TA INVESTMENT
AN UNWAVERING COMMITMENT

# TA TOTAL RETURN INCOME FUND

Date of issuance: 25 May 2026

## RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of TA Investment Management Berhad and they have collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omissions of other facts which would make any statement in the Product Highlights Sheet false or misleading.

## STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised the issuance of **TA Total Return Income Fund** and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the **TA Total Return Income Fund** and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission of Malaysia recommends the **TA Total Return Income Fund** or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of the TA Investment Management Berhad responsible for the **TA Total Return Income Fund** and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

This Product Highlights Sheet is an important document:

- It is a summary of the **salient information about the Fund**.
- You **MUST NOT invest in the Fund based on this Product Highlights Sheet alone**. Please read the prospectus dated 11 January 2023 and/or its supplementary(ies) prospectus or replacement prospectus of the **TA Total Return Income Fund** (collectively known as “Prospectus”) before deciding to make an investment. If you do not have a copy, please contact us to ask for one.
- You should not invest in the Fund if you do not understand it or are not comfortable with the accompanying risks.

**This Product Highlights Sheet only highlights the key features and risks of the TA Total Return Income Fund. Investors are advised to request, read and understand the disclosure documents before deciding to invest.**

# PRODUCT HIGHLIGHTS SHEET

# TA TOTAL RETURN INCOME FUND

## BRIEF INFORMATION OF THE PRODUCT

### 1. What is this product about?

**TA Total Return Income Fund** (the "Fund") aims to generate regular income.

*Any material change to the investment objective of the Fund would require Unit Holders' approval.*

## PRODUCT SUITABILITY

### 2. Who is this product suitable for?

The Fund is suitable for investors who:-

- seek regular income; and
- are comfortable with the greater volatility and risks of investing in one or multiple asset classes at any one point in time.

## KEY PRODUCT FEATURES

### 3. What am I investing in?

| | |
|---|---|
| **Fund Category** | Mixed assets. |
| **Base Currency** | United States Dollar ("USD"). |
| **Class(es) of Units** | See table below. |
| **Asset Allocation** | • Maximum 80% of the Fund's NAV will be invested in equities and equity-related securities (including gold ETF);<br>• Minimum 20% of the Fund's NAV will be invested in fixed income and/or Liquid Assets;<br>• Maximum of 30% of the Fund's NAV will be invested in derivatives, including gold derivatives.<br><u>Note:</u><br>*The Fund may invest in collective investment schemes to access investment opportunities which are not available through direct investments in equities, equity-related securities, fixed income, and Liquid Assets*. |
| **Performance Benchmark** | The Fund has no benchmark.<br>The Fund is actively managed on a total return basis without reference to a benchmark. Due to the investment strategy of the Fund, there is no reference benchmark against which the performance of Fund may be accurately measured. |
| **Investment Policy & Strategy** | The Fund aims to achieve the investment objective by adopting a multi-asset investment strategy to allow the Fund to invest in various asset classes such as equities, equity-related securities, fixed income instruments, collective investment schemes and/or Liquid Assets. The Fund may invest in one or multiple asset classes at any one point in time, depending on prevailing market conditions and will be adjusted through its tactical asset allocation. The selection of investments will be made based on the geographical and asset class focus to broaden the investment reach. This will be dependent on the current market environment and/or based on the External Investment Manager's view in order to take advantage of short term market inefficiencies in asset classes as well as to navigate changing markets with the objective of achieving regular income.<br>For avoidance of doubt, the collective investment schemes that the Fund may invest in will also include exchange-traded funds ("ETFs"), which includes but not limited to gold ETFs.<br>The Manager may use financial derivative instruments ("FDIs") (including, without limitation, futures, options, swaps and forwards) for hedging and efficient portfolio management purposes.<br>The Fund may take temporary defensive positions that may be inconsistent with the Fund's strategy in attempting to respond to adverse economic, political or any other market conditions. In such circumstances, the Fund may temporarily hold up to 100% of the Fund's assets in Liquid Assets which may be inconsistent with the Fund's investment objective and asset allocation as a defensive strategy.<br>The investment management function of the Fund will be delegated to an external investment manager, Fullerton Fund Management Company Ltd. |

**Class(es) of Units**

| Classes | Class A | Class B | Class C | Class D | Class S |
|---|---|---|---|---|---|
| **USD Class** | 11 January 2023 | | | To be determined at a later date | To be determined at a later date |
| **MYR Class** | | | | To be determined at a later date | 3 January 2024 |
| **MYR Hedged Class** | | | | 2 January 2025 | To be determined at a later date |
| **SGD Hedged Class** | | | | To be determined at a later date | To be determined at a later date |
| **AUD Hedged Class** | | | | To be determined at a later date | To be determined at a later date |

| | | | | | | |
|---|---|---|---|---|---|---|
| **Minimum Initial Investment** | | **Class A** | **Class B** | **Class C** | **Class D** | **Class S** |
| | **USD Class** | USD1,000 | | | | |
| | **MYR Class** | RM1,000 | | | | |
| | **MYR Hedged Class** | RM1,000 | | | | |
| | **SGD Hedged Class** | SGD1,000 | | | | |
| | **AUD Hedged Class** | AUD1,000 | | | | |
| | *or such other lower amount as we may decide from time to time.* | | | | | |
| **Minimum Additional Investment** | | **Class A** | **Class B** | **Class C** | **Class D** | **Class S** |
| | **USD Class** | USD100 | | | | |
| | **MYR Class** | RM100 | | | | |
| | **MYR Hedged Class** | RM100 | | | | |
| | **SGD Hedged Class** | SGD100 | | | | |
| | **AUD Hedged Class** | AUD100 | | | | |
| | *or such other lower amount as we may decide from time to time.* | | | | | |
| **Minimum Redemption** | The minimum redemption of Units for each Class is 500 Units or such other lesser number of Units as we may from time to time decide. | | | | | |
| **Minimum Holdings** | The minimum holdings of Units for each Class is 500 Units or such other lesser number of Units as we may from time to time decide. | | | | | |

**Distribution Policy**

| **Classes** *(for USD Class, MYR Class, MYR Hedged Class, SGD Hedged Class and AUD Hedged Class)* | **Distribution Rate** | **Frequency** |
|---|---|---|
| Class A | No distribution | N.A. |
| Class B | Subject to availability of income | Quarterly |
| Class C | Fixed payout 5.00% p.a. | Monthly |
| Class S | Fixed payout 0.20 sen per Unit | Monthly |
| Class D | Fixed payout 5.00% p.a | Daily |

For Class B, distributions (if any) may be declared in our absolute discretion. There is no guarantee, assurance and/or certainty that we will achieve our intention to make distributions.

For Class C, D and S, we will declare a fixed distribution. Further, we have the absolute discretion but not the obligation to declare a higher distribution (i.e. above the fixed rate/sen per Unit of distribution) when the Fund performs well.

Our current intention is to declare distribution out of the income and/or capital of the Fund. The intention is to declare distribution out of income as much as possible and to retain discretion to distribute out of capital as deemed appropriate by us. The rationale for providing the payment of distribution out of capital for the Fund is to allow for the ability to provide a stable and consistent level of distribution to investors.

Please refer to Prospectus for further details on distribution policy, mode of distribution and the risk associated to distribution out of capital.

*Note: Please refer to sections "The Fund" and "Transaction Information" of the Prospectus for further information.*

## 4. Who am I investing with?

| | |
|---|---|
| **Manager** | TA Investment Management Berhad (Registration Number: 199501011387 (340588-T)) |
| **Trustee** | CIMB Commerce Trustee Berhad (Registration Number: 199401027349 (313031-A)) |
| **External Investment Manager** | Fullerton Fund Management Company Ltd (UEN: 200312672W) |

## 5. What are the possible outcomes of my investment?

This is a multi-asset fund that will be investing in various asset classes such as equities, equity-related securities, fixed income instruments, collective investment schemes and/or Liquid Assets. The selection of investments will be made based on the geographical and asset class focus to broaden investment reach.

The investors may gain from the appreciation of unit price as a result of the increase in value of the underlying and/or accrual interest earned. However, investment involves risk. The value of the Fund may rise or fall. Distribution (if any) may be declared out of the income and/or capital of the Fund. These risk factors, among others, may cause you to lose part or all of your investment.

## KEY RISKS

## 6. What are the key risks associated with this product?

**Specific risks associated to the Fund**

**External Investment Manager's Risk**

The investments of Fund are managed by the External Investment Manager. The Manager has no control over the External Investment Manager's investment technique, knowledge or management expertise. In the event of mismanagement of the Fund by the External Investment Manager, the NAV of the Fund would be affected negatively. The Fund would also be affected should there be any unresolved dispute between the Manager and the External Investment Manager. Although the probability of such occurrence is minor, should the situation arise, the Manager reserves the right to seek an alternative external investment manager to replace the External Investment Manager.

**Currency Risk**

As the investments of the Fund may be denominated in currencies other than the Base Currency, any fluctuation in the exchange rate between the Base Currency and the currencies in which the investments are denominated may have an impact on the value of these investments. Investors should be aware that if the currencies in which the investments are denominated depreciate against the Base Currency, this will have an adverse effect on the NAV of the Fund in the Base Currency and vice versa. Investors should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.

The Fund may offer Units in multiple currency Classes, which will expose the Unit Holder to currency risk in respect to the currency of Units of a Class other than the Base Currency.

**(i) Currency risk at the hedged Class level**

Investors in the hedged Classes may be subjected to currency risk due to imperfect hedging by the Manager when the Manager hedges the respective currency against the Base Currency. However, investors should note that hedging is subject to a minimum investment size of entering into a forward contract and the unhedged portion of the respective hedged Classes may still be affected by the exchange rate movement which may result in fluctuation of NAV of the respective hedged Classes. In addition, investors in the hedged Classes should note that by employing this hedging, investors would not be able to enjoy the additional currency gains when the Base Currency moves favourably against the currency of the hedged Classes. Additional transaction costs of hedging will also have to be borne by investors in these hedged Classes.

Investors in the hedged Classes should also note that in the event if the size of the hedged Classes is relatively small, the Manager may not hedge the respective currency of the hedged Classes against the Base Currency if it is of the view that the hedging is not in the interests of the Fund and/or Unit Holders.

**(ii) Currency risk at the non-hedged Class level**

For investors in the non-hedged Classes, the impact of the exchange rate movement between the Base Currency and the currency of the respective non-hedged Classes (other than USD Class) may result in a depreciation of the investor's holdings as expressed in the Base Currency.

**Liquidity Risk**

Liquidity risk exists when a particular investment is difficult to purchase or sell. The Fund's investment in illiquid securities may reduce the returns of the Fund because it may be unable to sell the illiquid securities at an advantageous time or price and difficult to value. To mitigate the liquidity risk, the External Investment Manager will monitor the minimum threshold for daily liquidity of the investment of the Fund. In the event the investments of the Fund may not be able to be liquidated within a specific period of time, or may be sold below their valuation due to insufficient liquidity in the markets, this will negatively impact the NAV of the Fund and the investments of the Unit Holders.

**Derivatives Risk**

Unless otherwise specified, derivatives (which may include, but not limited to, options, swaps, futures and forwards) may be used and only where the relevant investment guidelines permit.

The successful use of such instruments depends on the ability to accurately predict movements in stock prices, interest rates, currency exchange rates or other economic factors and the availability of liquid markets. If the External Investment Manager's prediction is incorrect, or if the derivatives do not work as anticipated, greater losses may be incurred than had derivatives not been used. While some strategies involving derivatives can reduce the risk of loss, they can also reduce the opportunity for gain or even result in losses by offsetting favourable price movements in other investments. This results in likelihood of high volatility of the NAV per Unit of the Fund.

Investments in derivatives may require the deposit of an initial margin and additional deposits of margin on short notice if the market moves against the investment positions. If no provision is made for the required margin within the prescribed time, derivatives investments may be liquidated at a loss.

The Fund may use futures to gain exposure to the performance of gold. The prices of gold futures are influenced by various macroeconomic factors such as, changing supply and demand relationships, climatic and geopolitical conditions, disease and other natural phenomena, trade, fiscal, monetary and exchange control programmes and policies of governments (including government intervention in certain markets) and other unforeseeable events. The volatility of the Fund will also depend on the correlations between gold futures to which the Fund is exposed and such correlations may vary from time to time.

For hedged classes, the Manager may use forward contract for the purpose of hedging the foreign currency movement against the Base Currency.

**Counterparty Risk**

Investors in the hedged Classes of the Fund are subject to counterparty risk on the derivatives contract that may be entered into with the financial institutions for the purpose of hedging strategy. The Fund may enter into transactions in OTC markets, which will expose the Fund to the credit of its counterparties and their ability to satisfy the terms of such contracts. Any default by the counterparty would affect the NAV of the Fund. The Fund will only enter into derivatives contract that are issued by counterparty with a minimum long-term credit rating of investment grade (including gradation and subcategories). Where the counterparty is not rated, the counterparty must be guaranteed by the parent company of the counterparty which has an investment grade credit rating (including gradation and subcategories). In the event where the rating of the counterparty falls below the minimum required, or the counterparty ceases to be rated, analysis will be conducted by the Manager to assess the impact of unwinding the affected trades and replacement cost. The Manager should, within six (6) months or sooner, if the Trustee considers it to be in the best interest of the Unit Holders, take the necessary action to ensure that the requirements are complied with.

**Commodities Risk – Gold**

The Fund may use ETFs or futures to gain exposure to the performance of gold. The prices of gold ETFs and futures are influenced by various macroeconomic factors such as, changing supply and demand relationships, climatic and geopolitical conditions, disease and other natural phenomena, trade, fiscal, monetary and exchange control programmes and policies of governments (including government intervention in certain markets) and other unforeseeable events.

The volatility of the Fund will also depend on the correlations between gold ETFs and futures to which the Fund is exposed and such correlations may vary from time to time.

**Collective Investment Scheme Risk**

- **Underlying fund risk**

This risk refers to any adverse effect on the collective investment schemes in which the Fund is investing in that will impact the NAV of the Fund. For example, the collective investment schemes may underperform its benchmark due to poor market conditions and as a result, the NAV of the Fund will be adversely affected since the performance of the Fund is dependent on the performance of the collective investment schemes. While the External Investment Manager will exercise due skill and care in selecting the collective investment scheme, it does not have control over the management of the collective investment schemes and there is no guarantee that the investment objective of the collective investment schemes will be met.

- **Concentration Risk**

The Fund's investment approach does not mandate diversification. Also, it may have a high percentage of its assets invested in one or more of the underlying funds. In addition, the managers of the underlying funds may take positions or engage in transactions in the same securities or in issues of the same asset class, industry or country or currency at the same time. Such lack of diversification could result in either large gains or losses depending on the performance of the underlying investments funds. Accordingly, the investment portfolio of the Fund may be subject to more rapid change in value than would be the case if it were required to maintain a diversified portfolio of investments.

- **Multiple Levels of Expenses**

The underlying funds have fees and expenses that are borne by the Fund. As a result, you will be subject to fees and expenses at the Fund's level and at the underlying funds' level. As a consequence, the direct and indirect costs borne by the Fund are likely to represent a higher percentage of the net asset value than would typically be the case with collective investment schemes which invest directly in equity and bond markets.

The managers of the underlying funds may also receive compensation based on the performance of their investments. Under these arrangements, the managers will benefit from the appreciation, including unrealised appreciation of the investments of such underlying funds, but they are not similarly penalised for realised or unrealised losses.

- **Risks of Investing in ETFs**

Although the Fund may invest in ETFs which track the performance of designated indices, the trading price of the ETFs may differ from the ETFs' net asset value. While the value of the ETFs will generally fluctuate with changes in the market value of the index shares, it will also fluctuate in accordance with changes in the supply and demand for the units in the ETFs on the regulated markets. It is impossible to predict whether units in an underlying ETF of the Fund will trade at, above or below their value at any given time.

**Temporary Suspension of the Collective Investment Schemes Risk**

If at any one point in time, the Fund holds substantial investment in collective investment schemes and the right of the Fund to redeem its shares of the collective investment schemes is temporarily suspended, the Fund may also be affected if the Fund does not have sufficient liquidity to meet redemption request from Unit Holder.

To avoid suspension of the Fund as a result of the temporarily suspension from the collective investment schemes, the Fund will hold adequate Liquid Assets and if the Liquid Assets are insufficient to meet redemption requests, the Manager will either liquidate the investments of the Fund in other instruments or seek temporary financing, considering which is in the best interests of Unit Holders. If the Manager has exhausted all possible avenues to avoid a suspension of the Fund, the Manager may as a last resort, in consultation with the Trustee and having considered the interests of the Unit Holders, suspend the redemption of Units where it is impractical for the Manager to calculate the NAV of the Fund due to market value or fair value of the material portion of the Fund's investment cannot be determined.

**Distribution Out of Capital Risk**

Distribution may be paid out of capital when the realised gains or realised income of the Fund is insufficient to pay a distribution. Unit Holders in Class B, Class C, Class D and Class S should note that the payment of distribution out of capital represents a return or withdrawal of part of the amount the Unit Holders originally invested or from any capital gains attributable to the original investment. Such distribution may result in an immediate decrease in the NAV per Unit of the Class and in the capital that the Fund has available for investment in the future. As a result, capital growth may be reduced and a high distribution yield from distribution out of capital does not imply a positive or high return on Unit Holders' total investments.

*Note:*

*Please refer to section "Risk Factors" of the Prospectus for further information. Please note that this is part of the specific risks associated to the Fund only. Unit Holders are required to refer to the full risks' disclosure in the Prospectus such as Market Risk, Manager Risk, Inflation Risk, Non-compliance Risk, Loan Financing Risk, Operational Risk, Suspension Risk, Equities Risk, Interest Rate Risk, Credit Risk, Investment in Non-Investment Grade Securities, Temporary Suspension of the Collective Investment Schemes Risk and Emerging Markets Risk.*

**Please be advised that if an investor invests in Units through an IUTA which adopts the nominee system of ownership, the investor would not be considered to be a Unit Holder under the Deed as the investor's name will not appear in the register of Unit Holders. The investor may consequently not have all the rights ordinarily exercisable by a Unit Holder (for example, the right to call for a Unit Holders' meeting and to vote thereat).**

## FEE & CHARGES[1]

### 7. What are the fees and charges involved?

**Fees and charges related to the Fund:**

<table>
<tr><td>Sales Charge[2]</td><td>Up to 5.50% of the NAV per Unit of the Class is imposed either by IUTAs, unit trust consultants or by the Manager.</td></tr>
<tr><td>Redemption Charge</td><td>No redemption charge will be imposed for each redemption.</td></tr>
<tr><td>Switching Fee[3]</td><td>Administrative fee for a switching transaction from each Classes may be imposed, subject to our discretion.
<table>
<tr><th></th><th>Class A</th><th>Class B</th><th>Class C</th><th>Class D</th><th>Class S</th></tr>
<tr><td>USD Class</td><td colspan="5">USD25</td></tr>
<tr><td>MYR Class</td><td colspan="5">-</td></tr>
<tr><td>MYR Hedged Class</td><td colspan="5">-</td></tr>
<tr><td>SGD Hedged Class</td><td colspan="5">SGD25</td></tr>
<tr><td>AUD Hedged Class</td><td colspan="5">AUD25</td></tr>
</table>
or such other lower amount as we may decide from time to time.</td></tr>
<tr><td>Transfer Fee</td><td>No transfer fee will be imposed for each transfer, except that transfer is not allowed for Class D.</td></tr>
<tr><td>Annual Management Fee[4]</td><td>Up to 1.50% per annum of the NAV per Unit of the Fund, calculated and accrued on a daily basis.</td></tr>
<tr><td>Annual Trustee Fee</td><td>Up to 0.04% per annum of the NAV of the Fund subject to a minimum of RM10,000 per annum calculated and accrued daily (excluding foreign custodian fees and charges) and is to be charged to the Fund by the Trustee.</td></tr>
</table>

*Notes:*

1. *We may for any reason and at any time, waive or reduce: (a) any fees (except the annual trustee fee[*]); (b) other charges payable by you in respect of the Fund; and/or (c) transactional values including but not limited to the Units or amount, for any Unit Holder and/or investments made via any distribution channels or platform. Unit Holders and/or the Fund, shall be responsible for any taxes and/or duties chargeable in respect of all applicable fees, charges and expenses which may be imposed by the government or other authorities from time to time as provided in the Prospectus.*
2. *All sales charge is to be rounded to two (2) decimal points. The Manager reserves the right to waive and/or reduce the sales charge from time to time at its absolute discretion. Investors may negotiate with their preferred distribution channel for a lower sales charge. Investment through the distribution channel shall be subjected their respective terms and conditions.*
3. *In addition to the switching fee, Unit Holders will be charged the difference between the sales charge of the Class/Fund and the sales charge of the Class or TAIM's fund (or its classes of units) to be switched into when switching from a Class/Fund with a*

[*] Any waiver and/or reduction of the annual trustee fee will be at the discretion of the Trustee.

*lower sales charge to a Class or TAIM's fund (or its classes of units) with a higher sales charge. The Manager reserves the right to vary the terms and conditions of switching from time to time and the Unit Holders will be notified accordingly.*

4. *We may, at our own discretion, from time to time, charge an annual management fee that is lower than that stated above. Where the Fund invests in a collective investment scheme operated by us or the External Investment Manager, there will be no double charging of annual management fee. Any annual management fee charged by the collective investment scheme in relation to the Fund's investments in the collective investment scheme will be payable from the annual management fee of the Fund.*

*Please refer to section "Fees, Charges and Expenses" of the Prospectus for further information.*

**YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT.**

## 8. How often are valuations available?

The Fund will be valued on a daily basis, which is on the Valuation Day.

As the Fund may invest in foreign markets, the valuation of the Units in respect of a particular Valuation Day can only be carried out on the following Business Day at the close of business of the last relevant foreign market in which the Fund invests in.

If the foreign market in which the Fund is invested therein is closed for business, the Manager will value the investment based on the latest available price as at the day the particular foreign market was last opened for business.

Price of the Fund will be published on next Business Day (T+1 day) and the Unit Holders may obtain the latest price of the Fund from our website at www.tainvest.com.my or Federation of Investment Managers Malaysia (FIMM)'s website.

## 9. How can I exit from this investment and what are the risks and costs involved?

**Cooling-off Policy**

- There is a cooling-off period of six (6) Business Days commencing from the day your application is accepted or deemed to be accepted by the Manager. Within these six (6) Business Days, you have a right to request for withdrawal of the investment. The refund for every Unit held by you pursuant to the exercise of your cooling-off right are as follows:
  a) if the NAV per Unit on the day the Units were first purchased ("original price") is higher than the price of a Unit at the point of exercise of the cooling-off right ("market price"), the market price at the point of cooling-off; or
  b) if the market price is higher than the original price, the original price at the point of cooling-off; and
  c) the sales charge per Unit originally imposed on the day the Units were purchased.
- The proceeds would generally be refunded to you within seven (7) Business Days of receiving the request for withdrawal.

**Redemption of Units**

- Redemption of Units can be made by completing a transaction form available from any of our offices or by sending written instructions to any of our offices on any Business Day. Any valid redemption request received by our head office or any of our business centres on or before 4.00 p.m. on a Business Day will be processed based on the NAV per Unit calculated at the end of the Business Day. A redemption request received by us after 4.00 p.m. will be deemed to have been received on the next Business Day. If a redemption request is received by us on non-Business Day, such redemption request will be processed based on the NAV per Unit calculated at the close of the next Business Day.
- Under normal circumstances, the redemption proceeds will be paid to you within the period set out in the table below based on the respective Classes.

| Classes | Payment of Redemption Proceeds |
|---|---|
| USD Class A, B, C, D and S<br>MYR Class A, B, C, D and S<br>MYR Hedged Class A, B, C, D and S | Within ten (10) Business Days from the date the transaction form is received. |
| AUD Hedged Class A, B, C, D and S<br>SGD Hedged Class A, B, C, D and S | Within eleven (11) Business Days from the date the transaction form is received. |

If any of the following circumstances shall occur which is beyond the control of the Manager:

(i) operational, network or system disruptions involving the clearing houses, banks, Trustee, administrator (if any), custodian; or

(ii) settlement delays between the clearing houses, banks, Trustee, administrator (if any), custodian,

the Manager may require up to two (2) additional Business Days for the Fund to receive the redemption proceeds, hence the redemption proceeds will be paid to you within twelve (12) Business Days or thirteen (13) Business Days (as the case may be) from the date the transaction form is received by the Manager.

Please refer to the Prospectus for further details on the redemption of Units including circumstances in the event the redemption of the Fund is suspended.

*Note:*
*Please refer to section "Transaction Information" of the Prospectus for further information.*

## FUND PERFORMANCE

**The basis of calculating and assumption made in calculating the returns:**

$Percentage\ Growth = \frac{N^1 - N^2}{N^2}$ X 100

$N^1$ = NAV on the end of the period
$N^2$ = NAV on the beginning of the period

$* Average\ Total\ Return = \frac{Total\ Sub\ Period\ Returns}{Number\ of\ Sub\ Periods}$

$**Annual\ Total\ Return = (1 + Cumulative\ Return)^{N^3/N^4} - 1$

$N^3$ = Number of periods per year
$N^4$ = Total number of periods

Factor in for unit split and distribution paid out (if any during the period)

**Average Total Return for the Financial Year Ended 28 February 2026**

| | 1 Year | | | | | 3 Years | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Class A | Class B | Class C | Class S | Class D | Class A | Class B | Class C | Class S | Class D |
| **USD Class (%)** | 26.83 | 26.83 | 26.81 | NA | NA | 15.99 | 15.99 | 15.98 | NA | NA |
| **MYR Class (%)** | 10.64 | 10.64 | 10.65 | 10.65 | NA | 10.61 | 10.61 | 10.61 | NA | NA |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **MYR Hedged Class (%)** | 23.53 | 23.24 | 23.69 | NA | 24.02 | 12.87 | 12.75 | 12.77 | NA | NA |
| **SGD Hedged Class (%)** | 23.03 | 23.40 | 22.85 | NA | NA | 12.63 | 13.75 | 12.92 | NA | NA |
| **AUD Hedged Class (%)** | 23.41 | 23.62 | 23.63 | NA | NA | 12.29 | 14.77 | 12.16 | NA | NA |

| | **Since Inception (11/01/2023-28/02/2026)** | | | **Since Inception (03/01/2024-28/02/2026)** | **Since Inception (02/01/2025-28/02/2026)** |
|---|---|---|---|---|---|
| | **Class A** | **Class B** | **Class C** | **Class S** | **Class D** |
| **USD Class (%)** | 13.41 | 13.41 | 13.40 | NA | NA |
| **MYR Class (%)** | 10.30 | 10.30 | 10.29 | 10.64 | NA |
| **MYR Hedged Class (%)** | 11.14 | 10.81 | 11.12 | NA | 19.56 |
| **SGD Hedged Class (%)** | 10.92 | 12.46 | 11.00 | NA | NA |
| **AUD Hedged Class (%)** | 12.05 | 14.41 | 10.67 | NA | NA |

Source: Morningstar Direct

**Annual Total Return for the Financial Year Ended 28 February**

| | **2026** | | | | | **2025** | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | **Class A** | **Class B** | **Class C** | **Class S** | **Class D** | **Class A** | **Class B** | **Class C** | **Class S** | **Class D** |
| **USD Class (%)** | 26.83 | 26.83 | 26.81 | NA | NA | 11.14 | 11.09 | 11.17 | NA | NA |
| **MYR Class (%)** | 10.64 | 10.64 | 10.65 | 10.65 | NA | 4.60 | 4.60 | 4.58 | 4.59 | NA |
| **MYR Hedged Class (%)** | 23.53 | 23.24 | 23.69 | NA | 24.02 | 8.53 | 9.00 | 8.01 | NA | NA |
| **SGD Hedged Class (%)** | 23.03 | 23.40 | 22.85 | NA | NA | 8.72 | 11.69 | 8.02 | NA | NA |
| **AUD Hedged Class (%)** | 23.41 | 23.62 | 23.63 | NA | NA | 7.55 | 8.36 | 7.69 | NA | NA |

| | **Since Inception (11/01/2023-29/02/2024)** | | | **Since Inception (03/01/2024-29/02/2024)** | **Since Inception (02/01/2025-28/02/2025)** |
|---|---|---|---|---|---|
| | **Class A** | **Class B** | **Class C** | **Class S** | **Class D** |
| **USD Class (%)** | 5.24 | 5.28 | 5.20 | NA | NA |
| **MYR Class (%)** | 17.48 | 17.48 | 17.47 | 7.46 | NA |
| **MYR Hedged Class (%)** | 3.86 | 2.70 | 4.15 | NA | -0.85 |
| **SGD Hedged Class (%)** | 3.46 | 4.84 | 4.50 | NA | NA |
| **AUD Hedged Class (%)** | 7.62 | 13.84 | 3.19 | NA | NA |

Source: Morningstar Direct for data of financial year ended 28 February 2026, Lipper for Investment Management for data of financial year ended 28 February 2025 and 29 February 2024.

**Distribution of Income/Unit Split for the Financial Year Ended 28 February**

| | **2026** | | | **2025** | | |
|---|---|---|---|---|---|---|
| | **Unit Split** | **Gross distribution per unit (sen/cents) – Final (for each share class of the Fund)** | **Net distribution per unit (sen/cents) – Final (for each share class of the Fund)** | **Unit Split** | **Gross distribution per unit (sen/cents) – Final (for each share class of the Fund)** | **Net distribution per unit (sen/cents) – Final (for each share class of the Fund)** |
| **USD Class A & B** | Nil | Nil | Nil | Nil | Nil | Nil |
| **USD Class C** | Nil | 0.0565 | 0.0565 | Nil | 0.0262 | 0.0262 |
| **MYR Class A & B** | Nil | Nil | Nil | Nil | Nil | Nil |
| **MYR Class C** | Nil | 0.0437 | 0.0437 | Nil | 0.0549 | 0.0549 |
| **MYR Class S** | Nil | 0.0428 | 0.0428 | Nil | 0.0528 | 0.0528 |
| **AUD Hedged Class A & B** | Nil | Nil | Nil | Nil | Nil | Nil |
| **AUD Hedged Class C** | Nil | 0.0547 | 0.0547 | Nil | 0.0252 | 0.0252 |
| **MYR Hedged Class A & B** | Nil | Nil | Nil | Nil | Nil | Nil |
| **MYR Hedged Class C** | Nil | 0.0545 | 0.0545 | Nil | 0.0341 | 0.0341 |
| **MYR Hedged Class D** | Nil | 0.0364 | 0.0364 | Nil | Nil | Nil |
| **SGD Hedged Class A & B** | Nil | Nil | Nil | Nil | Nil | Nil |
| **SGD Hedged Class C** | Nil | 0.0550 | 0.0550 | Nil | 0.0253 | 0.0253 |

| | **Since Inception (11/01/2023-29/02/2024)** | | |
|---|---|---|---|
| | **Unit Split** | **Gross distribution per unit (sen/cents) – Final (for each share class of the Fund)** | **Net distribution per unit (sen/cents) – Final (for each share class of the Fund)** |
| **USD Class A & B** | Nil | Nil | Nil |
| **USD Class C** | Nil | 0.0258 | 0.0258 |
| **MYR Class A & B** | Nil | Nil | Nil |
| **MYR Class C** | Nil | 4.95 | 4.95 |
| **AUD Hedged Class A & B** | Nil | Nil | Nil |
| **AUD Hedged Class C** | Nil | 0.0267 | 0.0267 |
| **MYR Hedged Class A & B** | Nil | Nil | Nil |
| **MYR Hedged Class C** | Nil | 2.60 | 2.60 |
| **SGD Hedged Class A & B** | Nil | Nil | Nil |
| **SGD Hedged Class C** | Nil | 0.0260 | 0.0260 |

| | **Since Inception (03/01/2024-29/02/2024)** | | |
|---|---|---|---|
| | **Unit Split** | **Gross distribution per unit (sen/cents) – Final (for each share class of the Fund)** | **Net distribution per unit (sen/cents) – Final (for each share class of the Fund)** |
| **MYR Class S** | Nil | 0.20 | 0.20 |

(Distribution of income was made in the form of cash and reinvestment of Units)

**Performance and Investment Strategies Employed**

The Fund was managed within its investment objective for the financial year ended 28 February 2026.

| | |
|---|---|
| **USD Class A:** Over the financial year under review, the USD Class A of the Fund delivered a total return of 26.83%. | **AUD Hedged Class C:** Over the financial year under review, the AUD Hedged Class C of the Fund delivered a total return of 23.63%. |
| **USD Class B:** Over the financial year under review, the USD Class B of the Fund delivered a total return of 26.83%. | **MYR Hedged Class A:** Over the financial year under review, the MYR Hedged Class A of the Fund delivered a total return of 23.53%. |
| **USD Class C:** Over the financial year under review, the USD Class C of the Fund delivered a total return of 26.81%. | **MYR Hedged Class B:** Over the financial year under review, the MYR Hedged Class B of the Fund delivered a total return of 23.24%. |
| **MYR Class A:** Over the financial year under review, the MYR Class A of the Fund delivered a total return of 10.64%. | **MYR Hedged Class C:** Over the financial year under review, the MYR Hedged Class C of the Fund delivered a total return of 23.69%. |
| **MYR Class B:** Over the financial year under review, the MYR Class B of the Fund delivered a total return of 10.64%. | **MYR Hedged Class D:** Over the financial year under review, the MYR Hedged Class D of the Fund delivered a total return of 24.02%. |
| **MYR Class C:** Over the financial year under review, the MYR Class C of the Fund delivered a total return of 10.65%. | **SGD Hedged Class A:** Over the financial year under review, the SGD Hedged Class A of the Fund delivered a total return of 23.03%. |
| **MYR Class S:** Over the financial year under review, the MYR Class S of the Fund delivered a total return of 10.65%. | **SGD Hedged Class B:** Over the financial year under review, the SGD Hedged Class B of the Fund delivered a total return of 23.40%. |
| **AUD Hedged Class A:** Over the financial year under review, the AUD Hedged Class A of the Fund delivered a total return of 23.41%. | **SGD Hedged Class C:** Over the financial year under review, the SGD Hedged Class C of the Fund delivered a total return of 22.85%. |
| **AUD Hedged Class B:** Over the financial year under review, the AUD Hedged Class B of the Fund delivered a total return of 23.62%. | |

**Portfolio Turnover Ratio ("PTR") for the Financial Year Ended 28 February**

| | 2026 | 2025 | 2024 |
|---|---|---|---|
| **PTR (times)** | 1.81 | 2.46 | 3.27 |

The PTR for the current financial year has registered a decrease as compared to the previous financial year due to increase in average net asset value of the Fund.

**PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE.**

## CONTACT INFORMATION

**10. Who should I contact for further information or to lodge a complaint?**

1. For internal dispute resolution, you may contact:

   Our authorised distributors or our customer service officers on toll free 1-800-38-7147 between 9.00 a.m. and 6.00 p.m. (Malaysia time), from Monday to Friday (except public holidays), or you can email us at investor.taim@ta.com.my.

2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (formerly known as Ombudsman for Financial Services) ("FMOS"):

   (a) via phone to : 03-2272 2811
   (b) via online complaint form available at : www.fmos.org.my
   (c) via letter to : Financial Markets Ombudsman Service (formerly known as Ombudsman for Financial Services)
   Level 14, Main Block
   Menara Takaful Malaysia
   No.4, Jalan Sultan Sulaiman
   50000 Kuala Lumpur

3. You can also direct your complaint to the SC even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the SC's Consumer & Investor Office:

   (a) via phone to the Aduan Hotline at : 03-6204 8999
   (b) via fax to : 03-6204 8991
   (c) via e-mail to : aduan@seccom.com.my
   (d) via online complaint form available at : www.sc.com.my
   (e) via letter to : Consumer & Investor Office
   Securities Commission Malaysia
   3 Persiaran Bukit Kiara
   Bukit Kiara
   50490 Kuala Lumpur

4. Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:

   (a) via phone to : 03-2092 3800
   (b) via fax to : 03-2093 2700
   (c) via e-mail to : complaints@fimm.com.my
   (d) via online complaint form available at : www.fimm.com.my
   (e) via letter to : Legal, Secretarial & Regulatory Affairs
   Federation of Investment Managers Malaysia
   19-06-1, 6th Floor, Wisma Capital A
   No. 19 Lorong Dungun
   Damansara Heights
   50490 Kuala Lumpur

## APPENDIX: GLOSSARY

| | |
|---|---|
| Business Day | A day on which Bursa Malaysia is open for trading or banks in Kuala Lumpur are open for business. The Manager may declare certain business days to be a non-Business Day although Bursa Malaysia or the banks in Kuala Lumpur are open for business. |
| Liquid Assets | Means<br>• placement in short-term deposits; or<br>• money market instruments that are dealt in or under the rules of an Eligible Market and whose residual maturity does not exceed 12 months. |