TA INVESTMENT

AN UNWAVERING COMMITMENT

TA TOTAL RETURN INCOME-i FUND

Date of issuance: 17 September 2025

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-i 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-i 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-i 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-i 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 17 September 2025 and/or its supplementary(ies) prospectus or replacement prospectus of the **TA Total Return Income-i 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-i Fund. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

PRODUCT HIGHLIGHTS SHEET

TA TOTAL RETURN INCOME-i FUND

BRIEF INFORMATION OF THE PRODUCT

1. What is this product about?

TA Total Return Income-i 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 (Shariah-compliant).
Launch Date	17 September 2025
Base Currency	United States Dollar ("USD").
Initial Offer Price	<table><tr><th>USD Class I</th><th>MYR Class I</th><th>MYR Hedged Class I</th><th>AUD Hedged Class I</th><th>SGD Hedged Class I</th></tr><tr><td>USD0.5000</td><td>RM0.5000</td><td>RM0.5000</td><td>AUD0.5000</td><td>SGD0.5000</td></tr></table> ***Note:*** *The Manager may offer additional Class(es) from time to time at its absolute discretion by way of a supplementary prospectus or replacement prospectus without prior consent from the Unit Holders provided that the offering of such additional Class(es) shall not in the opinion of the Manager prejudice the rights of the existing Unit Holders.*
Initial Offer Period	A period of twenty-one (21) days which is from 17 September 2025 to 7 October 2025. The Initial Offer Period may be shortened if we deem it appropriate to enter the market to capitalize on the prevailing yields and/or market condition. This is subject to the Trustee's approval in the interest of Unit Holders.
Asset Allocation	• Maximum 80% of the Fund's NAV will be invested in Shariah-compliant equities and Shariah-compliant equity-related securities; • Minimum 20% of the Fund's NAV will be invested in sukuk and/or Islamic Liquid Assets. ***Note:*** *The Fund may invest in Islamic collective investment schemes / Islamic ETFs to access investment opportunities which are not available through direct investments in Shariah-compliant equities, sukuk and Islamic Liquid Assets. For avoidance of doubt, the Fund may invest up to 20% of its NAV in Islamic commodity ETFs.*
Performance Benchmark	The Fund has no benchmark. 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 Shariah-compliant equities, sukuk, Islamic collective investment schemes and/or Islamic Liquid Assets. Whilst the Fund does not currently intend to invest in Shariah-compliant equity-related securities (including rights, warrants and any other equity-related instruments), it retains the flexibility to invest in the future[1] 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, subject to the Shariah Adviser's approval. 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

[1] If we are of the view that it is appropriate for the Fund to do so, we will update the Prospectus accordingly before investing in any Shariah-compliant equity-related securities.

inefficiencies in asset classes as well as to navigate changing markets with the objective of achieving regular income.

For foreign Sukuk, the Fund will invest in listed and unlisted Sukuk approved by the local Shariah governing bodies of the respective countries, Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) and/or other Shariah boards/standards acceptable to the Shariah Adviser.

For the avoidance of doubt, the Islamic collective investment schemes that the Fund may invest in include Islamic ETFs, which may include but are not limited to commodity ETFs. The External Investment Manager may invest in commodity ETFs to gain indirect exposure to assets such as gold, which can enhance portfolio diversification and serve as a potential hedge against currency depreciation and market volatility.

The Fund's allocation between Islamic collective investment schemes and direct Shariah-compliant securities may vary over time depending on market conditions, investment opportunities and operational considerations. The External Investment Manager may invest through Islamic collective investment schemes to enhance diversification and cost effectiveness, particularly when direct investment in sukuk is limited by factors such as minimum lot sizes or liquidity constraints. The External Investment Manager will adjust the portfolio composition to optimize performance while ensuring Shariah compliance.

The Fund may employ Islamic derivatives for hedging purposes, specifically to manage currency risk. Currency hedging may be carried out at the portfolio level or, for hedged classes, at the class level using forward foreign exchange contracts.

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 Islamic Liquid Assets which may be inconsistent with the Fund's investment objective and asset allocation as a defensive strategy.

The investment management function of the Fund will be delegated to an external investment manager, Fullerton Fund Management Company Ltd.

Minimum Initial Investment

	Class I
USD Class	USD1,000
MYR Class	RM1,000
MYR Hedged Class	RM1,000
AUD Hedged Class	AUD1,000
SGD Hedged Class	SGD1,000

or such other lower amount as we may decide from time to time.

Minimum Additional Investment

	Class I
USD Class	USD100
MYR Class	RM100
MYR Hedged Class	RM100
AUD Hedged Class	AUD100
SGD Hedged Class	SGD100

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, AUD Hedged Class and SGD Hedged Class)*	**Distribution Rate**	**Frequency**
Class I	Fixed payout of 5.50% per annum	Monthly

Class I: Distributing Class.

The distribution, if any, may be made from (1) realised income, (2) realised gains, (3) unrealised income, (4) unrealised gains, (5) capital or (6) a combination of any of the above.

We will endeavor to 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 of distribution) when the Fund performs well which may not be repeated for the subsequent months.

	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. For the Manager to generate the distributable income, all or parts of the fees and expenses incurred by the Fund may be charged to the capital of the Fund. The effects of distributing income out of the Fund's capital would include but are not limited to the following: • the value of the investments in the Fund may be reduced; and • the capital of the Fund may be eroded. The distribution is achieved by forgoing the potential for future capital growth and this cycle may continue until all capital of the Fund is depleted. As a result, the value of future returns would be diminished and there would be an impact on the future growth potential of the Fund as the available assets to grow in the future is the net of the expenses charged to the Fund. Please note that if distribution is made, such distribution is not a forecast, indication or projection of the future performance of the Fund. The Manager has the right to make provisions for reserves in respect of distribution of the Fund. For avoidance of doubt, any distribution will be rounded to two (2) decimal points (sen per Unit) based on the policy on rounding adjusting of the NAV per Unit of the Class.

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 Islamic Trustee Berhad (Registration Number: 198801000556 (167913-M))
Shariah Adviser	Amanie Advisors Sdn. Bhd. (Registration Number: 200501007003 (684050-H))
External Investment Manager	Fullerton Fund Management Company Ltd. (UEN: 200312672W)

5. What are the possible outcomes of my investment?

This is an Islamic multi-asset fund that will be investing in various asset classes such as Shariah-compliant equities, sukuk, Islamic collective investment schemes and/or Islamic Liquid Assets. The performance of the Fund would be dependent on the investments of the Fund and reliant on the External Investment Manager's expertise in managing the Fund to meet its investment objective.

The investors may gain from the appreciation of Unit price as a result of the increase in value of the underlying and/or accrual of profit 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?
General risks of investing in a unit trust fund
Market Risk Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the Fund's NAV.
Manager Risk This risk refers to the day-to-day management of the Fund by the Manager which will impact the performance of the Fund. For example, investment decisions undertaken by the Manager, as a result of an incorrect view of the market or any non-compliance with internal policies, investment mandate, the Deed, relevant laws or Guidelines due to factors such as human error or weaknesses in operational processes and systems may adversely affect the performance of the Fund.
Inflation Risk Inflation risk is the risk that investor's investment in the Fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce investor's purchasing power even though the value of the investment in monetary terms has increased.
Non-compliance Risk This risk arises from non-compliance with laws, rules, regulations, prescribed practices and internal policies and procedures by the Manager. For example, the Manager may fail to comply with internal policies and procedures due to internal factors such as oversight, human error and/or system error. This risk may also occur indirectly due to the imposition and/or amendment to the relevant regulatory frameworks, laws, rules and other prescribed practices affecting the Fund. The Manager has put in place internal controls to ensure that comprehensive and timely compliance monitoring is undertaken.
Financing Risk This risk occurs when investors take a financing to finance their investment. The inherent risk of investing with financed money includes investors being unable to service the financing payments. In the event Units are used as collateral, investors may be required to top-up the investors' existing instalment if the prices of Units fall below a certain level due to

market conditions. Failing which, the Units may be sold at a lower NAV per Unit as compared to the NAV per Unit at the point of purchase towards settling the financing.

Operational Risk

Apart from a market disruption event, system interruption can also impact processes when there is an interruption in the flow of information needed for making qualified decisions where decisions are made based on accurate flow of information with operated system in managing the Fund. These disruptions may impact the performance of the Fund, the settlement of trades in the Fund and may also affect the investor's transactions with the Fund. The Manager has put in place internal controls to manage some of these disruptions such as business continuity plans. However, investors should note that not all circumstances can be prepared for nor anticipated. In such circumstances, the Manager in consultation with the Trustee will take appropriate measures to safeguard the Unit Holders' interests.

Suspension Risk

The Manager may, 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 the Manager being unable to determine the market value or fair value of a material portion of the Fund's investments. Upon suspension, the Fund will not able to pay Unit Holders' redemption proceeds in a timely manner and Unit Holders will be required to remain invested in the Fund for a longer period. In such a scenario, Unit Holder's investments will continue to be subjected to risk factors inherent to the Fund.

Specific risks associated to the Fund

External Investment Manager's Risk

The investments of the Fund are managed by the External Investment Manager, as such 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's investments 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.

Shariah Non-Compliance Risk

This refers to the risk of the Fund not conforming to Shariah Investment Guidelines of the Fund due to investment in Shariah non-compliant instrument. In the event that the External Investment Manager is required to rectify any Shariah non-compliance by disposing the related instrument, any losses from disposal due to investment in Shariah non-compliant instrument will be borne by the External Investment Manager. In any circumstances, gain received from disposal shall be channeled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser.

This risk, however, is mitigated through the appointment of Shariah Adviser, who will be responsible to ensure that the Fund is managed and administered in accordance with Shariah requirements.

Shariah Status Reclassification Risk

This risk refers to the risk of a possibility that the currently held Shariah-compliant equities, Shariah-compliant equity-related securities, sukuk, Islamic collective investment schemes or Islamic Liquid Assets invested by the Fund may be reclassified as Shariah non-compliant by the relevant authority or the Shariah Adviser. If this occurs, the External Investment Manager will take the necessary steps to dispose of or withdraw such equities, equity-related securities, fixed income, collective investment schemes or liquid assets.

Profit Rate Risk

Profit rate risk refers to the impact of interest rate changes on the valuation of sukuk. When profit rates rise, prices generally decline and this may lower the market value of the sukuk. The reverse may apply when profit rates fall. In order to mitigate profit rate risk, the External Investment Manager will manage the sukuk by taking into account the profit rate and time to maturity of the sukuk.

The change in profit rate environment may also have implication on the profit rates offered by Islamic deposits and Islamic money market instruments. In a low profit rate environment, the Fund may have to accept the instruments that offer low profit rate. This will result in lower profit for the Fund.

The above profit rate is a general indicator that will have an impact on the management of the Fund regardless whether it is an Islamic fund or otherwise. It does not in any way suggest that the Fund will invest in conventional financial instruments. All the investments carried out for the Fund are in accordance with Shariah requirements.

Credit and Default Risk

Credit risk relates to the creditworthiness of the issuers of the sukuk and their expected ability to make timely payment of profit and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the sukuk. In the case of rated sukuk, this may lead to a credit downgrade. Default risk relates to the risk that an issuer of the sukuk either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the sukuk. This could adversely affect the value of the Fund. Investors are advised that despite any effort by the External Investment Manager in the selection of sukuk, the Fund's investments in sukuk are still subject to the credit and default risk of the issuers of the sukuk. As a result of this risk, the Fund's capital is neither guaranteed nor protected.

Islamic Collective Investment Scheme Risk

This risk refers to any adverse effect on the Islamic collective investment scheme in which the Fund is investing in that will impact the NAV of the Fund. For example, the Islamic collective investment scheme 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 Islamic collective investment scheme. While the External Investment Manager will exercise due skill and care in selecting the Islamic collective investment scheme, it does not have control over the management of the Islamic collective investment scheme and there is no guarantee that the investment objective of the Islamic collective investment scheme will be met.

Shariah-compliant Equity Risk

Prices of Shariah-compliant equities may be influenced and affected by many micro and macro factors such as economic, political, market, and company-specific changes. Such changes may adversely affect the value of the Shariah-compliant equities which can go up and down. Additionally, different industries, financial markets, and securities can react differently

to these changes. This may give rise to fluctuations in the Fund's value and can adversely affect the overall portfolio performance in any given period, resulting in significant losses.

Shariah-compliant Equity Related Securities Risk

The value of the Shariah-compliant equity-related securities depends on the value of the underlying Shariah-compliant equities of that Shariah-compliant equity-related securities. Any upward movement in the value of the underlying Shariah-compliant equities may result an upward movement of the value of the respective Shariah-compliant equity-related securities, and vice versa. Hence, the movement of the value of the Shariah-compliant equity-related securities will affect the value of the Fund. The Fund may also invest in Shariah-compliant equity-related securities such as Shariah-compliant warrant, that have an expiry date and may experience time decay, and the erosion of value accelerates as the instrument advances to its expiry date. If the Shariah-compliant warrant is not exercised on or before the expiry date, the Shariah-compliant warrant will have no value and negatively impact the NAV of the Fund.

Islamic Derivatives Risk

Islamic derivatives, if any, will only be used for the purpose of hedging the Fund's portfolio from certain anticipated losses such as those resulting from unfavourable exchange rate and equity market movements. However, every hedge comes with a cost. In a move to mitigate the risk of uncertainty, the Fund is now exposed to the risk of opportunity loss. Once hedged, the Fund cannot take full advantage of favourable exchange rate and equity market movements. If the exposure which the Fund is hedging against makes money, the act of hedging would have typically reduced the potential returns of the Fund. On the other hand, if the exposure which the Fund is hedging against losses money, the act of hedging would have reduced the loss, if successfully hedged.

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 of the hedged Classes 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 the 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.

Country Risk

Investments of the Fund in foreign markets may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in. This may impact on the prices of the Fund's investment in those countries and consequently may also adversely affect the Fund's NAV.

Emerging Markets Risk

In emerging and less developed markets, to which the Fund may be exposed, the legal, judicial and regulatory infrastructure is still developing but there is much legal uncertainty both for local market participants and their overseas counterparts. Some markets may carry higher risks. Therefore, investors should ensure that they understand the risks involved and are satisfied that an investment is suitable as part of their portfolio before investing. Investors should invest in emerging and less developed markets only if they have independent knowledge of the relevant markets, are able to consider and weigh the various risks presented by such investments, and have the financial resources necessary to bear the substantial risk of loss of investment in such investments.

Countries with emerging and less developed markets include but are not limited to (1) countries that have an emerging stock market in a developing economy as defined by the International Finance Corporation, (2) countries that have low or middle income economies according to the World Bank, and (3) countries listed in World Bank publication as developing. The list of emerging and less developed markets countries is subject to continuous change; broadly they include any country other than Austria, Australia, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Hong Kong, Ireland, Italy, Japan, Luxembourg, the Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland, the United Kingdom and the United States of America.

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. Investments in Shariah-compliant securities with substantial market risk tend to have the greatest exposure to liquidity risk.

Illiquid securities may be highly volatile and difficult to value. To mitigate the liquidity risk, the External Investment Manager will apply the minimum threshold for daily liquidity of the Shariah-compliant securities in the investment process. In the event the Shariah-compliant securities in 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.

Concentration Risk

The Fund may not be well diversified in terms of the number of holdings and the number of issuers of securities that the Fund invests in or well diversified in terms of the asset classes. Consequently, the price movement of the Fund can be more volatile than a fund which is more diversified.

Counterparty Risk

The Fund will be exposed to credit risk of the counterparties for investments in Islamic derivatives /Islamic Liquid Assets with the Islamic financial institutions. Any default by the counterparty would affect the NAV of the Fund. The Fund will only enter into Islamic derivatives / Islamic Liquid Assets 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 to assess the impact of unwinding the affected trades and replacement cost. We shall, within six (6) months or sooner, if the Trustee considers it to be in the best interests of the Unit Holders, take the necessary action to ensure that the requirements are complied with.

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 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 of the Fund which is 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.

Temporary Suspension of the Islamic Collective Investment Schemes Risk

If at any one point in time, the Fund holds substantial investment in Islamic collective investment schemes and the right of the Fund to redeem its shares of the Islamic 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 temporary suspension from the Islamic collective investment schemes, the Fund will hold adequate Islamic Liquid Assets and if the Islamic 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.

Please note that during the suspension period, there will be no NAV per Unit available and hence, any application for subscription, redemption or switching of Units received by the Manager during the suspension period will only be accepted and processed on the next Business Day after the cessation of the suspension. Unit Holders will be notified of the suspension and when the suspension is lifted.

Note:
Please refer to section "Risk Factors" of the Prospectus for further information.

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:

Sales Charge[2]	Up to 5.50% of the NAV per Unit of the Class is imposed either by IUTAs, unit trust consultants or by the Manager.
Redemption Charge	No redemption charge will be imposed for each redemption.
Switching Fee[3]	Administrative fee for a switching transaction from each Class may be imposed, subject to our discretion. **Class I** **USD Class**: USD25 **MYR Class**: - **MYR Hedged Class**: - **AUD Hedged Class**: AUD25 **SGD Hedged Class**: SGD25 *or such other lower amount as we may decide from time to time.*
Transfer Fee	No transfer fee will be imposed for each transfer.
Annual Management Fee[4]	Up to 1.50% per annum of the NAV per Unit of the Fund, calculated and accrued on a daily basis.
Annual Trustee Fee	Up to 0.03% per annum of the NAV of the Fund, subject to a minimum of RM10,000 per annum (excluding foreign custodian fees and charges) and is to be charged to the Fund by the Trustee.

Notes:

1. *The Manager may for any reason and at any time, waive or reduce: (a) any fees (except the annual trustee fee[2]); (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. The Manager reserves the right to enter into a separate agreement with the Unit Holders for a lower annual management fee. The reduction in the annual management fee will be calculated and reimbursed to the Unit Holders by the Manager accordingly. 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 to their respective terms and conditions.*
3. *In addition to switching fee, Unit Holders will have to pay the difference in sales charge, if any, when switching from a Class to any other funds (or its class) managed by us. No sales charge difference will be charged if the Class or fund (or its class) to be switched into has a lower sales charge.*
4. *Where the Fund invests in an Islamic 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 Islamic collective investment scheme in relation to the Fund's investments in the Islamic 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	• A cooling-off right is only given to an individual investor who is investing in any of the unit trust funds managed by us for the first time but shall not include the following persons: ➢ our staff; and ➢ a person registered with a body approved by the SC to deal in unit trust funds. • 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. • All such requests must be received or deemed to have been received by us on or before 4.00 p.m. on a Business Day. Requests received or deemed to have been received after 4.00 p.m. will be treated as having been received on the following Business Day. If you submit your payment by cheque, the cooling-off period will accrue from the date on which the Manager receives the cheque and payment for the cooling-off will be made after the cheque has been cleared. 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 our head office or any of our business centres or by sending written instructions to us on any Business Day. Any duly completed redemption request received by us 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. Any 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 a 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. Should the redemption request of the Fund be suspended (as prescribed in Sections 1.16.1(g) and 1.16.3 of the Prospectus), the redemption proceeds will be paid to you within ten (10) Business Days or eleven (11) Business Days (as the case may be) after the suspension is lifted.

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

Classes	Payment of Redemption Proceeds
USD Class I MYR Class I MYR Hedged Class I	Within ten (10) Business Days from the date the transaction form is received.
AUD Hedged Class I SGD Hedged Class I	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) and/or custodian; or

(ii) settlement delays between the clearing houses, banks, Trustee, administrator (if any) and/or 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. Should the redemption request of the Fund be suspended, the redemption proceeds will be paid to you within twelve (12) Business Days or thirteen (13) Business Days (as the case may be) after the suspension is lifted.

- Payment of redemption proceeds shall be based on the selected payment method stated in the transaction form received by our head office or any of our business centres.
- In case of joint holders, we will process the redemption request based on the operating instruction stated in the account opening form when you first invested in the Fund. For the avoidance of doubt, all redemption proceeds will be made payable to the principal applicant by default, unless there is a request by the principal applicant that the redemption proceeds be made payable to the joint applicant.

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

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

AUD Hedged Class	In relation to Class I, the Class issued by the Fund denominated in AUD that aims to minimise the effect of exchange rate fluctuations between the Base Currency and AUD.
Bursa Malaysia	The stock exchange managed and operated by Bursa Malaysia Securities Berhad and includes any changes to the name or the operator of the Malaysian stock exchange.
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.
Class(es)	Any class of Units representing similar interest in the assets of the Fund.

Class I	Collectively refers to USD Class I, MYR Class I, MYR Hedged Class I, AUD Hedged Class I and SGD Hedged Class I.
Deed	The deed dated 22 May 2025 entered into between the Manager and the Trustee in respect of the Fund as may be modified or varied by a supplemental deed from time to time.
Eligible Market	An exchange, government securities market or an OTC market: (a) that is regulated by a regulatory authority of that jurisdiction; (b) that is open to the public or to a substantial number of market participants; and (c) on which financial instruments are regularly traded.
ETF	Exchange traded fund.
Guidelines	The Guidelines on Unit Trust Funds and other relevant guidelines issued by the SC as may be amended from time to time.
Initial Offer Period	The period of not more than twenty-one (21) days from the date of this Prospectus. The Manager reserves the right to shorten the Initial Offer Period at its own discretion.
Initial Offer Price	The price payable by an applicant for a Unit during the Initial Offer Period.
Islamic Liquid Assets	Means • placement in short-term Islamic deposits; or • Islamic money market instruments that are dealt in or under the rules of an Eligible Market and whose residual maturity does not exceed twelve (12) months.
IUTA	A corporation registered with the Federation of Investment Managers Malaysia ("FIMM") and authorised to market and distribute unit trust schemes of another party.
MYR Class	In relation to Class I, the Class issued by the Fund denominated in RM.
MYR Hedged Class	In relation to Class I, the Class issued by the Fund denominated in RM that aims to minimise the effect of exchange rate fluctuations between the Base Currency and RM.
NAV	Net asset value.
NAV of the Class	The value of the assets of the Fund attributable to a Class less the value of the liabilities of the Fund attributable to such Class at a valuation point.
NAV of the Fund	The value of all the Fund's assets less the value of all the Fund's liabilities at a valuation point.
NAV per Unit	The NAV of the Class divided by the number of Units in circulation of that Class at the same valuation point.
SC / Securities Commission Malaysia	The Securities Commission Malaysia established under the Securities Commission Malaysia Act 1993.
SGD Hedged Class	In relation to Class I, the Class issued by the Fund denominated in SGD that aims to minimise the effect of exchange rate fluctuations between the Base Currency and SGD.
Shariah	Islamic law comprising the whole body of rulings pertaining to human conducts derived from sources of the Shariah namely the Qur'an (the holy book of Islam) and Sunnah (practices and explanations rendered by the Prophet Muhammad (pbuh)) and other sources of Shariah such as Ijtihad (exertion of individual efforts to determine the true ruling of the divine law on matters whose revelations are not explicit) of Shariah scholars.
Shariah requirements	The rulings, guidelines and resolutions made by the SAC of the SC or the advice given by the Shariah Adviser.
Unit / Units	An undivided share in the beneficial interest and/or right in the Fund and a measurement of the interest and/or right of a Unit Holder in the Fund.
Unit Holder(s) / investor(s) / you	The person or persons registered for the time being as the holder or holders of Units of the Fund including persons jointly registered.
USD Class	In relation to Class I, the Class issued by the Fund denominated in USD.
Valuation Day	A Business Day on which the price of the Fund is calculated.
We / our / us / the Manager / TAIM	TA Investment Management Berhad (Registration Number: 199501011387 (340588-T)).