TA INVESTMENT
AN UNWAVERING COMMITMENT

TA INCOME FUND

Date of Issuance: 27 October 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 Income Fund** and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the **TA Income Fund** and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission of Malaysia recommends the **TA 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 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 master prospectus dated 22 March 2023 and/or its supplementary(ies) or replacement master prospectus (collectively known as “Master 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 Income Fund.
Investors are advised to request, read and understand the disclosure documents before deciding to invest.

PRODUCT HIGHLIGHTS SHEET

TA INCOME FUND

BRIEF INFORMATION OF THE PRODUCT

1. What is this product about?

TA Income Fund (the "Fund") aims to provide investors with an alternative longer term investment that provides a steady stream of fixed-income and potential capital gains from investment in bonds, money market instruments and equities.

Any material changes 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 investor who:

- willing to accept moderate risk; and
- wants to divest into fixed income securities at acceptable level of risk.

KEY PRODUCT FEATURES

3. What am I investing in?

Fund Category	Balanced.
Launch Date	6 May 2002.
Asset Allocation	• The Fund will invest 40% of the Fund's NAV or more in bonds, money market instruments and deposits and a maximum of 60% of the Fund's NAV in stocks; • The Fund may invest up to 30% of the Fund's NAV in foreign securities.
Performance Benchmark	60% FTSE Bursa Malaysia KLCI (FBM KLCI) and 40% Maybank 12-month fixed deposit. The composite benchmark is a reflection of the Fund's asset allocation of 60% of the Fund's NAV in equities and 40% of the Fund's NAV in bonds, money market instruments and deposits.
Investment Policy & Strategy	The investment strategy of the Fund is to create a prudent mix in its portfolio which is in accordance with its objective and the investment managers' assessment of investment prospects in line with the underlying interest rates outlook. The bulk of the Fund is invested in high yielding corporate bonds which offer better returns than interest income from fixed deposits. Typically, the Fund will invest 40% of its NAV or more in bonds, money market instruments and deposits and a maximum of 60% of the Fund's NAV in stocks. The Fund may invest up to 30% of the Fund's NAV in foreign securities. The actual allocation of the equity, bonds, money market instruments and deposits will vary according to the economic and market conditions. The Fund will have the flexibility to invest in collective investment schemes which is in line with the Fund's investment objective. The Manager reserves the right to take defensive position by holding liquid assets and investing in money market instruments in attempting to respond to adverse market conditions, economic, political or any other conditions. This strategy will minimise the potential loss, which may arise when the investment climate is unfavourable or the stock is not promising. The Manager intends to adopt an active and frequent trading strategy depending upon market opportunities in meeting the Fund's investment objective. Risks associated with such investment instruments that the investment managers propose to invest in are provided in section 3.18 – section 3.21 of the Master Prospectus.
Minimum Initial Investment	RM1,000.
Minimum Additional Investment	RM100.
Minimum Redemption	500 Units.
Minimum Holdings	500 Units.
Distribution Policy	Annual/interim distribution (if any). The distribution 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 to provide steady income and consistent level of distribution to Unit Holders.

	In order 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 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. 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. If the distribution available is too small or insignificant, any distribution may not be of benefit to the Unit Holders as the total cost to be incurred in any such distribution may be higher than the amount for distribution. The Manager has the discretion to decide on the amount to be distributed to the Unit Holders. The Manager also has the discretion to make distribution on an ad-hoc basis, taking into consideration the performance of the Fund.

Note:
Please refer to sections "Detailed Information on the Funds" and "Transaction Information" of the Master Prospectus for further information.

4. Who am I investing with?

Manager	TA Investment Management Berhad (Registration Number: 199501011387 (340588-T))
Trustee	Universal Trustee (Malaysia) Berhad (Registration Number: 197401000629 (17540-D))

5. What are the possible outcomes of my investment?

The Fund has the flexibility of exposure in both equity and fixed income market.

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 interest earned. However, investment involves risk. The value of the Fund may rise or fall. Distribution (if any), is on an annual/interim basis. 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
Market Risk This is the risk when the value/demand of a stock, share, bonds or any other security may be reduced due to market activity. The volatility of the market activity can be caused by factors such as inflation, changes in government policies, interest rates and exchange rates, therefore, as market conditions change, the performance of units may fall as well as rise, and income produced by a fund may also fluctuate. Accordingly, the Manager cannot guarantee any distribution or investment returns to the Unit Holders. However, by investing in a wide range of securities, the Manager attempts to balance this risk with the investment rewards that can be made. In assessing market risk, the Manager will keep a close watch on the financial markets to pick up potential adverse movements in these markets.
Particular Stock Risk Any irregular fluctuation of a particular stock may affect the unit price as the price of units may also fluctuate. This impact is reduced if a fund invests in a wide portfolio of investments.
Country Risk The prices of securities may also be affected by the political and economic conditions of the country in which the securities are issued. However, investment can diversified across markets/countries which will assist in mitigating the risk that may arise.
Currency Risk This risk is associated with investments denominated in foreign currencies. The net asset value of a unit trust fund will be lower if the foreign currency in which the securities are denominated moves unfavourably against RM. The management company can hedge the currency in mitigation adverse currency movements.
Loan/Financing Risk If you obtain a loan/financing to finance your purchase of units, you need to understand that: a) Borrowing/financing increases the possibility for gains as well as losses; and b) If the value of your investment falls below a certain level, you may be asked by the financial institution to top up the collateral or reduce the outstanding loan/financing amount to the required level. Investors are encouraged to invest money from their savings rather than borrowing money/seek financing from the financial institutions.
Interest Rate Risk This risk refers to the effect of interest rate changes on the market value of a bond portfolio. In the event of rising interest rates, prices of fixed income securities will decrease and vice versa, which will then have an impact on the net asset value or unit prices of the fund. Meanwhile, debt securities with longer maturity and lower coupon rate are more sensitive to interest rate changes. This will be mitigated via the management of the duration structure of the fixed income portfolio.

Credit/Default Risk

This risk refers to the possibility that the issuer or financial institution of a securities, instruments or deposit placements will not be able to make timely payments of interest or principal repayment/payment on the maturity date. This may lead to a default in the payment of principal and interest and ultimately a reduction in the value of unit trust funds. This risk is managed by the internal policy of setting a ceiling or limit to the exposure and also the constant process of credit evaluation to mitigate such risk to an acceptable level.

Non-Compliance Risk

There is a risk that the management company may not adhere to the investment mandate of the fund, the deed and prospectus of the fund, the Guidelines, the internal policies and the relevant laws. As a result, the fund may not be able to achieve its investment objectives. The aforesaid may result in the management company being penalised by the relevant authority, for example, a suspension of the management company's license. In order to mitigate this risk, the management company must have stringent internal controls and ensures that compliance monitoring processes are undertaken.

Issuer Risk

Any large fluctuations in the prices of fixed income securities of any of the companies that the fund owns may cause the net asset value or prices of units to change too. Such fluctuations can be caused by changes in government laws in the industry in which the company belongs, entry of new competitors or changes in business directions/strategies/operations. It must be noted that it is not possible to anticipate such risk all the time.

Management Company Risk

There is a risk that the management company may not adhere to the investment mandate of the fund. With close monitoring by the investment committee, back office system being incorporated with limits and controls, and regular reporting to the senior management team, the management company is able to mitigate such risk. The trustee will also have an oversight on the management company pursuant to the Guidelines. Poor management of the fund may also jeopardise the investment of unit holders through the loss of their capital invested in the fund.

Inflation Risk

Purchasing power is reduced by inflation and if the rate of inflation is constantly higher than the rate of returns on investments, the real rate of your investment return (i.e. the returns after adjusting for inflation) could be negative despite the fund showing a positive return. Hence, investors should consider the potential real rate of returns prior to investing.

Liquidity Risk

Liquidity refers to the ease of liquidating an investment of a security at or near its fair value depending on the investment's volume traded in the market. A unit trust fund holding many securities that are illiquid, or difficult to dispose of, will have its value depressed when it has to sell these securities at a discount to their fair value. Hence, this will negatively impact the NAV of the Fund and the investments of the Unit Holders. This risk is mitigated through a systematic security selection process and portfolio diversification.

Operational Risk

The performance of a unit trust fund's investment depends upon the proper functioning of both internal and external systems and processes. A market disruption event or system interruption can also impact processes when there is an interruption in the flow of information needed for making qualified decisions in managing the unit trust fund. These disruptions may impact the performance of the unit trust fund, the settlement of trades in the unit trust fund and may also affect the investor's transactions with the unit trust fund. The Manager has to 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 will take appropriate measures to safeguard the Unit Holders' interests.

Possibility of Loss

The prices of units in a unit trust fund and the income from the fund may go down as well as up due to price fluctuations of the securities that the fund invests in. A possible loss of all or part of the principal invested cannot be ruled out. No guarantee is given, express or implied, that investors will receive any distribution or returns on their investments, or that investors will get back their initial amount invested in full. The Manager endeavours to mitigate this risk by employing a systemic investment process that is incorporated with a risk management process.

Investment Manager Risk

The performance of any unit trust fund depends on the experience, knowledge and expertise of the investment manager. The risk of the fund underperforming the benchmark may be a result of wrong forecasts or human negligence. Any error in the investment techniques and processes adopted by the manager may have an adverse impact on the fund's performance. The investment manager seeks to mitigate this risk by implementing a structured investment process based on the investment policy and strategy of the unit trust fund and systematic operational procedures along with stringent internal controls.

Specific risks of the Fund

Liquidity Risk

Some securities may not be as liquid as term deposits. Hence, there is no guarantee that such securities can be disposed of at a desired price and receive the sale proceeds immediately. If the Fund has a large portfolio of stocks issued by smaller companies, the relatively less liquid nature of those stocks could cause the value of the Fund to drop; this is because there are generally less ready buyers of such stocks as compared with the stocks of larger and more established companies. This would mean much care is needed when selecting a mix of securities to mitigate this risk.

Credit/Default Risk

This risk is a concern for investments in fixed income securities and refers to the ability of the issuer or counterpart to honour its obligations to make timely payments of principal and interest. In the event that the issuer is faced with financial difficulties, its credit worthiness may also decrease. This in turn may lead to default in the payments thus would affect the value of the Fund's investment. This risk is managed by the internal policy of setting a ceiling or limit to the exposure and also the constant process of credit evaluation to mitigate such risk to an acceptable level.

Specific Stock/Issuer Risk

Any large fluctuations in the prices of shares or fixed income securities of any of the companies that the Fund owns may cause the NAV or prices of Units to change too. Such fluctuations can be caused by changes in government laws in the industry in which the company belongs, entry of new competitors or changes in business directions / strategies / operations. It must be noted that it is not possible to anticipate such risk all the time.

Nevertheless, the investment managers will endeavour to detect any negative price movements by the constant and detailed research that they will conduct on each company concerned. Upon detection, they will make the necessary decisions to alter the mix of securities accordingly.

Furthermore, the individual price change will usually have little impact because the Fund will have either a diversified portfolio of investments which spread the overall risk and thus, reduce overall volatility; or an asset allocation which includes cash & liquid assets, which returns are less volatile in nature.

Interest Rate Risk

This risk refers to the effect of interest rate changes on the market value of a bond portfolio. In the event of rising interest rates, prices of fixed income securities will decrease and vice versa. Meanwhile, debt securities with longer maturity and lower coupon rate are more sensitive to interest rate changes. This will be mitigated via the management of the duration structure of the fixed income portfolio.

Collective Investment Scheme Risk

The Fund's NAV may be affected by its investments in collective investment schemes. For example, the performance of the respective collective investment schemes may be adversely affected due to various factors such as poor market conditions as well as the respective fund manager's capabilities. As a result, the performance of the Fund may be adversely impacted.

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 from any capital gains attributable to the original investment. Such distribution may result in an immediate decrease in the NAV per Unit of the Fund and 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.

Note:
Please refer to sections related to "risk factors" in the Master 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 and the investor may consequently not have all the rights ordinarily exercisable by a Unit Holder (for example, the right to call for a Unit Holder's meeting and to vote thereat and the right to have the investor's particulars appearing in the register of Unit Holders of the Fund).

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/amount invested in the Fund (rounded to the nearest RM0.01) is imposed either by IUTAs, unit trust consultants or the Manager.
Repurchase Charge	The Manager has no intention to impose any repurchase charge.
Switching Fee	The Manager does not impose any switching fee, however, if the amount of sales charge of the fund that the Unit Holder intends to switch into is more than the sales charge imposed by the fund being switched from, then the difference in the sales charge between the two (2) funds shall be borne by the Unit Holder.
Transfer Fee	An administrative charge of RM5.00 or any other amount as the Manager may deem appropriate.
Annual Management Fee[3]	Up to 1.50% per annum of the NAV of the Fund.
Annual Trustee Fee[4]	0.08% per annum of the NAV of the Fund calculated on a daily basis.

Notes:

1. *We may for any reason and at any time, waive or reduce: (a) any fees (except the annual trustee fee[1]); (b) other charges payable by you in respect of the Fund; and/or (c) transactional values including but not limited to the Units or amounts, 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 Master 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. *We may, at our own discretion, from time to time, charge an annual management fee that is lower than that stated above.*
4. *Actual rate excluding foreign custodian fee and charges.*

Please refer to section "Fees, Charges & Expenses" of the Master 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.

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

8. How often are valuations available?

The Fund will be valued on a daily basis and the daily prices of the Fund will be published on the next Business Day. The Fund's Unit prices are available on our website at www.tainvest.com.my, Federation of Investment Managers Malaysia (FIMM)'s website, our head office or any of our business centres.

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 TAIM for the first time but shall not include the following person: ➢ a staff of TAIM; 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 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 would be the sum of: (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 be deemed to have been received by the Manager 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 Unit Holder within seven (7) Business Days of receiving the request for withdrawal.
Redemption of Units	• Redemption of Units can be made by completing the 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. Any redemption request received by us after 4.00 p.m. will be deemed to have been received on the next Business Day. If the 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. • Redemption proceeds will be paid to you within seven (7) Business Days from the date the transaction form is received. • Payment of redemption proceeds shall be based on the selected payment method stated in the transaction form received by our head office. • 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 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 Master 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 as at 31 July 2025

	1 Year	3 Years	5 Years	10 Years
Fund (%)	-10.35	0.07	0.49	0.56
Benchmark (%)	-3.09	1.59	0.51	0.47

Source: Morningstar Direct for data of financial year ended 31 July 2025, Lipper for Investment Management for data of financial year ended 31 July 2024 and 31 July 2023.

Annual Total Return for the Financial Year Ended 31 July

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund (%)	-10.35	9.52	2.07	-4.92	7.52	-6.26	-0.89	2.16	9.27	-0.46
Benchmark (%)	-3.09	7.97	-0.10	0.82	-3.24	0.28	-3.79	2.22	5.15	-1.02

Source: Morningstar Direct for data of financial year ended 31 July 2025, Lipper for Investment Management for data of financial year ended 31 July 2024 and 31 July 2023.

Distribution of Income/Unit Split for the Financial Year Ended 31 July

	2025	2024	2023
Unit Split	Nil	Nil	Nil
Gross distribution per Unit (sen) – Final	Nil	1.40	Nil
Net distribution per Unit (sen) – Final	Nil	1.40	Nil

(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 31 July 2025. Over the financial year under review, the Fund delivered a total return of -10.35%, underperforming its benchmark which posted a return of -3.09%.

Portfolio Turnover Ratio ("PTR") for the Financial Year Ended 31 July

	2025	2024	2023
PTR (times)	0.49	1.03	0.75

The PTR for the current financial year has registered a decrease as compared to the previous financial year due to decrease in total transaction 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 are open for business.
Deed	The deed including any supplemental deeds made between TAIM, the Trustee and the Unit Holders of the Fund, agreeing to be bound by the provisions of the deed.
Guidelines	The Guidelines on Unit Trust Funds issued by the SC as may be amended from time to time.

IUTA	A corporation registered with the Federation of Investment Managers Malaysia and authorised to market and distribute unit trust schemes of another party.
long-term or longer term	Typically, a period of five (5) years and above.
NAV	Net Asset Value.
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 Fund divided by the number of Units in circulation of the Fund at the same valuation point.
SC or Securities Commission Malaysia	The Securities Commission Malaysia established under the Securities Commission Malaysia Act 1993.
Unit Holder(s) / investor(s) / you	A person for the time being who is registered pursuant to the Deed as a holder of Units of the Fund, including persons jointly so registered.
Unit or 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 and means a Unit of the Fund.
We / our / us / the Manager / TAIM	TA Investment Management Berhad (Registration Number: 199501011387(340588-T)).