



# Manulife Dragon Growth Fund

Aims to capture the best of China's  
economic transition

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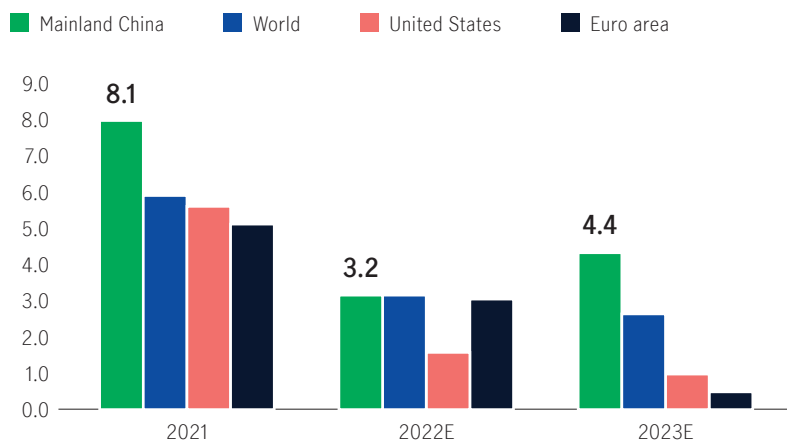
# Hong Kong & China equities: the right pick for China's investment landscape in our view

Given China's ongoing stimulus and opening-up of stock markets, we believe the road ahead is paved for investors with opportunities.

## China is leading the world's GDP growth

China's economy expanded 8.1% in 2021. While 2022 growth is expected to normalise to 3.2%, growth in 2023 should accelerate and buckle the downward trend of major economies, according to IMF's forecast.

### GDP growth forecast (%)



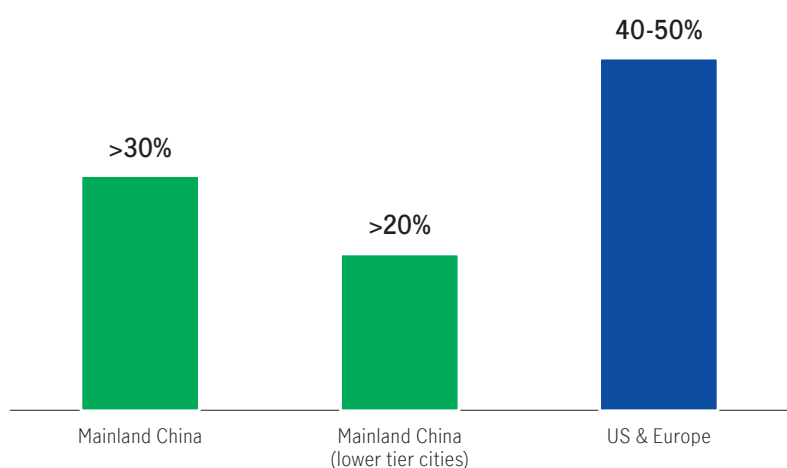
Source: IMF, World Economic Outlook, as of October, 2022. IMF refers to International Monetary Fund. GDP refers to Gross Domestic Product. E refers to Estimated.

The above information may contain projections or other forward-looking statements regarding future events, targets, management discipline or other expectations, and is only as current as of the date indicated. There is no assurance that such events will occur, and may be significantly different than that shown here.

## Beneficiary of gradual reopening and rising online consumption

Online travel agencies (OTAs) have captured majority of travel user traffic in Mainland China, should benefit from gradual reopening and rising online penetration, which is just above 30% compared to 40-50% in the US and Europe, suggesting higher growth rate of OTAs will continue.

### OTA's online penetration in hotel GMV



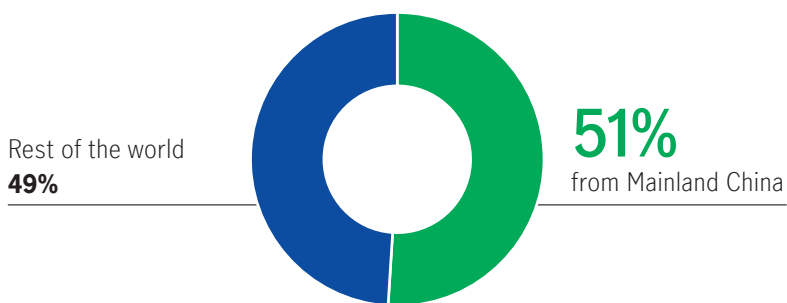
Source: Morgan Stanley estimates, as of November 1, 2022.

GMV stands for Gross Merchandise Volume. The above information may contain projections or other forward-looking statements regarding future events, targets, management discipline or other expectations. There is no assurance that such events will occur, and the future course may be significantly different from that shown here.

## Mainland China as the powerhouse for EV supply chain

The EV (electric vehicles) and smart car value chain provide investors with rich opportunities, thanks to the robust domestic demand in Mainland China and local industry's increasing presence in the global EV supply chain.

Global electric vehicles battery manufacturer market share (2021)



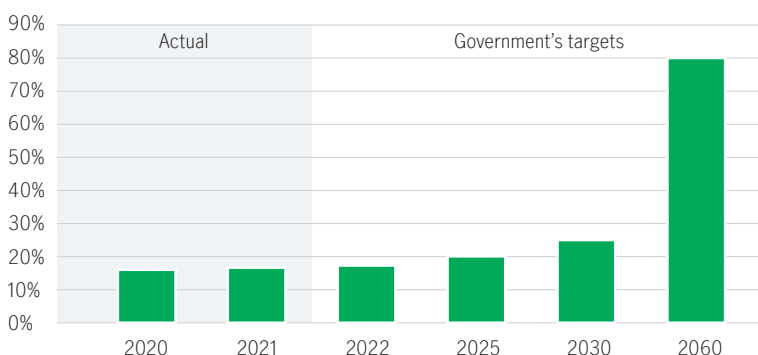
Source: Morgan Stanley, as of January 3, 2022.

Past performance is not indicative of future performance. The above information may contain projections or other forward-looking statements regarding future events, targets, management discipline or other expectations. There is no assurance that such events will occur, and the future course may be significantly different from that shown here.

## Long runway for renewable energy

Mainland China aims for CO2 emissions peak by 2030 and carbon neutrality by 2060, the time between China's carbon peak and neutrality is only 30 years. To meet this goal, the share of non-fossil fuels in primary energy consumption is expected to rise to around 20% by 2025, more than 80% by 2060, according to government's targets.

Non-fossil fuels as % of primary energy consumption



Source: National Energy Administration, as of March 30, 2022.

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# Manulife Dragon Growth Fund

## Capturing growing trends: three key investment themes

### Consumption upgrade



Travel



Cosmetics

Travel and cosmetics should benefit from gradual reopening and Chinese consumers' willingness to upgrade their quality of life.

### Research & development / Innovation



High technology



Healthcare

China's government and corporations emphasise on R&D and innovation to improve competitiveness, especially in high technology, industrial applications, and healthcare sector.

### Policy tailwinds



Electric vehicles



Import substitution

The Chinese government will continue to support several key policy areas, such as decarbonisation initiatives (electric vehicle and renewable supply chain), import substitution tailwind for tech and healthcare.

## Key fund information

<b>Name of the fund</b>	Manulife Dragon Growth Fund (“The Fund”)	
<b>The manager</b>	Manulife Investment Management (M) Berhad 200801033087 (834424-U)	
<b>Fund category</b>	Feeder fund	
<b>Base currency</b>	USD	
<b>Class</b>	RM-Hedged Class and USD Class	
<b>Investment objective</b>	The Fund seeks to achieve capital appreciation over medium- to long-term period.	
<b>Investor profile</b>	This Fund is suitable for investors who: <ul style="list-style-type: none"> <li>• seek capital appreciation;</li> <li>• are willing to accept higher level of risk; and</li> <li>• have a medium- to long-term investment horizon.</li> </ul>	
<b>Investment policy and strategy</b>	The Fund will invest at least 85% of the Fund’s NAV in Share class AA of the Manulife Global Fund - Dragon Growth Fund (the “Target Fund”), and the remaining NAV of the Fund will be in liquid assets such as cash, money market instruments (including fixed income securities which have a remaining maturity period of less than 365 days), placement of deposits with financial institutions for liquidity purposes and/or derivative for hedging purposes.	
<b>Performance benchmark</b>	MSCI AC Zhong Hua NR USD Index Note: The performance benchmark above is only used as a reference for investment performance comparison purpose. The performance benchmark of the Fund is the same as the benchmark of the Target Fund. The risk profile of the Fund is not the same as the risk profile of this performance benchmark. The performance benchmark information is available at <a href="http://www.manulifeim.com.my">www.manulifeim.com.my</a> .	
<b>Sales charge</b>	Distribution channels IUTA UTC Manager	Sales charge (applicable to all classes of units)  Up to 5.50% of the NAV per Unit
<b>Annual management fee</b>	Up to 1.80% per annum of the NAV of the Fund calculated and accrued on a daily basis.	
<b>Annual trustee fee</b>	0.04% per annum of the NAV of the Fund (including local custodian fees excluding foreign custodian fees and charges).	
<b>Minimum initial investment</b>	RM-Hedged Class USD Class	RM1,000.00 USD1,000.00
<b>Minimum additional investment</b>	RM-Hedged Class USD Class	RM100.00 USD100.00
<b>Distribution policy</b>	Distribution of income, if any, is incidental. Note: For details, please refer to the Fund’s Master Prospectus.	
<b>Financial year end</b>	31 December	
<b>Cooling-off period</b>	The cooling-off period is only applicable to any individual investing for the first time in any unit trust funds managed by the Manager and excludes staff of the Manager and persons registered with a body approved by the Securities Commission Malaysia (SC) to deal in unit trust funds. You have the right, within six (6) Business Days from the day of the receipt by the Manager of your application form, to call for a withdrawal of your investment.	

### Disclaimer:

The above information has not been reviewed by the Securities Commission Malaysia (SC) and is subject to the relevant warning, disclaimer, qualification or terms and conditions stated herein. Investors are advised to read and understand the contents of the Master Prospectus dated 15 May 2023 and all the respective Product Highlights Sheet(s) (collectively, the “Offering Documents”), obtainable at our offices or website, before investing. The Offering Documents have been registered with the SC, however the registration with the SC does not amount to nor indicate that the SC has recommended or endorsed the product. There are risks involved with investing in unit trust funds; wholesale funds and/or Private Retirement Schemes. Some of these risks associated with investments in unit trust funds; wholesale funds and/or Private Retirement Schemes are interest rate fluctuation risk, foreign exchange or currency risk, country risk, political risk, credit risk, non-compliance risk, counterparty risk, target fund manager risk, liquidity risk and interest rate risk. For further details on the risk profile of all the funds, please refer to the Risk Factors section in the Offering Documents. The price of units and income distribution may go down as well as up. Investors should compare and consider the fees, charges and costs involved. Investors are advised to conduct own risk assessment and consult the professional advisers if in doubt on the action to be taken.





# Manulife ASEAN Equity Fund

Capturing investment opportunities  
within ASEAN's *diversity*

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# Capturing long- and medium-term investment opportunities in ASEAN markets

## Longer term changes driven by favourable demographics – young, digital savvy, productive

- Currently the Association of Southeast Asian Nations (ASEAN) has the third-largest population in the world after China and India!<sup>1</sup>
- Over the period of 1980-2020, ASEAN population increased from 355.1 million to 661.8 million, with an average annual growth of 1.3%<sup>1</sup>.
- The total share of the productive working-age population in the groups of 15-64 years\* increased from 54% in 2000 to 60% in 2020<sup>1</sup>.
- ASEAN's working age\*\* population estimated to peak only in 2045, thirty years after China<sup>2</sup>.

<sup>1</sup> Source: ASEAN Key Figures 2021.

<sup>2</sup> Source: J.P. Morgan Asset Management, March 2023, Maybank KE, United Nations "World Population Prospects 2019".

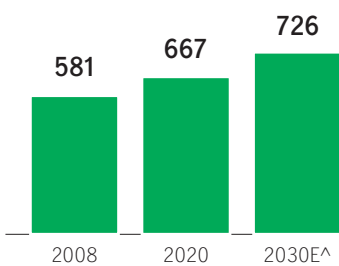
\* Productive working-age population comprises the following age groups: 15-19, 20-24, 25-29, 30-34, 35-39, 40-44, 45-49, 50-54, 55-59 and 60-64.

\*\* Working age defined as 15-64 years of age.

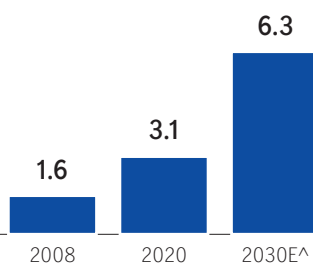
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## ASEAN is big... and getting bigger

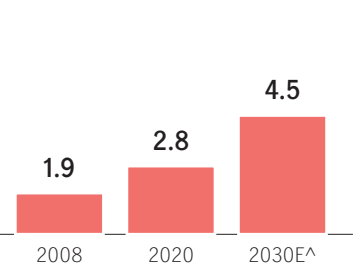
Population (Million persons)



GDP (USD trillion)



Trade (USD trillion)



Source: J.P. Morgan Asset Management, March 2023, UOB Economic-Treasury Research, Macrobond, Visual Capitalist; Data as of end February 2023. GDP: Gross Domestic Product. Forecasts/Estimates may or may not come to pass.

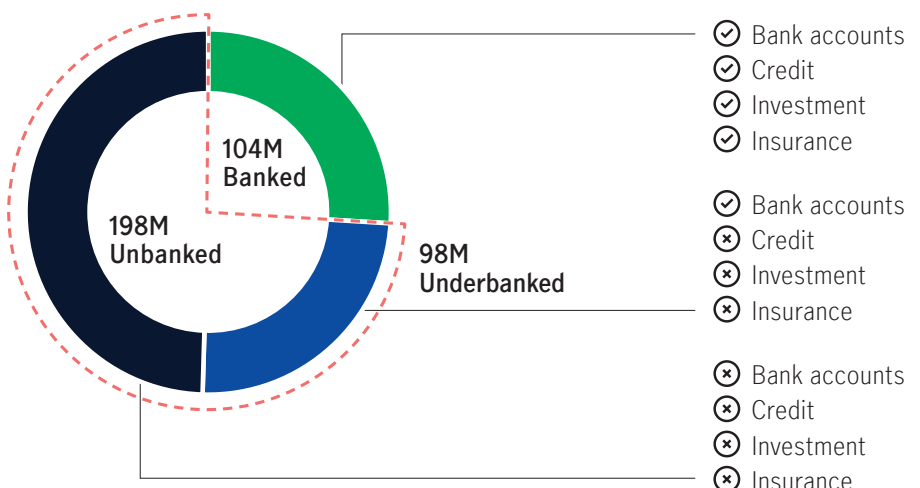
^ Forecasts/Estimates may or may not come to pass.

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Provided to illustrate macro trends, not to be construed as research or investment advice.

## Low banking penetration underpins long-term growth

More than 70% of population is either underbanked or unbanked.



Source: J.P. Morgan Asset Management, December 2022, Google & Temasek/Bain. October 30, 2019. Provided to illustrate macro trends, not to be construed as research or investment advice.

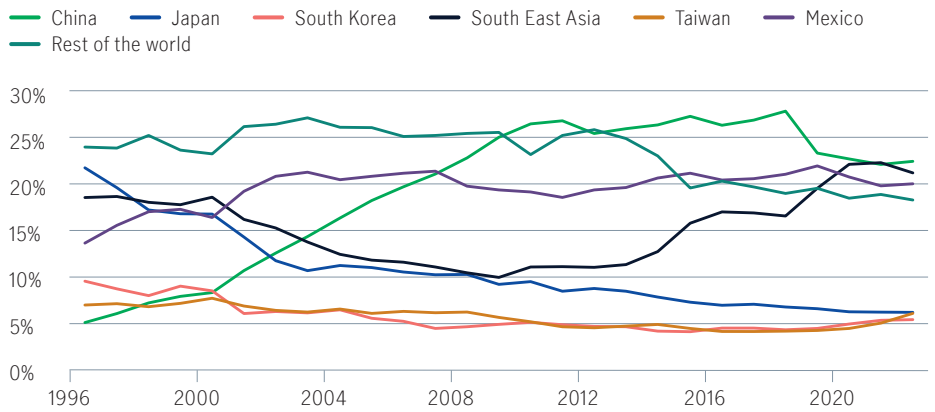
Note: Population of individuals above age 18.

M = Million

## ASEAN is the logical destination for more foreign direct investment

ASEAN continues to gain export share.

### Electronic exports to the US (% of total electronic exports to the U.S.)



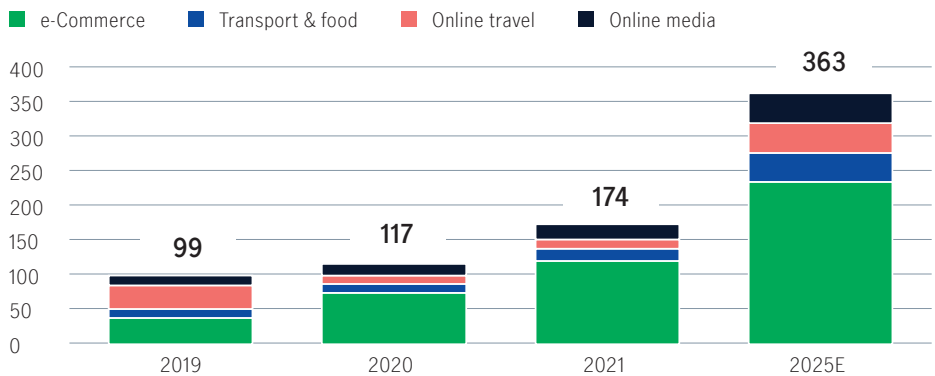
Source: J.P. Morgan Asset Management, March 2023, U.S. Census Bureau. Southeast Asia is comprised of Indonesia, Malaysia, Philippines, Singapore, Thailand and Vietnam. Guide to the Markets – Asia. Data reflect most recently available as of 30/06/2022.

Provided for information only, not to be construed as an offer, investment recommendation or advice.

## Acceleration in digital adoption and connectivity drive opportunities

Internet economy to be a big winner.

### SEA internet economy GMV (USD billion)



Source: J.P. Morgan Asset Management, March 2023, Google, Temasek, Bain & Company: e-Conomy SEA 2021 Report. GMV = Gross Merchandise Value. E = Estimates. SEA = South-East Asian.

Forecasts/ Estimates may or may not come to pass.

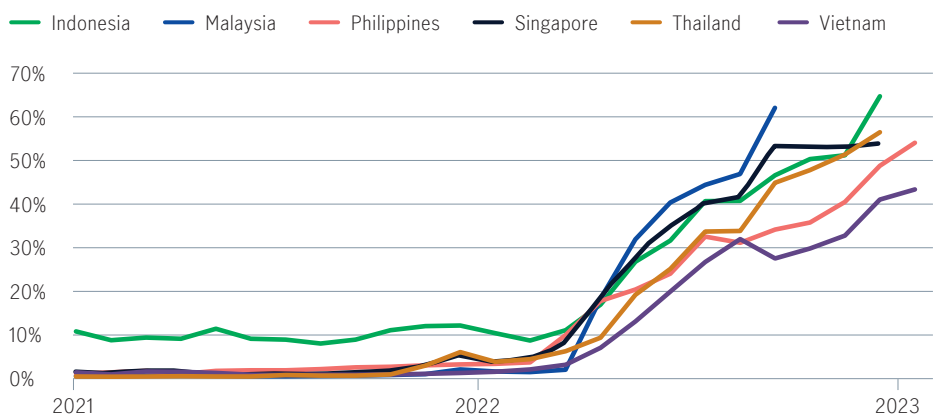
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## Tourism taking off

Recovery has more room to run as ASEAN remains an attractive destination for tourism.

### ASEAN visitor arrivals (% of pre-pandemic levels)



Source: J.P. Morgan Asset Management, March 2023, CEIC, Maybank IBG Research estimates. Note: Data as of November 2022. Tourist arrivals for Malaysia up to September 2022; figures for Oct and Nov refer to Maybank estimates.

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## Key fund information

<b>Name of the fund</b>	Manulife ASEAN Equity Fund (“The Fund”)	
<b>Manager</b>	Manulife Investment Management (M) Berhad 200801033087 (834424-U)	
<b>Fund category</b>	Wholesale fund (feeder fund)	
<b>Base currency</b>	USD	
<b>Investment objective</b>	The Fund aims to provide capital appreciation by investing in one collective investment scheme.	
<b>Investors’ profile</b>	The Fund is suitable for Sophisticated Investors who: <ul style="list-style-type: none"> <li>• seek capital appreciation;</li> <li>• wish to participate in the ASEAN equity markets; and</li> <li>• have a long-term investment horizon.</li> </ul>	
<b>Investment policy and strategy</b>	The Fund will invest at least 95% of the Fund’s NAV in Share Class C (acc) of the JPMorgan Funds - ASEAN Equity Fund (“Target Fund”), and the remaining NAV of the Fund will be in cash, money market instruments (including fixed income securities which have remaining maturity period of less than 365 days) and/ or placement of deposits with financial institutions for liquidity purposes.	
<b>Performance benchmark</b>	MSCI AC ASEAN Index (Total Return Net), which is also the performance benchmark of the Target Fund. The performance benchmark above is only used as a reference for investment performance comparison purpose. The risk profile of the Fund is not the same as the risk profile of this performance benchmark. The performance benchmark information is available in <a href="http://www.manulifeim.com.my">www.manulifeim.com.my</a> .	
<b>Initial offer price</b>	RM Hedged-Class	RM1.0000
	USD Class	USD1.0000
<b>Sales charge</b>	Distribution channels <sup>(1)</sup> IUTA UTC Manager	Sales charge (applicable to all Classes of Units)  Up to 5.50% of the NAV per Unit
	<sup>(1)</sup> Sophisticated Investors may subscribe for Units via one or more of the distribution channels.	
<b>Annual management fee</b>	Up to 1.80% of the NAV of the Fund per annum calculated and accrued on a daily basis.	
<b>Annual trustee fee</b>	0.04% per annum of the NAV of the Fund (excluding foreign custodian fees and charges). Note: The annual management fee and annual trustee fee is applicable to all Classes of Units.	
<b>Minimum initial investment</b>	RM Hedged-Class	RM5,000.00
	USD Class	USD5,000.00
<b>Minimum additional investment</b>	RM Hedged-Class	RM1,000.00
	USD Class	USD1,000.00
<b>Distribution policy</b>	Distribution of income, if any, is incidental. Note: For details, please refer to the Fund’s Information Memorandum.	
<b>Financial year end</b>	30 June	
<b>Cooling-off period</b>	The cooling-off period is only applicable to any person investing for the first time in any unit trust funds managed by the Manager and excludes corporations/institutions, staff of the Manager and persons registered to deal in unit trusts. You have the right, within six (6) Business Days from the day of the receipt by the Manager of your application form, to call for a withdrawal of your investment.	

### Disclaimer:

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# Manulife Global Aqua Fund

Offering diverse investment opportunities  
in the *water sector*

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# Why invest in global water equities now?

The water domain is poised for continued attractive growth potential due to these *five* compelling drivers:

## Urbanisation

- 68% of the world's population is expected to live in cities by 2050<sup>1</sup>.
- Governments are placing more focus on urban development and infrastructure planning and management.

## New infrastructures and upgrades

- Ageing infrastructure has caused inefficiencies in water supply and may present health risks<sup>2</sup>.
- Countries such as China, India, Singapore and the US are expected to invest in the upgrading of their infrastructure to meet water demand and tackle water pollution<sup>3</sup>.
- This has positive implications for growth opportunities within water sector companies.

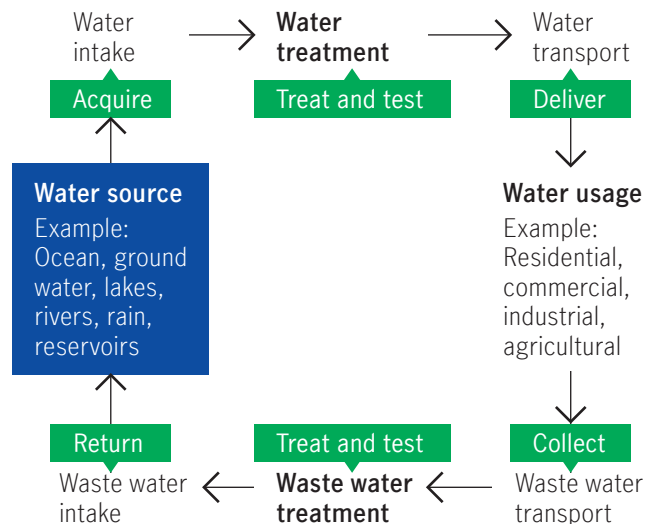
## Water scarcity

- Increased urbanisation and high water consumption due to modern lifestyles are driving an increasing demand for clean water.
- Demand for water is expected to exceed supply by 40%<sup>4</sup>.

## Rapidly growing water value chain

There are numerous growth opportunities for investors across the entire water value chain, in order to keep up with supply and demand.

### Mapping of the water value chain<sup>5</sup>



## Technological innovation

In the UK, a center of excellence will be established to allow water companies to collaborate, access skills and drive transformational change through water innovation<sup>6</sup>.

<sup>1</sup> United Nations, 2018 Revision of World Urbanization Prospects.

<sup>2</sup> Source: Google; Epoch Times, Civic Exchange: "The Illusion of Plenty" report – May 2017, SCMP – July 2017.

<sup>3</sup> Source: Impax Water Report, June 2021 and India Water Portal, December 2020.

<sup>4</sup> Option for decoupling economic growth from water use and water pollution, United Nations Environment Programme, 2016.

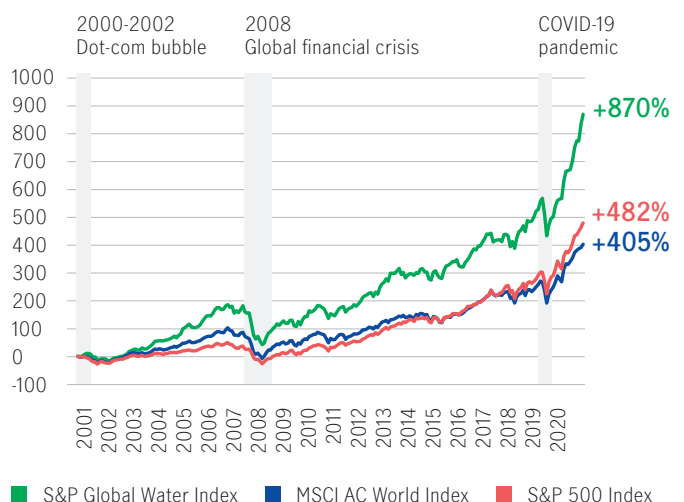
<sup>5</sup> Source: BNP Paribas Asset Management, June 2022. Individual stock performance is not indicative of the performance of the Target Fund. Target Fund refers to BNP Paribas Funds Aqua. The above flow chart is for illustrative purpose only and does not constitute an exhaustive mapping or any investment recommendation.

<sup>6</sup> Source: BNP Paribas Asset Management – BNP Paribas Aqua, Investing in Blue Gold, July 2022: UK 2050 water innovation strategy, September 2020. The above may contain projections or other forward-looking statements regarding future events or estimates. There is no assurance that such events will occur, and actual results may be significantly different from what is contained herein.

# Resilient performance

The water opportunity is surprisingly diverse and resilient. It runs through the global economy; across many end-markets, sectors and regions, providing attractive opportunities through the full economic cycle encompassing both defensive and cyclical businesses.

## The water-related sector proven to be resilient throughout the economic cycle



Source: Bloomberg for the period 31 December 2001 – 31 August 2021. Past performance is not necessarily indicative of future performance.

# A deep and diverse range of opportunities in the water sector<sup>7</sup>

Investment opportunities that cut across:	The various sectors provide exposure to the entire <i>water value chain</i> , enable <i>flexible investment allocation</i> and take the <i>different economic cycles</i> into consideration:	Many of these companies are also highly innovative and in the technology space:
<p><b>End-markets</b> Consumer to industrial</p> <p><b>Sectors</b> Water infrastructure, utility, treatment and efficiency</p> <p><b>Regions</b> Developed to emerging countries</p>	<p><b>Water infrastructure</b> Cyclical in nature</p> <ul style="list-style-type: none"> <li>• Pipeline network facilities</li> <li>• Buildings and industrial equipment</li> <li>• Infrastructure services</li> <li>• Irrigation systems</li> </ul> <p><b>Water treatment</b> Slightly cyclical in nature</p> <ul style="list-style-type: none"> <li>• Filtration equipment and advanced solutions</li> <li>• Traditional maintenance mode</li> <li>• Efficiency enhancement solutions</li> <li>• Testing and monitoring</li> </ul> <p><b>Water utilities</b> Defensive in nature</p> <ul style="list-style-type: none"> <li>• Provision of clean water supply</li> <li>• Growing areas include energy efficiency, infrastructure investment and desalination</li> </ul>	<p><b>Leak detection and meter reading</b> Real time monitoring and data</p> <p><b>Smart irrigation</b> Global positioning system data collection and manipulation applying precision agriculture to increase crop yields and efficiency of water use</p> <p><b>Treatment and diagnostics</b> UV disinfection</p> <p><b>Desalination</b> More advanced, efficient and cost effective conversion of seawater into fresh water</p>

<sup>7</sup> Source: BNP Paribas Asset Management – BNP Paribas Aqua, Investing in Blue Gold, July 2022.

## Target Fund\*: Awarded with sustainable investing labels



SRI (Sustainable and Responsible Investment) label<sup>8</sup>



Towards Sustainability label<sup>9</sup>

\* Target Fund refers to BNP Paribas Funds Aqua.

<sup>8</sup> Source: BNP Paribas Asset Management - BNP Paribas Aqua, Investing in Blue Gold, July 2022: Label SRI, June 2022. The "Sustainable and Responsible Investment" (SRI) label is a tool for selecting responsible and sustainable investments. It also aims to ensure that the management of the fund is based on a solid methodology, with a high degree transparency and quality information. More information is available on [www.llelabelisr.fr](http://www.llelabelisr.fr).

<sup>9</sup> Source: BNP Paribas Asset Management - BNP Paribas Aqua, Investing in Blue Gold, July 2022: Towards Sustainability, June 2022. Created by the Belgian federation of the financial sector in 2019 (Febelfin), the Towards Sustainability label was designed as a standard or quality standard that all funds claiming to be sustainable, socially responsible, or ethical must respect. It aims to become a market standard, at least for Belgium. More information is available on the [www.towardsustainability.be/](http://www.towardsustainability.be/)

## About the Investment Manager of the Target Fund

Impax Asset Management<sup>10</sup>

- With experience in managing a water strategy since 2008.
- A partner of BNP Paribas Asset Management since 2007.
- Recognised for expertise in sustainable investing.



2020 UNPRI assessment: A+ Strategy and Governance<sup>11</sup>



Double award winner of UK Queen's Award for 'Enterprise: Sustainable Development' (2014 and 2020)<sup>12</sup>

<sup>10</sup> Source: BNP Paribas Asset Management - BNP Paribas Aqua, Investing in Blue Gold, July 2022: Impax Asset Management, June 2022.

<sup>11</sup> Source: BNP Paribas Asset Management - BNP Paribas Aqua, Investing in Blue Gold, July 2022: Principles for Responsible Investment, 2020.

<sup>12</sup> Source: BNP Paribas Asset Management - BNP Paribas Aqua, Investing in Blue Gold, July 2022: The Queen's Award Enterprise, April 2020.

Past performances are not an indication of future performances.

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## Key fund information

<b>Name of the fund</b>	Manulife Global Aqua Fund (“The Fund”)	
<b>The Manager</b>	Manulife Investment Management (M) Berhad 200801033087 (834424-U)	
<b>Fund category</b>	Feeder fund	
<b>Base currency</b>	EUR	
<b>Currency class</b>	A (RM-Hedged) Class, A (AUD-Hedged) Class, A (SGD-Hedged) Class and A (USD-Hedged) Class	
<b>Investment objective</b>	The Fund aims to provide capital appreciation by investing in one collective investment scheme with investment focus on companies tackling the water-related challenges and helping to accelerate the transition to a more sustainable world.	
<b>Investor profile</b>	<p>The Fund is suitable for investors who:</p> <ul style="list-style-type: none"> <li>• seek capital appreciation;</li> <li>• are willing to accept higher level of market risks and tolerate volatility;</li> <li>• have a medium-term investment horizon; and</li> <li>• wish to seek investment exposure in companies within global water value chain.</li> </ul>	
<b>Investment policy and strategy</b>	The Fund will invest at least 85% of the Fund’s NAV in Share class UI9 (Euro) of the BNP Paribas Funds Aqua (the “Target Fund”), and the remaining NAV of the Fund will be invested in liquid assets such as cash, money market instruments (including fixed income securities which have a remaining maturity period of less than 365 days), placement of deposits with financial institutions for liquidity purposes and/or derivative for hedging purposes.	
<b>Performance benchmark</b>	<p>MSCI World (Net Return) Index</p> <p>Note: The performance benchmark above is only used as a reference for investment performance comparison purpose. The performance benchmark of the Fund is the same as the benchmark of the Target Fund. The risk profile of the Fund is not the same as the risk profile of this performance benchmark. The performance benchmark information is available at <a href="http://www.manulifeim.com.my">www.manulifeim.com.my</a></p>	
<b>Initial offer price</b>	A (RM-Hedged) Class	RM 0.5000
	A (AUD-Hedged) Class	AUD 0.5000
	A (SGD-Hedged) Class	SGD 0.5000
	A (USD-Hedged) Class	USD 0.5000
<b>Sales charge</b>	Distribution channels	Sales charge (applicable to all classes of units)
	IUTA	
	UTC	Up to 5.00% of the NAV per Unit
	Manager	
<b>Annual management fee</b>	Up to 1.80% per annum of the NAV of the Fund calculated and accrued on a daily basis.	
<b>Annual trustee fee</b>	0.04% per annum of the NAV of the Fund (including local custodian fees, but excluding foreign custodian fees and charges).	
<b>Minimum initial investment</b>	A (RM-Hedged) Class	RM1,000.00
	A (AUD-Hedged) Class	AUD1,000.00
	A (SGD-Hedged) Class	SGD1,000.00
	A (USD-Hedged) Class	USD1,000.00
<b>Minimum additional investment</b>	A (RM-Hedged) Class	RM100.00
	A (AUD-Hedged) Class	AUD100.00
	A (SGD-Hedged) Class	SGD100.00
	A (USD-Hedged) Class	USD100.00
<b>Distribution policy</b>	<p>Distribution of income, if any, is incidental.</p> <p>Note: For details, please refer to the Fund’s Master Prospectus.</p>	
<b>Financial year end</b>	31 January	
<b>Cooling-off</b>	The cooling-off period is only applicable to any individual investing for the first time in any unit trust funds managed by the Manager and excludes staff of the Manager and persons registered with a body approved by the Securities Commission Malaysia to deal in unit trusts. You have the right, within six (6) Business Days from the day of the receipt by the Manager of your application form, to call for a withdrawal of your investment.	

### Disclaimer:

The above information has not been reviewed by the SC and is subject to the relevant warning, disclaimer, qualification or terms and conditions stated herein. Investors are advised to read and understand the contents of the Master Prospectus dated 15 May 2023 and all the respective Product Highlights Sheet(s) (collectively, the “Offering Documents”), obtainable at our offices or website, before investing. The Offering Documents have been registered with the Securities Commission Malaysia (SC), however the registration with the SC does not amount to nor indicate that the SC has recommended or endorsed the product. There are risks involved with investing in unit trust funds; wholesale funds and/or Private Retirement Schemes. Some of these risks associated with investments in unit trust funds; wholesale funds and/or Private Retirement Schemes are interest rate fluctuation risk, foreign exchange or currency risk, country risk, political risk, credit risk, non-compliance risk, counterparty risk, target fund manager risk, liquidity risk and interest rate risk. For further details on the risk profile of all the funds, please refer to the Risk Factors section in the Offering Documents. The price of units and income distribution may go down as well as up. Investors should compare and consider the fees, charges and costs involved. Investors are advised to conduct own risk assessment and consult the professional advisers if in doubt on the action to be taken.