Date: 2 December 2025

RHB GLOBAL ARTIFICIAL INTELLIGENCE FUND

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of RHB Asset Management Sdn Bhd and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omission 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 RHB Global Artificial Intelligence Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the RHB Global Artificial Intelligence Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the RHB Global Artificial Intelligence 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 RHB Asset Management Sdn Bhd, the management company responsible for the RHB Global Artificial Intelligence 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.

PRODUCT HIGHLIGHTS SHEET

This Product Highlights Sheet only highlights the key features and risks of RHB Global Artificial Intelligence Fund. Investors are advised to request, read and understand the Fund's prevailing prospectus and its supplementary(ies) (if any) before deciding to invest.

Name of Fund	RHB Global Artificial Intelligence Fund ("Fund").	**Fund Category**	Feeder fund.
Manager	RHB Asset Management Sdn Bhd.	**Fund Type**	Growth.
Trustee	SCBMB Trustee Berhad.	**Launch Date of the Fund**	12 November 2018.
Target Fund	Allianz Global Investors Fund - Allianz Global Artificial Intelligence.	**Financial Year End**	30 September.
Target Fund's Management Company	Allianz Global Investors GmbH ("Management Company").	**Base Currency of the Fund**	USD ("Base Currency").
Target Fund's Investment Manager	Voya Investment Manager Co. LLC ("Investment Manager").		

Classes under the Fund	Currency denomination of the Class	Launch Date of the Class	Initial Offer Period^	Initial Offer Price
USD Class	USD	12 November 2018	21 days (12 November 2018 – 2 December 2018)	USD 1.0000 per unit
RM-Hedged Class	RM	12 November 2018	21 days (12 November 2018 – 2 December 2018)	RM 1.0000 per unit
RM Class	RM	16 February 2024	1 day (16 February 2024)	RM 1.0000 per unit
SGD-Hedged Class	SGD	To be determined	To be determined	SGD 1.0000 per unit
AUD-Hedged Class	AUD	To be determined	To be determined	AUD 1.0000 per unit
GBP-Hedged Class	GBP	To be determined	To be determined	GBP 1.0000 per unit
EUR-Hedged Class	EUR	To be determined	To be determined	EUR 1.0000 per unit
RMB-Hedged Class	RMB	To be determined	To be determined	RMB 1.0000 per unit

Each hedged class seeks to reduce the effect of currency fluctuations between the currency of the class and the Base Currency.

^ The Manager reserves the right not to proceed with the Fund at any time before or on the commencement date of the Fund if the amount of capital raised is not viable for an effective portfolio management of the Fund and the Manager deems it uneconomical to proceed. In such event, the Manager shall return to the investors the amount subscribed to the Fund including sales charge paid with accrued interest (if any) less bank and administrative charges (if any).

PRODUCT SUITABILITY

This Fund is suitable for investors:

(i) with high risk profile; and

(ii) who are seeking long term* capital growth through exposure to global equity markets.

*Note: * "long-term" in this context refers to a period of more than five (5) years.*

KEY PRODUCT FEATURES

INVESTMENT OBJECTIVE

The Fund aims to achieve long term* capital growth by investing in one (1) target fund.

*Note: *"long term" in this context refers to a period of more than five (5) years.*

INVESTMENT STRATEGY

The Fund will invest principally in the USD denominated class AT^ units of the Target Fund.

The investment objective of the Target Fund is to provide long-term capital growth by investing in the global equity markets with a focus on the evolution of artificial intelligence in accordance with the Sustainability Key Performance Indicator Strategy (Relative) ("KPI Strategy (Relative)"). In this context, the aim is to outperform the Target Fund's Sustainability Key Performance Indicator compared to the Target Fund's benchmark to achieve the investment objective.

Although the Fund is passively managed, the investments of the Fund will be rebalanced from time to time to meet the sale and redemption transactions. This is to enable proper and efficient management of the Fund.

KEY PRODUCT FEATURES

The Manager may take temporary defensive positions that may be inconsistent with the Fund's investment strategy in response to adverse market, economic, political or any other market conditions. In such circumstances, the Fund may hold up to 100% of its assets in liquid assets as a defensive strategy.

The Fund is a feeder fund that invests at least 95% of its net asset value ("NAV") in the Target Fund. The risk management strategies and techniques employed will be at the Target Fund level.

When appropriate for all classes (except the USD Class & RM Class), the Manager may participate in financial derivatives, which include but are not limited to forwards and swaps, for the purpose of hedging the currency risk exposure (if any) of the various currency classes. The benefit of any upside of currency movement is limited when hedging the various currency class exposures to foreign currency risk as the primary interest is to protect the value of the various currency classes.

Notwithstanding anything contained herein,

- the Manager may, in consultation with the Trustee and with the approval of the unit holders of the Fund ("Unit Holder(s)"), replace the Target Fund with another fund of a similar objective; or
- the Manager may terminate the Fund,

if, in the Manager's opinion, the Target Fund no longer meets the Fund's investment objective or the Manager is acting in the interests of the Unit Holders.

Currently, the Fund invests in class AT of the Target Fund. The Manager may, in consultation with the Trustee, change its entire investment into another class of the Target Fund (which must be denominated in the same currency), if the change is in the best interest of the Unit Holders. The Unit Holders will be notified prior to the change.

UNIT HOLDERS ARE ADVISED TO READ AND UNDERSTAND THE TARGET FUND'S INVESTMENT OBJECTIVE AND STRATEGY DISCLOSED IN THE FUND'S PREVAILING PROSPECTUS AND ITS SUPPLEMENTARY(IES) (IF ANY).

ASSET ALLOCATION

- At least 95% of NAV - Investments in the USD denominated class AT^ units of the Target Fund.
- The balance of the Fund's NAV shall be invested in money market instruments that are dealt in or under the rules of an eligible market, and whose residual maturity does not exceed 12 months and short-term deposits and in financial derivatives for hedging purposes.

^ *Class "AT" refers to retail accumulation units of the Target Fund.*

BENCHMARK

50% MSCI AC World (ACWI) Total Return Net + 50% MSCI World Information Technology Total Return Net.

DISTRIBUTION

DISTRIBUTION POLICY – Incidental. Distribution, if any, is declared at the end of each financial year, or any other period at the discretion of the Manager.

DISTRIBUTION MODE – Distribution, if any, after deduction of taxation and expenses (i.e. net distribution) will be reinvested, unless the Unit Holder specifically requests for distribution to be paid out to the Unit Holder by indicating in the purchase/switch form. For distribution reinvestment, distribution will be reinvested based on the NAV per unit of the class as at the first Business Day after units of that class are quoted ex-entitlement. Allotment of such units of the class shall be within two (2) weeks thereafter. Distribution which is less than or equal to the amount of 300.00 or such other amount which will be determined by the Manager in the currency of the class subscribed, will be automatically reinvested based on the NAV per unit of that class as at the first Business Day after units of that class are quoted ex-entitlement. For Unit Holder who specifically requests for distribution to be paid out, it will be credited into the bank account opened with financial institutions in Malaysia. In the absence of a valid and active bank account, the distribution will be reinvested based on the NAV per unit of the class subscribed on a Business Day determined at the discretion of the Manager.

KEY RISKS

KEY RISKS OF THE FUND

FUND MANAGEMENT RISK - As the Fund invests at least 95% of its NAV in shares of the Target Fund, it is subject to the management risk of the Management Company and the Investment Manager. Poor management of the Target Fund by the Management Company and the Investment Manager will jeopardise the investments of the Fund in the Target Fund and in turn, the Unit Holders' investments through the risk of reduced returns and in some cases loss of capital invested in the Fund.

LIQUIDITY RISK - The Fund is exposed to liquidity risk as there is no secondary market for the Target Fund. Investments in shares of the Target Fund can only be liquidated with the Management Company or its appointed agents. The Fund mirrors the redemption frequency of the Target Fund.

COUNTRY RISK - The Fund's investments may be adversely affected by political instability as well as exchange controls, changes in taxation, foreign investment policies, restrictions on repatriation of investments and other restrictions and controls which may be imposed by the relevant authorities of the country in which the Target Fund domiciles in, i.e., Luxembourg. This in turn may cause the Fund's NAV to fall. To mitigate this risk, the Manager will monitor closely the adherence of investment regulatory requirements in such country.

CURRENCY RISK - Fluctuation in the exchange rate between the Base Currency and the currencies in which the investments are denominated may affect the value of the Fund's investments and subsequently the value of Unit Holders' investments. The impact of the exchange rate movement between the Base Currency and the differing currency of the non-USD Classes may result in depreciation of the investor's holdings as expressed in the Base Currency. The Fund may participate in currency hedging instruments to mitigate the currency risk, whenever necessary.

FINANCIAL DERIVATIVES RISK - If the Fund participates in financial derivative for hedging purposes, it will be subject to risks associated with such financial derivative. As hedging activities are meant to protect the Fund from currency volatility, the benefit of any upside of currency movement is limited. The Fund's participation in financial derivative may require the deposit of initial margin and additional deposit of margin on short notice if the market moves against the financial derivative positions. If no provision is made for the required margin within the prescribed time, the Fund's financial derivative may be liquidated at a loss. Therefore, it is essential that such participation in financial derivative are monitored closely. If and when the Manager participates in financial derivatives, the Manager will monitor the financial derivatives' positions for the Fund. In addition, participation in financial derivatives is also subject to the possibility that the counterparty to the financial derivative may fail or default in its obligations under the financial derivative contract. Such failure or default by the counterparty whether in the payment of principal and/or interest or any gain from the financial derivative transaction may ultimately lead to a reduction in the value of the Fund. When participating in such financial derivatives, the Manager will monitor the financial derivatives valuation and credit ratings of the financial institutions as counterparty to the financial derivatives, where applicable and take appropriate actions to mitigate any risk associated with such financial derivatives. This may extend to unwinding of financial derivative if there is a need to terminate current position due to reversal in market movement, redemptions in units or upon downgrade of the credit ratings of the financial institutions.

CREDIT AND DEFAULT RISK - This refers to the creditworthiness of the issuer of money market instruments and/or the financial institution where liquid assets of the Fund are deposited and its expected ability to make interest payments and/or repay or pay the principal in a timely manner. Default happens when the issuer and/or the financial institution is not able to make interest payments and/or repay or pay the principal in a timely manner thus lowering the value of the Fund's investments and subsequently the value of Unit Holders' investments.

INTEREST RATE RISK - Generally, money market instruments' prices move in the opposite direction of interest rates; a rise in interest rates will generally cause a fall in money market instruments' prices and vice versa. Interest rate movements affect the returns of deposits as well. Interest rates offered by the financial institutions will fluctuate according to the overnight rate policy determined by Bank Negara Malaysia and this has direct correlation with the Fund's investment in deposits. In the event of rising interest rates, the Fund's future reinvestment in deposits will benefit from the higher interest rate and in the event of falling interest rates, the Fund's future investment in deposits will be reinvested at lower interest rates which in turn will reduce the Fund's potential returns.

KEY RISKS

SUSPENSION OF REDEMPTION RISK - The Manager may suspend Unit Holders' redemption requests if the Target Fund is suspended in the circumstances set out in "Suspension of Dealing of the Target Fund" under Section 1.4.7 of the Fund's prevailing prospectus. In such circumstances, Unit Holders will not be able to redeem their units from the Fund and will remain invested for a longer period of time than the original timeline, and the Unit Holders' investment will continue to be subject to the risks inherent to the Fund.

Note: If your investments are made through an institutional unit trust scheme adviser ("IUTA") which adopts the nominee system of ownership, you would not be deemed to be a Unit Holder under the deed of the Fund and as a result, you may not exercise all the rights ordinarily conferred to a Unit Holder (e.g. the right to call for Unit Holders' *meetings and the right to vote at a Unit Holders' meeting). Accordingly, the Manager will only recognise the IUTA as a Unit Holder and the IUTA shall be entitled to all the rights conferred to it under the deed of the Fund.*

KEY RISKS OF THE TARGET FUND

Investments in the Target Fund are associated to the following risks:

- General market risk
- Currency risk
- Emerging markets risk
- Liquidity risk
- Company-specific risk
- Concentration risk
- Use of derivatives risk
- Sector and theme fund risk
- Sustainable strategy investment risk

These risks of the Target Fund are elaborated in the Fund's prevailing prospectus and its supplementary(ies) (if any).

FUND PERFORMANCE

The Fund's benchmark has been replaced from from MSCI World Information Technology Index to a composite benchmark of 50% MSCI AC World (ACWI) Total Return Net + 50% MSCI World Information Technology Total Return Net with effect from 15 December 2022, which is used in all performance reporting.

AVERAGE TOTAL RETURNS

Average total return for the following periods ended 30 September 2025

USD Class	**1 Year**	**3 Years**	**5 Years**	**Since Launch (02/12/2018* – 30/09/2025)**
RHB Global Artificial Intelligence Fund (%)	17.45	18.32	7.29	14.20
Benchmark^ (%)	22.04	29.17	15.49	20.08
RM-Hedged Class	**1 Year**	**3 Years**	**5 Years**	**Since Launch (02/12/2018* - 30/09/2025)**
RHB Global Artificial Intelligence Fund (%)	15.81	15.86	5.72	12.78
Benchmark^ (%)	24.56	25.07	15.79	20.18

RM Class	**1 Year**	**Since Launch (16/02/2024* - 30/09/2025)**
RHB Global Artificial Intelligence Fund (%)	19.45	5.50
Benchmark^ (%)	24.56	14.36

*Note: *The last day of the Class's initial offer period.*

ANNUAL TOTAL RETURNS

Annual total returns for the following Financial Year Ended 30 September

USD Class	**2025**	**2024**	**2023**	**2022**	**2021**	**2020**	**2019***
RHB Global Artificial Intelligence Fund (%)	17.45	25.79	12.18	-38.25	38.94	64.61	5.81
Benchmark^ (%)	22.04	39.79	26.43	-25.91	28.64	43.93	17.97

For the latest financial year, the USD Class recorded a return of 17.45% whilst its benchmark recorded a return of 22.04%.

*Source: Lipper IM, 21 October 2025. *From 2 December 2018, being the last day of the Class's initial offer period. ^The benchmark of the Fund is MSCI World Information Technology Index from 2/12/2018 to 14/12/2022 and 50% MSCI AC World (ACWI) Total Return Net + 50% MSCI World Information Technology Total Return Net from 15/12/2022 onwards. The abovementioned performance is computed on NAV to NAV basis and has been adjusted to reflect distribution payments and unit splits, if any, and are annualised.*

RM-Hedged Class	**2025**	**2024**	**2023**	**2022**	**2021**	**2020**	**2019***
RHB Global Artificial Intelligence Fund (%)	15.81	22.15	9.98	-39.54	40.44	63.10	5.54
Benchmark^ (%)	24.56	22.76	28.01	-17.94	29.60	42.85	18.04

For the latest financial year, the RM-Hedged Class recorded a return of 15.81% whilst its benchmark recorded a return of 24.56%.

*Source: Lipper IM, 21 October 2025. *From 2 December 2018, being the last day of the Class's initial offer period. ^The benchmark of the Fund is MSCI World Information Technology Index from 2/12/2018 to 14/12/2022 and 50% MSCI AC World (ACWI) Total Return Net + 50% MSCI World Information Technology Total Return Net from 15/12/2022 onwards. The abovementioned performance is computed on NAV to NAV basis and has been adjusted to reflect distribution payments and unit splits, if any, and are annualised.*

RM Class	**2025**	**2024***
RHB Global Artificial Intelligence Fund (%)	19.45	-8.68
Benchmark^ (%)	24.56	-0.19

For the latest financial year, the RM Class recorded a return of 19.45% whilst its benchmark recorded a return of 24.56%.

*Source: Lipper IM, 21 October 2025. *From 16 February 2024, being the last day of the Class's initial offer period. ^The benchmark of the Fund is 50% MSCI AC World (ACWI) Total Return Net + 50% MSCI World Information Technology Total Return Net. The abovementioned performance is computed on NAV to NAV basis and has been adjusted to reflect distribution payments and unit splits, if any, and are annualised.*

PORTFOLIO TURN OVER RATIO ("PTR")

Financial Year Ended 30 September

	2025	**2024**	**2023**
PTR (times)	1.15	0.18	0.19

The PTR for the latest financial year was higher compared with the previous financial year due to more investment activities during the latest financial year.

DISTRIBUTION RECORD

Financial Year Ended 30 September

	2025	**2024**	**2023**
Gross distribution per unit (sen)	-	-	-
Net distribution per unit (sen)	-	-	-

For the latest financial year, no distribution has been proposed by the Fund.

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

FEES & CHARGES								
	USD Class	**RM-Hedged Class**	**RM Class**	**SGD-Hedged Class**	**AUD-Hedged Class**	**GBP-Hedged Class**	**EUR-Hedged Class**	**RMB-Hedged Class**
Charges								
Subscription Fee[1] / Sales Charge[1]	Up to 5.00% of investment amount or any other rate at the Manager's sole discretion. An investor can expect differing sales charge to be levied when buying units of the Fund from the various distribution channels and within each distribution channel, subject to the maximum sales charge stipulated above. This is due to the different levels of services provided by each distribution channel and/or the size of the investment undertaken. **Please note that the Fund's investments in the Target Fund will be at its net asset value per share. The sales charge for investing in the Target Fund will be waived by the Management Company.** *Note: If the Fund is an Employees Provident Fund ("EPF") Members' Investment Scheme ("MIS") approved fund and you invest via EPF-MIS, you will be levied a sales charge of up to 3.00% of the investment amount or any other rate as may be determined by the EPF from time to time.*							
Repurchase Charge	None.							
Dilution fee or transaction cost factor	None.							
Other charges payable directly by the investors								
Switching Fee[1] (per switch or the difference in sales charge between switching funds, where applicable)	USD 10.00	RM 25.00	RM 25.00	SGD 10.00	AUD 10.00	GBP 10.00	EUR 10.00	RMB 50.00
	The Manager however, reserves the right to vary this switching fee or to vary the terms of the switching facility.							
Transfer Fee[1] (per transfer)	USD 5.00	RM 5.00	RM 5.00	SGD 5.00	AUD 5.00	GBP 5.00	EUR 5.00	RMB 10.00
This table describes the fees that you may indirectly incur when you invest in the Fund:								
Fees and Expenses								
Annual Management Fee[1]	Up to 1.80% per annum of the NAV of the respective class calculated on a daily basis before deducting the management fee and Trustee's fee for that particular day. As this Fund invests in shares of the Target Fund, any management fee charged by the Target Fund in relation to the Fund's investments in the Target Fund will be payable from the above management fee. Accordingly, **THERE IS NO DOUBLE CHARGING OF MANAGEMENT FEE.** This means that Unit Holders will incur only one management fee and only at the Fund's level.							
Annual Trustee Fee[1]	Up to 0.03% per annum of the NAV of the Fund subject to a minimum fee of RM18,000 per annum (includes local custodian fees and charges but excludes foreign custodian fees and charges) calculated on a daily basis before deducting the management fee and Trustee's fee for that particular day.							
Expenses directly related to the Fund	In administering the Fund, there are expenses directly related to the Fund. These expenses include the cost of the auditors' fees and other relevant professional fees, foreign custodial charges, cost of distribution of semi-annual and annual reports, distribution of cheques (where applicable) and other notices to Unit Holders, tax certificates, reinvestment statement, commissions or fees paid to brokers or dealers, other transaction costs and taxes. All formation and issue expenses of the Fund pursuant to this prospectus will be borne by the Manager.							
Other fees payable indirectly by an investor (if any)	None levied by the Manager. However, as the Fund will invest in the shares of the Target Fund, there are also other fees indirectly incurred by the Fund at the Target Fund level i.e. all-in-fee of 2.05% and taxe d' abonnement of 0.05%. As such, Unit Holders are indirectly bearing these fees which are charged at the Target Fund level.							

[1] All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/or duties and at such rate as may be imposed by the Malaysian government from time to time.
Note 1: The Manager may, for any reason at any time, waive or reduce the amount of its management fee only or other charges directly payable by the Unit Holder and/or investor in respect of the Fund, either generally (for all Unit Holders and/or investors of a class) or specifically (for any particular Unit Holder and/or investor of a class) and for any period or periods of time at its absolute discretion.
Note 2: Any bank charges imposed by the relevant financial institutions will be borne by the Unit Holders.

TRANSACTION INFORMATION								
	USD Class	**RM-Hedged Class**	**RM Class**	**SGD-Hedged Class**	**AUD-Hedged Class**	**GBP-Hedged Class**	**EUR-Hedged Class**	**RMB-Hedged Class**
Minimum Initial Investment	USD 100.00	RM 100.00	RM 100.00	SGD 100.00	AUD 100.00	GBP 100.00	EUR 100.00	RMB 500.00
Minimum Additional Investment	USD 100.00	RM 100.00	RM 100.00	SGD 100.00	AUD 100.00	GBP 100.00	EUR 100.00	RMB 500.00
Minimum Investment Balance	100 units or such other quantity as the Manager may from time to time decide.							
Minimum Redemption of Units	Any number of units.							
Frequency of Redemption of Units	No restrictions.							
Switching Facility and Frequency of Switching	Available (except during the initial offer period of the respective class). Unit Holders may switch to units of any unit trust fund under the management of the Manager that are of the same currency units and that allows for switching by forwarding the completed form of request to switch to the Manager's registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorised distributors before their respective cut-off times on any Business Day. The minimum amount for a switch into another fund is 100 units or such other quantity as the Manager may from time to time decide. There is no restriction as to the number of switches a Unit Holder may perform or the frequency of switching. Following a switching transaction, if the quantity of units held by a Unit Holder in the Fund falls below its minimum investment balance, the Manager can switch the entire investment and forward the proceeds to the fund that the Unit Holder intends to switch into. The Manager however, reserves the right to vary these terms.							
Transfer Facility	Available. Unit Holders may transfer their holdings of units to another investor by forwarding the completed form of transfer to the Manager's registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorised distributors before their respective cut-off times on any Business Day. However, the Manager may refuse to register any							

TRANSACTION INFORMATION	
	partial transfer of units if the registration would result in the transferor or the transferee holding less than the minimum investment balance. The Manager may also refuse an entry of transfer during the fourteen (14) days preceding an income distribution date.
An investor may request for a lower minimum initial investment, lower minimum additional investment, lower minimum investment balance or lower minimum amount for a switch which the Manager may accept at its absolute discretion from time to time. *Note: If the Fund is an EPF-MIS approved fund and you invest via EPF-MIS, the minimum initial investment shall be RM1,000.00 (or any other amount as may be determined by EPF).*	
Subscription Settlement	Payment must be made in the currency of the class subscribed on the subscription date.
Redemption Settlement	Units of the Fund can be redeemed by forwarding the completed form of request to redeem to the Manager's registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorised distributors before their respective cut-off times on any Business Day. All redemption requests will be processed in accordance with the redemption conditions for the Fund. As the Fund is a feeder fund which invests substantially in the Target Fund and is subject to currency conversion due to the classes (except for USD Class) are denominated in currencies that are different from the Base Currency, under normal circumstances, the redemption monies will be paid within nine (9) Business Days for USD Class and within ten (10) Business Days for the other classes, from the date the redemption request is received by the Manager. *Note: If you have invested via the EPF-MIS, the redemption monies will be credited back into your EPF accounts.*
Cooling-off Period	Unit Holders have the right to request for a refund of their investment within six (6) Business Days which shall be effective from the date of receipt of the application by the Manager, subject to eligibility. *Note: If you have invested via the EPF-MIS, the cooling-off period shall be subject to EPF's terms and conditions.*
Business Day	A day (other than a Saturday or a Sunday or a public holiday) on which Bursa Malaysia is open for trading and/or banks in Kuala Lumpur are open for business, and is a day which is a valuation day of the Target Fund as determined by the Management Company.
Dealing Hours	9:00 a.m. to 4:00 p.m. (Malaysia time) on any Business Day or such later time as the Manager may determine provided always that complete applications for the Fund are received before the next valuation point. The Manager may also vary the dealing hours as it may deem appropriate. Investors will be notified on the change of dealing hours via email or notification published on the Manager's website.
Other Information	• If no application for units is received by the Manager during the initial offer period of the respective class, the selling price or an application for units received on a Business Day immediately after the initial offer period of the respective class shall be the initial offer price of the respective class. • The assets of the Fund are pooled and invested as a single fund and are not segregated in respect of each class. • The classes may differ in terms of currency denomination, rate of fees and charges and transaction details. Save for these differences, Unit Holders of each class have the same rights and liabilities under the deed of the Fund. • A separate NAV per unit will be calculated for each class. Any gains / losses or expenses from hedging each of the non-USD Class against the Base Currency will be borne by the respective class. • The NAV per unit will be denominated in the currency of the respective class and may differ between classes as a consequence of the various features of each class. • Pursuant to the deed of the Fund, the Manager may from time to time launch new class(es) with different and/or similar features such as fees, charges, currency and/or distribution policy, provided that the issuance of the new class(es) shall not, in the opinion of the Manager, prejudice the rights of the Unit Holder of the current available classes. • US Person is not eligible to subscribe to the units of the Fund. If a Unit Holder is a US Person or subsequently becomes a US Person, the Manager will issue a notice to that US Person requiring him/her to either redeem all the units of the Fund or transfer all the units of the Fund to a non-US Person within thirty (30) days from the date of the notice. The Manager shall have the right to compulsorily redeem all the units held by the said US Person after thirty (30) days from the date of the notice if the US Person fails to redeem or transfer his/her units within the stipulated period. • If the Fund is eligible to be invested via the EPF-MIS and you transfer your moneys from your EPF account to invest in the Fund, the investments made by the Fund as well as your investment in the Fund from your EPF account will be subject to the EPF's requirements. Please refer to the website at http://www.kwsp.gov.my for updated 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.

VALUATIONS AND EXITING FROM THIS INVESTMENT

VALUATION OF ASSETS

The Fund must be valued at least once every Business Day, except during the Fund's initial offer period. As the Fund may have exposure to certain foreign markets which have different time zones from that of Malaysia, the Fund performs its valuation for a relevant Business Day on the day following the relevant Business Day. Accordingly, the valuation of the Fund for the relevant Business Day will be conducted by 5.00 p.m. (or such other time as may be determined by the Manager from time to time) on the following day on which the Manager is open for business, when the valuation of the Target Fund would have been obtained from the Management Company. As such, the price of the Fund for a particular Business Day will not be published online on the Manager's website on the next day but will instead be published the next following day (i.e. the price will be two (2) days old). This will be specifically indicated on the Manager's website, **www.rhbgroup.com/myinvest**.

EXITING FROM THIS INVESTMENT

During the initial offer period of the respective class, the repurchase price is fixed at the initial offer price of the respective class. After the initial offer period of the respective class, the repurchase price shall be the NAV per unit of the respective class as at the next valuation point of the Fund's relevant Business Day after the request for redemption of units is received by the Manager ("forward pricing"). The Manager does not charge any repurchase charge for the Fund.

Units of the Fund can be redeemed by forwarding the completed form of request to redeem to the Manager's registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorised distributors before their respective cut-off times on any Business Day. All redemption requests will be processed in accordance with the redemption conditions for the Fund. As the Fund is a feeder fund which invests substantially in the Target Fund and is subject to currency conversion due to the classes (except for USD Class) are denominated in currencies that are different from the Base Currency, under normal circumstances, the redemption monies will be paid within nine (9) Business Days for USD Class and within ten (10) Business Days for the other classes, from the date the redemption request is received by the Manager. Where applicable, if you have invested via the EPF-MIS, the redemption monies will be credited back into your EPF accounts.

However, if the redemption request submitted by the Fund to the Target Fund is deferred on a valuation day of the Target Fund due to the total net outflow from the Target Fund exceeding 10% of the total net assets of the Target Fund on that valuation day of the Target Fund, the redemption monies

VALUATIONS AND EXITING FROM THIS INVESTMENT

of the Target Fund will be received by the Fund as and when redemption is made by the Management Company on a staggered basis. The Manager will mirror the redemption process of the Target Fund. The Management Company will take up to six (6) Business Days to pay the redemption monies to the Fund from the day the Management Company redeemed the shares of the Target Fund. Subsequently, the redemption monies will be paid to you within four (4) Business Days for USD Class and within five (5) Business Days for the other classes, from the Fund's receipt of the redemption monies from the Target Fund. This means the Manager would take up to ten (10) Business Days for USD Class and eleven (11) Business Days for the other classes, from the day the Management Company redeemed the shares of the Target Fund to pay the redemption monies to you.

There is no restriction on the minimum number of units a Unit Holder can redeem out of the Unit Holder's investments or the frequency of redemptions in a year. For partial redemption, the balance of units after the redemption must be at least one hundred (100) units or such other quantity as the Manager may from time to time decide (the "minimum investment balance"). If the balance of units held after the redemption is less than the minimum investment balance, the Manager can withdraw the entire investment and forward the proceeds to the Unit Holder.

CONTACT INFORMATION

To contact the Manager or to find out about the distribution channels of the Fund, you may call us at 03-9205 8000 at any time during office hours: Mondays through Fridays from 9:00 a.m. – 5:00 p.m. or e-mail your enquiries to **rhbam@rhbgroup.com**.

HOW DO YOU LODGE A COMPLAINT?

1. For internal dispute resolution, you may contact:
   - ❖ **via Unit Holders Services Toll-Free Hotline at:** 1-800-88-3175
   - ❖ **via phone to:** 03-9205 8000 ❖ **via fax to:** 03-9205 8100 ❖ **via e-mail to:** rhbam@rhbgroup.com
   - ❖ **via letter to:** RHB Asset Management Sdn Bhd, Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur.
2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industry Dispute Resolution Center (SIDREC):
   - ❖ **via phone to:** 03-2276 6969 ❖ **via e-mail to:** info@sidrec.com.my
   - ❖ **via letter to:** Securities Industry Dispute Resolution Center (SIDREC), Level 25, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
3. You can also direct your complaint to the Securities Commission Malaysia ("SC") even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Consumer & Investor Office:
   - ❖ **via phone to the Aduan Hotline at:** 03-6204 8999 ❖ **via fax to:** 03-6204 8991
   - ❖ **via online complaint form available at:** www.sc.com.my ❖ **via e-mail to:** aduan@seccom.com.my
   - ❖ **via letter to:** Consumer & Investor Office, Securities Commission Malaysia, No 3 Persiaran Bukit Kiara, Bukit Kiara, 50490 Kuala Lumpur.
4. Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:
   - ❖ **via phone to:** 03-7890 4242 ❖ **via e-mail to:** complaints@fimm.com.my ❖ **via online complaint form available at:** www.fimm.com.my
   - ❖ **via letter to:** Legal & Regulatory Affairs, Federation of Investment Managers Malaysia, 19-06-1, 6th Floor, Wisma Capital A, No. 19, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur.