Date: 1 September 2026

RHB MULTI-ASSET GROWTH AND INCOME FUND

(formerly known as RHB Emerging Income 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 relevant information and document in relation to the RHB Multi-Asset Growth and Income Fund, including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgement of the relevant information and document in relation to the RHB Multi-Asset Growth and Income Fund, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the RHB Multi-Asset Growth and 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 RHB Asset Management Sdn Bhd, the management company responsible for the RHB Multi-Asset Growth and 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.

PRODUCT HIGHLIGHTS SHEET

This Product Highlights Sheet only highlights the key features and risks of RHB Multi-Asset Growth and Income Fund. Investors are advised to request, read and understand the Fund's prevailing information memorandum and its supplementary(ies) (if any) before deciding to invest.

Name of Fund	RHB Multi-Asset Growth and Income Fund ("Fund").	**Fund Category**	Feeder fund.
		Fund Type	Growth and income.
Manager	RHB Asset Management Sdn Bhd.	**Launch Date of the Fund**	4 July 2017.
Trustee	HSBC (Malaysia) Trustee Berhad.	**Financial Year End**	31 August.
Target Fund	Schroder International Selection Fund Multi-Asset Growth and Income.	**Base Currency of the Fund**	USD ("Base Currency").
Target Fund's Management Company	Schroder Investment Management (Europe) S.A. ("Management Company").	**Target Fund's Investment Manager**	Schroder Investment Management Limited ("Investment Manager").

Classes under the Fund	Currency denomination of the Class	Launch Date of the Class	Initial Offer Period	Initial Offer Price
USD Class A	USD	20 August 2026	The initial offer period for this class has ended. The initial offer price is no longer applicable as the price of units for this class will be based on the net asset value ("NAV") per unit.	
RM Class A	RM			
RM-Hedged Class A	RM			
SGD-Hedged Class A	SGD			
AUD-Hedged Class A	AUD			
EUR-Hedged Class A	EUR	To be determined	To be determined	EUR 1.0000 per unit
GBP-Hedged Class A	GBP			GBP 1.0000 per unit
RMB-Hedged Class A	RMB			RMB 1.0000 per unit
SGD Class A	SGD			SGD 1.0000 per unit
AUD Class A	AUD			AUD 1.0000 per unit
EUR Class A	EUR			EUR 1.0000 per unit
GBP Class A	GBP			GBP 1.0000 per unit
RMB Class A	RMB			RMB 1.0000 per unit
USD Class B	USD	4 July 2017	The initial offer period for this class has ended. The initial offer price is no longer applicable as the price of units for this class will be based on the NAV per unit.	
RM Class B	RM			
RM-Hedged Class B	RM	20 August 2026		
SGD-Hedged Class B	SGD			
AUD-Hedged Class B	AUD			
EUR-Hedged Class B	EUR	To be determined	To be determined	EUR 1.0000 per unit
GBP-Hedged Class B	GBP			GBP 1.0000 per unit
RMB-Hedged Class B	RMB			RMB 1.0000 per unit
SGD Class B	SGD			SGD 1.0000 per unit
AUD Class B	AUD			AUD 1.0000 per unit
EUR Class B	EUR			EUR 1.0000 per unit
GBP Class B	GBP			GBP 1.0000 per unit
RMB Class B	RMB			RMB 1.0000 per unit
Each hedged class seeks to reduce the effect of currency fluctuations between the currency of the classes and the Base Currency.				

PRODUCT SUITABILITY

Subscription of units of the Fund is ONLY open to the following sophisticated investors:

1. A unit trust scheme, private retirement scheme or prescribed investment scheme; or
2. Bank Negara Malaysia; or
3. A licensed person or a registered person; or
4. An exchange holding company, a stock exchange, a derivatives exchange, an approved clearing house, a central depository or a recognised market operator; or
5. A corporation that is licensed, registered or approved to carry on any regulated activity or capital market services by an authority in Labuan or outside Malaysia which exercises functions corresponding to the functions of the Securities Commission Malaysia; or
6. A bank licensee or an insurance licensee as defined under the Labuan Financial Services and Securities Act 2010; or
7. An Islamic bank licensee or a takaful licensee as defined under the Labuan Islamic Financial Services and Securities Act 2010; or
8. A chief executive officer or a director of any person referred to in paragraphs 3 to 7; or
9. A closed-end fund approved by the Securities Commission Malaysia; or
10. A company that is registered as a trust company under the Trust Companies Act 1949 and has assets under its management exceeding RM10 million or its equivalent in foreign currencies; or
11. A corporation that—
    (a) is a public company under the Companies Act 2016 which is approved by the Securities Commission Malaysia to be a trustee under the Capital Markets and Services Act 2007 and has assets under its management, exceeding RM10 million or its equivalent in foreign currencies; or
    (b) is carrying on the regulated activity of fund management solely for the benefit of its related corporations and has assets under its management exceeding RM10 million or its equivalent in foreign currencies; or
12. A corporation with total net assets exceeding RM10 million or its equivalent in foreign currencies based on the last audited accounts; or
13. A partnership with total net assets exceeding RM10 million or its equivalent in foreign currencies; or
14. A statutory body^ established under any law whose function or mandate is investment in capital market products; or
    ^ A "joint management body" established under section 17 of the Strata Management Act 2013 will not fall within the meaning of a "statutory body" for the purposes of paragraph 14 above as it is not a statutory body whose function or mandate includes investing in capital market products.
15. A pension fund approved by the Director General of Inland Revenue under the Income Tax Act 1967; or
16. An individual—
    (a) whose total net personal assets exceeding RM3 million or its equivalent in foreign currencies, provided that the net value of the primary residence^^ of the individual contribute not more than RM1 million of the total net assets; or
    ^^ "Net value of the primary residence" means a value after deducting any outstanding amounts in respect of any credit facility that is secured for the primary residence from the estimated fair market value of the primary residence.
    (b) whose total net joint assets with –
        (i) his or her spouse; or
        (ii) his or her child^^^,
        exceeding RM3 million or its equivalent in foreign currencies, provided that the net value of the primary residence of the individual with his or her spouse or child contribute not more than RM1 million of the total net assets; or
        ^^^ "Child" includes stepchild of an individual or the individual's spouse, or a child adopted in accordance with any law by the individual or the individual's spouse.
    (c) who has a gross annual income exceeding RM300,000 or its equivalent in foreign currencies in the preceding twelve (12) months; or
    (d) who, jointly with his or her spouse or child, has a gross annual income exceeding RM400,000 or its equivalent in foreign currencies in the preceding twelve (12) months; or
    (e) whose total net personal investment portfolio^^^^ or total net joint investment portfolio^^^^ with his or her spouse or child, in any capital market products exceeding RM1 million or its equivalent in foreign currencies; or
    ^^^^ "Total net personal investment portfolio" and "total net joint investment portfolio" means an individual's total personal or total joint investments (with his/her spouse or child), in capital market products, less any borrowings or other liabilities related to such investments. The source from which the funds used for such investments is material towards determining the total net investments in capital market products (by the individual or the individual together with spouse or child) which must exceed RM1 million or its equivalent in foreign currencies. Accordingly, an individual must have net investment in capital market products using his personal funds such as his/her Employees Provident Fund (EPF) Account 1 and personal savings which exceeds RM1 million.
    (f) who holds any of the following qualifications and has five (5) consecutive years of relevant working experience in finance, economics, actuarial science or accounting –
        (i) holds a Bachelor's or Master's degree related to Finance, Economics or Actuarial Science;
        (ii) holds a Bachelor's or Master's degree in Accounting; or
        (iii) holds a Master of Business Administration; or
    (g) who holds the following membership in the associations as set out below:
        (i) Active Member of Chartered Financial Analyst (CFA) Institute;
        (ii) Chartered Banker of Asian Institute of Chartered Bankers (AICB);
        (iii) Ordinary Member of Financial Markets Association Malaysia (FMAM);
        (iv) Chartered Accountant, C.A(M) of Malaysian Institute of Accountants (MIA);
        (v) Ordinary Member of Malaysia Association of Tax Accountants (MATA);
        (vi) Accredited Angel Investor of Malaysian Business Angel Network (MBAN);
        (vii) Certified Member of Financial Planning Association of Malaysia (FPAM); or
        (viii) Ordinary Member of Malaysian Financial Planning Council (MFPC); or
    (h) who has five (5) consecutive years of working experience in a capital market intermediary relating to product development, corporate finance, deal advisory, investment management, sales and trading, investment research and advisory, financial analysis, or the provision of training in investment products; or
17. Any person who acquires any capital market product specified under the Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework where the consideration is not less than RM250,000 or its equivalent in foreign currencies for each transaction whether such amount is paid for in cash or otherwise.
    Note: Based on the Technical Note No. 1/2024 issued by the Securities Commission Malaysia, an investment made by such person subsequent to the initial investment transaction may be less than RM250,000 or its equivalent in foreign currencies ("Threshold Amount") subject to the following:
    (i) The person's initial investment amount to acquire the product was for a consideration of not less than the Threshold Amount (first time purchase of the product);
    (ii) Any redemption or disposal by such person prior to the subsequent investment does not result in the initial investment amount to fall below the Threshold Amount; and
    (iii) The subsequent investment at less than the Threshold Amount is made with respect to the same product. The term "same product" is not applicable to a corporate bond with multiple tranches (under a programme), and in the case of a wholesale fund, it means the same fund that the person has initially invested in.

KEY PRODUCT FEATURES

INVESTMENT OBJECTIVE

The Fund aims to provide capital growth and income^ by investing in one (1) collective investment scheme.
There is no guarantee that the Fund's investment objective will be achieved. The invested capital is subject to risk and investors may suffer a loss with regards to the capital invested.
Note^: The income is in the form of units of the Fund.

INVESTMENT STRATEGY

The Fund will invest principally in the USD denominated share class of the Target Fund. The Target Fund invests directly, or indirectly through derivatives, in equity and equity-related securities, fixed and floating rate securities issued by governments, government agencies, supra-nationals and companies worldwide in various currencies and alternative asset classes.
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.
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.
When appropriate for all classes (except USD Class A and USD Class B), 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 Holders"), 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.
UNIT HOLDERS ARE ADVISED TO READ AND UNDERSTAND THE TARGET FUND'S INVESTMENT OBJECTIVE AND STRATEGY DISCLOSED IN THE FUND'S PREVAILING INFORMATION MEMORANDUM AND ITS SUPPLEMENTARY(IES) (IF ANY).

ASSET ALLOCATION

- At least 95% of the Fund's NAV in the USD denominated share class of the Target Fund.
- The balance of the Fund's NAV shall be invested in liquid assets including money market instruments and deposits.

BENCHMARK

30% MSCI AC World Index (USD), 30% Barclays Global High Yield excl CMBS & EMG 2% index (USD), 30% FTSE Convertible Global Focus index (USD) and 10% Barclays Global Aggregate Bond Index (USD).

DISTRIBUTION

DISTRIBUTION POLICY –

Class Name	Distribution Policy	Class Name	Distribution Policy
USD Class A	No distribution to be declared.	USD Class B	Subject to the level of income, distributions, if any, after deduction of taxation and expenses (i.e. net distributions) is declared monthly.
RM Class A		RM Class B	
RM-Hedged Class A		RM-Hedged Class B	
SGD Class A		SGD Class B	
SGD-Hedged Class A		SGD-Hedged Class B	
AUD Class A		AUD Class B	
AUD-Hedged Class A		AUD-Hedged Class B	
EUR Class A		EUR Class B	
EUR-Hedged Class A		EUR-Hedged Class B	
GBP Class A		GBP Class B	
GBP-Hedged Class A		GBP-Hedged Class B	
RMB Class A		RMB Class B	
RMB-Hedged Class A		RMB-Hedged Class B	

The Fund may distribute income from realised income, realised capital gains, and/or capital (i.e. unrealised income and/or unrealised capital gains). The rationale for distribution out of capital is: (i) to allow the Fund to consistently distribute income to Unit Holders in accordance with the distribution policy of Class B, and (ii) to provide flexibility for the Fund, in a situation where the Fund has unrealised gain or income by virtue of the Fund's performance, to reward the Unit Holders without having to dispose the underlying assets of the Fund whilst further allowing future appreciation to the value of the assets. Distribution out of capital has a risk of eroding the capital of the Fund. It may reduce the Fund's capital available for future investment and capital growth as well as causing reduction in the NAV of the Fund. The greater the risk of capital erosion that exists, the greater the likelihood that, due to capital erosion, the value of future returns would also be diminished.
DISTRIBUTION MODE – For Class B only. Distribution, if any, after deduction of taxation and expenses (i.e. net distributions) 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. No sales charge will be imposed for any reinvestment of distribution into the Fund.

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 also 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

KEY RISKS

KEY RISKS OF THE FUND

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 - 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.

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.

CREDIT AND DEFAULT RISK - This refers to the creditworthiness of the issuer of money market instruments and/or the financial institution where deposits are placed with and its expected ability to make interest payments and/or repay or pay the principal in a timely manner. Default happens when the issuer of money market instruments and/or the financial institution where the deposits are placed with 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.

FINANCIAL DERIVATIVES RISK - If the Fund participates in financial derivatives for hedging purposes, it will be subject to risks associated with such financial derivatives. 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 derivatives may require the deposit of initial margin and additional deposit of margin on short notice if the market moves against the financial derivatives' positions. If no provision is made for the required margin within the prescribed time, the Fund's financial derivatives may be liquidated at a loss. Therefore, it is essential that such participation in financial derivatives is 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 derivatives 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 derivatives 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 of the Fund or upon downgrade of the credit ratings of the financial institutions.

SUSPENSION OF REDEMPTION RISK - The Manager may suspend Unit Holders' redemption requests if the Target Fund is suspended in the circumstances set out in "Temporary Suspension of Dealings in the Target Fund" under Section 2.4 of the Fund's prevailing information memorandum. 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.

DISTRIBUTION OUT OF CAPITAL RISK - The Fund may distribute income out of its capital. The declaration and payment of distribution may have the effect of lowering the NAV of the Fund. In addition, distribution out of the Fund's capital may reduce the Fund's capital available for future investment and the Fund's potential for future income generation.

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 risk
- Investment objective risk
- Regulatory risk
- Operational risk
- Business, legal and tax risks
- Risk of suspension of share dealings
- Interest rate risk
- Credit risk
- Liquidity risk
- Inflation/deflation risk
- Derivatives risk
- Warrants risk
- Credit default swap risk
- Futures, options and forward transactions risk
- Credit linked note risk
- Equity linked note risk
- Insurance linked securities risk
- Total return swaps risk
- General risk associated with over-the-counter ("OTC") transactions
- Counterparty risk
- Specific risk relating to collateral management
- OTC derivative clearing risk
- Custody risk
- Lower rated, higher yielding debt securities risk
- Property and real estate companies securities risk
- Mortgage related and other asset backed securities risk
- Risk associated with debt securities issued pursuant to Rule 144A under the Securities Act of 1933
- Emerging and less developed markets securities risk
- Specific risks linked to securities lending and repurchase transactions
- Potential conflicts of interest risk
- Investment funds risk
- Exchange rates risk
- Fixed income securities risk
- Equity securities risk
- Private equity risk
- Commodities risk
- Tax efficiency for shareholders of the Target Fund risk
- Convertible securities risk
- Contingent convertible securities risk
- Sovereign risk
- Hedging risk
- Risks relating to investments in the China market
- China – repatriation and liquidity risks
- China Interbank Bond Market risks
- China Bond Connect risk
- Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect risk
- Risks associated with the Science, Technology and Innovation board and/or ChiNext market
- Taxes associated with investing in mainland China risk
- The benchmark regulation risk
- Sustainability risks
- Distressed securities risk
- Risks linked to investment in catastrophe bonds
- Risks linked to special purpose acquisition vehicles
- Risks linked to collateralised loan obligations ("CLOs")
- Global minimum tax risk

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

FEES & CHARGES

	USD Class A	**RM Class A**	**SGD Class A**	**AUD Class A**	**EUR Class A**	**GBP Class A**	**RMB Class A**
		RM-Hedged Class A	**SGD-Hedged Class A**	**AUD-Hedged Class A**	**EUR-Hedged Class A**	**GBP-Hedged Class A**	**RMB-Hedged Class A**
	USD Class B	**RM Class B**	**SGD Class B**	**AUD Class B**	**EUR Class B**	**GBP Class B**	**RMB Class B**
		RM-Hedged Class B	**SGD-Hedged Class B**	**AUD-Hedged Class B**	**EUR-Hedged Class B**	**GBP-Hedged Class B**	**RMB-Hedged Class B**

FEES & CHARGES	
Sales charge[1]	Up to 5.50% 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 the NAV per share of the Target Fund. The sales charge for investing in the Target Fund will be waived by the Management Company.**
Redemption charge	None.
Switching fee	None.
Transfer fee	None.
Annual management fee[1]	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 the 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 (1) management fee and only at the Fund's level.
Annual trustee fee[1]	0.06% per annum of the NAV of the Fund (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	Auditors' fees, brokers' fees, other relevant professional fees, foreign custodial charges, cost of distribution of quarterly and annual reports and other notices to Unit Holders, tax certificates, reinvestment statements, cost incurred for holding Unit Holders' meeting, cost associated with distribution, cost incurred for any proceedings or arbitration in relation to the Fund, fees for the valuation of any investment of the Fund, fees in relation to fund accounting services, any fees as may be imposed by the Securities Commission Malaysia in relation to the Fund, other transaction costs, tax and other duties charged on the Fund by the government and other authorities and any other expenses allowed under the deed of the Fund will be charged to the Fund.
Other expenses indirectly paid by an investor when investing in the Fund	None levied by the Manager. However, as the Fund invests in shares of the Target Fund, there are other fees indirectly incurred by the Fund, i.e. the operating and administrative expenses which are incurred 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: Any bank charges imposed by the relevant financial institutions will be borne by the Unit Holders.*	

TRANSACTION INFORMATION							
	USD Class A	**RM Class A**	**SGD Class A**	**AUD Class A**	**EUR Class A**	**GBP Class A**	**RMB Class A**
		RM-Hedged Class A	**SGD-Hedged Class A**	**AUD-Hedged Class A**	**EUR-Hedged Class A**	**GBP-Hedged Class A**	**RMB-Hedged Class A**
	USD Class B	**RM Class B**	**SGD Class B**	**AUD Class B**	**EUR Class B**	**GBP Class B**	**RMB Class B**
		RM-Hedged Class B	**SGD-Hedged Class B**	**AUD-Hedged Class B**	**EUR-Hedged Class B**	**GBP-Hedged Class B**	**RMB-Hedged Class B**
Minimum initial investment	USD 1,000.00	RM 1,000.00	SGD 1,000.00	AUD 1,000.00	EUR 1,000.00	GBP 1,000.00	RMB 1,000.00
Minimum additional investment	USD 500.00	RM 500.00	SGD 500.00	AUD 500.00	EUR 500.00	GBP 500.00	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). Units of the Fund can only be switched to other funds under the management of the Manager that are of the same currency units and that allow switching. The minimum amount for a switch into another fund is one thousand (1,000) units or such other quantity as the Manager may from time to time decide.						
Transfer facility	Transfer of units is only allowed between sophisticated investors. The Manager may refuse to register any partial transfer of units if the registration would result in the transferor or the transferee holding less than the minimum investment balance.						
An investor may request for 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: There could be different minimum initial investment and/or minimum additional investment than the above for investments made via the digital platforms available online, subject to the respective digital platforms' terms and conditions for investments.*							
Subscription settlement	Payment must be made in the currency of the class subscribed on the subscription date.						
Redemption settlement	Redemption monies are to be paid within ten (10) Business Days after receipt by the Manager of the request to redeem and are payable to the Unit Holders' bank account. Redemption monies will be paid in the currency of the class subscribed. However, the time taken to pay the redemption proceeds to Unit Holders may be extended or delayed if the Target Fund is suspended and/or the redemption from the Target Fund is deferred. Should this occur, the Manager will pay the redemption proceeds to Unit Holders within ten (10) Business Days after receipt by the Manager of the redemption proceeds from the Management Company.						
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. The refund to the Unit Holder pursuant to the exercise of his cooling-off right must be in the following manner: (a) the NAV per unit at the point of exercise of the cooling-off right ("market price"), if the NAV per unit on the day the units of the Fund were purchased ("original price") is higher than the market price; or (b) the original price, if the market price is higher than the original price. If the market price is higher than the original price paid by the Unit Holder, the Manager may agree to pay the Unit Holder the excess amount, provided that such amount is not paid out of the Fund or the assets of the Fund. The Manager must also refund the sales charge originally imposed on the day the units of the Fund were purchased.						

TRANSACTION INFORMATION

Business Day	A day (other than a Saturday or a Sunday or a public holiday) on which the stock exchange managed or operated by Bursa Malaysia Securities Berhad is open for trading and/or banks in Kuala Lumpur are open for business, and is a dealing 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 the 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 e-mail or notification published on the Manager's website.
Other information	• If no application for units of the Fund is received by the Manager during the initial offer period of the respective class, the selling price for an application for units of the Fund 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. • 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 of the Fund within the stipulated period.

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. 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 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. Investors may obtain the most current computed prices by contacting the Manager directly or visiting the Manager's website, **www.rhbgroup.com/myinvest.**

EXITING FROM THIS INVESTMENT

During the initial offer period of the respective class, the redemption price is fixed at the initial offer price of the respective class. After the initial offer period of the respective class, the redemption 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 redemption charge for the Fund.

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 one hundred (100) units or such other quantity as the Manager may from time to time decide. 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. Redemption monies are to be paid within ten (10) Business Days after receipt by the Manager of the request to redeem and are payable to the Unit Holders' bank account. Redemption monies will be paid in the currency of the class subscribed. However, the time taken to pay the redemption proceeds to Unit Holders may be extended or delayed if the Target Fund is suspended[#] and/or the redemption from the Target Fund is deferred[#]. Should this occur, the Manager will pay the redemption proceeds to Unit Holders within ten (10) Business Days after receipt by the Manager of the redemption proceeds from the Management Company.

[#] ***Information concerning suspension or deferral of redemption by the Target Fund is disclosed in the Fund's prevailing information memorandum and its supplementary(ies) (if any).***

CONTACT INFORMATION

To contact the Manager or to find out about the distribution channels of the Fund, you may call us at 03-2330 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:** 03-2330 8000 ❖ **via e-mail to:** rhbam@rhbgroup.com ❖ **via website to:** www.rhbgroup.com/myinvest
   - ❖ **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 Financial Markets Ombudsman Service (FMOS):
   - ❖ **via phone to:** 03-2272 2811 ❖ **via FMOS Dispute Form available at:** www.fmos.org.my
   - ❖ **via letter to:** Financial Markets Ombudsman Service, Level 14 Menara Takaful Malaysia, No.4 Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
3. You can also direct your complaint to the Securities Commission Malaysia even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the Securities Commission Malaysia'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 online complaint form available at:** www.fimm.com.my ❖ **via e-mail to:** complaints@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.