

# EASTSPRING INVESTMENTS GLOBAL EMERGING MARKETS FUND

## PRODUCT HIGHLIGHTS SHEET

### RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the authorised persons approved by the Board of Eastspring Investments Berhad 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, 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 Eastspring Investments Global Emerging Markets Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Eastspring Investments Global Emerging Markets Fund and lodgement of this Product Highlights Sheet should not be taken to indicate that the Securities Commission Malaysia recommends the Eastspring Investments Global Emerging Markets Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

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**This Product Highlights Sheet only highlights the key features and risks of the Fund. Investors are advised to request, read and understand the master prospectus of the Fund before deciding to invest.**

## PRODUCT HIGHLIGHTS SHEET

### Eastspring Investments Global Emerging Markets Fund ("Fund")

|                      |                             |                    |                               |
|----------------------|-----------------------------|--------------------|-------------------------------|
| <b>Fund Category</b> | Feeder fund (global equity) | <b>Launch Date</b> | 11 January 2008               |
| <b>Fund Type</b>     | Growth                      | <b>Manager</b>     | Eastspring Investments Berhad |

## PRODUCT SUITABILITY

### WHO IS THE PRODUCT SUITABLE FOR?

The Fund is suitable for investors who:

- › seek capital appreciation;
- › want to participate in companies that invest in emerging markets;
- › have high risk tolerance; and
- › are concerned with maximising long-term returns than minimising possible short-term losses.

Refer to "Investor Profile" section of the Fund's master prospectus.

## KEY PRODUCT FEATURES

### WHAT ARE YOU INVESTING IN?

You are investing in a global equity feeder fund which seeks to achieve long-term capital growth by investing in a collective investment scheme called the Schroder International Selection Fund Emerging Markets, which in turn seeks to provide capital growth primarily through investment in equity securities of emerging markets companies.

**Should the Manager decide to invest in another collective investment scheme other than the Schroder International Selection Fund Emerging Markets or any reason whatsoever, Unit Holders' approval is required.**

Refer to "Fund Objective" section of the Fund's master prospectus.

### Investment Strategy

The Fund seeks to achieve its objective by investing in the Schroder International Selection Fund Emerging Markets which is a sub-fund of the Schroder International Selection Fund, managed by Schroder Investment Management Limited in United Kingdom.

Refer to "Investment Strategy" section of the Fund's master prospectus.

## Asset Allocation

- ▶ Minimum of 95% of the Fund's NAV in the Schroder International Selection Fund Emerging Markets.
- ▶ Minimum of 0.2% of the Fund's NAV in deposits or liquid assets.

Refer to "Asset Allocation" section of the Fund's master prospectus.

## Income Distribution

Distribution of income, if any, after deduction of taxation and expenses, will be incidental.

Refer to "Income Distribution" section of the Fund's master prospectus.

## Parties Involved

### WHO ARE YOU INVESTING WITH?

- ▶ The Manager is Eastspring Investments Berhad (company no.: 531241-U) incorporated in November 2000 and is part of Prudential plc (United Kingdom) group.
- ▶ The Target Fund Investment Manager is Schroder Investment Management Limited in UK.
- ▶ The Trustee of the Fund is Deutsche Trustees Malaysia Berhad (company no.: 763590-H).

Refer to "Corporate Directory" section of the Fund's master prospectus.

## Possible Outcomes of Investing in the Fund

Investment involves risk. The value of the Fund and its distributions (if any) may rise or fall. These risk factors, among others, may cause you to lose some or all of your investment.

Refer to "Risk Factors" section of the Fund's master prospectus.

## KEY RISKS

### WHAT ARE THE KEY RISKS ASSOCIATED WITH THE FUND?

#### Countries or Foreign securities risk

- ▶ The Fund invests in a Target Fund that is domiciled in Luxembourg and also invests in securities listed outside Luxembourg. Any changes in the economic fundamentals, social and political stability, currency movements and foreign investments policies in these foreign countries may have an impact on the prices of the securities that the Target Fund invests in and consequently may also affect the Fund's NAV.

Refer to "Specific Risks" section of the Fund's master prospectus.

#### Currency risk

- ▶ This risk is associated with investments denominated in currencies different from the base currency of the Fund.

### WHAT ARE THE KEY RISKS OF THE TARGET FUND?

#### Security risk

- ▶ Adverse price movements of a particular security invested by the Target Fund may adversely affect the Target Fund's net asset value.

Refer to "Specific Risks" section of the Fund's master prospectus.

#### Fund management of Target Fund risk

- ▶ While the Manager will exercise due skill and care in selecting the Target Fund, it does not have control over the management of the Target Fund and there is no guarantee that the investment objectives will be met. This may result in Unit Holders suffering losses in their investments in the Target Fund.

#### Errors in calculation of the net asset value of the Target Fund's risk

- ▶ There is a possibility there are errors in calculation of the net asset value of the Target Fund. In the event such errors occur, the net asset value of the Target Fund will be affected hence, the Target Fund will comply with the rules set forth in the relevant regulatory provisions applicable to the Target Fund.

#### Liquidity risk

- ▶ Liquidity risk here refers to two scenarios. The first scenario is where the allocated liquidity of the Target Fund is insufficient to meet redemption needs. The second scenario is where the investments in the Target Fund are thinly traded. Should the investments in the Target Fund be thinly traded, this may cause the Target Fund to dispose the investment at an unfavourable price in the market and may adversely affect investors' investment.

### **Countries or Foreign securities risk**

- ▶ This risk is associated with investments in securities listed or domiciled in countries other than the country of domicile. Any changes in the economic fundamentals, social and political stability, uncertainty or changes in countries' official currencies, currency movements and foreign investments policies in these countries may increase the volatility in asset values, liquidity and default risk which may have an impact on the prices of the securities that the Target Fund invests in and consequently may also affect the net asset value of the Target Fund.

### **Currency risk**

- ▶ This risk is associated with investments denominated in currencies different from the base currency of the Target Fund.

### **Emerging market risk**

- ▶ Potential investors should be aware that investments in emerging markets may involve a higher degree of risk than investments in developed markets.

### **Initial Public Offerings risk**

- ▶ The Target Fund may invest in initial public offerings, which frequently are smaller companies. Such securities have no trading history and information about these companies may only be available for limited periods. The prices of securities involved in initial public offerings may be subject to greater price volatility than more established securities.

### **Smaller companies risk**

- ▶ The Target Fund which invests in smaller companies may fluctuate more in value than investments in larger companies. Smaller companies may offer greater opportunities for capital appreciation than larger companies, but may also involve certain special risks.

### **Technology related company risk**

- ▶ Investments in the technology sector may present a greater risk and a higher volatility than investments in a broader range of securities covering different economic sectors.

## FEES AND CHARGES

### WHAT ARE THE FEES AND CHARGES OF THE FUND?

All fees, charges and expenses payable by the Unit Holder and/or the Fund, as the case may be, are subject to the Goods and Services Tax ("GST") at a rate of 6% or such other prescribed rate as may be imposed from time to time, and incurred by the Unit Holder directly when purchasing or redeeming Units of the Fund and indirectly when investing in the Fund. The fees, charges and expenses disclosed are exclusive of GST or any other taxes or duties that may be imposed by the government or other authorities from time to time.

Refer to "Fees, Charges and Expenses" section of the Fund's master prospectus.

#### Payable directly by you

**Sales charge** Up to 6.00% of the NAV per Unit of the Fund. Sales charge is negotiable due to the different level of services provided by each authorised distributor and/or the size of the investment undertaken.

(The sales charge is payable for every new subscription).

**Repurchase charge** Nil

**Switching fee** There is no switching fee imposed on switching of Units but Unit Holders have to pay the difference between sales charge if Unit Holders wish to switch into another fund with a higher sales charge. However, no sales charge will be imposed if the fund to be switched into has lower sales charge than the Fund.

#### Payable indirectly by you

**Annual management fee** Up to 1.80% of the NAV of the Fund per annum.

The Investment Manager of the Target Fund will rebate in full the annual management fee into the Fund. Therefore, there will be no double charging of the annual management fee at the Fund.

**Annual trustee fee** Up to 0.08% per annum of the NAV of the Fund, subject to a minimum of RM18,000 per annum (excluding foreign custodian fees and charges).

## VALUATION AND EXITING FROM THE FUND

### HOW OFTEN ARE VALUATIONS AVAILABLE FOR THE FUND?

The Fund will be valued at least once every Business Day. The latest Unit prices are published daily on the Manager's website, [www.eastspringinvestments.com.my](http://www.eastspringinvestments.com.my) and one national English newspaper, or you may contact the Manager directly at (603) 2332 1000.

Refer to "Valuation Of The Funds" and "Transaction Information" sections of the Fund's master prospectus.

### HOW CAN YOU EXIT FROM THE FUND AND WHAT ARE THE RISKS AND COSTS INVOLVED?

- ▶ You may redeem all or some of the Units held on any Business Day by completing a transaction form. Redemption application should be made before the cut-off time of 4.00 p.m. on any Business Day. The Units will be redeemed at the NAV per Unit calculated at the next valuation point (i.e. forward pricing) after the redemption application is received by the Manager.
- ▶ When the redemption application is received after the cut-off time as stated above, the application will be deemed to have been received on the next Business Day.
- ▶ The Manager shall despatch the redemption proceeds to you within ten (10) calendar days from the date the Manager receives the duly completed transaction form. Payment will be made via E-payment according to your bank account details as stated in the duly completed transaction form.

Refer to "Transaction Information" section of the Fund's master prospectus.

## CONTACT INFORMATION

1. To lodge a complaint or for an internal dispute resolution, you can contact our client services personnel at:

|                   |   |
|-------------------|---|
| (a) via phone to  | (603) 2332 1000   |
| (b) via fax to    | (603) 2052 3366   |
| (c) via email to  | cs.my@eastspring.com  |
| (d) via letter to | Eastspring Investments Berhad<br>Level 12, Menara Prudential<br>No. 10, Jalan Sultan Ismail<br>50250 Kuala Lumpur |

2. Investor can contact Federation of Investment Managers Malaysia (FiMM) Complaints Bureau:

|                               |   |
|-------------------------------|---|
| (a) via phone to              | (603) 2092 3800   |
| (b) via fax to                | (603) 2093 2700   |
| (c) via email to              | legalcomp@fimm.com.my   |
| (d) via online complaint form | www.fimm.com.my   |
| (e) via letter to             | Legal, Secretarial & Regulatory Affairs<br>Federation of Investment Managers Malaysia<br>19-06-1, 6 <sup>th</sup> Floor, Wisma Tune<br>No. 19, Lorong Dungun<br>Damansara Heights<br>50490 Kuala Lumpur |

3. Should an individual or a sole proprietor investor be dissatisfied with the outcome of the internal dispute resolution process, he may refer his dispute to the Securities Industry Dispute Resolution Center (SIDREC) via the following modes. The individual or a sole proprietor investor may do so within 180 days of receiving the final answer from the Manager or within 90 days from filing the complaint irrespective of whether a final answer has been sent by the Manager.

|                   |  |
|-------------------|--|
| (a) via phone to  | (603) 2282 2280  |
| (b) via fax to    | (603) 2282 3855  |
| (c) via email to  | info@sidrec.com.my   |
| (d) via letter to | Securities Industry Dispute Resolution Center (SIDREC)<br>Unit A-9-1, Level 9, Tower A<br>Menara UOA Bangsar<br>No. 5, Jalan Bangsar Utama 1<br>59000 Kuala Lumpur |



4. The investor can also direct his complaint to the Securities Commission Malaysia (SC) even if he has initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Investor Affairs & Complaints Department:

(a) via phone to the  
Aduan Hotline at

(603) 6204 8999

(b) via fax to

(603) 6204 8991

(c) via email to

aduan@seccom.com.my

(d) via online complaint  
form available at

www.sc.com.my

(e) via letter to

Investor Affairs & Complaints Department  
Securities Commission Malaysia  
No. 3, Persiaran Bukit Kiara  
Bukit Kiara  
50490 Kuala Lumpur

## APPENDIX: GLOSSARY OF TERMS

|                                 |  |
|---------------------------------|--|
| <b>Business Day</b>             | Means a day in which Bursa Malaysia is open for trading. The Manager may also declare certain Business Days as non-Business Days when: <ul style="list-style-type: none"><li>▶ one or more of the foreign markets in which the Fund is invested therein is closed for trading; and/or</li><li>▶ one or more collective investment schemes in which the Fund is invested therein declared certain business days as non-business days.</li></ul> |
| <b>deposits</b>                 | Means money placed with financial institutions in fixed deposit or current account.  |
| <b>liquid assets</b>            | Means any permitted investments capable of being converted into cash within seven (7) days.  |
| <b>Net Asset Value or (NAV)</b> | Is determined by deducting the value of all the Fund's liabilities from the value of all the Fund's assets, at the valuation point. For the purpose of computing the annual management fee and annual trustee fee, the NAV of the Fund should be inclusive of the management fee and trustee fee for the relevant day.   |
| <b>NAV per Unit</b>             | Means the NAV of the Fund divided by the number of units in circulation, at the valuation point.   |
| <b>Target Fund</b>              | Means the Schroder International Selection Fund Emerging Markets relating to Eastspring Investments Global Emerging Markets Fund.  |
| <b>Unit(s)</b>                  | Means an undivided share in the beneficial interest and/or right in the Fund and a measurement of the interest and/or right of a Unit Holder in the Fund and means a unit of the Fund.   |
| <b>Unit Holder(s) or you</b>    | Means the person for the time being who is registered pursuant to the deed of the Fund as a holder of Units of the Fund, including jointholder.  |

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