

EASTSPRING INVESTMENTS TARGET INCOME FUND 6

PROSPECTUS

This prospectus is dated 28 March 2017 and expires on 11 May 2017.

Units will only be offered for sale from 28 March 2017 until 11 May 2017.

The date of constitution of the Eastspring Investments Target Income Fund 6 is 30 May 2016.

MANAGER

Eastspring Investments Berhad
(531241-U)

TRUSTEE

Deutsche Trustees Malaysia Berhad
(763590-H)

**INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE
CONTENTS OF THE PROSPECTUS. IF IN DOUBT, PLEASE CONSULT
A PROFESSIONAL ADVISER.**

**FOR INFORMATION CONCERNING CERTAIN RISK FACTORS
WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS,
SEE "RISK FACTORS" COMMENCING ON PAGE 21.**



PREFACE

Dear Investors,

We are pleased to bring you the Eastspring Investments Target Income Fund 6 ("Fund"), the sixth in a series of close-ended bond fund that invests in local and/or foreign bonds and endeavours to provide regular income* during the tenure of the Fund.

To achieve its objective, the Fund will invest a minimum of 70% of the Fund's net asset value ("NAV") in local and/or foreign bonds. Not more than 40% of the Fund's NAV may be invested either in non-rated bonds and/or bonds rated below investment grade by RAM, MARC, Standard & Poor's, Moody's, Fitch or other rating agencies (i.e. lower than BBB3 rating by RAM or below investment grade rating by other rating agencies). In addition, up to 30% of the Fund's NAV may be invested in Liquid Assets.

The Fund has an Early Termination feature where the Manager shall terminate the Fund before the Maturity Date.

Naturally, any investment comes with risks. You are advised to read chapter 4 of the Fund's prospectus and understand the risks involved in investing in this Fund.

This Fund is suitable for investors who (a) seek regular income distribution; (b) have five (5) years investment horizon; and (c) have a moderate risk tolerance.

As for the fees and charges, the Fund only levies:

- ▶ A sales charge of up to 3.00% of the offer price for all distribution channels;
- ▶ A repurchase charge (that is retained by the Fund) of 3.00% of the NAV per Unit of the Fund;
- ▶ An annual management fee of up to 0.20% of the Fund's NAV per annum; and
- ▶ An annual trustee fee of up to 0.06% of the Fund's NAV per annum subject to a minimum of RM15,000 per annum (excluding foreign custodian fees and charges).

For information on where Units can be bought and sold, investors may refer to the Directory of Sales Office at the end of this prospectus.

* Income declared will be paid out either by way of E-payment according to Unit Holders' instructions in the account opening form or by cheque.

If you have any queries about the information in this prospectus or the Fund, please contact our client services line at 603-2332 1000. Alternatively, you may contact our Authorised Distributors as detailed in the Directory of Sales Office at the end of this prospectus.

Yours faithfully,
for and on behalf of

EASTSPRING INVESTMENTS BERHAD

A handwritten signature in black ink, appearing to read 'Raymond Tang Chee Kin'. The signature is fluid and cursive, with the first name 'Raymond' being the most prominent.

Raymond Tang Chee Kin
Executive Director and Chief Executive Officer

RESPONSIBILITY STATEMENT

This prospectus has been reviewed and approved by the directors 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, that there are no false or misleading statements, or omission of other facts which would make any statement in this prospectus false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has authorised the Fund and a copy of this prospectus has been registered with the Securities Commission Malaysia.

The authorisation of the Fund, and the registration of this prospectus, should not be taken to indicate that Securities Commission Malaysia recommends the said Fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in this prospectus.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Eastspring Investments Berhad which is responsible for the said Fund and takes no responsibility for the contents in this prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this prospectus, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IF INVESTORS ARE UNABLE TO MAKE THEIR OWN EVALUATION, THEY ARE ADVISED TO CONSULT PROFESSIONAL ADVISERS.

ADDITIONAL STATEMENTS

No Units of the Fund will be issued or sold based on this prospectus after the offer period.

Investors should note that they may seek recourse under the *Capital Markets and Services Act 2007* for breaches of securities laws and regulations including any statement in the prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to the prospectus or the conduct of any other person in relation to the Fund.

This prospectus does not constitute an offer or solicitation by anyone in any country or jurisdiction other than in Malaysia. Accordingly, this prospectus may not be used for the purpose of an offer or solicitation in any jurisdiction or in any circumstances in which such offer and solicitation is not authorised.

TABLE OF CONTENTS

1. DEFINITIONS	1
2. CORPORATE DIRECTORY	5
3. KEY DATA	11
4. RISK FACTORS	21
5. FUND INFORMATION	27
6. FEES, CHARGES AND EXPENSES	39
7. TRANSACTION INFORMATION	47
8. THE MANAGEMENT AND THE ADMINISTRATION OF THE FUND	57
9. THE TRUSTEE	69
10. SALIENT TERMS OF THE DEED	73
11. APPROVALS AND CONDITIONS	81
12. RELATED-PARTY TRANSACTIONS AND CONFLICT OF INTEREST	83
13. TAXATION ADVISER'S LETTER ON TAXATION OF THE FUND AND UNIT HOLDERS	87
14. ADDITIONAL INFORMATION	93
15. DOCUMENTS AVAILABLE FOR INSPECTION	97
16. UNIT TRUST LOAN FINANCING RISK DISCLOSURE STATEMENT	99
17. COMPLIANCE WITH LAWS IN VARIOUS JURISDICTIONS	101
18. DIRECTORY OF SALES OFFICE	105

1. DEFINITIONS

In this prospectus, the following abbreviations or words shall have the following meanings unless expressly stated:

“Act” means the *Capital Markets and Services Act 2007* as may be amended from time to time;

“Authorised Distributors” means Institutional Unit Trust Advisers (IUTA), Corporate Unit Trust Advisers (CUTA), Unit Trust Consultants (UTC), the Manager and any other entities authorised by the Manager to market and distribute the Fund;

“Bursa Malaysia” means the stock exchange managed and operated by Bursa Malaysia Securities Berhad;

“Business Day” means a day in which Bursa Malaysia is open for trading. The Manager may also declare certain Business Days as non-Business Days when one or more of the foreign markets in which the Fund is invested therein is closed for trading;

“Commencement Date” means the next Business Day immediately after the expiry of the offer period;

“CUTA” means Corporate Unit Trust Advisers, and is an institution, a corporation or an organisation that is licensed by the SC and registered with the Federation of Investment Managers Malaysia to market and distribute unit trust funds;

“Deed” means the deed dated 30 May 2016 entered into between the Manager and the Trustee in respect of the Fund as may be modified by a supplemental deed from time to time;

“Deposits” means moneys placed with financial institutions in fixed deposit or current account;

“Early Termination” means the termination of the Fund before the Maturity Date;

“Early Termination Date” means a date which falls on a Business Day when the Fund terminates and all the Fund’s assets are fully liquidated. (please refer to Chapter 5: “Investment Strategy” for further details”);

“External Investment Manager” means Eastspring Investments (Singapore) Limited;

“Financial Institution”

- ▶ If the institution is in Malaysia –
 - i. licensed bank;
 - ii. licensed investment bank; or
 - iii. Islamic bank;
 - ▶ If the institution is outside Malaysia, any institution that is licensed, registered, approved or authorised by the relevant banking regulator to provide financial services.
-

“Fitch” means Fitch Ratings;

“Fund” or “Eastspring Target Income 6” means Eastspring Investments Target Income Fund 6;

“Guidelines” means the Guidelines on Unit Trust Funds issued by the SC as may be amended from time to time;

“IOSCO” means International Organisation of Securities Commissions;

“IUTA” means an Institutional Unit Trust Adviser, and is an institution, a corporation or an organisation that is licensed by the SC and registered with the Federation of Investment Managers Malaysia to market and distribute unit trust funds;

“Liquid Assets” means any permitted investments capable of being converted into cash within seven (7) days;

“Manager” means Eastspring Investments Berhad;

“MARC” means Malaysian Rating Corporation Berhad;

“Maturity Date or Maturity” means the date which falls on the fifth (5th) anniversary of the Commencement Date; if that date does not fall on a Business Day, it shall be the following Business Day. If the Fund is terminated earlier in

accordance with the provisions of the Deed, “Maturity Date” or “Maturity” shall mean the date of such early termination;

“Moody’s” means Moody’s Investors Service;

“Net Asset Value or NAV” means the value of all the Fund’s assets less the value of all the Fund’s liabilities, at the point of valuation. 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;

“NAV per Unit” means the NAV of the Fund divided by the number of Units in circulation, at the valuation point;

“OTC” means over-the-counter;

“RAM” means RAM Rating Services Berhad;

“SC” means the Securities Commission Malaysia established under the Securities Commission Malaysia Act 1993;

“Trustee” means Deutsche Trustees Malaysia Berhad;

“Unit(s)” 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;

“Unit Holder(s) or you” means the person for the time being who is registered pursuant to the Deed as a holder of units of the Fund, including jointholder; and

“UTC” means Unit Trust Consultant registered with the Federation of Investment Managers Malaysia to market and distribute unit trust funds.

2. CORPORATE DIRECTORY

MANAGER

NAME

EASTSPRING INVESTMENTS BERHAD

COMPANY NO.

531241-U

REGISTERED OFFICE

16th Floor, Wisma Sime Darby
Jalan Raja Laut
50350 Kuala Lumpur

BUSINESS OFFICE

Level 12, Menara Prudential
No. 10, Jalan Sultan Ismail
50250 Kuala Lumpur

TELEPHONE NO.

603-2052 3388

FAX NO.

603-2070 6129

EMAIL

cs.my@eastspring.com

WEBSITE

www.eastspringinvestments.com.my

BOARD OF DIRECTORS OF THE MANAGER

Julian Christopher Vivian Pull
*(Chairman, non-independent,
non-executive director)*

Iskander bin Ismail Mohamed Ali
(Independent, non-executive director)

Khoo Chuan Keat
(Independent, non-executive director)

Jackie Chew Pei Pei (Jackie Zhou PeiPei)
(Non-independent, non-executive director)

Raymond Tang Chee Kin
(Non-independent, executive director)

INVESTMENT COMMITTEE OF THE FUND

Ho Yik
(Independent member)

Robert Yap Yen Choon
(Independent member)

Abdul Khalil bin Abdul Hamid
(Independent member)

Dato' Saiful Bahri bin Zainuddin
(Independent member)

Raymond Tang Chee Kin
(Non-independent member)

AUDIT AND COMPLIANCE COMMITTEE OF THE MANAGER

Iskander bin Ismail Mohamed Ali
(Independent)

Khoo Chuan Keat
(Independent)

Niall Dermot Grady
(Non-independent)

**MANAGER'S DELEGATE - EXTERNAL
INVESTMENT MANAGER**

NAME

EASTSPRING INVESTMENTS (SINGAPORE)
LIMITED

COMPANY NO.
199407631H

REGISTERED OFFICE &
BUSINESS OFFICE
No. 10, Marina Boulevard
#32-01 Marina Bay
Financial Centre Tower 2
Singapore 018983

TELEPHONE NO.
65-6349 9100

FAX NO.
65-6509 9318

WEBSITE
www.eastspring.com.sg

MANAGER'S DELEGATE - FUND VALUER

NAME

DEUTSCHE BANK (MALAYSIA) BERHAD

COMPANY NO.
312552-W

REGISTERED OFFICE
Level 18, Menara IMC
No. 8, Jalan Sultan Ismail
50250 Kuala Lumpur

BUSINESS OFFICE
Level 18-20, Menara IMC
No. 8, Jalan Sultan Ismail
50250 Kuala Lumpur

TELEPHONE NO.
603-2053 6788

**MANAGER'S DELEGATE - REGISTRAR
AND TRANSFER AGENT**

NAME

KARVY COMPUTERSHARE
(MALAYSIA) SDN. BHD.

COMPANY NO.
1178655-U

REGISTERED OFFICE
16th Floor, Wisma Sime Darby
Jalan Raja Laut,
50350 Kuala Lumpur

BUSINESS OFFICE
Suite 16.1, Level 16, Menara IMC
No. 8, Jalan Sultan Ismail
50250 Kuala Lumpur

TELEPHONE NO.
603-2022 4900

**COMPANY SECRETARY OF
THE MANAGER**

NAME

Vijey R Mohana Krishnan
(BCN/143)

ADDRESS

RDL Corporate Services Sdn Bhd
16th Floor, Wisma Sime Darby
Jalan Raja Laut
50350 Kuala Lumpur

TRUSTEE

NAME

DEUTSCHE TRUSTEES MALAYSIA
BERHAD

COMPANY NO.

763590-H

REGISTERED OFFICE &
BUSINESS OFFICE

Level 20, Menara IMC
No. 8, Jalan Sultan Ismail
50250 Kuala Lumpur

TELEPHONE NO.

603-2053 7522

TRUSTEE'S DELEGATE - CUSTODIAN

NAME

DEUTSCHE BANK (MALAYSIA)
BERHAD

COMPANY NO.

312552-W

REGISTERED OFFICE &
BUSINESS OFFICE

Level 18-20, Menara IMC
No. 8, Jalan Sultan Ismail
50250 Kuala Lumpur

TELEPHONE NO.

603-2053 6788

TAXATION ADVISER OF THE FUND

NAME

PRICEWATERHOUSECOOPERS
TAXATION SERVICES SDN BHD

ADDRESS

Level 10, 1 Sentral
Jalan Rakyat
Kuala Lumpur Sentral
P.O. Box 10192
50706 Kuala Lumpur

AUDITORS OF THE MANAGER

NAME

KPMG

ADDRESS

Level 10, KPMG Tower
No. 8, First Avenue
Bandar Utama
47800 Petaling Jaya
Selangor

AUDITORS OF THE FUND

NAME

PRICEWATERHOUSECOOPERS

ADDRESS

Level 10, 1 Sentral
Jalan Rakyat
Kuala Lumpur Sentral
P.O. Box 10192
50706 Kuala Lumpur

PRINCIPAL BANKERS

NAME

DEUTSCHE BANK (MALAYSIA) BERHAD

ADDRESS

Level 18, Menara IMC
No. 8, Jalan Sultan Ismail
50250 Kuala Lumpur

NAME

MALAYAN BANKING BERHAD

ADDRESS

No. 100, Jalan Tun Perak
50050 Kuala Lumpur

NAME

STANDARD CHARTERED BANK
MALAYSIA BERHAD

ADDRESS

Level 16, Menara Standard Chartered
No. 30, Jalan Sultan Ismail
50250 Kuala Lumpur

NAME

HSBC BANK MALAYSIA BERHAD

ADDRESS

No. 2, Leboh Ampang
50100 Kuala Lumpur

SOLICITORS

NAMES

MESSRS NAQIZ & PARTNERS

ADDRESS

No. 42A, Lorong Dungun
Damansara Heights
50490 Kuala Lumpur

FEDERATION OF INVESTMENT MANAGERS MALAYSIA (FiMM)

ADDRESS

19-06-1, 6th Floor
Wisma Tune
No. 19, Lorong Dungun
Damansara Heights
50490 Kuala Lumpur

TELEPHONE NO.

603-2093 2600

FAX NO.

603-2093 2700

EMAIL

info@fimm.com.my

WEBSITE

www.fimm.com.my

This page is intentionally left blank.

3. KEY DATA

THIS SECTION IS ONLY A SUMMARY OF THE SALIENT INFORMATION ABOUT THE FUND, INVESTORS SHOULD READ AND UNDERSTAND THE WHOLE PROSPECTUS BEFORE MAKING ANY INVESTMENT DECISIONS.

FUND INFORMATION

Fund Name	Eastspring Investments Target* Income Fund 6
Fund Category/ Type	Bond (close-ended)/income
Offer Period	Forty-five (45) days commencing from 28 March 2017 to 11 May 2017. <i>The offer period may be shortened by the Manager when the Manager is of the view that it is in the best interests of the Unit Holders to commence investing.</i>
Offer Price	RM1.0000
Commencement Date	The next Business Day immediately after the expiry of the offer period. <i>The Manager reserves the right not to proceed with the Fund before or on the Commencement Date if the amount of capital raised by the Fund is less than Ringgit Malaysia one hundred million (RM100,000,000). You will be refunded your amount invested in the Fund including the sales charge paid with accrued interest (if any) less bank and administrative charges (if any).</i>
Tenure and Maturity Date	The Fund has a fixed tenure of five (5) years. The Maturity Date is the date which falls on the fifth (5 th) anniversary of the Commencement Date; if that date does not fall on a Business Day, it shall be the following Business Day. The Maturity Date is expected to be on 12 May 2022. If the Fund is terminated earlier in accordance with the provisions of the Deed, the Maturity Date shall mean the date of such early termination.
Fund Objective	The Fund endeavours to provide regular income** during the tenure of the Fund. <i>Please refer to page 28 for details.</i>

* The Fund aims (i.e. **Target**) to distribute income on an annual basis from the coupon payments received from the bonds investments.

** Income declared will be paid out either by way of E-payment according to Unit Holders' instructions in the account opening form or by cheque.

Investment Strategy

To achieve its objective, the Fund will invest a minimum of 70% of the Fund's NAV in local and/or foreign bonds. Not more than 40% of the Fund's NAV may be invested either in non-rated bonds and/or bonds rated below investment grade by RAM, MARC, Standard & Poor's, Moody's, Fitch or other rating agencies (i.e. lower than BBB3 rating by RAM or below investment grade rating by other rating agencies) while the remainder will be invested in investment grade bonds. Non-rated bonds are bonds that have not received a credit rating from one or more of the abovementioned credit rating agencies.

Although the Fund is expected to invest up to 40% of the Fund's NAV in non-rated bonds and/or bonds rated below investment grade, there is a risk that this limit may be exceeded if investment grade bonds held within the portfolio were downgraded to below investment grade. This may result in the Fund being exposed to higher credit risk. In the event the 40% limit is exceeded, the External Investment Manager will rectify such breach by disposing of the non-rated bonds and/or bonds rated below investment grade to 40% of the Fund's NAV.

In addition, up to 30% of the Fund's NAV may be invested in Liquid Assets.

The Fund has an Early Termination feature where the Manager may terminate the Fund before the Maturity Date.

Early Termination event may happen, if the Manager determines that any of the following cumulative total return* threshold is achieved, after taking into consideration the market conditions and liquidation costs:

1. at any point in time from the Commencement Date to any date before the completion of its 3rd year, if the Fund achieves a cumulative total return of 19.5% or higher; or
2. at any point in time from the Commencement Date to any date before the completion of its 4th year, if the Fund achieves a cumulative total return of 25.0% or higher; or
3. at any point in time from the Commencement Date to any date before the Maturity Date, if the Fund achieves a cumulative total return of 30.5% or higher.

Please refer to pages 28-33 for details.

*** cumulative total return means the cumulative total return of the Fund and includes prior income distribution(s) (if any), as well as appreciation of the Fund's NAV per Unit. Unit Holders should note that the cumulative total return is not a guaranteed return.*

Asset Allocation

- › Minimum of 70% of the Fund's NAV will be invested in local and/or foreign bonds. Not more than 40% of the Fund's NAV may be invested either in non-rated bonds and/or bonds rated below investment grade by RAM, MARC, Standard & Poor's, Moody's, Fitch or other rating agencies (i.e. lower than BBB3 rating by RAM or below investment grade rating by other rating agencies) while the remainder will be invested in investment grade bonds;
 - › Up to 30% of the Fund's NAV may be invested in Liquid Assets;
 - › The External Investment Manager may deviate from the above asset allocation near* the Early Termination Date or Maturity Date as the External Investment Manager intends to invest proceeds from maturing or liquidated bonds in Liquid Assets to preserve the amount of proceeds received near the Early Termination Date or Maturity Date; and
 - › The External Investment Manager may also deviate from the above asset allocation for the first two (2) months from the Fund's Commencement Date.
-

Principal Risks

Principal risks associated with the Fund

- › Credit or default risk;
- › Counterparty risk;
- › Interest rate risk;
- › Country risk;
- › Currency risk;
- › Taxation risk;
- › Income distribution risk;
- › Asset mismatch risk;
- › Concentration risk;
- › Reinvestment risk;
- › Ratings downgrade risk; and
- › Derivatives risk.

Please refer to pages 23-25 for details.

* less than nine (9) months before the Fund's Early Termination Date or Maturity Date.

Performance Benchmark

5-year Maybank fixed deposit rate as at the Commencement Date.

Please note that investors may obtain information on the benchmark from the Manager upon request.

As the Fund will invest in local and foreign markets across various bonds of different ratings, the risk profile of the Fund is not the same as the risk profile of the performance benchmark.

Investor's Profile

For investors who:

- seek regular income distribution;
 - have five (5) years investment horizon; and
 - have a moderate risk tolerance.
-

Financial Year End

31 May

FEES, CHARGES AND EXPENSES

All fees, charges and expenses payable by the Unit Holders and/or the Fund are subject to 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.

This table below sets out the fees and charges that you may **directly** incur when purchasing or redeeming Units of the Fund.

Sales Charge	Authorised Distributors	Sales charge as a percentage of the offer price during the offer period
	Manager	Up to 3.00%
	IUTA	
	UTC or CUTA	
	<p><i>The sales charge is negotiable due to the different levels of services provided by each Authorised Distributor and/or the size of the investment undertaken.</i></p> <p><i>Please refer to page 40 for details.</i></p>	
Repurchase Charge	<p>3.00% of NAV per Unit of the Fund.</p> <p><i>The repurchase charge is non-negotiable and will be retained by the Fund.</i></p> <p><i>No repurchase charge will be imposed on the Early Termination Date or Maturity Date.</i></p> <p><i>Please refer to page 40 for details.</i></p>	
Switching Fee	<p>Not applicable, as switching facility is not available for this Fund.</p>	
Transfer Fee	<p>Nil.</p>	
Other Charges	<p>Charges, for instance bank charges, telegraphic or online transfer charges and courier charges shall be borne by the Unit Holder in executing transactions upon a Unit Holder's request.</p>	

This table below sets out the fees and expenses that you may **indirectly** incur when you invest in the Fund.

<p>Annual Management Fee</p>	<p>Up to 0.20% of the Fund’s NAV per annum.</p>
<p>Annual Trustee Fee</p>	<p>Up to 0.06% of the Fund’s NAV per annum subject to a minimum of RM15,000 per annum (excluding foreign custodian fees and charges).</p>
<p>Other expenses related to the Fund</p>	<ul style="list-style-type: none"> ▶ commissions or fees paid to dealers; ▶ auditors’ fee; ▶ tax adviser’s fee; ▶ valuation fee*; ▶ taxes; ▶ custodial charges (i.e. foreign sub-custodian charges only); ▶ cost of printing the annual and interim reports; ▶ independent investment committee member fee; ▶ any tax such as GST and/or other indirect or similar tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred by the Fund; and ▶ any other expenses allowed under the Deed. <p>Only expenses that are directly related and necessary for the operation and administration of the Fund and permitted by the Deed may be charged to the Fund.</p>

* These are fees incurred for the valuation for any investments of the Fund by independent valuers for the benefit of the Fund.

TRANSACTION INFORMATION

Minimum Initial Investment

RM1,000 or such other amount as the Manager may decide from time to time.

Minimum Additional Investment (during the offer period)

RM100 or such other amount as the Manager may decide from time to time.

Cooling-Off Period

The period of six (6) Business Days from the date the Manager receives the duly completed transaction form.

A cooling-off right is only given to a qualified investor.

Please refer to page 51 for details.

Minimum Holding

1,000 Units or such other lower quantity as the Manager may determine from time to time.

Minimum Redemption

1,000 Units or such other lower quantity as the Manager may determine from time to time.

If a Unit Holder's account has less than 1,000 Units after a redemption application is made, all Units in the Fund will be redeemed automatically.

Frequency of Redemption

No limit.

Period of Payment for Redemption Proceeds

The Manager shall make payment to Unit Holders no later than ten (10) calendar days upon receipt of the duly completed transaction form.

Switching Facility

Switching facility is not available for the Fund.

Minimum Transfer

Any number of Units. Both the transferor and transferee should maintain the minimum holding of Units for the Fund after a transfer is made.

INCOME DISTRIBUTION

Income Distribution Policy

Distribution of income, if any, will be on annual basis, after deduction of taxation and expenses.

Distribution Mode

Income declared will be paid out either by way of E-payment according to Unit Holders' instructions in the account opening form or by cheque. Distribution proceeds will be paid one (1) month from the date income distribution is declared.

OTHER INFORMATION

External Investment Manager

Eastspring Investments (Singapore) Limited

Designated Fund Managers

The designated representative fund manager for the Fund is Chen Fan Fai.

However, the Manager has delegated its fund management function to Eastspring Investments (Singapore) Limited. The designated fund managers for the Fund are Danndy Tan Siang Lim and Eric Fang Yung Wei.

Deed

Deed dated 30 May 2016.

Payment of Proceeds on the Maturity Date

Proceeds will be paid to Unit Holders within two (2) months from the Maturity Date based on the NAV per Unit on the Maturity Date and this payment may not be final.

On the Maturity Date, the Fund may still hold bonds which have defaulted. The recovery process of these bonds may extend beyond the Maturity Date and may or may not be successful. If successful, the Manager will distribute the proceeds from the recovery based on the number of Units held by a Unit Holder.

Payment of Proceeds on Early Termination Date

Proceeds will be paid to Unit Holders within two (2) months from the Early Termination Date based on the NAV per Unit on the Early Termination Date and this payment may not be final.

On the Early Termination Date, the Fund may still hold bonds which have defaulted. The recovery process of these bonds may extend beyond the Early Termination Date and may or may not be successful. If successful, the Manager will distribute the proceeds from the recovery based on the number of Units held by a Unit Holder.

Avenue for Advice

Investors may

- ▶ visit any of the Manager's offices listed in the Directory of Sales Office at the end of this prospectus; or
- ▶ contact any of the Manager's client services personnel at 603-2332 1000 for advice in relation to the Fund; or
- ▶ contact any of the Manager's Authorised Distributors for further advice.

THERE ARE FEES AND CHARGES INVOLVED AND INVESTORS ARE ADVISED TO CONSIDER THEM BEFORE INVESTING IN THE FUND.

UNIT PRICES AND DISTRIBUTIONS PAYABLE, IF ANY, MAY GO DOWN AS WELL AS UP.

FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE "RISK FACTORS" COMMENCING ON PAGE 21.

4. RISK FACTORS

GENERAL RISKS OF INVESTING IN UNIT TRUST FUND

Market risk

Market risk refers to potential losses that may arise from adverse changes in the market conditions. Market conditions are generally, affected by economic, political and/or other factors, which will result in a decline in a unit trust fund's NAV. If the market which the unit trust fund invests in suffers a downturn or instability due to adverse economic, political and/or other factors, market prices of the investments of the unit trust fund may be adversely impacted.

Liquidity risk

Liquidity risk refers to two scenarios. The first scenario is where an investment cannot be sold due to unavailability of a buyer for that investment. The second scenario is where the investment is not actively traded. This may cause the unit trust fund to dispose the investment at unfavourable price in the market and may adversely affect investors' investment.

Inflation risk

This risk refers to the risk that investor's investment in the unit trust fund may not grow or generate income at a rate that keeps pace with inflation, thus reducing investor's purchasing power even though the investment in monetary terms may have increased.

Risk of non-compliance

This risk arises from non-compliance with laws, rules and regulations, prescribed practices and the management company's internal policies and procedures, for example, due to oversight. Such non-compliance may force the management company to sell down securities of the unit trust fund at a loss to rectify the non-compliance and in turn may adversely affect the value of investors' investment in the unit trust fund. To mitigate this risk, the Manager has put in place internal controls to ensure its continuous compliance with laws, rules and regulations, prescribed practices and the Manager's internal policies and procedures.

Management company risk

The performance of a unit trust fund depends on the experience, expertise and knowledge of the management company. Should there be a lack of any of the above qualities by the management company, it may adversely affect the performance of the unit trust fund.

SPECIFIC RISKS WHEN INVESTING IN THE FUND

Credit or default risk

Credit risk related to the creditworthiness of the issuers of the bonds and their expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the bonds. In the case of rated bonds, this may lead to a credit downgrade.

Default risk relates to the risk that an issuer of a bond either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the bonds. This could adversely affect the value of the Fund.

If there is a default in the bonds held by the Fund, the Manager may institute recovery proceedings and the proceedings may extend beyond the Early Termination Date or Maturity Date. As such, a Unit Holder should be aware that the proceeds that they will receive upon the Early Termination of the Fund or Maturity of the Fund may not be the full amount payable and the remaining amount payable can only be made upon successful recovery.

Counterparty risk

The Fund will be exposed to credit risk of the counterparties with whom the Fund trades with. The Fund may place Deposits, invest in bonds and money market instruments, and also enter into derivative contracts for hedging purposes. If the counterparty is not able to fulfil its obligations especially in the event of bankruptcy this may lead to a loss to the Fund. Counterparty risk may be mitigated by conducting credit evaluation on the counterparty to ascertain the creditworthiness of the counterparty.

Interest rate risk

Generally, the value of bonds will move inversely with interest rate movements. Therefore, the prices of bonds may fall when interest rates rise and vice versa. Bonds with longer maturity and lower coupon rates are more sensitive to interest rate changes.

Country risk

The Fund may be affected by risks specific to the countries in which it invests. Such risks may be caused by changes in the country's economic fundamentals, social and political stability, currency movements or other developments in the law and/or regulations of the countries in which the Fund invests. These factors may have an impact on the prices of the Fund's investment in that country and consequently may also affect the Fund's NAV.

Currency risk

The Fund will invest in foreign markets, hence, investments will be denominated in foreign currencies. As the Fund is denominated in Ringgit Malaysia, investments in foreign currencies will cause the Fund to be exposed to currency risk. Fluctuations in the exchange rates between the foreign currencies and Ringgit Malaysia may affect the value of the Unit Holders' investments in the Fund. Hedging may be applied to mitigate the currency risk, if any. Should the Fund employ hedging, it will limit the potential upside where Unit Holders would not be able to enjoy additional returns when these currencies move favourably against Ringgit Malaysia.

Taxation risk

Unit Holders should also be aware that the proceeds from the sale of bonds in some markets or the receipt of any coupons and other income may be subject to tax, levies, duties or other charges imposed by the authorities in that market, including taxation levied by withholding at source. Tax law and practice in certain countries may not be clearly established. It is therefore possible that the current interpretation of the law or understanding of practice might change, or that the law might be changed with retrospective effect to the detriment of the Fund.

Income distribution risk

It should be noted that the distribution of income is not guaranteed. The distribution of income is made from realised gains and/or realised income. As such, the Fund may not be able to distribute income if it does not receive such cash flows.

Asset mismatch risk

This risk arises when there is a mismatch between the Early Termination Date or Maturity Date of the Fund and the maturity of the bonds in which the Fund holds. A mismatch of maturity may potentially result in a loss to the Fund. For example:

‣ Upon Maturity of the Fund

Assuming that the Fund matures on 1 June 2021 (five (5) years from the Commencement Date of 1 June 2016) but the Fund is holding a bond that matures only in 2022. Upon Maturity, the Fund is forced to sell that bond at the prevailing market price (as at 1 June 2021) which may be lower than the purchase price of the bond.

‣ Upon Early Termination of the Fund

Assuming that the Fund early terminates on 1 June 2018 (two (2) years from the Commencement Date of 1 June 2016) but the Fund is holding a bond that matures only in 2022. Upon Early Termination, the Fund is forced to sell that bond at the prevailing market price (as at 1 June 2018) which may be lower than the purchase price of the bond.

Concentration risk

The Fund has a restrictive mandate of a fixed tenure of five (5) years. This may limit the available investable universe and lead to investment concentration whereby the Fund may have to focus a greater portion of its assets in a smaller selection of bonds. As a result, changes in the price of a particular bond will lead to higher volatility in relation to the Fund's NAV.

Reinvestment risk

The Fund has an Early Termination feature where the Manager shall terminate the Fund before the Maturity Date. If the Fund early terminates, Unit Holder may face the risk of being unable to reinvest proceeds of Early Termination in another investment that can match the returns of the Fund.

Ratings downgrade risk

The Fund invests in bonds which may be downgraded at any time. If this occurs, there may be an adverse price impact on the bonds. However, a downgrade does not necessarily represent a default by the bond issuer. Thus, the Fund may continue to hold the bond until the Fund's Early Termination Date or Maturity Date, provided that the investment limit of 40% in non-rated bonds and/or bonds rated below investment grade is not exceeded. If the 40% limit is exceeded, the External Investment Manager will rectify such breach by disposing of the non-rated bonds and/or bonds below investment grade to 40% of the Fund's NAV.

Derivatives risk

The External Investment Manager may invest in derivatives for hedging purposes. Derivatives are highly volatile instruments and their market values may be subject to wide fluctuations and expose the Fund to potential gains and losses due to mark-to-market value.

THE ABOVE SHOULD NOT BE CONSIDERED TO BE AN EXHAUSTIVE LIST OF THE RISKS WHICH INVESTORS SHOULD CONSIDER BEFORE INVESTING INTO THE FUND. INVESTORS SHOULD BE AWARE THAT AN INVESTMENT IN THE FUND MAY BE EXPOSED TO OTHER RISKS FROM TIME TO TIME. INVESTORS SHOULD CONSULT A PROFESSIONAL ADVISER FOR A BETTER UNDERSTANDING OF THE RISKS.

This page is intentionally left blank.

5. FUND INFORMATION

Fund Objective

The Fund endeavours to provide regular income* during the tenure of the Fund.

ANY MATERIAL CHANGES TO THE FUND OBJECTIVE WOULD REQUIRE UNIT HOLDERS' APPROVAL.

Investment Strategy

To achieve its objective, the Fund will invest a minimum of 70% of the Fund's NAV in local and/or foreign bonds. Not more than 40% of the Fund's NAV may be invested either in non-rated bonds and/or bonds rated below investment grade by RAM, MARC, Standard & Poor's, Moody's, Fitch or other rating agencies (i.e. lower than BBB3 rating by RAM or below investment grade rating by other rating agencies) while the remainder will be invested in investment grade bonds. Non-rated bonds are bonds that have not received a credit rating from one or more of the abovementioned credit rating agencies.

Although the Fund is expected to invest up to 40% of the Fund's NAV in non-rated bonds and/or bonds rated below investment grade, there is a risk that this limit may be exceeded if investment grade bonds held within the portfolio were downgraded to below investment grade. This may result in the Fund being exposed to higher credit risk. In the event the 40% limit is exceeded, the External Investment Manager will rectify such breach by disposing of the non-rated bonds and/or bonds rated below investment grade to 40% of the Fund's NAV.

In addition, up to 30% of the Fund's NAV may be invested in Liquid Assets.

The Fund has a restrictive mandate of a fixed tenure of five (5) years. This may limit the available investable universe and lead to investment concentration.

Coupon payments received from the bonds less any expenses may be distributed as income in accordance with the distribution policy of the Fund.

At the maturity of the bonds, issuers of the bonds held by the Fund will be obligated to pay the face value (i.e. notional amount) provided there is no occurrence of credit default by the issuer. The External Investment Manager will mitigate the Fund's credit or default risk by performing stringent credit research and analysis to ascertain the creditworthiness of the issuer.

On the Maturity Date, the Fund may still hold bonds which have defaulted. The recovery process of these bonds may extend beyond the Maturity Date and may or may not be successful. If successful, the Manager will distribute the proceeds from the recovery based on the number of Units held by a Unit Holder.

* Income declared will be paid out either by way of E-payment according to Unit Holders' instructions in the account opening form or by cheque.

Early Termination Process

The Fund has an Early Termination feature where the Manager may terminate the Fund before the Maturity Date. The following shall disclose the Early Termination process.

Early Termination event may happen, if the Manager determines that any of the following cumulative total return* threshold is achieved, after taking into consideration the market conditions and liquidation costs:

1. at any point in time from the Commencement Date to any date before the completion of its 3rd year, if the Fund achieves a cumulative total return of 19.5% or higher; or
2. at any point in time from the Commencement Date to any date before the completion of its 4th year, if the Fund achieves a cumulative total return of 25.0% or higher; or
3. at any point in time from the Commencement Date to any date before the Maturity Date, if the Fund achieves a cumulative total return of 30.5% or higher.

Early Termination event may happen at the sole discretion of the Manager. Early Termination event may not happen automatically if a specific NAV is achieved. This is to take into account the market conditions and liquidation costs before liquidating the Fund's assets. The Manager shall inform the Unit Holders that the Early Termination event has occurred by way of written communication within ten (10) Business Days from the occurrence of the event.

Early Termination Date occurs when the Fund terminates and the Fund's assets are fully liquidated. Early Termination Date occurs within fifteen (15) Business Days from the Early Termination event.

Unit Holders are allowed to redeem Units from the day when the Early Termination event occurs until the day before the Early Termination Date. Unit Holders are not allowed to redeem Units on the Early Termination Date.

After the Early Termination Date, the Fund's NAV per Unit will then be audited. Once the Fund's NAV per Unit is audited by the auditor of the Fund, the Manager shall inform the Unit Holders by way of written communication the: (a) audited NAV per Unit; and (b) Early Termination Date. Such process shall take approximately twenty (20) Business Days from the Early Termination Date. The Manager shall use the audited NAV per Unit to calculate the final cumulative total return to the Unit Holders.

The Manager shall use the audited NAV per Unit on Early Termination Date to compute the proceeds to be received by each Unit Holder. Unit Holders should note that the audited NAV per Unit on the Early Termination Date may differ from the NAV per Unit on the Early Termination event due to market conditions and liquidation costs during the liquidation process. The proceeds to be received by each Unit Holder will be based on the Units held on the Early Termination Date. Unit Holders will receive the proceeds within two (2) months from the Early Termination Date.

* cumulative total return means the cumulative total return of the Fund and includes prior income distribution(s) (if any), as well as appreciation of the Fund's NAV per Unit. Unit Holders should note that the cumulative total return is not a guaranteed return.

On the Early Termination Date, the Fund may still hold bonds which have defaulted. The recovery process of these bonds may extend beyond the Early Termination Date and may or may not be successful. If successful, the Manager will distribute the proceeds from the recovery based on the number of Units held by a Unit Holder.

Illustration: Early Termination timeline

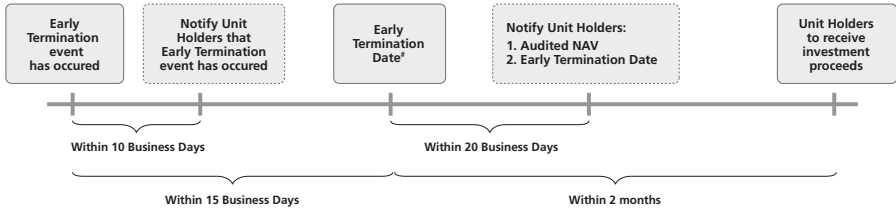
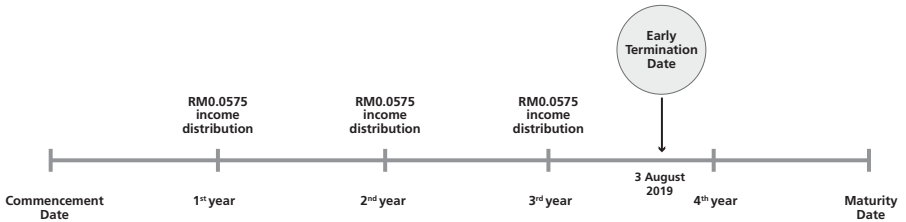


Illustration to compute cumulative total return



* Early Termination Date occurs within 15 Business Days from the Early Termination event and it is the date when the Fund terminates. Unit Holders are not allowed to redeem on the Early Termination Date.

Commencement Date	1 June 2016
1 st year	1 June 2016 to 31 May 2017
2 nd year	1 June 2017 to 31 May 2018
3 rd year	1 June 2018 to 31 May 2019
4 th year	1 June 2019 to 31 May 2020
Maturity Date	1 June 2021
Early Termination event	13 July 2019
Early Termination Date	3 August 2019
Offer Price	RM1.0000
NAV per Unit on Early Termination event	RM1.0900
Audited NAV per Unit on Early Termination Date, i.e. 3 August 2019**	RM1.0945
Distribution per Unit	
Assuming 1 st year income distribution	RM0.0575
Assuming 2 nd year income distribution	RM0.0575
Assuming 3 rd year income distribution	RM0.0575

Illustration to compute cumulative total return on Early Termination event

$$\text{Cumulative total return} = \frac{(\text{NAV per Unit on Early Termination event} + \text{cumulative income distribution}) - 1 \times 100}{\text{Offer Price}}$$

$$\text{Cumulative total return} = \frac{(1.0900 + 0.0575 + 0.0575 + 0.0575) - 1 \times 100}{1.0000}$$

$$\text{Cumulative total return} = 26.25\%$$

26.25% is the cumulative total return to determine if the Early Termination event has occurred.

** Audited NAV per Unit on Early Termination Date may differ from NAV per Unit on Early Termination event due to market conditions and liquidation costs during the liquidation process.

Illustration to compute cumulative total return on Early Termination Date

$$\text{Final cumulative total return} = \frac{(\text{Audited NAV per Unit on Early Termination Date} + \text{cumulative income distribution}) - 1 \times 100}{\text{Offer Price}}$$

$$\text{Final cumulative total return} = \frac{(1.0945 + 0.0575 + 0.0575 + 0.0575) - 1 \times 100}{1.0000}$$

$$\text{Final cumulative total return} = 26.70\%$$

26.70% is the final cumulative total return on the Early Termination Date.

Illustration to compute Early Termination proceeds for Unit Holders

	Note	Formula	
Balance of Units held by a Unit Holder on 3 August 2019	(a)		10,000
Audited NAV per Unit on Early Termination Date, i.e. 3 August 2019	(b)		RM 1.0945
Early Termination proceeds to be received by a Unit Holder		(a) x (b)	RM 10,945

Investments in Foreign Bonds

The Fund will invest in the following foreign markets where the regulatory authority is an ordinary member of the IOSCO.

Argentina	Egypt	Luxembourg	South Africa
Australia	El Salvador	Mexico	South Korea
Austria	Finland	Mongolia	Spain
Bahrain	France	Netherlands	Sri Lanka
Barbados	Germany	New Zealand	Sweden
Belgium	Ghana	Nigeria	Switzerland
Bermuda	Greece	Norway	Taiwan
Brazil	Hong Kong	Pakistan	Thailand
British Virgin Islands	Hungary	Panama	Turkey
Cayman Islands	India	Peru	Ukraine
Chile	Indonesia	Philippines	United Arab Emirates
China	Ireland	Poland	United Kingdom
Colombia	Italy	Portugal	United States of America
Costa Rica	Jamaica	Russia	Uruguay
Denmark	Japan	Saudi Arabia	Venezuela
Dominican Republic	Kazakhstan	Serbia	Vietnam
Ecuador	Lithuania	Singapore	

Derivatives for hedging purposes only

The Fund invests in derivatives, such as foreign exchange forward contracts, cross currency swaps, credit default swaps (“CDS”) and interest rate swaps, for hedging purposes only. The hedging strategy employed by the External Investment Manager is detailed below.

Foreign exchange forward contracts and other currency derivatives may be used to hedge the returns and principal of all foreign denominated bonds back to Ringgit Malaysia. Should the Fund employ hedging, it will limit the potential upside where Unit Holders would not be able to enjoy additional returns when these currencies move favourably against Ringgit Malaysia.

Interest rate swaps may be used to hedge the interest rate risk borne by the Fund. Prices of fixed-coupon bonds in general have an inverse relationship to interest rate. Interest rate swaps are instruments that allow the External Investment Manager to exchange fixed coupons for floating-rate coupons. Positions in such derivatives may reduce the impact of falling fixed-coupon bonds prices during periods of rising interest rates.

The Fund may also enter into CDS to allow hedging the credit risk of bonds. The gains made from CDS as a result of a bonds default will help offset the losses from the underlying bonds.

Trading policy

As this is a close-ended bond fund, the Fund will be managed with a semi-active management by the External Investment Manager. Semi-active management of the portfolio refers to the possibility that investments in the portfolio may be:

- ▶ Traded or rebalanced if needed from credit or default risk and/or from uptrend interest rate concerns; and
- ▶ Reinvesting proceeds from the bonds which have matured or called back before the Fund's Early Termination Date or Maturity Date.

Asset Allocation

- ▶ Minimum of 70% of the Fund's NAV will be invested in local and/or foreign bonds. Not more than 40% of the Fund's NAV may be invested either in non-rated bonds and/or bonds rated below investment grade by RAM, MARC, Standard & Poor's, Moody's, Fitch or other rating agencies (i.e. lower than BBB3 rating by RAM or below investment grade rating by other rating agencies) while the remainder will be invested in investment grade bonds.
- ▶ Up to 30% of the Fund's NAV may be invested in Liquid Assets.
- ▶ The External Investment Manager may deviate from the above asset allocation near* the Early Termination Date or Maturity Date as the External Investment Manager intends to invest proceeds from maturing or liquidated bonds in Liquid Assets to preserve the amount of proceeds received near the Early Termination Date or Maturity Date.
- ▶ The External Investment Manager may also deviate from the above asset allocation for the first two (2) months from the Fund's Commencement Date.

* less than nine (9) months before the Fund's Early Termination Date or Maturity Date.

Performance Benchmark

5-year Maybank fixed deposit rate as at the Commencement Date.

Please note that investors may obtain information on the benchmark from the Manager upon request.

As the Fund will invest in local and foreign markets across various bonds of different ratings, the risk profile of the Fund is not the same as the risk profile of the performance benchmark.

Temporary Defensive Positions

If and when the Manager considers the market, economic and political conditions to be adverse to the Fund, the Manager may take temporary defensive positions to respond to those conditions. In such circumstances, the Fund may temporarily increase its holding in Liquid Assets by more than the allocated percentage of the Fund's asset allocation.

Risk Management Strategies

The risk management strategies employed by the Manager include the following:

- ▶ monitoring market and economic conditions;
- ▶ monitoring adherence to the Fund objective and investment restrictions and limits;
- ▶ monitoring the performance of the Fund;
- ▶ taking temporary defensive position, when required; and
- ▶ escalating and reporting investment matters to the investment committee, senior management team, risk management committee, audit and compliance committee and board of directors.

INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF AN INVESTMENT. INVESTORS SHOULD READ AND UNDERSTAND THE CONTENTS OF THE PROSPECTUS AND, IF NECESSARY, CONSULT A PROFESSIONAL ADVISER BEFORE MAKING ANY INVESTMENT DECISIONS.

Permitted Investments

Unless otherwise prohibited by the relevant authorities or any relevant law and provided always that there are no inconsistencies with the objective of the Fund, the Fund is permitted under the Deed to invest in the following:

- ▶ Bonds;
- ▶ Money market instruments;
- ▶ Derivatives;
- ▶ Deposits with financial institutions;
- ▶ Liquid Assets; and
- ▶ Any other form of investments permitted by the relevant authorities from time to time.

Investment Restrictions and Limits

The investment restrictions and limits for the Fund shall be as follows, or any other limits as may be prescribed by the SC from time to time:

- a. The value of the Fund's investments in debentures issued by any single issuer must not exceed 20% of the Fund's NAV but must not exceed 30% of the NAV, if the debentures are rated by any domestic or global rating agency to be of the best quality and offer highest safety for timely payment of interest and principal;
- b. The value of the Fund's investments in debentures issued by any one group of companies must not exceed 30% of the Fund's NAV;
- c. The value of the Fund's placement in Deposits with any single institution must not exceed 20% of the Fund's NAV;
- d. The Fund's exposure from its derivatives position should not exceed the Fund's NAV at all times;
- e. For investments in derivatives, the exposure to the underlying assets of that derivative must not exceed the investment spread limits stipulated in the Guidelines and the value of the Fund's OTC derivative transaction with any single counter-party must not exceed 10% of the Fund's NAV;
- f. The aggregate value of the Fund's investments in transferable securities, money market instruments, Deposits and OTC derivatives issued by or placed with (as the case may be) any single issuer or institution must not exceed 25% of the Fund's NAV. Where the single issuer limit is increased to 30% of the Fund's NAV, pursuant to paragraph (a), the aggregate value of the Fund's investment must not exceed 30%;
- g. The Fund's investments in debentures must not exceed 20% of the debentures issued by any single issuer;
- h. The Fund's investments in money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to money market instruments that do not have a predetermined issue size; and
- i. There will be no restriction or limit for securities or instruments issued or guaranteed by the Malaysian government or Bank Negara Malaysia.

The investment restrictions and limits mentioned herein must be complied with at all times based on the most up-to-date value of the Fund's investments. However, a 5% allowance in excess of the restrictions or limits is permitted where the restrictions or limits is breached through an appreciation or depreciation of the Fund's NAV (whether as a result of an appreciation or depreciation in value of the investments or as a result of redemption of Units or payment made from the Fund). The External Investment Manager will not make any further acquisitions to which the relevant restriction or limit is breached, and the External Investment Manager will within a reasonable period of not more than three (3) months from the date of the breach take all necessary steps and actions to rectify the breach.

BASES OF VALUATION FOR THE FUND

The bases of valuation of the respective asset classes of the Fund are as follows:

Unlisted bonds

Investments in unlisted bonds denominated in Ringgit Malaysia will be valued on a daily basis using fair value prices quoted by a bond pricing agency registered with the SC. An example of such an agency is Bond Pricing Agency Malaysia Sdn. Bhd. If the Manager is of the view that the price quoted by the bond pricing agency differs from the market price by more than twenty (20) basis points, the Manager may use the market price provided that the Manager records the basis for not using the bond pricing agency price and obtain the necessary internal approvals for not using the bond pricing agency price. The Manager will keep an audit trail of all the decisions and basis for adopting the market yield.

Other unlisted bonds

Foreign unlisted bonds will be valued daily by using indicative quotes sourced from Reuters. Where Reuters prices are not available, these foreign unlisted bonds will be valued at fair value, as determined in good faith by the Manager based on the methods or bases approved by the Trustee.

Money market instruments

Money market instruments such as commercial papers shall be valued at original purchase yields on a daily basis. The original purchase yields refer to the original price at the point of purchase and adjusted for amortisation of premiums or accretion of discounts.

Deposits

Deposits placed with financial institutions are valued each day by reference to the principal value of such investments and the interest accrued thereon, if any, for the relevant period.

Derivatives

Derivatives are marked-to-market on a daily basis, where possible. Otherwise, the valuation will be based on fair value as determined in good faith by the Manager on methods and bases that have been verified by the auditor of the Fund and approved by the Trustee.

Listed securities

In respect of Fund's investments in listed securities, valuation is based on the market price obtained at the close of the respective stock exchanges. However, if

- a. a valuation based on the market price does not represent the fair value of the listed securities, for example during abnormal market conditions; or
- b. no market price is available, including in the event of a suspension in the quotation of the listed securities for a period exceeding fourteen (14) days, or such shorter period as agreed by the Trustee,

then the listed securities would be valued at fair value, as determined in good faith by the Manager based on the methods or bases approved by the Trustee after appropriate technical consultation.

Foreign Exchange Rate Conversion

Where the value of an asset of the Fund is denominated in a foreign currency, the assets are translated on a daily basis to Ringgit Malaysia using the bid foreign exchange rate quoted by either Reuters or Bloomberg, at United Kingdom time 4.00 p.m. the same day.

VALUATION OF THE FUND

Valuation Point

The Fund must be valued at least once every Business Day. The Fund adopts a forward pricing basis which means that prices of Units will be calculated based on the NAV of the Fund at the next valuation point after the application to redeem Units is received by the Manager.

As the Fund may invest in foreign markets, the valuation of the Fund is conducted after the close of a Business Day but before 5.00 p.m. of the following Business Day (T+1) due to the different time zones of foreign markets. Consequently, the daily NAV of the Fund will be published two (2) Business Days later instead of the next Business Day. If application for redemption is received by the Manager before the cut-off time of 4.00 p.m. on any Business Day, say, Tuesday, the Tuesday's Unit pricing shall apply and will be calculated on Wednesday (if Wednesday is a Business Day). Tuesday's Unit pricing will be published on Thursday (T+2).

You may contact the Manager directly or visit the Manager's website, www.eastspringinvestments.com.my to obtain the latest price of Units.

POLICY ON GEARING

The Fund is not permitted to borrow cash or other assets (including the borrowing of securities within the meaning of the Guidelines on Securities Borrowing and Lending) to finance its activities. However the Fund may borrow cash for the purpose of meeting redemption request for Units and for short-term bridging requirement. Such borrowings are subjected to the following:

- ▶ the Fund's borrowing is only on a temporary basis and that borrowings are not persistent;
- ▶ the borrowing period should not exceed one month;
- ▶ the aggregate borrowings of the Fund should not exceed 10% of the Fund's NAV at the time the borrowing is incurred; and
- ▶ the Fund may only borrow from financial institutions.

This page is intentionally left blank.

6. FEES, CHARGES AND EXPENSES

All fees, charges and expenses payable by the Unit Holder and/or the Fund are subject to 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.

FEES AND CHARGES

Below are the fees and charges that you may incur **directly** when purchasing or redeeming Units of the Fund:

► Sales Charge

The table below sets out the maximum rate of sales charge imposed by the Authorised Distributors:

Authorised Distributors	Sales charge as a percentage of the offer price during the offer period
Manager	Up to 3.00%
IUTA	
UTC or CUTA	

Sales charge is negotiable due to the different levels of services provided by each Authorised Distributor and/or the size of the investment undertaken.

► Repurchase Charge

The Manager will impose a repurchase charge of 3.00% of NAV per Unit of the Fund.

The repurchase charge is non-negotiable and will be retained by the Fund.

No repurchase charge will be imposed on the Early Termination Date or Maturity Date.

Please refer to page 44 for illustration on how the charges directly incurred by a Unit Holder when purchasing or redeeming Units of the Fund are calculated.

► Switching Fee

Not applicable, as switching facility is not available for this Fund.

► Transfer Fee

No transfer fee is applicable.

FEES AND EXPENSES

Below are the fees and expenses that you may **indirectly** incur when investing in the Fund:

› **Annual Management Fee**

The Manager is entitled to a management fee of up to 0.20% of the Fund's NAV per annum calculated and accrued daily.

› **Annual Trustee Fee**

The Fund pays an annual trustee fee up to 0.06% of the Fund's NAV per annum, subject to a minimum of RM15,000 per annum (excluding foreign custodian fees and charges) calculated and accrued daily.

For details of computation of annual management fee and annual trustee fee, refer to page 43.

OTHER EXPENSES RELATED TO THE FUND

Only expenses that are directly related and necessary for the operation and administration of the Fund and permitted by the Deed may be charged to the Fund. Below is a list of expenses related to the Fund:

- › commission or fees paid to dealers;
- › auditors' fee;
- › tax adviser's fee;
- › valuation fee*;
- › taxes;
- › custodial charges (i.e. foreign sub-custodian charges only);
- › cost of printing the annual and interim reports;
- › independent investment committee member fee;
- › any tax such as GST and/or other indirect or similar tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred by the Fund; and
- › any other expenses allowed under the Deed.

* These are fees incurred for the valuation for any investments of the Fund by independent valuers for the benefit of the Fund.

OTHER FEES AND CHARGES

Commissions Payable

The sales and other commission payable to the Authorised Distributors are not paid from the Fund but from the sales charges retained by the Manager on the sale of Units.

Other charges

In executing transactions upon a Unit Holder's request, certain charges may be incurred. A Unit Holder shall bear these transaction charges, for instance bank charges, telegraphic or online transfer charges and courier charges. The Manager reserves the right to vary such conditions from time to time, which shall be communicated to the Unit Holder in writing.

REBATES AND SOFT COMMISSIONS

Neither the Trustee nor the Manager is entitled to any rebates or to share in any commission from any dealer in consideration for direct dealings in the investments of the Fund. Accordingly, any rebates and shared commissions will be directed to the account of the Fund.

Notwithstanding the aforesaid, the Manager may receive goods or services by way of soft commissions provided always that the goods or services are of demonstrable benefit to the Unit Holder and that the execution of a transaction is consistent with the best execution standards.

Soft commissions which are not allowed include, among others, entertainment allowance, travel, accommodation and membership fee.

THERE ARE FEES AND CHARGES INVOLVED AND INVESTORS ARE ADVISED TO CONSIDER THEM BEFORE INVESTING IN THE FUND.

CALCULATION OF UNIT PRICES

Pricing

Computation of NAV and NAV per Unit

The NAV of the Fund means the value of all the Fund's assets less the value of all the Fund's liabilities at the valuation point.

NAV per Unit = NAV of the Fund/Units in circulation

Illustration : Computation of NAV and NAV per Unit

NAV before deducting management fee and trustee fee		RM 48,000,000.00
<i>Less:</i> Management fee for the day (0.20% per annum) 48,000,000 X 0.20% / 365		RM (263.01)
<i>Less:</i> Trustee fee for the day (0.06% per annum) 48,000,000 X 0.06% / 365		RM (78.90)
NAV after deducting management fee and trustee fee	(a)	RM 47,999,658.09
Units in circulation	(b)	42,888,888
NAV per Unit (a) / (b)		RM 1.1191630
NAV per Unit (rounded to four decimal places)		RM 1.1192

Pricing Policy

› Single Pricing

The Manager adopts the single pricing policy, i.e. the selling price and repurchase price are fixed at the offer price during the Fund's offer period. After the offer period, the repurchase price will be the NAV per Unit rounded to four (4) decimal places.

› Forward Pricing

The Fund is valued on a forward pricing basis. The daily NAV per Unit is valued at the next valuation point after the application to redeem Units is received by the Manager.

► **Incorrect valuation and pricing**

The Manager shall ensure that the Fund and the Units are correctly valued and priced according to the Deed and all relevant laws. Where there is a significant error in the valuation of the Fund and pricing of Units, the Manager shall take remedial action to correct the error. The Manager's remedial action will involve the reimbursement of money in the following manner:

- a. if there is an over valuation and pricing in relation to the redemption of Units, the Manager shall reimburse the Fund; and
- b. if there is an under valuation and pricing in relation to the redemption of Units, the Fund shall reimburse the Unit Holder or former Unit Holder.

Reimbursement of money shall be made to Unit Holder if the incorrect valuation and pricing:

- a. is equal or more than 0.50% of the NAV per Unit; and
- b. results in a sum total of RM10.00 or more.

Computation of selling price

Units will **ONLY** be sold during the offer period at the offer price.

Illustration : Computation of selling price

	Investment amount	RM10,000.00
<i>Add:</i>	Sales charge (3.00% of the offer price)	RM 300.00
	Total amount payable by you	<u>RM10,300.00</u>
	Investment amount	RM10,000.00
<i>Divide:</i>	Offer price	RM 1.0000
	Number of Units purchased	<u>10,000</u>

Computation of repurchase price

- a. During offer period
During the offer period, the repurchase price shall be RM1.0000.
- b. After offer period

Illustration : Computation of repurchase price

	Units intended for redemption	10,000 Units
	Repurchase amount (10,000 Units X RM1.0200)	RM 10,200.00
<i>Less:</i>	Repurchase charge (3.00% X RM10,200)	RM (306.00)
	Net amount payable to you	<u>RM 9,894.00</u>

c. On the Maturity Date

On the Maturity Date, the Fund shall be compulsorily terminated and all Units held by each Unit Holder will be duly redeemed. The NAV per Unit will be calculated by dividing the NAV by the number of Units in circulation at the close of business on the Maturity Date. No repurchase charge will be imposed on Units held by the Unit Holder on the Maturity Date.

THE NAV PER UNIT OF THE FUND IS PUBLISHED DAILY IN MAJOR NEWSPAPER. HOWEVER, SHOULD THERE BE ANY INCONSISTENCIES BETWEEN THE PRICE PUBLISHED AND THE PRICE ADOPTED BY THE MANAGER, THE MANAGER'S PRICE SHALL BE ADOPTED INSTEAD OF THE PRICE PUBLISHED IN THE NEWSPAPERS. WHILE THE MANAGER CAN ENSURE THAT THE PRICES FORWARDED TO THE NEWSPAPERS ARE ACCURATE, THE MANAGER HOWEVER CANNOT ASSUME ANY RESPONSIBILITY OR BE LIABLE FOR ANY ERROR IN PRICES FINALLY PUBLISHED IN THE NEWSPAPERS.

This page is intentionally left blank.

7. TRANSACTION INFORMATION

DISTRIBUTION CHANNELS

The Fund is distributed through the Manager's head office, branch offices and Authorised Distributors.

Please refer to the Directory of Sales Office section at the end of this prospectus for more information.

HOW TO PURCHASE UNITS

When purchasing Units of the Fund, investors must forward the following completed documents to the Manager:

Individual	Non-individual
<ul style="list-style-type: none">› Master account opening form› Transaction form› Proof of payment which is acceptable by the Manager› FiMM Pre-investment form› Suitability assessment form› Certified true copy of identity card, passport or other identification	<ul style="list-style-type: none">› Master account opening form› Transaction form› Proof of payment which is acceptable by the Manager› Suitability assessment form› Certified true copy of identity card or passport of directors and authorised representatives› Certified true copy of board resolution› Certified true copy of corporate structure (where applicable)› Certified true copy of latest forms 24 and 49› Certified true copy of latest annual return and audited account (where applicable)› Certified true copy of memorandum and articles of association ("M&A")› Certified true copy of forms 8, 9, 13, 20 and 44 (where applicable)› Personal data protection notice form for directors and authorised representatives

A Unit Holder may be required to forward to the Manager additional documents to authenticate his or her identification when transacting Units of the Fund. The Manager reserves the right to reject any application without providing any reason.

The Manager allows a Unit Holder the convenience of maintaining all his investments in ONE single master account regardless of the number of funds in which he invests with the Manager.

Should a Unit Holder wish to consider investment, subsequent investment, redemption, switching or transfer of Units, the Unit Holder must complete the relevant transaction forms which can be obtained from the Manager's head office, branch offices and Authorised Distributors.

PURCHASE APPLICATION AND ACCEPTANCE

Purchase application should be made before the cut-off time of 4.00 p.m. on any Business Day during the offer period at the offer price. The cut-off time will be determined based on the time and date stamp made at the Manager's head office and branch offices.

When purchase application is received after the cut-off time stated above, the purchase application will be deemed to have been received on the next Business Day. The Manager reserves the right to vary the terms and conditions of investment and payment modes from time to time, which shall be communicated to you in writing. The Manager reserves the right to reject any application without providing any reason. The Manager may also reject any application that is incomplete and/or not accompanied by the required documents.

Upon confirming your purchase of Units, you will receive a *confirmation of the master account details and confirmation advice*.

HOW TO PAY FOR AN INVESTMENT

A Unit Holder can make payment via telegraphic or online transfer by submitting the telegraphic or online transfer statement together with the application to the Manager.

A Unit Holder can also make payment by issuing cheque or bank draft made payable to "**Eastspring Investments Berhad**".

Cheques can be deposited directly into the Manager's bank account by using a bank deposit slip at any branch of the Manager's principal bankers stated below. The original client's copy of the bank deposit slip (proof of payment) must be sent together with the application for Units.

All fees, charges and expenses incurred or to be incurred for payment shall be borne by Unit Holder.

INVESTORS ARE ADVISED NOT TO MAKE PAYMENT IN CASH TO ANY INDIVIDUAL AGENT WHEN PURCHASING UNITS OF THE FUND.

Details of the Manager's principal bank accounts are as follows:

Bank	Account No
Deutsche Bank (Malaysia) Berhad	0003111-00-0
Malayan Banking Berhad	514011-576079
Standard Chartered Bank Malaysia Berhad	312-143583032
HSBC Bank Malaysia Berhad	305-417255-101

HOW TO REDEEM UNITS

Unit Holder 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 4.00 p.m. on any Business Day. The Units will be repurchased at the NAV per Unit calculated at the next valuation point (i.e. forward pricing) after the redemption application is received by the Manager. The cut-off time will be determined based on the time and date stamp made at the Manager's head office and branch offices.

When the redemption application is received after the cut-off time stated above, the redemption application will be deemed to have been received on the next Business Day. The Manager reserves the right to vary the terms and conditions of redemption mode from time to time, which shall be communicated to you in writing.

Upon confirming your redemption of Units, you will receive a *confirmation advice*.

Any correspondence and cheques will ONLY be sent to you at the correspondence address that is registered by the Manager as provided by you in your application form.

In the event if the Units carry more than one Unit Holder's name, i.e. "Joint Application", redemption application will be signed by all the joint holders. If the application specifies "Either Applicant to sign", any one Unit Holder who is registered as a joint holder will have the authority to sign the redemption application. In all cases, the redemption proceeds will be paid to the principal account holder or in the names of both account holders in the register of Unit Holder.

The Manager shall send the redemption proceeds to you within ten (10) calendar days from the day 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 transaction form. If you redeem immediately after the purchase of Units, the Manager shall have the right to withhold the redemption application until sufficient time has elapsed to ensure that the amount remitted by you (for purchase of Units) is realised and credited to the Manager's principal bank account.

COOLING-OFF PERIOD & COOLING-OFF RIGHT

The cooling-off right is only given to a qualified investor. A qualified investor is a person who is investing in any of the unit trust funds managed by the Manager for the first time but shall not include the following persons:

- ▶ a corporation or institution;
- ▶ the Manager's staff; and
- ▶ persons registered with a body approved by the SC to deal in unit trusts.

The cooling-off right allows Unit Holder the opportunity to reverse an investment decision which could have been unduly influenced by certain external elements or factors.

The refund to the Unit Holder pursuant to the exercise of his cooling-off right shall not be less than the sum of:

- a. the offer price on the day the Units were first purchased; and
- b. the sales charge and GST originally imposed on the day the Units were purchased.

The cooling-off period shall be within six (6) Business Days which shall be effective from the date the Manager receives the duly completed transaction form.

You may exercise your cooling-off right on any Business Day by giving written notice to the Manager.

Cooling-off application should be made before the cut-off time 4.00 p.m. on any Business Day. The cut-off time will be determined based on the time and date stamp made at the Manager's head office and branch offices.

When a cooling-off application is received after the cut-off time as stated above, the cooling-off application will be deemed to have been received on the next Business Day. The Manager reserves the right to vary the terms and conditions of cooling-off mode from time to time, which shall be communicated to you in writing.

Upon confirming your cooling-off of Units, you will receive a *confirmation advice*.

Cooling-off proceeds will only be paid to Unit Holder once the Manager has received cleared funds for the original investment. Such proceeds shall be refunded to you within ten (10) calendar days from the date the Manager receives the duly completed transaction form.

SWITCHING BETWEEN FUNDS

Switching facility is not applicable for this Fund.

TRANSFER OF UNITS

A Unit Holder may transfer some or all of his or her Units held in the Fund to another Unit Holder by completing a transaction form.

A transfer is subject to the minimum balance and terms and conditions applicable for the Fund. However, both the transferor and the transferee should maintain the minimum holding of Units for the Fund after the transfer is made.

Transfer of Units application should be made before the cut-off time of 4.00 p.m. on any Business Day. The cut-off time will be determined based on the time and date stamp made at the Manager's head office and branches.

When transfer application is received after the cut-off time stated above, the transfer application will be deemed to have been received on the next Business Day. The Manager reserves the right to vary the terms and conditions for transfer from time to time, which shall be communicated to you in writing.

Upon confirming your transfer of Units, you will receive a *confirmation advice*.

For a transfer to an IUTA nominee account, the Unit Holder is required to redeem his or her Units in the Fund and invest through the IUTA.

HOW TO KEEP TRACK OF YOUR INVESTMENT

A Unit Holder will receive annual and interim reports of the Fund from the Manager. Both the reports will disclose the performance and investments updates of the Fund.

A Unit Holder can always contact the Manager's client services personnel to assist in the following:

1. enquiry on latest Unit price and account balance;
2. any transaction related enquiries, for example switching, top up investment, transfer;
3. request to change personal details, for example address, telephone no;
4. request for confirmation advices on purchase and other transactions related to your Unit holdings, half yearly statements and copy of annual and/or interim reports; and
5. other queries regarding the Fund's performance.

A Unit Holder may communicate with the Manager via:

Client services tel: 603-2332 1000

Client services fax: 603-2052 3366

Email: cs.my@eastspring.com

A Unit Holder can obtain the Manager's latest information, products and services, and market outlook at the Manager's website, www.eastspringinvestments.com.my or by registering a "My e-Account".

A Unit Holder can also review and track the performance of their Units by checking the Unit prices published daily on the Manager's website, www.eastspringinvestments.com.my and on one national English newspaper.

SUSPENSION OF SALE AND REDEMPTION OF UNITS

Pursuant to Clause 10.24 of the Guidelines, the Trustee should suspend the dealing in Units of the Fund:

- a. where a request is made by the Manager to cancel Units to satisfy a redemption request and the Trustee considers that it is not in the best interests of the Unit Holder to permit the assets of the Fund's property to be sold or that the Fund's property cannot be liquidated at an appropriate price or on adequate terms; or
- b. due to exceptional circumstances, where there is good and sufficient reason to do so, considering the interests of the Unit Holder or potential Unit Holder(s).

Please note that the transaction procedures such as investment, redemption, cooling-off and transfer of Units via our distribution channels may differ from that described in this prospectus, and you are advised to check with the relevant distributor for details of these procedures.

Transaction Details

The table below sets out the **minimum initial and additional investment amount** for the Fund.

Fund name	Minimum initial investment	Minimum additional investment (during the offer period)
	Lump sum (RM)	Lump sum (RM)
Eastspring Target Income 6	1,000	100

The table below sets out the **minimum redemption, transfer and holding of Units** for the Fund.

Fund name	Minimum redemption	Minimum transfer	Minimum holding
	(Units)	(Units)	(Units)
Eastspring Target Income 6	1,000 Refer note 1	Any number of Units Refer note 2	1,000

Note 1: 1,000 Units or such other lower quantity as the Manager may determine from time to time.

Note 2: Both the transferor and transferee should maintain the minimum holding of Units for the Fund after the transfer is made.

The Manager reserves the right to change the above stipulated amounts and quantity from time to time.

In the case of a partial redemption, instructions will be carried out only if the minimum holding of Units (being 1,000 Units or such other lower quantity as the Manager may determine from time to time) remains in the Fund after redemption. If the value of the remaining investments is below the minimum holding of Units, all Units in the Fund held by Unit Holder will be redeemed automatically.

In the event a master account has more than one registered owner, the first-named Unit Holder (as determined by reference to the original master account application form) shall receive the confirmation advices, notices and correspondence with respect to the master account, as well as any redemption proceeds or income distribution or other distributions. In addition, such first-named Unit Holder shall have the voting rights, as permitted, associated with such Units.

In the case of joint holders, any one of such joint holders may vote either personally or by proxy as comprised in the joint holding. If the joint holders are present at any meeting either personally or by proxy, the joint holder whose name stands first in the register of Unit Holder shall alone be entitled to vote.

INCOME DISTRIBUTION POLICY

Distribution of income, if any, will be on annual basis, after deduction of taxation and expenses.

Income declared will be paid out either by way of E-payment according to Unit Holders' instructions in the account opening form or by cheque. Distribution proceeds will be paid one (1) month from the date income distribution is declared.

UNCLAIMED MONEYS POLICY

Any unpresented cheques will be filed with and paid to the Registrar of Unclaimed Moneys after the lapse of one (1) year from the date of payment in accordance with the requirements of the Unclaimed Moneys Act 1965. A Unit Holder will have to liaise directly with the Registrar of Unclaimed Moneys to claim their moneys.

POLICY ON ANTI-MONEY LAUNDERING, ANTI-TERRORISM FINANCING AND PROCEEDS OF UNLAWFUL ACTIVITIES ACT 2001

The Manager has an anti-money laundering and anti-terrorism financing policy in place where Unit Holder's due diligence will be performed by the Manager and its Authorised Distributors on all Unit Holders without exception. Application for Units must be accompanied by proper identification documents for the Manager's verification. All Unit Holders will be checked against various reliable sources on money laundering, terrorism financing and proceeds of unlawful activities information. Enhanced due diligence process will be conducted on high risk Unit Holders which would require the Manager's senior management's review and approval, where applicable. Suspicious transactions, if any, will be reported to the Manager's internal money laundering prevention officer for further review and onward reporting to the Financial Intelligence and Enforcement Department (FIED) of Bank Negara Malaysia and the SC.

In compliance with the applicable anti-money laundering, anti-terrorism financing and proceeds of unlawful activities laws and the guidelines, the Manager, together with its Authorised Distributors reserve the right to request all relevant information pertaining to the Unit Holder's information as may, in the Manager's opinion or its Authorised Distributors' opinion, be necessary to verify the identity of the Unit Holder.

This page is intentionally left blank.

8. THE MANAGEMENT AND THE ADMINISTRATION OF THE FUND

BACKGROUND OF THE MANAGER

Eastspring Investments Berhad was incorporated in November 2000 and is part of the Prudential Group. The ultimate parent company of the Prudential Group is Prudential plc whose shares are listed on the London, New York, Hong Kong and Singapore stock exchanges. The Manager is a duly approved unit trust management company by the SC on 5 January 2005 and holds a capital markets services licence for fund management and dealing in securities restricted to unit trust funds.

As at 22 April 2016, the Manager managed thirty-five (35) unit trust funds valued at over RM5.19 billion and have a staff force of 118 (111 executives and 7 non-executives).

SUMMARY OF FINANCIAL POSITION

The financial information based on audited accounts for the past three (3) financial years is set out in the table below.

	Financial Year End		
	31/12/2013 (RM'000)	31/12/2014 (RM'000)	31/12/2015 (RM'000)
Paid-up share capital	28,000	28,000	20,000
Shareholders' funds	41,379	44,098	37,631
Turnover	79,139	118,732	120,815
Pre-tax profit	24,885	33,600	27,346
After tax profit	18,131	24,879	19,853

ROLES & FUNCTIONS OF THE MANAGER

The Manager is responsible for the daily management and administration of the Fund in accordance with the provisions of the Deed and all relevant laws and guidelines. The Manager may undertake cross trades through a dealer or a financial institution on an arm's length and fair value basis and subject to the best interest of the Unit Holder. The Manager's main duty includes:

- ▶ arranging for the sale and redemption of Units;
- ▶ keeping proper records of the Fund and reporting to the Unit Holder; and
- ▶ providing sales, marketing and customer service support to the Unit Holder and distributors of the Fund.

The Manager has established a legal and compliance department under the supervision of the head of legal and compliance who is responsible for the legal and compliance functions of the Manager. The head of legal and compliance reports to the board of directors and the audit and compliance committee. The internal audit unit of the Prudential Group conducts all internal audit functions and reports to the audit and compliance committee.

MATERIAL LITIGATION AND ARBITRATION

As at 22 April 2016, the Manager is not engaged in any material litigation and arbitration, including those pending or threatened, and is not aware of any facts likely to give rise to any proceedings which might materially affect the business and/or financial position of itself and/or any of its delegates.

BOARD OF DIRECTORS

Roles and Functions of the Board of Directors

The board of directors oversees the overall management of the Manager. The board of directors comprise of five (5) members who meet every quarter or more frequently, when required.

Julian Christopher Vivian Pull

Chairman, non-independent, non-executive director

Julian Christopher Vivian Pull is chief financial officer of Eastspring Investments, the asset management business of Prudential Corporation Asia. He is a member of the executive committee of Eastspring Investments. He is responsible for the financial management of the business and works closely with both regional support teams and venture management. He joined Eastspring Investments in 2000 as director of finance and has held several senior roles including chief executive officer of Eastspring Investments (Singapore) Limited from 2008 to 2012 and chief operating officer of Eastspring Investments from 2006 to 2013. With more than twenty eight (28) years of management experience in Asia, he has previously held senior financial management positions at Singapore Telecom and Mtel Inc. He holds a Bachelor of Science degree in Economics from University College, London and an MBA (distinction) in Finance and Investment from the University of Hull.

Iskander bin Ismail Mohamed Ali

Independent, non-executive director

Iskander bin Ismail Mohamed Ali was appointed as the independent director of the Manager on 14 June 2013. He is a member of the Malaysian Institute of Accountants and fellow member of the Association of Chartered Certified Accountants. He was formerly the executive director and chief executive officer of Kenanga Fund Management Berhad. Having worked in the fund management industry since 1982, he had previously held various senior management roles in the fund management division and subsidiary of Bumiputra Merchant Bankers Berhad and MIDF Berhad, where he was also a director of several MIDF subsidiary companies. He was the first (and for a few years thereafter) chairman of the Malaysian Association of Asset Managers, which he helped establish in November 1996. He served on the Capital Market Advisory Council and was a member of the Bursa Malaysia Berhad listing committee and of the Institutional Shareholders' Pro Tem committee under the Minority Shareholder Watchdog Group. He is an independent director of a Malaysian public listed company. He also sits on the board of trustees of a local educational foundation.

Khoo Chuan Keat

Independent, non-executive director

Khoo Chuan Keat was appointed as an independent, non-executive director of the Manager on 15 October 2015. He has extensive experience in the fields of taxation and business consulting as well as audit and accounting having spent more than forty-three (43) years in the profession, including eight (8) years in London, United Kingdom. He was previously a partner or senior executive director and tax leader in PricewaterhouseCoopers, Malaysia; chief executive officer of PwC E-Tax.com Sdn. Bhd. and company secretary of the PricewaterhouseCoopers Group of Companies. He is a member of the Institute of Chartered Accountants in England and Wales, United Kingdom and Chartered Institute of Taxation, United Kingdom, winning achievement awards in both Institutes. He is also a member of the Institute of Chartered Secretaries and Administrators, United Kingdom; Malaysian Institute of Certified Public Accountants; Chartered Tax Institute of Malaysia and Malaysian Institute of Accountants. He is also a director of the Malaysian Youth Orchestra Foundation; independent non-executive director of a Malaysian public listed company as well as director in a number of private companies.

Jackie Chew Pei Pei (Jackie Zhou PeiPei)

Non-independent, non-executive director

Jackie Chew joined Eastspring Investments, the Asian asset management business of Prudential plc, as chief executive officer of Eastspring Investments (Singapore) Limited, in December 2013. She is responsible of the Singapore office, which is the largest of the asset manager's ten (10) offices in Asia, with almost 300 staff, and serves as Eastspring's central hub. Prior to joining Eastspring Investments, Jackie was the regional director of group-wide internal audit for Prudential Corporation Asia. In this role, Jackie was responsible for the internal audit function for all of Prudential's businesses in Asia, including asset management and life insurance. She was also a member of the Prudential Group-wide Internal Audit Global Leadership Group, she was the chief auditor for ING Asia Pacific and also held senior roles at Merrill Lynch and PricewaterhouseCoopers. Jackie holds an MBA in Business and a Bachelor of Accountancy, and is a qualified Certified Public Accountant.

Raymond Tang Chee Kin

Non-independent, executive director

Raymond Tang is the chief executive officer ("CEO") and also sits on the board of directors of the Manager. As the CEO of the Manager, he is responsible for the growth strategy of the business in Malaysia as well as overseeing local investment performance. He brings with him almost thirty (30) years of industry experience and has worked for nearly twenty (20) years in senior positions in the asset management industry including head of international and institutional business and chief investment officer, Asean region for CIMB-Principal Asset Management Berhad. Previously, he was the executive director and chief investment officer at CMS Dresdner Asset Management Sdn Bhd. He also worked as a fund manager at SBB Asset Management Sdn. Bhd. and as an investment executive at CIMB Securities Sdn. Bhd. He commenced his career in the investment industry at RHB Asset Management Sdn. Bhd. Currently, he is the chairman of Malaysian Association of Asset Managers (MAAM) and chairman of FTSE Bursa Malaysia Index Advisory

Committee. He is a director of the Securities Industry Dispute Resolution Center (SIDREC) and also an invitee in the executive committee of Malaysia International Islamic Financial Centre (MIFC). He is a fellow of the Chartered Institute of Management Accountants of England and he obtained his Capital Markets Services Representative's Licence in 1997 from the SC.

AUDIT AND COMPLIANCE COMMITTEE

Iskander bin Ismail Mohamed Ali

independent member

His profile is as aforementioned.

Khoo Chuan Keat

independent member

His profile is as aforementioned.

Niall Dermot Grady

non-independent member

Niall Grady joined Eastspring Investments, the Asian asset management business of Prudential plc, as chief risk officer in 2013. As head office risk and chief risk officer of Eastspring Investments (Singapore) Limited, Niall is responsible for risk management framework across Eastspring and the investment risk, operational risk, legal & compliance functions the Singapore business unit. Niall serves on the board of Eastspring Investments (Dubai) and Prudential Vietnam Finance Company as well as a number of Eastspring Investments Audit Committees. Niall is a member of the Regulatory Committees of Asia Securities Industry and Financial Markets Association ("ASIFMA") and Risk & Performance Committee of Investment Management Association of Singapore ("IMAS"). Prior to joining Eastspring Investments, Niall was regional director of Enterprise Risk Management ("ERM") for Prudential Corporation Asia ("PCA") where he was responsible for the ERM framework, the solvency II program and operation risk. Before joining Prudential Plc, Niall worked for Ford Credit plc, a wholly owned financial services subsidiary of Ford Motor Co. Niall has more than fifteen (15) years of financial industry experience and has a degree in financial services from the University of Manchester (UK) business school and is a Chartered Associate of Institute of Financial Services ("ACIF").

KEY MANAGEMENT STAFF

Raymond Tang Chee Kin

Executive Director and Chief Executive Officer

His profile is as aforementioned.

Mohit Tandon

Chief Operating Officer

Mohit Tandon joined the Manager in April 2015 as the chief operating officer heading the retail operations, fund accounting and information technology (IT) functions. In a career covering the key developed and emerging markets of Asia, Mohit has held senior positions both in the first and second line functions in leading global organisations like Prudential and General Electric (GE). Starting his career with GE Capital in India, he worked across multiple functions like sales, operations and Six Sigma before going on to head the risk team in the country. Later he joined Prudential group to establish the risk management function for its life insurance business in India. Subsequently he moved to Singapore to head the operational risk & financial crime function for the Singapore and Hong Kong businesses of Eastspring Investments. Mohit is a certified Six-Sigma Black Belt and also a Claritas Certificate Holder from the Chartered Financial Analyst Institute.

Hiten Asher

Chief Financial Officer

Hiten Asher joined the Manager in February 2010 and is the chief financial officer. He is responsible for the Manager's strategic planning, finance, performance and investment risk functions. He brings to the Manager over seventeen (17) years of financial management experience in fund businesses covering India, Singapore, United Arab Emirates and now Malaysia. Before this, Hiten held a dual position as chief financial officer of Prudential Asset Management Limited, UAE and director, business management of Prudential Asset Management (Singapore) Limited, Singapore. Hiten is a Chartered Accountant from the Institute of Chartered Accountants of India.

Chen Fan Fai

Chief Investment Officer

Chen Fan Fai joined the Manager in February 2013 and he is the designated representative fund manager for the Fund. He is the chief investment officer and he is responsible to oversee the equities and fixed income teams of the Manager's retail and institutional business. He started his career in the asset management industry in 1990 as an analyst with UOB Asset Management Limited. Since then he has held several senior investment positions in local and regional asset management companies. Before his appointment at the Manager, Fan Fai was the director of investment at a well-established fund management company in Malaysia, overseeing the equity portfolios for statutory bodies, private pensions, corporate and unit trust funds. Fan Fai holds a Bachelor degree in Engineering from the Royal Melbourne Institute of Technology (RMIT), Australia, a Master of Business Administration degree from Loyola University of Chicago, United

States of America and Master of Science degree (Accountancy) from University of Illinois, United States of America. He obtained his Capital Markets Services Representative's Licence in 2004 from the SC.

Yap Siok Hoon

Chief Sales and Marketing Officer

Yap Siok Hoon joined the Manager in November 2013 as chief sales and marketing officer, responsible for the development and execution of the Manager's distribution, product and marketing strategies. Siok Hoon brings with her more than nineteen (19) years of financial industry experience covering retail and institutional business development, sales and marketing, distribution channel development, training and product development. Before joining the Manager, Siok Hoon was head of the retail client solutions and services group of a well established fund management company in Malaysia, overseeing the management company's retail unit trust business. She started her career with Hong Leong Asset Management Berhad (HLAM) in April 1997 and has held many senior management positions, ultimately rising to a position of general manager, client solutions group in 2011. Siok Hoon holds a Bachelor (First Class Honours) in Business Administration degree from Universiti Utara Malaysia.

Norlin Fatima Albakri

Head, Legal and Compliance

Norlin joined the Manager in August 2014. She is the designated person responsible for the Manager's compliance and legal functions. She brings to the Manager over fifteen (15) years of working experience in the capital market, specialising in capital market regulation, compliance, as well as corporate law. Prior to joining the Manager, she spent eight (8) years with the SC where her portfolio of work mainly related to the fund management, unit trust, private retirement scheme and financial planning industry. She has also worked in a corporate consulting company attached to a leading audit firm and as a corporate lawyer in a leading law firm in Malaysia. Norlin holds a LLB (Law) from King's College London.

INVESTMENT COMMITTEE

Roles and functions of the investment committee

The investment committee is responsible for monitoring the investment management policies of the Fund in accordance with the objective of the Fund and the provisions of the Deed. The investment committee meetings are held quarterly in performing the following functions:

- ▶ select appropriate strategies to achieve the proper performance of the Fund in accordance with the fund management policies;
- ▶ ensure that the strategies selected are properly and efficiently implemented by the Manager or its fund management delegate; and
- ▶ actively monitor, measure and evaluate the fund management performance of the Manager.

The investment committee comprises of five (5) members who have experience in overseeing investment management functions.

Ho Yik

independent member

Ho Yik is a well regarded professional in the insurance industry. He has extensive working experience in both the life and general insurance business. In 1968, he joined the Prudential Assurance Co. Ltd of United Kingdom as its country head in Malaysia. Under his leadership, the company grew from a very small branch with a few staff to become one of the well established life insurance companies at the time of his retirement as chief executive officer in year 2000. Upon his retirement, he was appointed to the board of the company and has remained as director since. He is also an independent director of Rockwills Trustee Ltd and Rockwills Trustee Ltd Singapore. He is an Associate and Chartered Insurer of the Chartered Insurance Institute of United Kingdom. He has attended many training courses in management, investment, others including the recent Financial Institutions Directors' Education Programme, which is a requirement of Bank Negara Malaysia.

Robert Yap Yen Choon

independent member

Robert Yap has more than twenty one (21) years of investment experience, having served as treasurer and group treasurer of Inchcape Malaysia (Holdings) Berhad, and also as treasurer of Shell Malaysia Ltd. His highly regarded experience subsequently led to his appointment as director of an established local unit trust company previously. He is a Certified Practising Accountant, Australia.

Abdul Khalil bin Abdul Hamid

independent member

Abdul Khalil bin Abdul Hamid holds a Bachelor of Economics (Hons) (B.Admin) from the University of Malaya, Kuala Lumpur. He joined Hongkong Bank in February 1979 and left in October 1985, managing the customer service department. From November 1985 to July 1995, he joined Bank of Nova Scotia Berhad where he was responsible for managing a varied portfolio of corporate and commercial customers and also marketing and management of the bank's real estate and public sector business segments. In September 1995, he joined Affin Bank Berhad and his last position with Affin Bank Berhad was as head of credit management. Khalil was also a member of the Islamic Banking Management committee and the credit review and recovery committee of Affin Bank Berhad. In April 2002, he joined Bank of Tokyo-Mitsubishi UFJ (Malaysia) Bhd as executive vice president and was appointed as an advisor of Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad in October 2012 prior to retiring in October 2013.

Dato' Saiful Bahri bin Zainuddin

independent member

Dato' Saiful Bahri bin Zainuddin currently serves as an independent non-executive director of Bursa Malaysia Berhad, an appointment by the Minister of Finance since 2008. He was also appointed as a board member of Bursa Malaysia Securities Berhad and Bursa Malaysia Securities Clearing Sdn Bhd from April 2015. He is a board member of the Securities Industry Dispute Resolution Center (SIDREC). He is a member of the Negeri Sembilan State Government Think Tank. He is also a former member of the Securities Commission's Securities Law Consultative Committee and sits on the board of trustee for the Bumiputera Dealer Representative Education Fund and the Bumiputera Training Fund. He is also an advisory council member of the Secondary Market at the SC. In May 2015, he was appointed as a board member of Crescent Wealth Asset Management Australia. His previously held positions include executive director of Affin Hwang Investment Bank, executive director of Affin Holdings Berhad, managing director of Affin Securities Sdn Bhd, executive director and executive director dealing of Rashid Hussain Securities, and chief executive officer and executive director dealing of Fima Securities Sdn Bhd. He was also attached to the Corporate Planning Division of Heavy Industries Corp. of Malaysia (HICOM). He graduated with a Bachelor of Science degree in Economics and Finance from Western Michigan University, United States of America in 1985, and has attended the Global Leadership Development Programme at Stanford University, United States of America.

Raymond Tang Chee Kin

non-independent member

His profile is as aforementioned.

INVESTMENT TEAM

The Manager's investment team is headed by the chief investment officer. The chief investment officer is supported by a team of experienced fund managers who are responsible to manage the fund.

Chen Fan Fai

Chief Investment Officer

His profile is as aforementioned.

MANAGER'S DELEGATE

EXTERNAL INVESTMENT MANAGER

Background of Eastspring Investments (Singapore) Limited

Eastspring Investments (Singapore) Limited is an ultimately wholly-owned subsidiary of Prudential plc ("Prudential"), a company incorporated and with its principal place of business in England. Prudential and its affiliated companies constitute one of the world's leading financial services groups, serving around 24 million insurance customers and it has £509 billion of assets under management (as at 31 December 2015). Prudential is incorporated in England and Wales and is listed on the stock exchanges in London, Hong Kong, Singapore and New York.

Eastspring Investments (Singapore) Limited was set up as a company in 1994 and has been managing discretionary funds since 1995. As at 31 December 2015, Eastspring Investments (Singapore) Limited had approximately S\$121.07 billion of assets under management, of which approximately S\$92.91 billion were discretionary funds managed in Singapore. The total number of funds under discretionary management by Eastspring Investments (Singapore) Limited is 189. As at 31 December 2015, Eastspring Investments (Singapore) Limited managed sixteen (16) unit trusts in Singapore, with S\$6.2 billion of assets under management. Eastspring Investments (Singapore) Limited is licensed and regulated by the Monetary Authority of Singapore.

Roles and duties of the External Investment Manager

The Manager has appointed Eastspring Investments (Singapore) Limited as the external investment manager for the Fund. The External Investment Manager is to invest the investments of the Fund in accordance with the Fund's objective and its Deed, subject to the Act, the Guidelines and any practice notes issued by the SC from time to time, as well as the internal policies and procedures of the Manager. The External Investment Manager reports to the investment committee of the Fund on a regular basis on the status of the portfolio, proposed investment strategy and other matters relating to the portfolio of the Fund. The remuneration of the External Investment Manager is borne by the Manager.

The designated fund managers for the Fund are Danddy Tan Siang Lim and Eric Fang Yung Wei. Their profiles are set out below.

Danddy Tan Siang Lim

Danddy is a director with the fixed income team. He began his career at Eastspring Investments (Singapore) Limited in 2004. Before joining the fixed income team in 2010, he has worked as a portfolio manager and analyst with other investment teams within the firm, where he built up his investment experience in a wide range of asset classes, including fixed income, structured credits and equities. Before his career at Eastspring Investments (Singapore) Limited, he has worked as an investment analyst with Tecity Management Pte Ltd, covering equity and fixed income research. In all, he has sixteen (16) years of investment experience. Danddy holds a Bachelor of Business (Financial Analysis) Second Class Upper Honours degree from Nanyang Technological University, Singapore.

Eric Fang Yung Wei

Eric holds a dual role of portfolio manager and senior credit analyst within the fixed income team. He joined Eastspring Investments (Singapore) Limited in 2007. He has twelve (12) years of investment experience. Before joining Eastspring Investments (Singapore) Limited, he was a senior analyst with AmInvestment Management Sdn Bhd where he carried out credit research and managed the fixed income and balanced funds. Before that, he was a senior fixed income analyst with KAF Investment Bank where he was responsible for buy and sell side credit research and strategy. He holds a Bachelor of Business (Banking & IT), Charles Sturt University, Australia.

MANAGER'S DELEGATE - FUND VALUER

Background of Deutsche Bank (Malaysia) Berhad

Deutsche Bank (Malaysia) Berhad ("DBMB") is a wholly-owned subsidiary of the parent organisation, Deutsche Bank Aktiengesellschaft. Deutsche Bank established a presence in Kuala Lumpur, Malaysia in 1967 and was incorporated on the 22 August 1994.

DBMB expanded its product offered to include fund accounting services in 2001.

Roles and duties of the fund valuer

The Manager has appointed Deutsche Bank (Malaysia) Berhad as the fund valuer for the Fund.

The fund valuer is responsible for the computation of the NAV of the Fund in accordance with the requirements of the prospectus and the Deed. The fund valuer will report to the Manager at the end of each Business Day on the NAV of the Fund including the daily purchases and sales transactions, and stock holding report. The report will be sent to the Manager via fax, email and/or other method as agreed by both parties.

DBMB will undertake the accounting and valuation function for the Fund by way of a service level agreement. Under the terms of the agreement, DBMB will maintain proper accounts, carry out daily valuation and pricing and sending the Unit prices for publication in the newspaper. All fees and expenses arising out of this appointment are not charged to the Fund and are solely borne by the Manager.

MANAGER'S DELEGATE - REGISTRAR AND TRANSFER AGENT

Background of Karvy Computershare (Malaysia) Sdn. Bhd.

Karvy Computershare (Malaysia) Sdn. Bhd. ("Karvy") (Company No. 1178655-U) was incorporated in Malaysia on 8 March 2016 and commenced business on 25 April 2016. Karvy is registered as a private limited company to provide registrar and transfer agency services to asset management or investment management companies, with its business address at Suite 16.1, Level 16, Menara IMC, No. 8 Jalan Sultan Ismail, 50250 Kuala Lumpur.

Roles and duties of the registrar and transfer agent

The Manager has appointed Karvy as the registrar and transfer agent for the Fund.

Karvy's roles and duties include maintaining the register of Unit Holders, transaction processing, reconciliation and preparing relevant communication to investors. Certain processes for the abovementioned duties are further sub-delegated to Karvy's affiliate entity, Karvy Computershare Private Limited (KCPL) in India.

All fees and expenses arising out of this appointment are not charged to the Fund and are solely borne by the Manager.

9. THE TRUSTEE

CORPORATE PROFILE OF THE TRUSTEE

Name of Trustee	: Deutsche Trustees Malaysia Berhad (“DTMB”)
Date of Incorporation	: 22 February 2007
Funds under Trusteeship	: 220 funds as at 22 April 2016
Directors	: Jacqueline William Janet Choi Jalalullail Othman* Lew Lup Seong*
Chief Executive Officer	: Richard Lim

FINANCIAL POSITION

	31 Dec 2015 (RM)	31 Dec 2014 (RM)	31 Dec 2013 (RM)
Paid-up share capital	3,050,000	3,050,000	3,050,000
Shareholders’ funds	4,718,968	6,314,678	5,275,318
Revenue	10,807,821	9,779,401	8,292,251
Profit before tax	3,140,228	5,009,315	4,156,392
Profit after tax	2,352,387	3,948,097	2,908,737

EXPERIENCE IN TRUSTEE BUSINESS

DTMB is part of Deutsche Bank’s Securities Services, which provides trust, agency, depository, custody and related services on a range of securities and financial structures. As at 22 April 2016, DTMB is the trustee for two hundred and twenty (220) collective investment schemes including unit trust funds, wholesale funds, exchange-traded funds and private retirement schemes.

DTMB’s trustee services are supported by Deutsche Bank (Malaysia) Berhad (“DBMB”), a subsidiary of Deutsche Bank Group, financially and for various functions, including but not limited to financial control and internal audit.

* Independent Director

DUTIES AND RESPONSIBILITIES OF THE TRUSTEE

DTMB's main functions are to act as trustee and custodian of the assets of the Fund and to safeguard the interests of Unit Holders of the Fund. In performing these functions, the Trustee has to exercise due care and vigilance and is required to act in accordance with the relevant provisions of the Deed, the Act and all relevant laws.

TRUSTEE'S STATEMENT OF RESPONSIBILITY

The Trustee has given its willingness to assume the position as trustee of the Fund and is willing to assume all its obligations in accordance with the Deed, the Act and all relevant laws. In respect of monies paid by an investor for the application of Units, the Trustee's responsibility arises when the monies are received in the relevant account of the Trustee for the Fund and in respect of redemption, the Trustee's responsibility in respect of the redemption amount is discharged once it has paid the redemption amount to the Manager.

TRUSTEE'S DISCLOSURE OF MATERIAL LITIGATION

As at 22 April 2016, neither the Trustee nor its delegate is (a) engaged in any material litigation and arbitration, including those pending or threatened, nor (b) aware of any facts likely to give rise to any proceedings which might materially affect the business or financial position of the Trustee and any of its delegate.

TRUSTEE'S DELEGATE

The Trustee has appointed DBMB as the custodian of the assets of the Fund. DBMB is a wholly-owned subsidiary of Deutsche Bank AG. DBMB offers its clients access to a growing domestic custody network that covers over 30 markets globally and a unique combination of local expertise backed by the resources of a global bank. In its capacity as the appointed custodian, DBMB's roles encompass safekeeping of assets of the Fund; trade settlement management; corporate actions notification and processing; securities holding and cash flow reporting; and income collection and processing.

All investments of the Fund are registered in the name of the Trustee for the Fund, or where the custodial function is delegated, in the name of the custodian to the order of the Trustee for the Fund. As custodian, DBMB shall act only in accordance with instructions from the Trustee.

This page is intentionally left blank.

10. SALIENT TERMS OF THE DEED

Please be advised that if you invest in Units through an IUTA which adopts the nominee system of ownership, you would not be considered to be a Unit Holder under the Deed and you may, consequently, not have all the rights ordinarily exercisable by a Unit Holder (for example, the right to call for a Unit Holder's Meeting and to vote thereat and the right to have your particulars appearing in the register of Unit Holders of the Fund).

RIGHTS

As a Unit Holder of the Fund, and subject to the provisions of the Deed, you have the right:

1. to receive distributions, if any, of the Fund;
2. to participate in any increase in the value of the Units;
3. to call for Unit Holders' meetings and to vote for the removal of the Trustee or the Manager through a special resolution;
4. to receive annual and interim reports of the Fund; and
5. to exercise such other rights and privileges as provided for in the Deed.

However, you would not have the right to require the transfer to you any of the assets of the Fund. Neither would you have the right to interfere with or to question the exercise by the Trustee (or the Manager on the Trustee's behalf) of the rights of the Trustee as the registered owner of such assets.

LIABILITIES

As a Unit Holder, and subject to the provisions of the Deed, your liabilities would be limited to the following:

1. you will not be liable for any amount in excess of the purchase price paid for the Units as determined in accordance with the Deed at the time the Units were purchased and any charges payable in relation thereto.
2. you will not be under any obligation to indemnify the Manager and/or the Trustee if the liabilities incurred by the Manager and/or the Trustee in the name of or on behalf of the Fund pursuant to and/or in the performance of the provisions of the Deed exceed the value of the assets of the Fund.

MAXIMUM FEES AND CHARGES PERMITTED BY THE DEED

The maximum rate of direct fees and charges permitted by the Deed are as follows:

Charges	%
Sales charge	3.00% of the offer price
Repurchase charge	3.00% of NAV per Unit of the Fund

The maximum rate of indirect fees and charges permitted by the Deed are as follows:

Charges	% per annum of the Fund's NAV
Annual management fee	0.20%
Annual trustee fee	0.06% (subject to a minimum of RM15,000 per annum excluding foreign custodian fees and charges)

PROCEDURES TO INCREASE THE DIRECT AND INDIRECT FEES AND CHARGES DISCLOSED IN THE PROSPECTUS

Sales Charge

The Manager may not charge a sales charge at a rate higher than that disclosed in this prospectus unless:

- a. the Manager has notified the Trustee in writing of and the effective date for the higher charge;
- b. a supplemental prospectus or replacement prospectus stating the higher charge is issued; and
- c. such time as may be prescribed by any relevant law has elapsed since the effective date of the supplemental prospectus or replacement prospectus.

Repurchase Charge

The Manager may not charge a repurchase charge at a rate higher than that disclosed in this prospectus unless:

- a. the Manager has notified the Trustee in writing of and the effective date for the higher charge;
- b. a supplemental prospectus or replacement prospectus in stating the higher charge is issued; and
- c. such time as may be prescribed by any relevant law has elapsed since the effective date of the supplemental prospectus or replacement prospectus.

Annual Management Fee

The Manager may not charge an annual management fee at a rate higher than that disclosed in this prospectus unless:

- a. the Manager has come to an agreement with the Trustee on the higher rate;
- b. the Manager has notified the Unit Holders of the higher rate and the date on which such higher rate is to become effective, such time as may be prescribed by any relevant law shall have elapsed since the notice is sent;
- c. a supplemental prospectus or replacement prospectus stating the higher rate is issued thereafter; and
- d. such time as may be prescribed by any relevant law has elapsed since the supplemental prospectus or replacement prospectus is issued.

Annual Trustee Fee

The Trustee may not charge an annual trustee fee at a rate higher than that disclosed in this prospectus unless:

- a. the Manager has come to an agreement with the Trustee on the higher rate;
- b. the Manager has notified the Unit Holders of the higher rate and the date on which such higher rate is to become effective, such time as may be prescribed by any relevant law shall have elapsed since the notice is sent;
- c. a supplemental prospectus or replacement prospectus stating the higher rate is issued thereafter; and
- d. such time as may be prescribed by any relevant law has elapsed since the supplemental prospectus or replacement prospectus is issued.

PROCEDURES TO INCREASE THE MAXIMUM RATE OF DIRECT AND INDIRECT FEES AND CHARGES IN THE DEED

The maximum sales charge, repurchase charge, annual management fee or annual trustee fee set out in the Deed may not be allowed to be increased unless a Unit Holders meeting has been held in accordance with the Deed. A supplemental deed proposing a modification to the Deed to increase such fees and charges is required to be submitted for registration with the SC accompanied by a resolution of not less than two-thirds (2/3) of all Unit Holders at the Unit Holders meeting sanctioning the proposed modification to the Deed.

PERMITTED EXPENSES PAYABLE BY THE FUND

Only the expenses (or part thereof) which is directly related and necessary in operating and administering the Fund may be charged to the Fund. These would include (but are not limited) to the following:

- a. commissions or fees paid to dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes;
- b. taxes and other duties charged on the Fund by the government and/or other authorities;
- c. costs, fees and expenses properly incurred by the auditor;
- d. costs, fees and expenses incurred for the valuation of any investment of the Fund by independent valuers for the benefit of the Fund;
- e. costs, fees and expenses incurred for any modification of the Deed save the where such modification is for the benefit of the Manager and/or the Trustee;
- f. costs, fees and expenses incurred for any meeting of Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee;
- g. costs, commissions, fees and expenses of the sale, purchase, insurance and any other dealing of any asset of the Fund;
- h. costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund;
- i. costs, fees and expenses incurred in engaging any valuer, adviser or contractor for the benefit of the Fund;

- j. costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;
- k. costs, fees and expenses incurred in the termination of the Fund or the removal of the Trustee or the Manager and the appointment of a new trustee or management company;
- l. costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund or any asset of the Fund, including proceedings against the Trustee or the Manager by the other for the benefit of the Fund (save to the extent that legal costs incurred for the defence of either of them are not ordered by the court to be reimbursed by the Fund);
- m. remuneration and out of pocket expenses of the independent members of the investment committee of the Fund, unless the Manager decides otherwise;
- n. costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority;
- o. (where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians taking into custody any foreign assets of the Fund;
- p. fees, charges, costs and expenses relating to the preparation, printing, posting, lodgement of documents and reports which the Manager and/or the Trustee may be obliged to prepare, print, post and/or lodge in relation to the Fund by virtue of any relevant law;
- q. all costs and/or expenses associated with the distributions declared pursuant to the Deed and the payment of such distribution including without limitation fees, costs and/or expenses for the revalidation or reissuance of any distribution cheque or telegraphic transfer; and
- r. any tax such as GST and/or other indirect or similar tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred under subparagraphs (a) to (q) above.

REMOVAL, REPLACEMENT AND RETIREMENT OF THE MANAGER AND TRUSTEE

Removal or Replacement of the Manager

The Trustee shall take all reasonable steps to remove the Manager, if the Manager:

- a. has failed or neglected to carry out its duties to the satisfaction of the Trustee and the Trustee considers that it would be in the interests of Unit Holders for it to do so after the Trustee has given notice to the Manager of that opinion and the reasons for that opinion, and has considered any representations made by the Manager in respect of that opinion, and after consultation with the relevant authorities and with the approval of the Unit Holders by way of a special resolution; or
- b. is in breach of any of its obligations or duties under the Deed or the relevant laws; or
- c. has ceased to be eligible to be a management company under the relevant laws; or
- d. has gone into liquidation, except for the purpose of amalgamation or reconstruction or some similar purpose; or
- e. has had a receiver appointed; or
- f. has ceased to carry on business.

Retirement of the Manager

The Manager shall have the power to retire in favour of some other corporation by giving to the Trustee three (3) months' (or such other period as the Manager and the Trustee may agree upon) notice in writing of its desire so to do, provided such retirement is in accordance with the provisions of the Deed.

Removal or Replacement of the Trustee

The Trustee may be removed and such corporation may be appointed as trustee of the Fund by special resolution of the Unit Holders at a duly convened meeting.

The Manager shall take all reasonable steps to replace the Trustee as soon as practicable after becoming aware that:

- a. the Trustee has ceased to exist; or
- b. the Trustee has not been validly appointed; or
- c. the Trustee was not eligible to be appointed or to act as trustee under any relevant law; or
- d. the Trustee has failed or refused to act as trustee in accordance with the provisions or covenants of the Deed or any relevant law; or
- e. a receiver has been appointed over the whole or a substantial part of the assets or undertaking of the Trustee and has not ceased to act under that appointment; or
- f. a petition has been presented for the winding up of the Trustee (other than for the purpose of and followed by a reconstruction, unless during or following such reconstruction the Trustee becomes or is declared insolvent); or
- g. the Trustee is under investigation for conduct that contravenes the Trust Companies Act 1949, the Trustee Act 1949, the Companies Act 1965 or any relevant law.

Retirement of the Trustee

The Trustee may retire upon giving three (3) months' (or such other period as the Manager and the Trustee may agree upon) notice in writing to the Manager of its desire so to do, provided such retirement is in accordance with the provisions of the Deed.

TERMINATION OF THE FUND

Termination of the Fund by the Manager

The Fund may be terminated or wound up upon occurrence of any of the following events:

- ▶ The SC's authorisation is withdrawn pursuant to section 256E of the Act;
- ▶ A special resolution is passed at a Unit Holders' meeting to terminate or wind up the Fund, following occurrence of events stipulated under section 301(1) of the Act and the court has confirmed the resolution, as required under section 301(2) of the Act;
- ▶ A special resolution is passed at a Unit Holders' meeting to terminate or wind up the Fund; and
- ▶ The Fund has reached its Maturity Date.

Termination of the Fund by the Trustee

In any of the following events:

- a. if the Manager has gone into liquidation, except for the purpose of reconstruction or amalgamation upon terms previously approved in writing by the Trustee and the relevant authorities;
- b. if, in the opinion of the Trustee, the Manager has ceased to carry on business; or
- c. if, in the opinion of the Trustee, the Manager has to the prejudice of Unit Holders failed to comply with the provisions of the Deed or contravened any of the provisions of any relevant law.

MEETING OF UNIT HOLDERS

Provisions governing Unit Holders' Meeting

The quorum required for a meeting of Unit Holders shall be five (5) Unit Holders, whether present in person or by proxy, provided that if the Fund has five (5) or less Unit Holders, the quorum required for a meeting of Unit Holders of the Fund shall be two (2) Unit Holders, whether present in person or by proxy; if the meeting has been convened for the purpose of voting on a special resolution, the Unit Holders present in person or by proxy must also hold in aggregate at least twenty five per centum (25%) of the Units in circulation at the time of the meeting.

Meetings directed by Unit Holders

Unless otherwise required or allowed by the relevant laws, the Manager shall, within twenty-one (21) days of receiving a direction from not less than fifty (50) or one-tenth (1/10) of Unit Holders, whichever is less, summon a meeting of the Unit Holders by:

- a. sending by post at least seven (7) days before the date of the proposed meeting a notice of the proposed meeting to all the Unit Holders;
- b. publishing at least fourteen (14) days before the date of the proposed meeting an advertisement giving notice of the proposed meeting in a national language newspaper published daily and another newspaper approved by the relevant authorities; and
- c. specifying in the notice the place and time of the meeting and the terms of the resolutions to be proposed at the meeting.

The Unit Holders may apply to the Manager to summon a meeting for any purpose including, without limitation, for the purpose of:

- a. requiring the retirement or removal of the Manager;
- b. requiring the retirement or removal of the Trustee;
- c. considering the most recent financial statements of the Fund;
- d. giving to the Trustee such directions as the meeting thinks proper; or
- e. considering any matter in relation to the Deed.

provided always that the Manager shall not be obliged to summon such a meeting unless a direction has been received from not less than fifty (50) or one-tenth (1/10) of all the Unit Holders, whichever is the lesser number.

Unit Holders meeting convened by the Manager or Trustee

Unless otherwise required or allowed by the relevant laws and the Deed, the Manager or the Trustee may convene a Unit Holders' meeting pursuant to the relevant provisions of the Deed by giving Unit Holders' at least fourteen (14) days written notice specifying the place and time of the meeting and the terms of the resolutions to be proposed.

SUSPENSION OF DEALING IN UNITS

The suspension of sale and/or redemption of Units shall only be carried out if the interests of the Unit Holders would, in so far as the Trustee is concerned, be materially affected if the sale and/or redemption of Units were not suspended. Other than this situation, the Trustee may, without the consent of the Unit Holders, suspend the sale and/or redemption of Units in exceptional circumstances when there is good and sufficient reason to do so having regard to the interests of the Unit Holders and potential investors of the Fund. In such a case, the period of the suspension shall not exceed such time as may be prescribed by any relevant law unless the consent of the Unit Holders has been obtained.

11. APPROVALS AND CONDITIONS

On 27 July 2016, the Manager has obtained the approval from the SC on the following:

1. Variation of Schedule B (valuation of other unlisted bonds) of the Guidelines.

The Fund's investment in unlisted bonds that are not denominated in Ringgit Malaysia to be valued based on price quoted by Thomson Reuters ("Reuters") subject to the following conditions:

- ▶ The Manager keeps abreast of developments of Reuters's pricing methodology; and
- ▶ The Manager continuously keeps track on the acceptability of Reuters's prices in the market place.

12. RELATED-PARTY TRANSACTIONS AND CONFLICT OF INTEREST

Eastspring Investments (Singapore) Limited and the Manager are within the same group of companies i.e. the Prudential group of companies; therefore there is a possibility of conflict of interest element and/or related party transactions. However, the Manager has in place policies and procedures to deal with any conflict of interest and/or related party transactions situations. All transactions with related parties are to be executed on terms which are best available to the Fund and based on best execution and at arm's-length transaction between independent parties.

The Manager observes high standards of integrity and fair dealing to your best and exclusive interests. The Manager will not conduct transactions in any manner which will result in unnecessary costs or risk to the Fund. The Manager will also avoid conflicts of interest and will act in a manner so as to avoid any disadvantage to the Fund, if such conflicts should arise. The Manager shall not, without the Trustee's prior approval, invest any monies available under the Deed in any securities, property and assets in which the Manager or any of the Manager's officer (includes directors and staff) has a financial interest or from which the Manager or any of the Manager's officer, derives benefit.

A person shall be deemed to have a financial interest in securities if he or she has an interest or interests in one or more voting shares in the company and the nominal amount of that share, or the aggregate of the nominal amounts of those shares, is not less than five per centum (5%) of the aggregate of the nominal amounts of all the voting shares in the company.

In making an investment transaction for the Fund, the Manager is obliged not to make improper use of our position in managing the Fund to gain, directly or indirectly, any advantage for the Manager or for any other person or to cause detriment to your interests. If the interests of the directors or the investment committee members conflict with the interests of the Fund, they will not be allowed to participate in the decision-making process in respect of the matter. Additionally, the Manager's, directors, investment committees and employees have to disclose their personal dealings to the compliance unit, which monitors such dealings.

As at 22 April 2016 none of the Manager's directors or substantial shareholders has any direct or indirect interest in other corporations carrying on a similar business as the Manager.

None of the Manager's advisers have any existing or potential interests or conflicts of interest in an advisory capacity in the Fund or the Manager.

The Trustee

As the Trustee for the Fund, there may be related party transactions involving or in connection with the Fund in the following events:

1. Where the Fund invests in the products offered by Deutsche Bank AG and any of its group companies (e.g. money market placement, etc.);
2. Where the Fund has obtained financing from Deutsche Bank AG and any of its group companies, as permitted under the SC's Guidelines and other applicable laws;
3. Where the Manager appoints Deutsche Bank (Malaysia) Berhad ("DBMB") to perform its back office function (e.g. fund accounting and valuation); and
4. Where DTMB has delegated its custodian functions for the Fund to DBMB.

DTMB will rely on the Manager to ensure that any related party transactions, dealings, investments and appointments are on terms which are the best that are reasonably available for or to the Fund and are on an arm's length basis as if between independent parties.

While DTMB has internal policies intended to prevent or manage conflicts of interests, no assurance is given that their application will necessarily prevent or mitigate conflicts of interests. DTMB's commitment to act in the best interests of the Unit Holders of the Fund does not preclude the possibility of related party transactions or conflicts.

This page is intentionally left blank.

13. TAXATION ADVISER'S LETTER ON TAXATION OF THE FUND AND UNIT HOLDERS

PricewaterhouseCoopers Taxation Services Sdn Bhd

Level 10, 1 Sentral, Jalan Rakyat
Kuala Lumpur Sentral
P.O.Box 10192
50706 Kuala Lumpur

The Board of Directors

Eastspring Investments Berhad
Level 12, Menara Prudential
No. 10, Jalan Sultan Ismail
50250 Kuala Lumpur

Date: 6 June 2016

TAXATION OF THE FUND AND UNIT HOLDERS

Dear Sirs,

This letter has been prepared for inclusion in the prospectus in connection with the offer of Units in the Eastspring Investments Target Income Fund 6 ("the Fund").

The taxation of income for both the Fund and the Unit Holders are subject to the provisions of the Malaysian Income Tax Act 1967 ("the Act"). The applicable provisions are contained in Section 61 of the Act, which deals specifically with the taxation of trust bodies in Malaysia.

TAXATION OF THE FUND

The Fund will be regarded as resident for Malaysian tax purposes since the Trustee of the Fund is resident in Malaysia.

1. Domestic Investments

i. General Taxation

Subject to certain exemptions, the income of the Fund consisting of dividends, interest income (other than interest income which is exempt from tax) and other investment income derived from or accruing in Malaysia, after deducting tax allowable expenses, is liable to Malaysian income tax at the rate of 24 per cent.

Gains on disposal of investments in Malaysia by the Fund will not be subject to Malaysian income tax.

ii. Dividends and Other Exempt Income

Effective 1 January 2014, all companies would adopt the single-tier system. Hence dividends received would be exempted from tax and the deductibility of expenses incurred against such dividend income would be disregarded. There will no longer be any tax refunds available for single-tier dividends received. Dividends received from companies under the single-tier system would be exempted.

The Fund may receive Malaysian dividends which are tax exempt. The exempt dividends may be received from investments in companies which had previously enjoyed or are currently enjoying the various tax incentives provided under the law. The Fund will not be taxable on such exempt income.

Interest or discount income derived from the following investments is exempt from tax:

- a. Securities or bonds issued or guaranteed by the government of Malaysia;
- b. Debentures¹ or sukuk², other than convertible loan stocks, approved or authorised by, or lodged with, the SC³; and
- c. Bon Simpanan Malaysia issued by Bank Negara Malaysia.

Interest income derived from the following investments is exempt from tax:

- a. Interest income paid or credited by any bank or financial institution licensed under the Financial Services Act 2013 and Islamic Financial Services Act 2013 with effect from 30 June 2013;
- b. Interest income paid or credited by any development financial institution regulated under the Development Financial Institutions Act 2002 with effect from year of assessment ("YA") 2015;
- c. Bonds, other than convertible loan stocks, paid or credited by any company listed in Bursa Malaysia Securities Berhad ACE Market; and
- d. Interest income paid or credited by Malaysia Building Society Berhad⁴ with effect from YA 2015.

The interest or discount income exempted from tax at the Fund's level will also be exempted from tax upon distribution to the Unit Holders.

2. Foreign Investments

Income of the Fund in respect of income received from overseas investment is exempt from Malaysian tax by virtue of Paragraph 28 of Schedule 6, of the Act and distributions from such income will be tax exempt in the hands of the Unit Holders. Such income from foreign investments may be subject to foreign taxes or withholding taxes. Any foreign tax suffered on the income in respect of overseas investment is not tax refundable to the Fund.

The foreign income exempted from Malaysian tax at the Fund level will also be exempted from tax upon distribution to the Unit Holders.

3. Tax Deductible Expenses

Expenses wholly and exclusively incurred in the production of gross income are allowable as deductions under Section 33(1) of the Act. In addition, Section 63B of the Act provides for tax deduction in respect of Managers' remuneration, expenses on maintenance of the register of Unit Holders, share registration expenses, secretarial, audit and accounting fees, telephone charges, printing and stationery costs and postages based on a formula subject to a minimum of 10 per cent and a maximum of 25 per cent of the expenses. The above expenses will include the relevant irrecoverable GST incurred by the Fund.

4. Hedging Instruments

The tax treatment of hedging instruments would depend on the particular hedging instruments entered into.

Generally, any gain / loss relating to the principal portion will be treated as capital gain / loss. Gains / losses relating to the income portion would normally be treated as revenue gains / losses. The gain / loss on revaluation will only be taxed or claimed upon realisation. Any gain / loss on foreign exchange is treated as capital gain / loss if it arises from the revaluation of the principal portion of the investment.

5. Real Property Gains Tax ("RPGT")

With effect from 1 January 2014, any gains on disposal of real properties or shares in real property companies⁵ would be subject to RPGT as follows:

Disposal time frame	RPGT rates
Within 3 years	30%
In the 4 th year	20%
In the 5 th year	15%
In the 6 th year and subsequent years	5%

6. GST

GST has been implemented on 1 April 2015 at the rate of 6% to replace the existing sales tax and service tax. Based on the guideline⁶ issued, the Fund, being collective investment vehicle, will be making exempt supplies. Hence, the Fund is not required to be registered for GST purposes. However, the Fund will incur expenses such as management fees, trustee fees and other administrative charges which will be subject to 6% GST. The 6% input tax incurred on such expenses will not be claimable by the Fund and represents a cost to the Fund.

TAXATION OF UNIT HOLDERS

Unit Holders will be taxed on an amount equivalent to their share of the total taxable income of the Fund to the extent of the distributions received from the Fund. The income distribution from the Fund will carry a tax credit in respect of the tax paid by the Fund. Unit Holders will be entitled to utilise the tax credit against the tax payable on the income distribution received by them. No additional withholding tax will be imposed on the income distribution from the Fund.

Corporate Unit Holders, resident⁷ and non-resident, will generally be liable to income tax at 24 per cent on distribution of income received from the Fund. The tax credits attributable to the distribution of income can be utilised against the tax liabilities of these Unit Holders.

Individuals and other non-corporate Unit Holders who are tax resident in Malaysia will be subject to income tax at graduated rates ranging from 1 per cent to 28⁸ per cent. Individuals and other non-corporate Unit Holders who are not resident in Malaysia will be subject to income tax at 28⁹ per cent. The tax credits attributable to the distribution of income will be utilised against the tax liabilities of these Unit Holders.

Non-resident Unit Holders may also be subject to tax in their respective jurisdictions and depending on the provisions of the relevant tax legislation and any double tax treaty with Malaysia, the Malaysian tax suffered may be creditable in the foreign tax jurisdictions.

The distribution of exempt income and gains arising from the disposal of investments by the Fund will be exempted from tax in the hands of the Unit Holders.

Any gains realised by Unit Holders (other than those in the business of dealing in securities, insurance companies or financial institutions) on the sale or redemption of the Units are treated as capital gains and will not be subject to income tax. This tax treatment will include in the form of cash or residual distribution in the event of the winding up of the Fund.

Unit Holders electing to receive their income distribution by way of investment in the form of new Units will be regarded as having purchased the new Units out of their income distribution after tax.

Unit splits issued by the Fund are not taxable in the hands of Unit Holders.

The issuance of Units by the Fund is an exempt supply. The selling or redemption of the Units is also an exempt supply and therefore is not subject to GST. Any fee based charges related to buying of the Units such as sales or service charge or switching fees will be subject to GST at a standard rate of 6%.

We hereby confirm that the statements made in this report correctly reflect our understanding of the tax position under current Malaysian tax legislation. Our comments above are general in nature and cover taxation in the context of Malaysian tax legislation only and do not cover foreign tax legislation. The comments do not represent specific tax advice to any investors and we recommend that investors obtain independent advice on the tax issues associated with their investments in the Fund.

Yours faithfully,
for and on behalf of
PRICEWATERHOUSECOOPERS TAXATION SERVICES SDN BHD

Lim Phaik Hoon
Senior Executive Director

PricewaterhouseCoopers Taxation Services Sdn Bhd have given their written consent to the inclusion of their report as taxation adviser in the form and context in which they appear in the prospectus and have not, before the date of issue of the prospectus, withdrawn such consent.

-
- ¹ Structured products approved by the Securities Commission Malaysia are deemed to be “debenture” under the Capital Markets and Services Act, 2007 and fall within the scope of exemption.
 - ² Pursuant to the Finance Act 2015 which was gazetted on 30 December 2015, the words “Islamic Securities” were substituted with the words “sukuk”.
 - ³ Pursuant to the Finance Act 2015 which was gazetted on 30 December 2015, the words “approved by the Securities Commission” were substituted with the words “approved or authorized by, or lodged with, the Securities Commission”.
 - ⁴ Pursuant to the letters from Ministry of Finance Malaysia dated 11 June 2015 and 16 June 2015.
 - ⁵ A real property company is a controlled company which owns or acquires real property or shares in real property companies with a market value of not less than 75 per cent of its total tangible assets. A controlled company is a company which does not have more than 50 members and is controlled by not more than 5 persons.
 - ⁶ Pursuant to Goods And Services Tax Guide on Fund Management (as at 11 April 2016) issued by the Royal Malaysian Customs.
 - ⁷ Resident companies with paid up capital in respect of ordinary shares of RM2.5 million and below will pay tax at 19 per cent for the first RM500,000 of chargeable income with the balance taxed at 24 per cent.
With effect from year of assessment (“YA”) 2009, the above shall not apply if more than –
 - a. 50 per cent of the paid up capital in respect of ordinary shares of the company is directly or indirectly owned by a related company;
 - b. 50 per cent of the paid up capital in respect of ordinary shares of the related company is directly or indirectly owned by the first mentioned company;
 - c. 50 per cent of the paid up capital in respect of ordinary shares of the first mentioned company and the related company is directly or indirectly owned by another company.“Related company” means a company which has a paid up capital in respect of ordinary shares of more than RM2.5 million at the beginning of the basis period for a year of assessment.
 - ⁸ Pursuant to the Finance Act 2015 which was gazetted on 30 December 2015, the income tax rates for individual tax residents in Malaysia will be increased to rates ranging from 1 to 28 per cent effective YA 2016.
 - ⁹ Pursuant to the Finance Act 2015 which was gazetted on 30 December 2015, the income tax rates for non-resident individuals will be increased to 28 per cent effective YA 2016.

14. ADDITIONAL INFORMATION

CONSENT

The Trustee, External Investment Manager, auditors, solicitors, company secretary, bankers, registrar and transfer agent, valuers and taxation adviser have given their consent for inclusion of their names and statements in the prospectus in the form in which it appears and have not withdrawn such consent.

LODGING A COMPLAINT

1. To lodge a complaint or for an internal dispute resolution, you can contact our client services at 603-2332 1000.

2. Investor can contact 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 Federation of Investment Managers Malaysia 19-06-1, 6 th Floor, Wisma Tune No. 19, Lorong Dungun Damansara Heights 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) Unit A-9-1, Level 9, Tower A Menara UOA Bangsar No. 5, Jalan Bangsar Utama 1 59000 Kuala Lumpur

4. The investor can also direct his complaint to the 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	: 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

This page is intentionally left blank.

15. DOCUMENTS AVAILABLE FOR INSPECTION

Unit Holders may inspect without charge, at the registered office of the Manager or such other place as the SC may determine, for a period of at least twelve (12) months from the date of this prospectus, the following documents or copies thereof, where applicable:

- ▶ the Deed;
- ▶ each material contract disclosed in this prospectus, and in the case of contracts not reduced into writing, a memorandum which gives full particulars of the contracts;
- ▶ all reports, letters or other documents, valuations and statements by any expert, any part of which is extracted or referred to in this prospectus. Where a summary expert's report is included in this prospectus, the corresponding full expert's report shall be made available for inspection;
- ▶ the audited financial statements of the Fund for the current financial year (where applicable) and for the last three (3) financial years or if the Fund has been established/incorporated for a period of less than three (3) years, the entire period preceding the date of this prospectus;
- ▶ writ and relevant cause papers for all material litigation and arbitration disclosed in this prospectus; and
- ▶ all consents given by experts disclosed in this prospectus.

16. UNIT TRUST LOAN FINANCING RISK DISCLOSURE STATEMENT

Investing in a unit trust fund with borrowed money is more risky than investing with your own savings.

You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financial circumstances. You should be aware of the risks, which would include the following:

1. The higher the margin of financing (that is, the amount of money you borrow for every ringgit of your own money which you put in as deposit or down payment), the greater the loss or gain on your investment.
2. You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
3. If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the time prescribed, your units may be sold towards the settlement of your loan.
4. Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are experienced. Whether you eventually realise a gain or loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.

This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the terms and conditions before you decide to take a loan. If you are in doubt about any aspect of this risk disclosure statement or the terms of the loan financing, you should consult the institution offering the loan.

Acknowledgement of Receipt of Risk Disclosure Statement

I acknowledge that I have received a copy of this Unit Trust Loan Financing Risk Disclosure Statement and understand its contents.

Signature : _____

Full name : _____

Date : _____

17. COMPLIANCE WITH LAWS IN VARIOUS JURISDICTIONS

In managing the Fund, the Manager may be obliged to comply with, observe or fulfil the requirements or expectations of the laws, regulations, orders, guidelines, codes, market standards and requests of or agreements with any public, judicial, tax, governmental or other regulatory authorities or self-regulatory bodies (the “*Authorities*” and each is an “*Authority*”) in various jurisdictions relating to any matter in connection with the Fund and/or the Manager’s business including without limitation, tax compliance, anti-money laundering, sanctions, anti-terrorism financing or the prevention and detection of crime (the “*Applicable Requirements*”) which may be amended, promulgated or introduced from time to time.

In this connection, the Manager may take all reasonable steps to ensure compliance with and adherence to the Applicable Requirements subject to compliance with the relevant laws in Malaysia.

Disclosure of information to the Authorities

In complying with the Applicable Requirements and subject to the following, the Manager may be required to disclose any information relating to a Unit Holder and/or a Unit Holder’s investments to any Authority, including without limitation:

- a. the Unit Holder’s account number, investment and redemption details, and the amount of income distribution paid to the Unit Holder;
- b. if the Unit Holder is an individual, the name, nationality, address, tax identification number, and his United States person (“U.S. person”) status (if applicable); and
- c. if the Unit Holder is a corporation or any other type of entity, the name, registered office, business address, place of establishment, tax identification number, information of the management, substantial shareholders, legal and beneficial owners or controllers and its U.S. person status (if applicable).

If the Manager intends to disclose the information of a Unit Holder and/or a Unit Holder’s investments to any Authority, the Manager will seek the prior consent of such Unit Holder (unless such consent has already been given by the Unit Holder in the subscription or application form or in any other subsequent document, or unless the relevant laws in Malaysia provide otherwise) whether by mail or such other mode of communication as it deems appropriate.

Such disclosure may be sent by the Manager, its delegates or related corporations, or any other entity as the Manager deems fit.

If the Manager requires any further information or documents for the purposes of its disclosure to an Authority, the Manager may request and a Unit Holder shall provide the Manager with such further information or documents within such time as may be reasonably required by the Manager.

Notwithstanding the above, if such disclosure becomes mandatory under the relevant laws in Malaysia, the Manager shall be entitled to make such disclosure to the Authority without the prior consent of, or any notification to, a Unit Holder.

Updating of information by Unit Holder

A Unit Holder shall provide his or her assistance as may be necessary (including, where required, providing the Manager with further information and documents relating to the Unit Holder, associated persons or affiliates and where the Unit Holder is a corporation or any other type of entity, further information and documents relating to its management, and legal and beneficial owners) to enable the Manager to comply with its obligations under the Applicable Requirements.

The Unit Holder will update the Manager in a timely manner of any change to any of the details previously provided to the Manager whether at the time of subscription or at any other times. In particular, it is very important that the Unit Holder notifies the Manager immediately if:

- a. the Unit Holder is an individual, and there is a change in his or her nationality, he or she acquires additional nationality or citizenship, or changes in his or her tax residency; or
- b. the Unit Holder is a corporation or any other type of entity, and there is a change in its registered office, business address, substantial shareholders or their details, legal and beneficial owners or controllers or their details.

If any of these changes occurs or if any other information comes to the Manager's attention concerning such changes, the Manager may be required to request certain documents or information from the Unit Holder. Such information and documents include but are not limited to duly completed and/or executed (and, if necessary, notarised) tax declarations or forms.

Effect of non-compliance by Unit Holder

If:

- a. a Unit Holder does not provide the Manager with the information or documents or any other assistance requested by the Manager in a timely manner;
- b. a Unit Holder does not update the Manager in a timely manner of any change to any of the details previously provided to the Manager whether at the time of subscription or at any other times; or
- c. any information or document provided by a Unit Holder is not up-to-date, accurate or complete such that the Manager is unable to comply with or adhere to the Applicable Requirements,

the Manager will continue to request such information or document from the Unit Holder by letter, email, telephone or any other manner which the Manager may deem appropriate. Such information or document is required to ensure that the Manager complies with or adheres to the Applicable Requirements and protects the interests of the Fund.

Notice on Personal Data Protection

All personal data of a Unit Holder contained in the subscription or application form and all and any further personal data collected in the course of the business relationship with the Manager may be processed by the Manager or its delegates and other related corporation, including those established outside Malaysia, the Trustee or its delegates and any other intermediaries related to the Fund. Such data shall be processed for the purposes of account opening and administration, anti-money laundering requirements, tax identification (including for the purpose of compliance with the Applicable Requirements), processing of transaction(s) and/or any other general business purposes (except for direct marketing and promotion of the Manager's other products and services) by the Manager.

For the purposes of the aforesaid notice, the term "personal data" shall have the same meaning prescribed in the Personal Data Protection Act 2010 ("the PDPA") and the term "processed" shall have the same meaning as "processing" as prescribed in the PDPA.

Please refer to the subscription or application form for further details on the personal data protection requirements.

18. DIRECTORY OF SALES OFFICE

HEAD OFFICE

Eastspring Investments Berhad (531241-U)
Level 12, Menara Prudential
No. 10, Jalan Sultan Ismail
50250 Kuala Lumpur

General tel: 603-2052 3388

General fax: 603-2070 6129

Client services tel: 603-2332 1000

Client services fax: 603-2052 3366

Email: cs.my@eastspring.com

Website: <http://www.eastspringinvestments.com.my>

SELANGOR

Eastspring Investments Berhad
A-17-P1 & M
Block A, Jaya One
72A, Jalan Universiti
46200 Petaling Jaya
Selangor

Tel: 603-7948 1288

SABAH

Eastspring Investments Berhad
Suite E3, 9th Floor, CPS Tower
Centre Point Sabah
No. 1, Jalan Centre Point
88000 Kota Kinabalu
Sabah

Tel: 6088-238 613

For information on participating IUTAs, CUTAs and UTCs, please contact the Manager's client services at 603-2332 1000.

MASTER ACCOUNT OPENING FORM INDIVIDUAL

DOCUMENTATION CHECKLIST

For successful processing of this application, please enclose the relevant documents.
This application will be rejected and considered void if the form and/or supporting documents are incomplete.

- Duly completed and signed Master Account Opening Form Individual
- Photocopy of Principal Account Holder's IC/Passport (certified true copy)
- Photocopy of Joint Account Holder's (if any) IC/Passport or Birth Certificate if the Joint Account Holder is a minor (certified true copy)
- Duly completed and signed Suitability Assessment Form for Principal Account Holder
- Duly completed and signed FIMM Pre-investment Form
- Sophisticated Investor Declaration Form (investment into wholesale fund only)

For applicants with US indicia:

- Relevant US tax forms

Payment Options

For cash investments:

- Transaction Form – BUY
- Cheque made payable to "Eastspring Investments Berhad" (for MYR class only)
Note: Third party cheques and third party online transfers are not allowed.
- Online Transfer [GIRO/RENTAS]
Note: Please provide a copy of the online transfer receipt.

For EPF Members Investment Scheme withdrawals:

- Transaction Form – BUY
- KWSP 9N Form
- Latest KWSP statement (recommended)

For Regular Investments Plan:

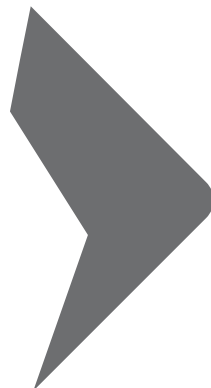
- Transaction Form – REGULAR INVESTMENTS
- Auto Debit/Direct Debit Authorisation Form

OCCUPATION CODE AND DESCRIPTION

Code	Description	Code	Description	Code	Description
01	Housewife, Homemaker	05	Executive	09	Business Owner/Self-Employed
02	Student	06	Professional	00	Others
03	Retiree	07	Management		
04	Clerical	08	Government Servant		

NATURE OF BUSINESS CODE AND DESCRIPTION

Code	Description	Code	Description
10	Debt Collector	17	Real Estate (e.g. Real Estate Brokers, Developers, Investment in Real Estate etc.)
11	Freelance Traders	18	Cash Intensive Business (e.g. Convenience Store, Restaurants, Car Parking Service)
12	Money Service Business (e.g. Money Changer, Money Transfer Agent at Remittance Agency)	19	Night Club, Karaoke, Lounge, Sauna, Bar
13	Casinos, Betting and Other Gambling Related Activities	20	Snooker Centre, Internet Café Operator
14	Manufacturers, Dealers and Intermediaries of Armament or Weapons Related Business	21	Federal or State Government, Regulatory Authority
15	Business in Valuable or Precious Goods (e.g. Arts, Antiques, Diamonds, Gold)	22	Audit, Accounting, Tax, Legal Firm, Company Secretary
16	Business in High Value/Low Density Goods (e.g. Mobile Phones, Computer Chips, Pharmaceutical Products, Textiles etc.)	23	Financial Institution, Capital Market Institution/Intermediary
		99	Others





A member of Prudential plc (UK)

Eastspring Investments Berhad (531241- U)
 Level 12, Menara Prudential,
 No. 10, Jalan Sultan Ismail, 50250 Kuala Lumpur
Client Services (603) 2332 1000
Client Services Fax (603) 2052 3366
Email cs.my@eastspring.com
Website www.eastspringinvestments.com.my

**MASTER ACCOUNT
 OPENING FORM**
INDIVIDUAL

In accordance with the requirements of the Capital Markets and Services Act 2007 (CMSA), this Master Account Opening Form ("MAOF") should not be circulated unless accompanied by the latest prospectus or information memorandum and supplemental thereto (if any). You should read and understand the contents of the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet before completing the MAOF. Complete in **BLOCK LETTERS** and **BLACK INK** only and tick (✓) where applicable. **All fields are mandatory. Please indicate N/A if not applicable.**

- Eastspring/Prudential Staff Own Investment**
 (Please provide a copy of staff ID card)
- Eastspring Agent Own Investment**
 (Agent's Own Investment Benefit (AOIB) @ Zero Sales Charge
 - Please complete AOIB form)

1 PRINCIPAL ACCOUNT HOLDER'S DETAILS

Note: A minor (i.e. below 18 years) cannot be named as a Principal Account Holder.

Salutation MR MS MDM Others

Full Name
 (as in NRIC/Passport)

NRIC/Passport No. **Date of Birth** - -

Town/City of Birth* **Country of Birth***

Correspondence Address
Note: "Hold mail" or "c/o" is not acceptable.

Postcode **City**

State **Country***

Permanent Address
 (Please leave blank if address is the same as correspondence address)

Postcode **City**

State **Country***

Contact No.*
 (Please provide at least **one** number)

Home - -

Office - - **Office Extension**

Mobile - -
COUNTRY CODE* AREA CODE PHONE NUMBER

Email Address

By providing your email address and/or mobile number to us, we have your consent to communicate and send information to you via email and/or short messages (sms). Notices delivered via email or sms to you are deemed to have been sent and received on the date such message is sent.
 Please tick (✓) here if you wish to receive communication and information in hard copy.

Occupation **Code** **Others** (Please specify)

Nature of Business **Code** **Others** (Please specify)

(Kindly refer to list of codes available under Occupation/Nature of Business Code and Description section)

Name of Employer/Company Name

PLEASE COMPLETE THIS SECTION (MANDATORY)

Nationality/Status <input type="checkbox"/> Malaysian, Bumiputera <input type="checkbox"/> Malaysian, Non-Bumiputera <input type="checkbox"/> Non-Malaysian (Country/Citizenship)* <input type="text"/>	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Source of Income <input type="checkbox"/> Employment <input type="checkbox"/> Business <input type="checkbox"/> Savings/Inheritance
	Race <input type="checkbox"/> Malay <input type="checkbox"/> Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Others (Please specify) <input type="text"/>	Estimated Annual Income <input type="checkbox"/> < RM50,000 <input type="checkbox"/> RM200,001 - RM300,000 <input type="checkbox"/> RM50,001 - RM100,000 <input type="checkbox"/> RM300,001 - RM400,000 <input type="checkbox"/> RM100,001 - RM200,000 <input type="checkbox"/> > RM400,000
Investment Objective <input type="checkbox"/> Capital preservation <input type="checkbox"/> Income & Growth <input type="checkbox"/> Income <input type="checkbox"/> Growth	Years of Investment Experience <input type="checkbox"/> < 1 year <input type="checkbox"/> 3 - 5 years <input type="checkbox"/> 1 - 3 years <input type="checkbox"/> > 5 years	Do you currently file a tax return in the United States? <input type="checkbox"/> Yes (Please provide relevant US tax forms)* <input type="checkbox"/> No US TIN No. <input type="text"/>

2 JOINT ACCOUNT HOLDER'S DETAILS

Note: A minor (i.e. below 18 years) will be named as Designated Account Holder. Please read and understand Clause 12 of the Eastspring Master Account terms and conditions.

Salutation MR MS MDM Others

Full Name
 (as in NRIC/Passport/Birth Certificate (if minor))

NRIC/Passport No. or Birth Certificate No. (if minor) **Date of Birth** - -

Town/City of Birth* **Country of Birth***

* If country/citizenship is United States of America (US), please provide the relevant US tax forms. Please note that nothing on this form is intended to constitute as tax advice. Please seek independent tax advice or refer to www.irs.gov for more information on the appropriate tax form to be provided.



2 JOINT ACCOUNT HOLDER'S DETAILS (CONTINUED)

Permanent Address

(Please leave blank if address is the same as Principal Account Holder's address)

Postcode _____ **City** _____
State _____ **Country*** _____

Contact No.*

Home _____ - _____ - _____
Office _____ - _____ - _____ **Office Extension** _____
Mobile _____ - _____ - _____
COUNTRY CODE* AREA CODE PHONE NUMBER

Email Address

By providing your email address and/or mobile number to us, we have your consent to communicate and send information to you via email and/or short messages (sms). Notices delivered via email or sms to you are deemed to have been sent and received on the date such message is sent.
 Please tick (✓) here if you wish to receive communication and information in hard copy.

Occupation

Code _____ **Others (Please specify)** _____

Nature of Business

Code _____ **Others (Please specify)** _____

(Kindly refer to list of codes available under Occupation/Nature of Business Code and Description section)

Name of Employer/Company Name

PLEASE COMPLETE THIS SECTION (MANDATORY)

Nationality/Status <input type="checkbox"/> Malaysian, Bumiputera <input type="checkbox"/> Malaysian, Non-Bumiputera <input type="checkbox"/> Non-Malaysian (Country/Citizenship)* _____	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Source of Income <input type="checkbox"/> Employment <input type="checkbox"/> Business <input type="checkbox"/> Savings/Inheritance
	Race <input type="checkbox"/> Malay <input type="checkbox"/> Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Others (Please specify) _____	Estimated Annual Income <input type="checkbox"/> < RM50,000 <input type="checkbox"/> RM200,001 - RM300,000 <input type="checkbox"/> RM50,001 - RM100,000 <input type="checkbox"/> RM300,001 - RM400,000 <input type="checkbox"/> RM100,001 - RM200,000 <input type="checkbox"/> > RM400,000
Relationship with Principal Holder <input type="checkbox"/> Parent <input type="checkbox"/> Child <input type="checkbox"/> Others (Please specify) <input type="checkbox"/> Spouse <input type="checkbox"/> Sibling _____	Years of Investment Experience <input type="checkbox"/> < 1 year <input type="checkbox"/> 3 - 5 years <input type="checkbox"/> 1 - 3 years <input type="checkbox"/> > 5 years	Do you currently file a tax return in the United States? <input type="checkbox"/> Yes (Please provide relevant US tax forms)* <input type="checkbox"/> No US TIN No. _____

3 STANDING PAYMENT INSTRUCTION AND INCOME DISTRIBUTION

Note: Only bank account located in Malaysia will be accepted. PAYMENT CANNOT BE MADE TO ACCOUNTS IN THE NAME OF THIRD PARTIES. For joint accounts, the bank account provided must either be in the name of the principal account holder or in the names of both account holders.

Bank Account Holder Name

Currency <small>(e.g. MYR, USD, SGD)</small>	MYR	OTHER CURRENCY CLASSES
Bank Name	_____	_____
Bank Branch	_____	_____
Country*	_____	_____
Account No.	_____	_____
Swift Code	Not applicable	_____

Income distribution
 All distributions will be **reinvested** automatically unless otherwise specified herewith.
 Pay to bank account as specified in the standing payment instruction.
 Pay by cheque (for MYR class only)

4 DECLARATION AND SIGNATURE(S)

I/We acknowledge receipt and declare that I/we have read and understood the contents of the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet for the fund(s) and the Terms and Conditions of the Eastspring Investments ("Eastspring") Master Account ("Eastspring Master Account") prior to completing the Eastspring MAOF.

I/We undertake to be bound by the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet for the fund(s), the Terms and Conditions of the Eastspring Master Account and provisions of the deed and supplemental deed (if any) of the fund(s) for my/our initial and all subsequent transactions with Eastspring.

I/We am/are also aware of the fees and charges that I/we will incur directly or/and indirectly when investing in the fund(s).

I/We hereby declare that I/we am/are the sole legal and beneficial owner of all the monies invested with Eastspring.

I/We am/are not acting as a nominee for any undisclosed third party and none of the investment monies invested with Eastspring was derived from proceeds from an unlawful activity as defined by the Anti-Money Laundering and Anti-Terrorism Financing Act 2001.

I/We hereby agree to indemnify Eastspring against all actions, suits, proceedings, claims, damages, and losses which may be suffered by Eastspring as a result of any inaccuracy of declarations herein.

Account Operating Mode

For Joint Application, please tick (✓) account operating mode for future transactions.

- Either applicant to sign
- Both applicants to sign

In the absence of express instruction, future instructions must be given by both applicants.

Principal Account Holder Date: _____

Personal Data Protection Act 2010

I hereby confirm receipt of your Notice under the Personal Data Protection Act 2010 and consent to the processing of my personal data in accordance with the said Notice and for direct marketing purposes.

Please tick (✓) here if you do not consent to the processing of your personal data for direct marketing purposes.

Joint Account Holder Date: _____

DETAILS OF EASTSPRING UNIT TRUST CONSULTANT ("UTC")

UTC Code _____ **Name** _____
Reporting Branch _____ **Contact No.** _____

* If country/citizenship is United States of America (US), please provide the relevant US tax forms. Please note that nothing on this form is intended to constitute as tax advice. Please seek independent tax advice or refer to www.irs.gov for more information on the appropriate tax form to be provided.

NOTICE UNDER THE PERSONAL DATA PROTECTION ACT 2010
NOTIS DI BAWAH AKTA PERLINDUNGAN DATA PERIBADI 2010

The Personal Data Protection Act 2010 (the "Act"), which regulates the processing of personal data in commercial transactions, applies to Eastspring Investments Berhad ("our", "us" or "we"). For the purpose of this written notice ("Notice"), the terms "personal data" and "processing" shall have the same meaning as prescribed in the Act. We reserve the right to change any portion of this Notice from time to time.

Akta Perlindungan Data Peribadi 2010 ("Akta" tersebut) yang mengawal selia pemrosesan data peribadi dalam transaksi komersial, terapan kepada Eastspring Investments Berhad ("kami"). Untuk tujuan notis bertulis ini ("Notis"), terma-terma "data peribadi" dan "pemrosesan" mempunyai maksud yang sama seperti yang ditakrif dalam Akta tersebut. Kami berhak melakukan sebarang perubahan di dalam Notis ini dari masa ke semasa.

1. This Notice serves to inform you that your personal data will be processed by us or on our behalf for the purposes listed in clause no.3 below.

Notis ini bertujuan untuk memaklumkan kepada anda bahawa data peribadi anda sedang diproses oleh kami atau bagi pihak kami bagi tujuan yang disenaraikan di klausa no.3.

2. In order to enable us to deal with your inquiries, open and operate an account/investment for you and/or to generally provide you with our products and services, we may need to and/or may be required to collect, record, hold, use, disclose and store (i.e. "process") personal information and financial information about you, including but not limited to:

Untuk membolehkan kami mengendali pertanyaan anda, membuka dan mengoperasi akaun/pelaburan untuk anda dan/atau untuk secara amnya memberikan anda produk dan perkhidmatan kami, kami mungkin perlu dan/atau mungkin diperlukan untuk mengumpul, merekod, memegang, menggunakan, mendedahkan dan menyimpan (iaitu "memproses") maklumat peribadi dan maklumat kewangan anda, termasuk tetapi tidak terhad kepada:

- (i) personal information to establish your identity and background; maklumat peribadi untuk mengesahkan identiti dan latar belakang anda;
- (ii) personal information to establish your financial standing, creditworthiness and/or suitability for any of our products/services applied for (if required); and/or maklumat peribadi untuk mengesahkan kedudukan kewangan, kepercayaan kredit anda dan/atau kesesuaian untuk mana-mana produk/perkhidmatan yang dipohon; dan/atau
- (iii) personal information that you provide when you apply for any of our products and services. Your personal data includes but not limited to (e.g. Name, NRIC No., Telephone No., E-mail Address, House Address, etc.) and all other personal data we again collect from you on any subsequent occasion.

Maklumat peribadi yang anda berikan apabila anda memohon mana-mana produk dan perkhidmatan kami. Data peribadi anda termasuk dan tidak terhad kepada (contohnya, Nama, No. KP, No. Telefon, Alamat E-mel, Alamat Rumah, dsb.) dan semua data peribadi lain kami sekali lagi kumpul daripada anda pada bila-bila masa kemudiannya.

3. Your personal data is being or is to be collected and further processed:

Data peribadi anda sedang atau akan dikumpulkan dan diproses selanjutnya:

- (a) to communicate with you including but not limited to notify you about benefits and changes to the features of our products and services and to administer offers, competitions and promotions; untuk berhubung dengan anda serta untuk memberi notifikasi kepada anda mengenai manfaat dan perubahan kepada ciri-ciri produk dan perkhidmatan dan untuk mentadbir tawaran, pertandingan dan promosi;
- (b) to provide services to you; untuk memberi khidmat kepada anda;
- (c) to respond to any of your inquiries; untuk menjawab pertanyaan-pertanyaan anda;
- (d) to conduct internal activities including for audit, compliance and risk management purposes; untuk melaksanakan kegiatan-kegiatan dalam termasuk untuk tujuan audit, pematuhan dan pengurusan risiko;
- (e) to conduct market surveys and trend analysis; untuk tujuan pasaran dan analisis kecenderungan;
- (f) to provide you with information on products and services of our and our related corporations; untuk memberi anda maklumat tentang produk-produk dan perkhidmatan-perkhidmatan kami dan perbandingan-perbandingan berkaitan kami;
- (g) to manage and maintain your account(s) and/or investment(s) with us; untuk mengurus dan mengekalkan akaun dan/atau pelaburan anda dengan kami;
- (h) to better manage our business and your relationship with us including to understand your current and future investment needs and your financial situation; untuk menguruskan pemiagaan kami dan hubungan anda dengan kami dengan lebih baik dan untuk memahami keperluan pelaburan anda yang semasa dan akan datang dan keadaan kewangan anda dengan lebih baik;
- (i) to provide you with information on our and third party products, services and offers which may be of interest to you; untuk menyediakan anda dengan maklumat mengenai produk, perkhidmatan dan tawaran kami serta pihak ketiga yang mungkin menarik minat anda;
- (j) to improve our products and services and to develop new products and services; untuk memperbaiki produk dan perkhidmatan kami dan untuk membangunkan produk dan perkhidmatan yang baru;

(k) to respond to your enquiries and complaints and to generally resolve disputes; untuk membalas pertanyaan dan aduan anda dan secara amnya menyelesaikan pertikaian;

(l) to assess your application(s)/request(s) for our products and services; untuk menilai permohonan/permintaan anda untuk produk dan perkhidmatan kami;

(m) to update, consolidate and improve the accuracy of our records; untuk mengemas kini, menyatakan dan memperbaiki ketepatan rekod kami;

(n) to transfer or assign our rights, interests and obligations under any of your agreements with us; untuk memindahkan atau memberikan hak, kepentingan dan kewajipan kami di bawah mana-mana perjanjian anda dengan kami;

(o) to conduct anti-money laundering checks; for crime detection, prevention and prosecution; to comply with any sanction requirements; untuk menjalankan pemeriksaan pencegahan pengubahan wang haram; untuk mengesan, pencegahan dan pendakwaan jenayah; untuk mematuhi mana-mana syarat sanksi;

(p) for any other purpose that is required or permitted by any law, regulations, guidelines and/or relevant regulatory authorities; bagi apa-apa tujuan lain yang dikehendaki atau dibenarkan oleh mana-mana undang-undang, peraturan, garis panduan dan/atau pihak berkuasa yang berkenaan;

(q) for meeting the requirements to make disclosure under the requirements of any laws binding on and for the purposes of any guidelines issued by regulatory or other authorities with which Eastspring Investments Berhad or any of its branches and any of Eastspring Investments Berhad's holding companies, subsidiaries, affiliates, representatives are expected to comply; bagi memenuhi keperluan untuk membuat pendedahan di bawah keperluan mana-mana undang-undang yang mengikat dan bagi maksud mana-mana garis panduan yang dikeluarkan oleh pihak berkuasa kawal selia atau lain-lain yang mana Eastspring Investments Berhad atau mana-mana cawanganannya dan mana-mana syarikat Eastspring Investments Berhad induk, anak syarikat, sekutu, wakil-wakil yang dijangka akan mematuhi;

(r) for the purpose of enforcing its legal rights and/or obtaining legal advice; bagi tujuan menguatkuasakan hak-hak perundangan dan/atau mendapatkan nasihat undang-undang;

(s) for other legitimate business activities; and/or untuk kegiatan-kegiatan pemiagaan sah yang lain; dan/atau

(t) for such other purposes directly related to the foregoing; bagi maksud-maksud lain yang berhubungan secara langsung dengan yang tersebut di atas;

(collectively, the "Purposes").

(secara kolektif, "Maksud-maksud" tersebut).

4. We may obtain your personal data information from yourself or is to be collected from a variety of sources, including but not limited to:

Kami boleh mendapatkan maklumat data peribadi anda daripada anda atau akan dikumpul daripada pelbagai sumber, termasuk tetapi tidak terhad kepada:

- (i) all application/registration forms, information that you may provide us, when using our products or services, when taking part in customer surveys, competitions and promotions, from time to time; semua borang permohonan/pendaftaran, maklumat yang anda mungkin akan berikan kami, apabila menggunakan produk atau perkhidmatan kami, apabila mengambil bahagian dalam kaji selidik pelanggan, pertandingan dan promosi, dan semasa ulasan kewangan; dari masa ke semasa;
- (ii) from third parties connected with you, such as employers, joint account holders, security providers, guarantors and indemnitors, and our authorized distributors/unit trust consultants, subject to your prior consent; and/or daripada pihak ketiga berkaitan dengan anda, seperti majikan, pemegang akaun bersama, pemberi sekuriti/jaminan, penjamin dan indemnitör, tertakluk kepada persetujuan anda; dan/atau
- (iii) from such other sources in respect of which you have given your consent to disclose information relating to you and/or where not otherwise restricted; daripada apa jua sumber lain dari mana anda telah memberikan persetujuan anda untuk mendedahkan maklumat berkaitan dengan anda dan/atau di mana ia sebaliknya tidak dihadkan.

5. You have the right to request access to and to request correction of your personal data and to contact us with any inquiries or complaints in respect of your personal data (including the possible choices and means for limiting the processing of your personal data or to cease or not begin processing your personal data for purposes of direct marketing) at:

Anda berhak untuk meminta akses kepada dan meminta pembetulan terhadap data peribadi anda dan untuk menghubungi kami tentang apa-apa pertanyaan atau aduan berkenaan dengan data peribadi anda (termasuk pilihan-pilihan dan cara-cara yang mungkin untuk mengehadkan pemrosesan data peribadi anda atau untuk memberhentikan atau tidak memulakan pemrosesan data peribadi anda bagi maksud pemasaran langsung) di:

Telephone No.: 03-2052 3388

No. Telefon: 03-2052 3388

Fax No: 03-2070 6129

No. Fax: 03-2070 6129

E-mail address: cs.my@eatspring.com

Alamat E-mel: cs.my@eatspring.com

6. Subject to provisions of the Act:

Tertakluk kepada peruntukan-peruntukan Akta tersebut:

(i) you may, upon payment of a prescribed fee, make a data access request in writing to us; and

Anda boleh, apabila dibayar fi yang ditetapkan, membuat suatu permintaan mengakses data secara bertulis kepada kami; dan

(ii) we may refuse to comply with a data access request or a data correction request and shall, by notice in writing, inform you of our refusal and the reasons of our refusal.

Kami boleh enggan mematuhi permintaan mengakses data atau permintaan pembetulan data dan hendaklah, melalui notis bertulis, memaklumkan anda mengenai keengganan tersebut dan sebab-sebab bagi keengganan tersebut.

7. We disclose or may disclose your personal data to the following third parties for the above Purposes:

Kami menzahirkan atau boleh menzahirkan data peribadi anda kepada pihak ketiga untuk Maksud-maksud di atas:

(i) Companies and/or organisations that act as our agents, affiliates, business partners, subsidiary(ies), shareholders and its related companies and/or professional advisers;

syarikat dan/atau organisasi yang bertindak sebagai agen, ahli gabungan, rakan perniagaan, anak-anak syarikat, pemegang saham dan syarikat berkaitannya dan/atau penasihat profesional;

(ii) companies and/or organisations (including but not limited to custodians, trustees, distributors, brokers) that assist us in processing and/or otherwise fulfilling transactions that you have requested;

syarikat dan/atau organisasi (termasuk tetapi tidak terhad kepada penjaga, pemegang amanah, pendedag, broker) yang membantu kami dalam memproses dan/atau sebaliknya memenuhi transaksi yang anda minta;

(iii) companies and/or organisations that assist us in providing value added services that you have requested;

syarikat dan/atau organisasi yang membantu kami dalam menyediakan perkhidmatan tambah nilai yang anda minta;

(iv) your advisers and/or agents (including but not limited to brokers, accountants, auditors, lawyers, financial advisers or other professional advisers) where authorised by you;

penasihat dan/atau agen anda (termasuk tetapi tidak terhad kepada broker, akauntan, juruaudit, peguam, penasihat kewangan atau penasihat profesional yang lain) di mana kebenaran diberikan oleh anda;

(v) any other person notified by you as authorised to give instructions or to use the account(s)/investment(s) or products or services on your behalf;

mana-mana pihak lain yang anda telah memaklumkan kepada kami sebagai mempunyai kuasa untuk memberi arahan atau menggunakan akaun/pelaburan atau produk atau perkhidmatan bagi pihak anda;

(vi) any other agents and/or counterparties that we are required to provide such information to by any laws (including any regulations, guidelines and/or obligations) and/or court orders; and/or

mana-mana agen dan/atau kaunterparti yang kami perlu memberi maklumat sebegitu melalui mana-mana undang-undang (termasuk mana-mana peraturan, garis panduan dan/atau obligasi-obligasi) dan/atau perintah mahkamah; dan/atau

(vii) any person connected to the enforcement or preservation of any of our rights under your agreement(s) with us.

mana-mana pihak yang berkaitan dengan penguatkuasaan atau pemeliharaan mana-mana hak kami di bawah perjanjian anda dengan kami.

subject at all times to any laws (including regulations, guidelines and/or obligations) applicable to Eastspring Investments Berhad. The afore-mentioned third parties may in some instances be located outside of Malaysia.

tertakluk pada setiap masa kepada undang-undang (termasuk peraturan, garis panduan dan/atau kewajipan) berkaitan dengan Eastspring Investments Berhad (sama ada di dalam atau di luar Malaysia). Pihak-pihak ketiga yang disebutkan di atas boleh dalam keadaan tertentu terletak di luar Malaysia.

8. We may require your assistance if the personal data relating to other persons is required to process your personal data for the Purposes and you hereby agree to use your best endeavors to assist us when required.

Kami boleh menghendaki bantuan anda jika data peribadi yang berhubungan dengan orang lain dikehendaki untuk memproses data peribadi anda untuk Maksud-maksud tersebut dan anda dengan ini bersetuju untuk menggunakan usaha terbaik anda untuk membantu kami bila dikehendaki.

9. It is obligatory that you supply us your personal data (for example in application forms or account opening forms), (collectively, "compulsory personal data"). If you fail to supply us the compulsory personal data, we may refuse to process your personal data for any of the above Purposes.

la adalah wajib untuk anda memberikan kepada kami (contohnya dalam borang permohonan atau borang pembukaan akaun) anda (secara kolektif, "data peribadi wajib"). Jika anda gagal untuk memberikan kami data peribadi wajib tersebut, kami boleh enggan untuk memproses data peribadi anda untuk mana-mana Maksud-maksud tersebut.

10. We may transfer your personal data to a place outside Malaysia and you hereby give your consent to the transfer.

Kami boleh memindahkan data peribadi anda ke sesuatu tempat di luar Malaysia dan anda dengan ini memberikan persetujuan anda terhadap pemindahan tersebut.

11. You are responsible for ensuring that the information you provide us is accurate, complete, not misleading and is kept up to date.

Anda bertanggungjawab untuk memastikan bahawa maklumat yang anda berikan kami adalah tepat, lengkap, tidak mengelirukan dan terkini.

12. In the event of any inconsistency between the English version and the Bahasa Malaysia version of this Notice, the English version shall prevail over the Bahasa Malaysia version.

Sekiranya terdapat apa-apa ketidak-konsisten antara versi Bahasa Inggeris dan versi Bahasa Malaysia Notis ini, versi Bahasa Inggeris akan mengatasi versi Bahasa Malaysia.

TERMS AND CONDITIONS OF THE EASTSPRING INVESTMENTS MASTER ACCOUNT**Definitions**

“**Agent**” means any authorised distributor of Funds managed by Eastspring and refers to registered Eastspring Unit Trust Consultants, Institutional Unit Trust Advisers and Corporate Unit Trust Advisers.

“**Applicant**” means a person or entity applying to open a Master Account with Eastspring.

“**Deed**” means the deeds or master deeds for the respective Funds and any other supplemental deeds and master supplemental deeds that may be entered into between Eastspring and the Trustee and registered with the Securities Commission Malaysia.

“**Designated Account Holder**” means the named secondary holder of the account who has not reached the age of majority (i.e. 18 years old).

“**Eastspring**” means Eastspring Investments Berhad.

“**Fund**” or “**Funds**” means any unit trust schemes managed by Eastspring.

“**Joint Holder**” means the person who jointly (equally) share concomitant rights and liabilities as Unit Holders of the Fund.

“**Offering Document**” means the relevant prospectus or information memorandum of the Funds, and supplemental prospectus or information memorandum thereto (if any) and product highlights sheet for the Fund(s), issued by Eastspring and has been lodged or deposited (where applicable) with the Securities Commission Malaysia.

“**Trustee**” means Deutsche Trustees Malaysia Berhad

“**Unit Holder**” means the person or persons or entity for the time being who is registered pursuant to the Deed as a holder of units of the Fund(s).

By applying to open a Master Account with Eastspring, the Applicant agrees that:

The Applicant will be bound by these Terms and Conditions and the terms of the constituting documents such as the Deed and Offering Documents of the relevant Fund(s) in respect of all transactions. Where there are conflicting terms, the terms of the relevant Deed shall prevail.

1. Instructions/Voice Recordings

- 1.1. All instructions given or purported to be given via any written or facsimile transaction by the persons authorised to operate the Eastspring Master Account as named in the Eastspring Master Account Opening Form (“the Form”) or otherwise in writing are binding on the Applicant. Eastspring shall have no obligation to verify the authenticity of any such instructions or the identity of any person giving such instructions.
- 1.2. Eastspring shall be entitled to use voice recording devices to record instructions communicated to it and such recordings(s) may constitute evidence of the instructions.

2. Agent

- 2.1. If an Agent is named in the Form, Eastspring is entitled to process any relevant instructions received from such Agent without further reference to the Applicant unless Eastspring has received prior contrary instructions in writing duly signed by the Applicant.
- 2.2. Eastspring shall be entitled to regard the Agent as the Applicant’s agent throughout the period of operation of the Eastspring Master Account unless otherwise notified in writing. Eastspring shall not be responsible for any action or omission on the part of the Agent and shall be under no obligation to verify the authenticity of the instructions received or to determine whether or not such instructions were authorised. The Applicant shall have no right of action against Eastspring in connection with the execution by Eastspring of such instructions and undertakes not to make any claim against Eastspring in connection thereto.
- 2.3. Eastspring reserves the right to reassign another qualified person to replace Applicant’s Agent at any time deemed fit and without having to give any reason whatsoever by prior notice.

3. Confirmation Advices/Statements

Confirmation advices, statements, cheques and other documents shall be sent at the risk of the Applicant to the Applicant’s address as detailed in the Form. If the Applicant fails to notify Eastspring in writing of any errors in the confirmation advice within 14 calendar days, or in the statement within 30 days of issue, the Applicant shall be deemed to have waived any right to raise any objection to pursue any remedies against Eastspring or the relevant Trustee(s).

4. Monies

- 4.1. All application monies must be paid or remitted as instructed and any cheque(s) must be honoured when presented.
- 4.2. If an application is rejected in whole or in part, the application monies or balance thereof will be returned (without interests, or any returns in the case of Islamic funds) by Eastspring by cheque or, at the cost of the Applicant, by telegraphic transfer, within 30 calendar days from the date of application.
- 4.3. The Applicant confirms that Eastspring may issue a cheque in Ringgit Malaysia to settle any redemption or other monies (if any) payable by Eastspring. Such cheque shall be made payable to the Unit Holder(s) registered from time to time and sent to the last registered address of the Unit Holder(s) on Eastspring’s records unless otherwise notified in writing.
- 4.4. In the absence of any expressed instructions in the Form, the Applicant hereby authorises Eastspring to automatically reinvest any distributions in the relevant Fund(s) without further reference to the Applicant.

5. Rejection/Cancellation of Application

Eastspring as the Manager of the respective Funds is entitled to:

- (a) Reject any Form, which is not completed in full and supported by the requested documents and payments;
- (b) Cancel any units issued if the payment for the units cannot be matched within 7 business days of the date of the application or subscription instruction;
- (c) In its absolute discretion (without giving any reason) reject in whole or part hereof any application for subscription or switching and suspend the operation of the Eastspring Master Account.

6. Representation

The Applicant shall not rely on any information or representations other than those contained in the relevant Deed, Offering Documents and their supplementals, if any.

7. Notices

All notices and other documents shall be sent at the risk of the Applicant to the Applicant’s address as stated in the Form. Unless due to willful default or negligence of Eastspring, Eastspring shall not be responsible for any inaccuracy, interruption, error, delay or failure in transmission or delivery of any notices via whatever means as agreed by the Applicant, or for any equipment failure or malfunction. Eastspring shall not be liable for any direct or indirect consequential losses arising from the foregoing.

8. Indemnity

- 8.1. The Applicant hereby indemnifies Eastspring and the Trustee and any of their Agents against any actions, proceedings, claims, losses, damages, costs and expenses which may be brought, suffered or incurred by any or all of them arising either directly out of or in connection with this Form or in connection with Eastspring accepting, relying on or failing to act on any instructions given by or on behalf of the Applicant unless due to the willful default or negligence of Eastspring.
- 8.2. The Applicant acknowledges and accepts that Eastspring has absolute discretion to rely on facsimile confirmation from the Applicant and undertakes to indemnify and hold harmless Eastspring, its employees and Agents against all costs, expenses, loss of liabilities, claims and demands arising out of relying on the Applicant’s confirmation.

9. Set Off

Eastspring is entitled to set off any claim, which Eastspring or the Trustee may have against any of the assets, units or cash of the Applicant held by Eastspring or relevant Trustee(s).

10. Tax Implications

The Applicant/Unit Holder shall be acquainted with the relevant tax laws and exchange control regulations in force in the countries of domicile, registration or incorporation of the entity. The Applicant/Unit Holder shall be liable to pay and/or settle all the relevant taxes payable by the Applicant/Unit Holder in accordance to the relevant laws and exchange control regulations in force in the countries of domicile, registration or incorporation of the entity. Eastspring in compliance with the Malaysian Tax law and any other applicable law shall deduct the relevant applicable taxes accordingly wherever applicable to the Applicant/Unit Holder without prior notification to the Applicant/Unit Holder. All the deduction will be incorporated in the statements of the applicant and Eastspring shall not be held liable for whatsoever reasons for any tax payments deducted on behalf of the Applicant/Unit Holder according to the Malaysia’s Tax regulations and any other applicable law.

11. Sophisticated Investors

Only a sophisticated investor(s) may invest in a Wholesale Fund. The Guidelines on Listed Capital Market Products under the Lodge and Launch Framework defines a sophisticated investor to include any person who comes within any of the categories of investors as set out below:

- (a) a holder or an executive director or a chief executive officer of a holder of a Capital Markets Services License.
- (b) an individual whose total net personal assets, or total net joint assets with his or her spouse, exceed RM 3 million or its equivalent in foreign currencies, excluding the value of the individual’s primary residence;
- (c) an individual who has a gross annual income exceeding RM300,000 or its equivalent in foreign currencies per annum in the preceding twelve months;
- (d) an individual who jointly with his or her spouse, has a gross annual income exceeding RM400,000 or its equivalent in foreign currencies per annum in the preceding twelve months.

12. Designated Account Holder

- 12.1. The Designated Account Holder will enjoy the rights of a Joint Holder. In this regard, he/she will not enjoy the rights of a registered holder of the relevant Fund(s).
- 12.2. Upon the death, bankruptcy or insanity of the Principal Account Holder or the occurrence of anything which renders the Principal Account Holder legally incapable of holding any units and where the Designated Account Holder is a minor (i.e. person below the age of 18 years), any person becoming entitled to the Units held by the Principal Account Holder may apply to Eastspring to be registered as the Unit Holder in place of the Principal Account Holder in question. Such application shall be in such form as Eastspring may prescribe and shall be accompanied by such evidence as Eastspring may require of that person’s right to be so registered.
- 12.3. Upon attaining the age of maturity, the Designated Account Holder will be registered by Eastspring as a Joint Holder. The Joint Holder is required to submit additional due diligence documentation including but not limited to specimen signature and certified true copy of IC/Passport to Eastspring for its processing and record purpose.

13. Information or representation by Principal Account Holder

The Joint Holder agrees that the Principal Account Holder will be responsible to provide information or representations on behalf of the Principal Account Holder and Joint Holder to the Agent and/or Eastspring for the purpose of assessing suitability of any investment in the Funds. In this regard, the Agent and/or Eastspring can rely on the information or representations made by the Principal Account Holder for such purpose and will not be liable for any recommendations made by the Agent and/or Eastspring which has been based on the information or representations provided by the Principal Account Holder.

14. Miscellaneous

- 14.1. References to persons included entities, references to one gender include both genders and references to the singular includes the plural and vice versa.
- 14.2. The Form is personal to the Applicant and cannot be changed, assigned or transferred in any way by the Applicant.
- 14.3. Eastspring reserves the right to vary the Terms and Conditions at any time without notifying the Applicant.

15. Compliance with laws in various jurisdictions

- 15.1. Eastspring may be obliged to comply with or, at its sole and absolute discretion, choose to have regard to, observe or fulfil the requirements or expectations of the laws, regulations, orders, guidelines, codes, market standard, good practices and requests of or agreements with public, judicial, taxation, governmental and other regulatory authorities or selfregulatory bodies (the “Authorities” and each an “Authority”) in various jurisdictions relating to any matter in connection with its business including without limitation, tax compliance, anti-money laundering, sanctions, terrorism financing or the prevention and detection of crime as amended, promulgated and introduced from time to time (the “Applicable Requirements”).
- 15.2. In this connection, Eastspring may disclose the particulars or any information concerning Unit Holders, Joint Holders and/or their investments to any Authority in connection with its compliance or adherence (voluntary or otherwise) with the Applicable Requirements.
- 15.3. If a Unit Holder and Joint Holder, where applicable do not:
 - (a) provide to Eastspring in a timely manner with the information or documents required as set out in the Offering Document/Eastspring Master Account or additional information as requested from time to time; and/or
 - (b) provide to Eastspring with information or documents that are up-to-date, accurate or complete,

such that Eastspring is unable to ensure its ongoing compliance or adherence (whether voluntary or otherwise) with the Applicable Requirements, the Unit Holder and Joint Holder, where applicable accept and agree that Eastspring may take such steps as it deems fit as set out in the Offering Document of the relevant Funds.

MASTER ACCOUNT OPENING FORM

NON-INDIVIDUAL

DOCUMENTATION CHECKLIST

For successful processing of this application, please enclose the relevant documents. This application will be rejected and considered void if the form and/or supporting documents are incomplete.

- Duly completed and signed Master Account Opening Form Non-Individual
- Duly completed and signed Suitability Assessment Form
- Duly completed and signed Personal Data Protection Notice Form (PDPA) for all authorised signatories and directors

For applicants with US indicia:

- Relevant US tax forms

AND

Certified true copies of the following documents (where applicable):
For company incorporated in Malaysia (certified by company secretary and/or director):

- Photocopy of NRIC/Passport of all authorised signatories who are not directors
- Certificate of Incorporation
- Form 13** (if applicable)
- Latest **Form 24** - Allotment of shares (not required for a public listed company or an entity licensed by SC, BNM or LOFSA)
- Latest **Form 44** (if applicable)
- Latest **Form 49**
- Board Resolution to open account with specimen signatures of all authorised signatories
- Memorandum and Articles of Association (M&A)
- Corporate Structure (if applicable)
- Latest Annual Return (Investment into retail UT fund)
- Latest audited account (Investment into wholesale fund only)
- Sophisticated Investor Declaration Form (investment into wholesale fund only)

Payment Options

For cash investments:

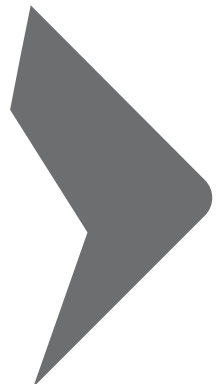
- Transaction Form – BUY
- Cheque made payable to “Eastspring Investments Berhad” (for MYR class only)
Note: *Third party cheques and third party online transfers are not allowed.*
- Online Transfer (GIRO/RENTAS)
Note: *Please provide a copy of the online transfer receipt.*

For Regular Investments Plan:

- Transaction Form – REGULAR INVESTMENTS
- Auto Debit/Direct Debit Authorisation Form

PRINCIPAL BUSINESS ACTIVITIES CODE AND DESCRIPTION

Code	Description	Code	Description
10	Debt Collector	17	Real Estate (e.g. Real Estate Brokers, Developers, Investment in Real Estate etc.)
11	Freelance Traders	18	Cash Intensive Business (e.g. Convenience Store, Restaurants, Car Parking Service)
12	Money Service Business (e.g. Money Changer, Money Transfer Agent at Remittance Agency)	19	Night Club, Karaoke, Lounge, Sauna, Bar
13	Casinos, Betting and Other Gambling Related Activities	20	Snooker Centre, Internet Café Operator
14	Manufacturers, Dealers and Intermediaries of Armament or Weapons Related Business	21	Federal or State Government, Regulatory Authority
15	Business in Valuable or Precious Goods (e.g. Arts, Antiques, Diamonds, Gold)	22	Audit, Accounting, Tax, Legal Firm, Company Secretary
16	Business in High Value/Low Density Goods (e.g. Mobile Phones, Computer Chips, Pharmaceutical Products, Textiles etc.)	23	Financial Institution, Capital Market Institution/Intermediary
		99	Others





A member of Prudential plc (UK)

Eastspring Investments Berhad (531241- U)
 Level 12, Menara Prudential,
 No. 10, Jalan Sultan Ismail, 50250 Kuala Lumpur
Client Services (603) 2332 1000
Client Services Fax (603) 2052 3366
Email cs.my@eastspring.com
Website www.eastspringinvestments.com.my

**MASTER ACCOUNT
 OPENING FORM
 NON-INDIVIDUAL**

In accordance with the requirements of the Capital Markets and Services Act 2007 (CMSA), this Master Account Opening Form ("MAOF") should not be circulated unless accompanied by the latest prospectus or information memorandum and any supplemental thereto (if any). You should read and understand the contents of the latest prospectus or information memorandum and any supplemental thereto (if any) and product highlights sheet before completing the MAOF. Complete in **BLOCK LETTERS** and **BLACK INK** only and tick (✓) where applicable. **All field names are mandatory. Please indicate N/A if not applicable.**

1 COMPANY/ORGANISATION DETAILS

Name of Organisation
 (as per Certificate of Incorporation/Registration)

Company Registration No. _____ **Date of Incorporation/Registration** - -

Country of Incorporation/Registration* Malaysia Others (Please specify) _____

Correspondence Address
 Note: "Hold mail" and "c/o" is not acceptable.

Postcode _____ **City** _____
State _____ **Country*** _____

Registered Office Address
 Same as Correspondence Address
 (Please tick above box or provide registered office address)

Postcode _____ **City** _____
State _____ **Country*** _____

Principal Place of Business
 Same as Correspondence Address
 (Please tick above box or provide principal place address)

Postcode _____ **City** _____
State _____ **Country*** _____

Contact No.* **Office** _____ - _____ - _____ **Office Extension** _____
Fax _____ - _____ - _____
COUNTRY CODE* AREA CODE PHONE NUMBER

Principal Business Activities **Code** _____ **Others (Please specify)** _____
 (Kindly refer to list of codes available under Principal Business Activities Code and Description section)

Financial Year End - (only applicable for wholesale fund investors)

PLEASE COMPLETE THIS SECTION (MANDATORY)

Type of Entity (You are allowed to tick (✓) more than one option)	Affiliations	Source of Funds
<input type="checkbox"/> Financial Institution ⁽¹⁾ (Please provide relevant US tax forms)* <input type="checkbox"/> Trust ⁽²⁾ (Please provide relevant US tax forms)* <input type="checkbox"/> Listed Company Trading Name/Stock Code: _____ Exchange Name: _____ <input type="checkbox"/> Non-listed Company Does any US Person/entity ⁽³⁾ , directly or indirectly, own more than 25% of the organisation? <input type="checkbox"/> Yes (Please provide relevant US tax forms)* <input type="checkbox"/> No <input type="checkbox"/> Others _____	Are you an affiliate company of a group of companies? <input type="checkbox"/> Yes (Please provide corporate structure) <input type="checkbox"/> No Company Status <input type="checkbox"/> Bumiputra controlled <input type="checkbox"/> Non-Bumiputra controlled <input type="checkbox"/> Non-Malaysian controlled	<input type="checkbox"/> Disposal of non-core business asset/investments <input type="checkbox"/> Fund raising exercise such as rights issue <input type="checkbox"/> Cash in hand/surplus funds/working capital

(1) **Financial institution** refers to any organisation that holds a banking, securities, and/or life insurance license. Examples of financial institutions include banks, life insurers, custodians, asset managers, investment funds.
 (2) **Trust** refer to any legal arrangement or structure that holds and controls asset(s) for the benefit of others (i.e. an individual or company that is not the trust or trustee).
 (3) **US person/entity** is defined as one of the following:
 • Citizen or resident of the US
 • US partnership or corporation
 • Any estate of which any executor or administrator is a US person
 • Any trust subject to US supervision and substantially controlled by a US person



2 CONTACT PERSONS' DETAILS

Name of Contact Person 1

Designation

Department

Contact No.* Office - - Office Extension

Fax - -

COUNTRY CODE* AREA CODE PHONE NUMBER

Office Email Address

By providing your email address(es) and/or mobile number(s) to us, we have your consent to communicate and send information to you via email and/or short messages (sms). Notices delivered via email or sms to you are deemed to have been sent and received on the date such message is sent.

Please tick (✓) here if you wish to receive communication and information in hardcopy.

Name of Contact Person 2

Designation

Department

Contact No.* Office - - Office Extension

Fax - -

COUNTRY CODE* AREA CODE PHONE NUMBER

Office Email Address

By providing your email address(es) and/or mobile number(s) to us, we have your consent to communicate and send information to you via email and/or short messages (sms). Notices delivered via email or sms to you are deemed to have been sent and received on the date such message is sent.

Please tick (✓) here if you wish to receive communication and information in hardcopy.

3 STANDING PAYMENT INSTRUCTION AND INCOME DISTRIBUTION

Note: Only bank account located in Malaysia will be accepted. PAYMENT CANNOT BE MADE TO ACCOUNTS IN THE NAME OF THIRD PARTIES.

Bank Account Holder Name		
Currency <i>(e.g. MYR, USD, SGD)</i>	MYR	OTHER CURRENCY CLASSES
Bank Name		
Bank Branch		
Country*		
Account No.		
Swift Code	Not applicable	

Income distribution

All distributions will be **reinvested** automatically unless otherwise specified herewith.

Pay to bank account as specified in the standing payment instruction.

Pay by cheque *(for MYR class only)*

4 DECLARATION AND SIGNATURE(S) (AS PER BOARD RESOLUTION)

I/We acknowledge receipt and declare that I/we have read and understood the contents of the latest prospectus or information memorandum and supplemental prospectus or information memorandum thereto (if any) and product highlights sheet for the fund(s), the Terms and Conditions of the Eastspring Investments Berhad ("Eastspring") Master Account ("Eastspring Master Account") prior to completing the Eastspring MAOF.

I/We undertake to be bound by the latest prospectus or information memorandum and supplemental prospectus or information memorandum thereto (if any) and product highlights sheet for the fund(s), the Terms and Conditions of the Eastspring Master Account and provisions of the deed and supplemental deed (if any) of the fund(s) for my/our initial and all subsequent transactions with Eastspring.

I/We am/are also aware of the fees and charges that I/we will incur directly or/and indirectly when investing in the fund(s).

I/We am/are not acting as a nominee for any undisclosed third party and none of the investment monies invested with Eastspring was derived from proceeds from an unlawful activity as defined by the Anti-Money Laundering and Anti-Terrorism Financing Act 2001.

I/we hereby agree to indemnify Eastspring against all actions, suits, proceedings, claims, damages, and losses which may be suffered by Eastspring as a result of any inaccuracy of declarations herein.

For sole proprietor only

I hereby declare that I am the sole legal and beneficial owner of all the monies invested with Eastspring.

For non-listed entities

I/We hereby declare that the company is NOT any one of the following:

(a) Financial institution; (b) A trust; (c) A non-listed entity of which more than 25% is directly/indirectly owned by any US person/entity; or (d) Required to file a tax return to the United States.

Authorised Signatory 1 <input type="text"/> Date <input type="text"/>	Authorised Signatory 2 <input type="text"/> Date <input type="text"/>	Company Stamp <input type="text"/>
--	--	------------------------------------

DETAILS OF EASTSPRING UNIT TRUST CONSULTANT ("UTC")

UTC Code Name

Reporting Branch Contact No.

** If country/country code is United States of America (US), please provide the relevant US tax forms. Please note that nothing on this form is intended to constitute as tax advice. Please seek independent tax advice or refer to www.irs.gov for more information on the appropriate tax form to be provided.*

TERMS AND CONDITIONS OF THE EASTSPRING INVESTMENTS MASTER ACCOUNT**Definitions**

“**Agent**” means any authorised distributor of Funds managed by Eastspring and refers to registered Eastspring Unit Trust Consultants, Institutional Unit Trust Advisers and Corporate Unit Trust Advisers.

“**Applicant**” means a person or entity applying to open a Master Account with Eastspring.

“**Deed**” means the deeds or master deeds for the respective Funds and any other supplemental deeds and master supplemental deeds that may be entered into between Eastspring and the Trustee and registered with the Securities Commission Malaysia.

“**Eastspring**” means Eastspring Investments Berhad.

“**Fund**” or “**Funds**” means any unit trust schemes managed by Eastspring.

“**Offering Document**” means the relevant prospectus or information memorandum of the Funds, and supplemental prospectus or information memorandum thereto (if any) and product highlights sheet for the Fund(s), issued by Eastspring and has been lodged or deposited (where applicable) with the Securities Commission Malaysia.

“**Trustee**” means Deutsche Trustees Malaysia Berhad

“**Unit Holder**” means the person or persons or entity for the time being who is registered pursuant to the Deed as a holder of units of the Fund(s).

By applying to open a Master Account with Eastspring, the Applicant agrees that:

The Applicant will be bound by these Terms and Conditions and the terms of the constituting documents such as the Deed and Offering Documents of the relevant Fund(s) in respect of all transactions. Where there are conflicting terms, the terms of the relevant Deed shall prevail.

1. Instructions/Voice Recordings

- 1.1. All instructions given or purported to be given via any written or facsimile transaction by the persons authorised to operate the Eastspring Master Account as named in the Eastspring Master Account Opening Form (“the Form”) or otherwise in writing are binding on the Applicant. Eastspring shall have no obligation to verify the authenticity of any such instructions or the identity of any person giving such instructions.
- 1.2. Eastspring shall be entitled to use voice recording devices to record instructions communicated to it and such recording(s) may constitute evidence of the instructions.

2. Agent

- 2.1. If an Agent is named in the Form, Eastspring is entitled to process any instructions received from such Agent without further reference to the Applicant unless Eastspring has received prior contrary instructions in writing duly signed by the Applicant.
- 2.2. Eastspring shall be entitled to regard the Agent as the Applicant’s agent throughout the period of operation of the Eastspring Master Account unless otherwise notified in writing. Eastspring shall not be responsible for any action or omission on the part of the Agent and shall be under no obligation to verify the authenticity of the instructions received or to determine whether or not such instructions were authorised. The Applicant shall have no right of action against Eastspring in connection with the execution by Eastspring of such instructions and undertakes not to make any claim against Eastspring in connection thereto.
- 2.3. Eastspring reserves the right to reassign another qualified person to replace Applicant’s Agent at any time deemed fit and without having to give any reason whatsoever by prior notice.

3. Confirmation Advices/Statements

Confirmation advices, statements, cheques and other documents shall be sent at the risk of the Applicant to the Applicant’s address as detailed in the Form. If the Applicant fails to notify Eastspring in writing of any errors in the confirmation advice within 14 calendar days, or in the statement within 30 days of issue, the Applicant shall be deemed to have waived any right to raise any objection to pursue any remedies against Eastspring or the relevant Trustee(s).

4. Monies

- 4.1. All application monies must be paid or remitted as instructed and any cheque(s) must be honoured when presented.
- 4.2. If an application is rejected in whole or in part, the application monies or balance thereof will be returned (without interests, or any returns in the case of Islamic funds) by Eastspring by cheque or, at the cost of the Applicant, by telegraphic transfer, within 30 calendar days from the date of application.
- 4.3. The Applicant confirms that Eastspring may issue a cheque in Ringgit Malaysia to settle any redemption or other monies (if any) payable by Eastspring. Such cheque shall be made payable to the Unit Holder(s) registered from time to time and sent to the last registered address of the Unit Holder(s) on Eastspring’s records unless otherwise notified in writing.
- 4.4. In the absence of any expressed instructions in the Form, the Applicant hereby authorises Eastspring to automatically reinvest any distributions in the relevant Fund(s) without further reference to the Applicant.

5. Rejection/Cancellation of Application

Eastspring as the Manager of the respective Funds is entitled to:

- (a) Reject any Form, which is not completed in full and supported by the requested documents and payments;
- (b) Cancel any units issued if the payment for the units cannot be matched within 7 business days of the receipt of the application or subscription instruction; and
- (c) In its absolute discretion (without giving any reason) reject in whole or part hereof any application for subscription or switching and suspend the operation of the Eastspring Master Account.

6. Representation

The Applicant shall not rely on any information or representations other than those contained in the relevant Deed, Offering Documents and their supplementals, if any.

7. Notices

All notices and other documents shall be sent at the risk of the Applicant to the Applicant’s permanent address as stated in the Form. Unless due to wilful default or negligence of Eastspring, Eastspring shall not be responsible for any inaccuracy, interruption, error, delay or failure in transmission or delivery of any notices via whatever means as agreed by the Applicant, or for any equipment failure or malfunction.

Eastspring shall not be liable for any direct or indirect consequential losses arising from the foregoing.

8. Indemnity

- 8.1. The Applicant hereby indemnifies Eastspring and the Trustee and any of their Agents against any actions, proceedings, claims, losses, damages, costs and expenses which may be brought, suffered or incurred by any or all of them arising either directly out of or in connection with this Form or in connection with Eastspring accepting, relying on or failing to act on any instructions given by or on behalf of the Applicant unless due to the wilful default or negligence of Eastspring.
- 8.2. The Applicant acknowledges and accepts that Eastspring has absolute discretion to rely on facsimile confirmation from the Applicant and undertakes to indemnify and hold harmless Eastspring, its employees and Agents against all costs, expenses, loss of liabilities, claims and demands arising out of relying on the Applicant’s confirmation.

9. Set Off

Eastspring is entitled to set off any claim, which Eastspring or the Trustee may have against any of the assets, units or cash of the Applicant held by Eastspring or relevant Trustee(s).

10. Tax Implications

The Applicant/Unit Holder shall be acquainted with the relevant tax laws and exchange control regulations in force in the countries of domicile, registration or incorporation of the entity. The Applicant/Unit Holder shall be liable to pay and/or settle all the relevant taxes payable by the Applicant/Unit Holder in accordance to the relevant laws and exchange control regulations in force in the countries of domicile, registration or incorporation of the entity. Eastspring in compliance with the Malaysian Tax law and any other applicable law shall deduct the relevant applicable taxes accordingly wherever applicable to the Applicant/Unit Holder without prior notification to the Applicant/Unit Holder. All the deduction will be incorporated in the statements of the applicant and Eastspring shall not be held liable for whatsoever reasons for any tax payments deducted on behalf of the Applicant/Unit Holder according to the Malaysia’s Tax regulations and any other applicable law.

11. Sophisticated Investors

Only a sophisticated investor(s) may invest in a Wholesale Fund. The Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework defines a sophisticated investor to include any person who comes within any of the categories of investors as set out below:

- (a) a holder of a Capital Markets Services License.
- (b) a unit trust scheme, prescribed investment scheme or private retirement scheme.
- (c) Bank Negara Malaysia.
- (d) a closed end fund approved by the Commission.
- (e) a bank licensee or insurance licensee as defined under the Labuan Financial Services and Securities Act 2010.
- (f) an Islamic bank licensee or takaful licensee as defined under the Labuan Islamic Financial Services and Securities Act 2010.
- (g) a licensed institution as defined in the Banking and Financial Institutions Act 1989 or an Islamic bank as defined in the Islamic Banking Act 1983.
- (h) an insurance company registered under the Insurance Act 1996 or a takaful operator registered under the Takaful Act 1984.
- (i) a company that is registered as a trust company under the Trust Companies Act 1949 which has assets under management exceeding RM10 million or its equivalent in foreign currencies; or
- (j) a corporation that is a public company under the Companies Act 1965 which is approved by the Commission to be a trustee under the Act and has assets under management exceeding RM10 million or its equivalent in foreign currencies.
- (k) a corporation with total net assets exceeding RM 10 million or its equivalent in foreign currencies based on the last audited accounts; or
- (l) a partnership with total net assets exceeding RM 10 million or its equivalent in foreign currencies.
- (m) a statutory body established by an Act of Parliament or an enactment of any State.
- (n) a pension fund approved by the Director General of Inland Revenue under section 150 of the Income Tax Act 1967.

12. Miscellaneous

- 12.1. References to persons included entities, references to one gender include both genders and references to the singular includes the plural and vice versa.
- 12.2. The Form is personal to the Applicant and cannot be changed, assigned or transferred in any way by the Applicant.
- 12.3. Eastspring reserves the right to vary the Terms and Conditions at any time without notifying the Applicant.

13. Compliance with laws in various jurisdictions

- 13.1. Eastspring may be obliged to comply with or, at its sole and absolute discretion, choose to have regard to, observe or fulfil the requirements or expectations of the laws, regulations, orders, guidelines, codes, market standard, good practices and requests of or agreements with public, judicial, taxation, governmental and other regulatory authorities or self-regulatory bodies (the “Authorities”) and each an “Authority”) in various jurisdictions relating to any matter in connection with its business including without limitation, tax compliance, anti-money laundering, sanctions, terrorism financing or the prevention and detection of crime as amended, promulgated and introduced from time to time (the “Applicable Requirements”).
- 13.2. In this connection, Eastspring may disclose the particulars or any information concerning Unit Holders and/or their investments to any Authority in connection with its compliance or adherence (voluntary or otherwise) with the Applicable Requirements.
- 13.3. If a Unit Holder where applicable does not:
 - (a) provide to Eastspring in a timely manner with the information or documents required as set out in the Offering Document/Eastspring Master Account or additional information as requested from time to time; and/or
 - (b) provide to Eastspring with information of documents that are up-to-date, accurate or complete,

such that Eastspring is unable to ensure its ongoing compliance or adherence (whether voluntary or otherwise) with the Applicable Requirements, the Unit Holder, where applicable accepts and agrees that Eastspring may take such steps as it deems fit as set out in the Offering Document of the relevant Funds.



A member of Prudential plc (UK)

Eastspring Investments Berhad (531241-U)
 Level 12, Menara Prudential,
 No. 10, Jalan Sultan Ismail, 50250 Kuala Lumpur
Client Services (603) 2332 1000
Client Services Fax (603) 2052 3366
Email cs.my@eastspring.com
Website www.eastspringinvestments.com.my

TRANSACTION FORM-BUY

Master Account Number

Campaign code (if applicable)

In accordance with the requirements of the Capital Markets and Services Act 2007 (CMSA), this Transaction Form-Buy should not be circulated unless accompanied by the latest prospectus or information memorandum and supplemental thereto (if any). You should read and understand the contents of the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet before completing this form. Complete in **BLOCK LETTERS** and **BLACK INK** only and tick (✓) where applicable.

- Eastspring/Prudential Staff Own Investment**
(Please provide a copy of staff ID card)
- Eastspring Agent Own Investment**
(Agent's Own Investment Benefit (AOIB) @ Zero Sales Charge
 - Please complete AOIB form)

1 INDIVIDUAL/NON-INDIVIDUAL APPLICANT DETAILS

Principal Account Holder Full Name/Name of Organisation
(as in NRIC/Passport/Company Registration)

Principal Account Holder NRIC/Passport No./Company Registration No.

Joint Account Holder Full Name
(as in NRIC/Passport/Birth Certificate)

Joint Account Holder NRIC/Passport No. or Birth Certificate No. (if minor)

Name of Contact Person
(for non-individual applicants)

Contact No. - - **Office Extension**
(where applicable)

COUNTRY CODE* AREA CODE PHONE NUMBER

2 BUY DETAILS

Name of Fund(s)	Currency <small>(e.g. MYR, USD, SGD)</small>	Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Payment mode

Online Transfer [GIRO/RENTAS] **Cheque/Bank Draft No.** **EPF Members' Investment Scheme**
(Please provide a copy of the online transfer receipt) (for MYR class only) (Payable to EASTSPRING INVESTMENTS BERHAD) (Please provide a completed KWSP 9N Form)

3 DECLARATION AND SIGNATURE(S)

I/We acknowledge receipt and declare that I/we have read and understood the contents of the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet for the fund(s) and the Terms and Conditions of the Eastspring Investments Berhad ("Eastspring") Master Account ("Eastspring Master Account") and the Unit Trust Loan Financing Risk Disclosure Statement prior to completing the Transaction Form-Buy.

I/We am/are also aware of the fees and charges that I/we will incur directly or/and indirectly when investing in the fund(s).

I/We am/are not acting as a nominee for any undisclosed third party and none of the investment monies invested with Eastspring was derived from proceeds from an unlawful activity as defined by the Anti-Money Laundering and Anti-Terrorism Financing Act 2001.

I/We declare that there has been material change to the information provided in the previous suitability assessment ("SA") and I/we will submit a new SA form.

I/We hereby agree to indemnify Eastspring against all actions, suits, proceedings, claims, damages, and losses which may be suffered by Eastspring as a result of any inaccuracy of declarations herein.

For sole proprietor only

I hereby declare that I am the sole legal and beneficial owner of all the monies invested with Eastspring.

For non-listed entities

I/We hereby declare that the company is NOT any one of the following:

(a) Financial institution; (b) A trust; (c) A non-listed entity of which more than 25% is directly/indirectly owned by any US person/entity; or (d) Required to file a tax return to the United States.

Principal Account Holder/
 Authorised Signatory 1 Date

Joint Account Holder/
 Authorised Signatory 2 Date

Company Stamp
(For non-individual applicants)

DETAILS OF EASTSPRING UNIT TRUST CONSULTANT ("UTC")

UTC Code **Name**

Reporting Branch **Contact No.**



* If country code is United States of America (US), please provide the relevant US tax forms. Please note that nothing on this form is intended to constitute as tax advice. Please seek independent tax advice or refer to www.irs.gov for more information on the appropriate tax form to be provided.

UNIT TRUST LOAN FINANCING RISK DISCLOSURE STATEMENT**Investing in a Unit Trust Fund with Borrowed Money is More Risky than Investing with Your Own Savings**

You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financial circumstances. You should be aware of the risks, which would include the following:

1. The higher the margin of financing (that is, the amount of money you borrow for every ringgit of your own money which you put in as deposit or down payment), the greater the loss or gain on your investment.
2. You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
3. If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the time prescribed, your units may be sold towards the settlement of your loan.

4. Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are experienced. Whether you eventually realise a gain or loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.

This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the terms and conditions before you decide to take a loan. If you are in doubt about any aspect of this risk disclosure statement or the terms of the loan financing, you should consult the institution offering the loan.

GENERAL INFORMATION ON PAYMENT

1. If payment is made by cheque:
 - (a) Cheque/bank drafts should be made payable to "EASTSPRING INVESTMENTS BERHAD" and must be drawn on a bank located in Malaysia. The investor should write his/her full name and NRIC No. on the back of each cheque.
 - (b) The cheque(s)/bank draft(s) must be attached to this Transaction Form. Alternatively, should the investor wish to deposit his/her cheque(s) into any of the Eastspring Investments Berhad bank accounts stated below, the investor is required to attach the cheque deposit slip stating his/her full name, NRIC No. and Master Account No. (if any).
2. If payment is made by EPF's Members Investment Scheme, please fill in the KWSP 9N form and send it back to us with this Transaction Form.
3. If payment is made by Online Transfer, please provide a copy of the online transfer receipt together with this Transaction Form.
4. Third party cheques and third party online transfers are not allowed.
5. Upon the implementation of Goods and Services Tax ("GST") effective from 1 April 2015, all fees, charges and expenses charged to the fund will be subjected to 6% GST and will be borne by investors, unless stated otherwise.

EASTSPRING INVESTMENTS BERHAD ACCOUNTS FOR ONLINE TRANSFER

Name of Bank:
Standard Chartered Bank

Account Name:
Eastspring Investments Berhad

Account No.:
312-1-4358303-2

Name of Bank:
HSBC Bank Malaysia Berhad

Account Name:
Eastspring Investments Berhad

Account No.:
305-417255-101

Name of Bank:
Malayan Banking Berhad

Account Name:
Eastspring Investments Berhad

Account No.:
514011576079

Name of Bank:
Deutsche Bank (Malaysia) Berhad

Account Name:
Eastspring Investments Berhad

Account No.:
0003111-00-0

TERMS AND CONDITIONS**Compliance with laws in various jurisdictions**

1. Eastspring may be obliged to comply with or, at its sole and absolute discretion, choose to have regard to, observe or fulfil the requirements or expectations of the laws, regulations, orders, guidelines, codes, market standard, good practices and requests of or agreements with public, judicial, taxation, governmental and other regulatory authorities or self-regulatory bodies (the "Authorities" and each an "Authority") in various jurisdictions relating to any matter in connection with its business including without limitation, tax compliance, anti-money laundering, sanctions, terrorism financing or the prevention and detection of crime as amended, promulgated and introduced from time to time (the "Applicable Requirements").
2. In this connection, Eastspring may disclose the particulars or any information concerning Unit Holders, Joint Holders and/or their investments to any Authority in connection with its compliance or adherence (voluntary or otherwise) with the Applicable Requirements.
3. If a Unit Holder and Joint Holder, where applicable do not:
 - (a) provide to Eastspring in a timely manner with the information or documents required as set out in the Offering Document/Eastspring Master Account or additional information as requested from time to time; and/or
 - (b) provide to Eastspring with information or documents that are up-to-date, accurate or complete,
 such that Eastspring is unable to ensure its ongoing compliance or adherence (whether voluntary or otherwise) with the Applicable Requirements, the Unit Holder and Joint Holder, where applicable accept and agree that Eastspring may take such steps as it deems fit as set out in the Offering Document of the relevant Funds.



A member of Prudential plc (UK)

Eastspring Investments Berhad (531241-U)
 Level 12, Menara Prudential,
 No. 10, Jalan Sultan Ismail, 50250 Kuala Lumpur
Client Services (603) 2332 1000
Client Services Fax (603) 2052 3366
Email cs.my@eastspring.com
Website www.eastspringinvestments.com.my

**TRANSACTION FORM
 REGULAR INVESTMENTS**

Master Account Number

Campaign code (if applicable)

- Eastspring/Prudential Staff Own Investment**
(Please provide a copy of staff ID card)
- Eastspring Agent Own Investment**
(Agent's Own Investment Benefit (AOIB) @ Zero Sales Charge - Please complete AOIB form)

In accordance with the requirements of the Capital Markets and Services Act 2007 (CMSA), this Transaction Form-Regular Investments should not be circulated unless accompanied by the latest prospectus or information memorandum and supplemental thereto (if any). You should read and understand the contents of the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet before completing this form. Complete in **BLOCK LETTERS** and **BLACK INK** only and tick (✓) where applicable.

1 INDIVIDUAL/NON-INDIVIDUAL APPLICANT DETAILS

Principal Account Holder Full Name/Name of Organisation
(as in NRIC/Passport/Company Registration)

Principal Account Holder NRIC/Passport No./Company Registration No.

Joint Account Holder Full Name
(as in NRIC/Passport/Birth Certificate)

Joint Account Holder NRIC/Passport No. or Birth Certificate No. (if minor)

Name of Contact Person
(for non-individual applicants)

Contact No. - - **Office Extension**
COUNTRY CODE* AREA CODE PHONE NUMBER (where applicable)

2 REGULAR INVESTMENT CHOICE

Please choose one of the following options:

New Regular Investment Plan
 Please submit Direct Debit Authorisation Form

Cancel/Stop Regular Investment Plan

Change of Regular Investment Plan
 Please tick (✓) **one** of the boxes in **Part 1** and **Part 2**

Part 1 Addition of Regular Investment Plan Replacement of Regular Investment Plan
(This will be added on top of your existing plan) (This will supersede your existing plan)

Part 2 Has the change in **Part 1** exceeded your Direct Debit maximum frequency or amount?
 Yes No
(If yes, please submit a new Direct Debit Authorisation Form)

3 REGULAR INVESTMENT DETAILS

Name of Fund(s)	Deduction Date	<input type="checkbox"/> 5 th <input type="checkbox"/> 20 th	Deduction Amount
Eastspring Investments			MYR <input type="text"/>
Eastspring Investments			MYR <input type="text"/>
Eastspring Investments			MYR <input type="text"/>

4 DECLARATION AND SIGNATURE(S)

I/We acknowledge receipt and declare that I/we have read and understood the contents of the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet for the fund(s) and the Terms and Conditions of the Eastspring Investments Berhad ("Eastspring") Master Account ("Eastspring Master Account") and the Unit Trust Loan Financing Risk Disclosure Statement prior to completing the Transaction Form-Regular Investments.

I/We undertake to be bound by the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet for the fund(s), the Terms and Conditions of the Eastspring Master Account and provisions of the deed and supplemental deed (if any) of the fund(s) for my/our initial and all subsequent transactions with Eastspring.

I/We am/are also aware of the fees and charges that I/we will incur directly or/and indirectly when investing in the fund(s).

I/We am/are not acting as a nominee for any undisclosed third party and none of the investment monies invested with Eastspring was derived from proceeds from an unlawful activity as defined by the Anti-Money Laundering and Anti-Terrorism Financing Act 2001.

I/We hereby agree to indemnify Eastspring against all actions, suits, proceedings, claims, damages, and losses which may be suffered by Eastspring as a result of any inaccuracy of declarations herein.

For sole proprietor only

I hereby declare that I am the sole legal and beneficial owner of all the monies invested with Eastspring.

For non-listed entities

I/We hereby declare that the company is NOT any one of the following:

(a) Financial institution; (b) A trust; (c) A non-listed entity of which more than 25% is directly/indirectly owned by any US person/entity; or (d) Required to file a tax return to the United States.

Principal Account Holder/ Authorised Signatory 1	Date	Joint Account Holder/ Authorised Signatory 2	Date	Company Stamp <i>(For non-individual applicants)</i>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

DETAILS OF EASTSPRING UNIT TRUST CONSULTANT ("UTC")

UTC Code **Name**

Reporting Branch **Contact No.**



* If country code is United States of America (US), please provide the relevant US tax forms. Please note that nothing on this form is intended to constitute as tax advice. Please seek independent tax advice or refer to www.irs.gov for more information on the appropriate tax form to be provided.

UNIT TRUST LOAN FINANCING RISK DISCLOSURE STATEMENT

Investing in a Unit Trust Fund with Borrowed Money is More Risky than Investing with Your Own Savings

You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financial circumstances. You should be aware of the risks, which would include the following:

1. The higher the margin of financing (that is, the amount of money you borrow for every ringgit of your own money which you put in as deposit or down payment), the greater the loss or gain on your investment.
2. You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
3. If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the time prescribed, your units may be sold towards the settlement of your loan.

4. Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are experienced. Whether you eventually realise a gain or loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.

This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the terms and conditions before you decide to take a loan. If you are in doubt about any aspect of this risk disclosure statement or the terms of the loan financing, you should consult the institution offering the loan.

GENERAL INFORMATION ON PAYMENT

1. If payment is made by EPF's Members Investment Scheme, please fill in the KWSP 9N form and send back to us with this Transaction Form.
2. If payment is made by Online Transfer, please provide a copy of the online transfer receipt together with this Transaction Form.
3. Third party cheques and third party online transfers are not allowed.
4. Upon the implementation of Goods and Services Tax ("GST") effective from 1 April 2015, all fees, charges and expenses charged to the fund will be subjected to 6% GST and will be borne by investors, unless stated otherwise.

DIRECT DEBIT

Direct Debit is a collection model that directly debits your bank account by giving authorisation to Eastspring to initiate the transactions. You are to complete the Direct Debit Authorisation Form authorising Eastspring Investments Berhad to debit account at a certain amount and on a specified date. This is a FREE facility provided to Eastspring investors.

The participating banks are:

• Bank Islam • Bank of America (M) Berhad • Bank Kerjasama Rakyat • CIMB Bank • Citibank • Deutsche Bank • Hong Leong Bank • HSBC Bank • JP Morgan Chase Bank • Maybank • OCBC Bank • Public Bank • RHB Bank • Standard Chartered Bank

The above list is non-exhaustive, as the service provider will review the list from time to time.

Eastspring requires one (1) month to process and enrol your application with the bank. Therefore, you are advised to submit the complete application one month prior to the deduction date. For example, if you wish to commence deduction starting from 28 June 2011, the complete application should be submitted to Eastspring by 27 May 2011. However, the deduction effective date will depend on the date Eastspring receives the complete application as well as the bank processed date.

Investments pricing will be calculated based on the date Eastspring receives the money, which is before the 4.00 p.m. cut off time regardless of your deduction date.

TERMS AND CONDITIONS

Compliance with laws in various jurisdictions

1. Eastspring may be obliged to comply with or, at its sole and absolute discretion, choose to have regard to, observe or fulfil the requirements or expectations of the laws, regulations, orders, guidelines, codes, market standard, good practices and requests of or agreements with public, judicial, taxation, governmental and other regulatory authorities or self-regulatory bodies (the "Authorities" and each an "Authority") in various jurisdictions relating to any matter in connection with its business including without limitation, tax compliance, anti-money laundering, sanctions, terrorism financing or the prevention and detection of crime as amended, promulgated and introduced from time to time (the "Applicable Requirements").
2. In this connection, Eastspring may disclose the particulars or any information concerning Unit Holders, Joint Holders and/or their investments to any Authority in connection with its compliance or adherence (voluntary or otherwise) with the Applicable Requirements.
3. If a Unit Holder and Joint Holder, where applicable do not:
 - (a) provide to Eastspring in a timely manner with the information or documents required as set out in the Offering Document/Eastspring Master Account or additional information as requested from time to time; and/or
 - (b) provide to Eastspring with information or documents that are up-to-date, accurate or complete,
 such that Eastspring is unable to ensure its ongoing compliance or adherence (whether voluntary or otherwise) with the Applicable Requirements, the Unit Holder and Joint Holder, where applicable accept and agree that Eastspring may take such steps as it deems fit as set out in the Offering Document of the relevant Funds.

Eastspring Investments Berhad (531241-U)
Level 12, Menara Prudential
No. 10, Jalan Sultan Ismail, 50250 Kuala Lumpur
Tel: (603) 2052 3388 Fax: (603) 2070 6129
eastspringinvestments.com.my

Client Services
T: (603) 2332 1000 F: (603) 2052 3366
cs.my@eastspring.com