

# TA T-STRIPS FUND

Date of issuance: 19 June 2024

## RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of TA Investment Management Berhad and they have collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omissions of other facts which would make any statement in the Product Highlights Sheet false or misleading.

## STATEMENT OF DISCLAIMER

The relevant information and document in relation to the **TA T-STRIPS Fund**, including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgement of the relevant information and document in relation to the **TA T-STRIPS Fund**, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the **TA T-STRIPS Fund** or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of the TA Investment Management Berhad responsible for the **TA T-STRIPS Fund** and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

This Product Highlights Sheet is an important document:

- It is a summary of the **salient information about the Fund**.
- You **MUST NOT invest in the Fund based on this Product Highlights Sheet alone**. Please read the information memorandum dated 19 June 2024 and/or its supplementary(ies) information memorandum or replacement information memorandum of the **TA T-STRIPS Fund** (collectively known as "Information Memorandum") before deciding to make an investment. If you do not have a copy, please contact us to ask for one.
- You should not invest in the Fund if you do not understand it or are not comfortable with the accompanying risks.

This Product Highlights Sheet only highlights the key features and risks of the TA T-STRIPS Fund. Sophisticated Investors are advised to request, read and understand the disclosure documents before deciding to invest.

## PRODUCT HIGHLIGHTS SHEET

# TA T-STRIPS FUND

### BRIEF INFORMATION OF THE PRODUCT

#### 1. What is this product about?

**TA T-STRIPS Fund** (the "Fund") aims to provide investors with total return\* by investing primarily in a portfolio of debt securities.

\* Investors are advised that **this Fund is neither a capital guaranteed nor a capital protected fund.**

Any material change to the Fund's investment objective would require Unit Holders' approval.

### PRODUCT SUITABILITY

#### 2. Who is this product suitable for?

The Fund is suitable for Sophisticated Investors who:

- seek to combine capital growth opportunities with income across debt securities;
- seek long term investment horizon;
- have low to moderate risk profile.

### KEY PRODUCT FEATURES

#### 3. What am I investing in?

<b>Fund Category</b>	Fixed Income (Close-ended).
<b>Base Currency</b>	RM.
<b>Launch Date</b>	19 June 2024.
<b>Offer Price</b>	RM1.0000.
<b>Offer Period</b>	<p>A period of forty-five (45) days from the Launch Date of the Fund.</p> <p>The Offer Period may be shortened when we deem appropriate to enter the market to capitalise on the prevailing yields and/or market condition.</p> <p>No application of Units can be made and/or Units will be sold after the Offer Period.</p>
<b>Commencement Date</b>	The Fund will commence within seven (7) Business Days after the end of the Offer Period.
<b>Asset Allocation</b>	<ul style="list-style-type: none"> <li>• Minimum of 90% of the Fund's NAV will be invested in debt securities including treasury STRIPS;</li> <li>• Maximum of 10% of the Fund's NAV will be invested in money market instruments/deposits.</li> </ul>
<b>Performance Benchmark</b>	Maybank 12 months fixed deposit rate as at the Commencement Date of the Fund.
<b>Investment Strategy</b>	<p>The Fund seeks to achieve its investment objective by investing in a portfolio consisting of debt securities, money market instruments and/or deposits.</p> <p>The Fund may invest up to 100% of its NAV in a portfolio of treasury STRIPS (Separate Trading of Registered Interest and Principal of Securities) and/or other debt securities, and up to 10% of its NAV in money market instruments and/or deposits. For efficiency and diversification purposes, the Fund may invest in collective investment schemes to gain exposure in debt securities. When deemed necessary, the Fund will utilize derivative instruments such as forward contracts, options, futures contracts and/or swap agreements for hedging purpose. Derivatives shall be used to hedge all the investments which denominated in foreign currency back to the base currency of the Fund. In the event of a downgrade of a counterparty of an OTC derivative, the Manager reserves the right to deal with the OTC derivative in the best interest of the Unit holders.</p> <p>As this is a close-ended fund, the Manager will adopt a buy-and-hold strategy for the Fund where debt securities purchased will be held until the maturity of the securities. However, the Manager reserves the right to deal with the debt securities in the best interest of the Unit holders in the following circumstances:</p> <ol style="list-style-type: none"> <li>when we are of the opinion that the credit worthiness of issuer of the debt security is at risk based on its research and analysis;</li> <li>when there is huge redemption and we are of the opinion that the current market is unfavourable to the Unit Holders;</li> <li>when there is any change in the laws, rules, regulations and/or policies, which may affect the investment of the Fund, the Fund or the Unit holders; and/or</li> <li>where we deem that the trading of debt instruments is necessary to provide the investment return in order to achieve the objective of the Fund.</li> </ol>

	<p>The Fund has a tenure of thirty (30) years (“Tenure”) with an option for Early Maturity after achieving its Target NAV per unit of <b>RM1.1600</b>. Generally, the Fund will invest in a portfolio consisting of debt securities, including treasury STRIPS, money market instruments and deposits which will mature as close to the maturity period of the Fund as possible. The Manager will observe the Fund’s performance from time to time, at least every week, to determine whether it has achieved the Target NAV per Unit that has been fixed at the outset, taking into consideration the deduction of the applicable Fund expenses and fees. If it has, the debt securities will be liquidated and the proceeds will be credited to the Unit Holders. However, if the Fund has not achieved the Target NAV per unit, the Fund will continue to hold until its Maturity Date.</p> <p>In addition, for debt instruments that mature prior to the Fund’s Maturity Date, the Manager will seek to invest in other debt instruments for the remaining period. However, in the event that the Manager is unable to secure any appropriate debt instruments as a replacement, we will invest in deposits and/or money market instruments. As such, Unit holders should note that during this period of time, the Fund’s investment may deviate from the stipulated investment strategy.</p>
<b>Minimum Initial Investment</b>	RM10,000 or such other lower amount as we may decide from time to time.
<b>Minimum Additional Investment</b>	RM1,000 or such other lower amount as we may decide from time to time.
<b>Minimum Redemption</b>	<p>1,000 Units or such other lesser number of Units as we may decide from time to time.</p> <p><i>Note: Unit Holders must hold the minimum holding of Units in their account for the Fund if they wish to remain as Unit Holders. The Unit Holder will be deemed to have been redeemed all of his Units if his Units fall below the minimum holding amount for the Fund and we will pay the redemption proceeds to the Unit Holders.</i></p>
<b>Minimum Holding of Units</b>	5,000 Units or such other lesser number of Units as we may decide from time to time.
<b>Distribution Policy</b>	<p>The Fund is not expected to make distribution. However, incidental distribution may be declared whenever is appropriate.</p> <p>Distribution, if any, is at the Manager’s discretion, taking into consideration the level of its income and/or gains, as well as the performance of the Fund. The Manager has the right to make provisions for reserves in respect of distribution of the Fund. If the income available is too small or insignificant, any distribution may not be of benefit to the Unit Holders as the total cost to be incurred in any such distribution may be higher than the amount for distribution. The Manager has the discretion to decide on the amount to be distributed to the Unit Holders.</p>
<b>Maturity Date</b>	A date which falls on the thirtieth (30) anniversaries of the Commencement Date. If the said date falls on a non-Business Day, the Maturity Date shall be the next Business Day.
<b>Early Maturity</b>	<p>The Fund may be terminated prior to the Maturity Date, provided always the following conditions are met:</p> <ol style="list-style-type: none"> <li>1) the Fund achieves its Target NAV per Units of RM1.1600 (“Trigger Event”); or</li> <li>2) the Manager has to deal with the debt securities in the best interest of the Unit Holders for the following circumstances (“Market Event”): <ol style="list-style-type: none"> <li>a. when we are of the opinion that the credit worthiness of issuer of the debt security is at risk based on its research and analysis;</li> <li>b. when there is huge redemption and we are of the opinion that the current market is unfavourable to the Unit Holders;</li> <li>c. when there is any change in the laws, rules, regulations and/or policies, which may affect the investment of the Fund, the Fund or the Unit Holders; or</li> <li>d. where we deem that the trading of debt instruments is necessary to provide the investment return in order to achieve the objective of the Fund.</li> </ol> </li> </ol> <p>In the event the Fund is terminated due to the Trigger Event, Unit Holders should note that the final total net return for the Fund and which is received by the Unit Holders may be lower or higher than the Target NAV per Units of RM1.1600, as the final amount is dependent on the ease with which the Fund’s investments can be sold at a favourable price or liquidated once the Early Maturity date has been determined.</p> <p>Where the Early Maturity is due to Market Event, the Manager will on a best effort basis, liquidate the Fund’s investments and return the remaining proceeds to the Unit Holders. The remaining proceeds to the Unit Holders may be higher or lower than the invested amounts during the Offer Period or the Target NAV per Units as the Manager will liquidate the investments based on marked-to-market prices.</p> <p>On the Early Maturity date, the Fund shall be compulsorily terminated and all Units held by each Unit Holders will be duly redeemed. No redemption charge will be imposed on the redemption of Units held by the Unit Holders for Early Maturity. The Manager shall use the audited NAV per Unit on the Early Maturity date to compute the proceeds to be received by Unit Holders. Unit Holders should note that the audited NAV per Unit on the Early Maturity date may be higher or lower than the NAV per Unit on the Trigger Event date due to marked-to-market and liquidation costs. The proceeds to be received by each Unit Holders will be based on the Units held on the</p>

	Early Maturity date. Unit Holders will be informed on the Early Maturity should there be any occurrence.
	Please refer to section “Early Maturity” of the Information Memorandum for further information regarding illustration on different scenarios.

Note:

Please refer to sections “The Fund”, “Transaction Information” and “Additional Information” of the Information Memorandum for further information.

**4. Who am I investing with?**

<b>Manager</b>	TA Investment Management Berhad (Registration Number:199501011387 (340588-T))
<b>Trustee</b>	CIMB Commerce Trustee Berhad (Registration Number: 199401027349 (313031-A))

**5. What are the possible outcomes of my investment?**

This is a wholesale close-ended fixed income fund. The Fund may invest up to 100% of its NAV in a portfolio of treasury STRIPS and/or other debt securities, and up to 10% of its NAV in money market instruments and/or deposits.

The investors may gain from the appreciation of Unit price as a result of the increase in value of the underlying and/or accrual of interest earned. However, investment involves risk. The value of the Fund may rise or fall. The Fund is not expected to make distribution. However, incidental distribution may be declared whenever is appropriate. These risk factors, among others, may cause you to lose part or all of your investment.

**KEY RISKS**

**6. What are the key risks associated with this product?**

<b>General risks of investing in the Fund:</b>	
<b>Market Risk</b>	Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the Fund’s NAV.
<b>Manager Risk</b>	This risk refers to the day-to-day management of the Fund by the Manager which will impact the performance of the Fund. For example, investment decisions undertaken by the Manager, as a result of an incorrect view of the market or any non-compliance with internal policies, investment mandate, the Deed, relevant laws or Guidelines due to factors such as human error or weaknesses in operational processes and systems may adversely affect the performance of the Fund.
<b>Inflation Risk</b>	Inflation risk is the risk that an investor’s investment in the Fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce the investor’s purchasing power even though the value of the investment in monetary terms has increased.
<b>Non-compliance Risk</b>	This risk arises from non-compliance with laws, rules, regulations, prescribed practices and internal policies and procedures by the Manager. For example, the Manager may fail to comply with internal policies and procedures due to internal factors such as oversight, human error and/or system error. This risk may also occur indirectly due to the imposition and/or amendment to the relevant regulatory frameworks, laws, rules and other prescribed practices affecting the Fund. The Manager has put in place internal controls to ensure that comprehensive and timely compliance monitoring is undertaken.
<b>Loan Financing Risk</b>	This risk occurs when investors take a loan or financing to finance their investment. The inherent risk of investing with borrowed or financed money includes investors being unable to service the loan or financing repayments. In the event Units are used as collateral, investors may be required to top-up the investors’ existing instalment if the prices of Units fall below a certain level due to market conditions. Failing which, the Units may be sold at a lower NAV per Unit as compared to the NAV per Unit at the point of purchase towards settling the loan or financing.
<b>Operational Risk</b>	Apart from a market disruption event, system interruption can also impact processes when there is an interruption in the flow of information needed for making qualified decisions where decisions are made based on accurate flow of information with operated system in managing the Fund. These disruptions may impact the performance of the Fund, the settlement of trades in the Fund and may also affect the investor’s transactions with the Fund. The Manager has put in place internal controls to manage some of these disruptions such as business continuity plans. However, investors should note that not all circumstances can be prepared for nor anticipated. In such circumstances, the Manager in consultation with the Trustee will take appropriate measures to safeguard the Unit Holders’ interests.
<b>Suspension Risk</b>	The Manager may, in consultation with the Trustee and having considered the interests of the Unit Holders, suspend the redemption of Units where it is impractical for the Manager to calculate the NAV of the Fund due to the Manager being unable to determine the market value or fair value of a material portion of the Fund’s investments. Upon suspension, the Fund will not able to pay Unit Holders’ redemption proceeds in a timely manner and Unit Holders will be required to remain invested in the Fund for a longer period. In such a scenario, Unit Holder’s investments will continue to be subjected to risk factors inherent to the Fund.
<b>Specific risks related to the Fund:</b>	
<b>Credit and Default Risk</b>	Credit risk relates to the creditworthiness of the issuers of the debt securities 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 debt securities. In the case of rated securities, this may lead to a credit downgrade. Default risk relates to the risk that an issuer of the debt securities either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the debt securities. This could adversely affect the value of the Fund. Investors are advised

that despite any effort by the Manager in the selection of debt securities, the Fund's investments in debt securities are still subject to the credit and default risk of the issuers of the debt securities. As a result of this risk, the Fund's capital is neither guaranteed nor protected.

#### **Currency Risk**

As the investment in debt securities may be denominated in currencies other than the Base Currency, the investment in debt securities may also be subject to currency risk. However, the Fund will enter into derivative instruments such as foreign exchange forward contracts and swaps as part of the hedging strategy to mitigate the foreign currency risk for the investment in debt securities. The foreign currency may not be perfectly hedged, there is no guarantee that it will be possible to remove all foreign currency exposures. Hence, if the Fund is unable to fully hedge the foreign currency and the hedging strategy does not meet its intended objective, this may have an adverse impact on the NAV of the Fund and investors may not be able to receive the full amount of capital invested.

#### **Interest Rate Risk**

Interest rate risk refers to the impact of interest rate changes on the valuation of debt securities. When interest rates rise, prices generally decline and this may lower the market value of the debt securities. The reverse may apply when interest rates fall. In order to mitigate interest rate risk, the Manager will manage the debt securities closer to the Tenure of the Fund. For investment in deposits and money market instruments, the rise or fall of interest rates will not affect the value of the Fund if such investments are placed and held until the maturity date of the deposits and money market instruments. However, if the Fund rollovers the investment in deposits and money market instruments with lower interest rates, the Fund may be subject to interest rate risk which may affect the principal of the Fund at the Maturity Date.

#### **Country Risk**

The Fund may be affected by risks specific to the countries in which it invests. Such risks may be caused by but not limited to changes in the economic and political climate, restrictions on currency repatriation, or other developments in the law or regulations of the countries in which the Fund invests. This may impact the prices of the Fund's investments in those countries and consequently may also adversely affect the Fund's NAV.

#### **Concentration Risk**

The Fund is subject to concentration risk as it may invest up to 100% of its NAV in a portfolio of treasury STRIPS. Hence, this would result in the Fund being exposed to the risk of its NAV declining when the interest rate hike.

#### **Counterparty Risk**

Investors are subject to counterparty risk on the derivatives contract that will be entered into with the financial institutions for the purpose of hedging strategy. Any default by the counterparty would affect the NAV of the Fund. The Fund will only enter into derivatives contracts that are issued by counterparty with a minimum long-term credit rating of investment grade (including gradation and subcategories). In the event where the rating of the counterparty falls below the minimum required, or the counterparty ceases to be rated, an analysis will be conducted by the Manager to assess the impact of unwinding the affected trades and replacement cost. The Manager will take the necessary action in the best interest of the Unit Holders.

#### **Early Maturity Risk**

This risk refers to the Fund being unwound prior to its Maturity Date if the Fund achieves the Target NAV per Unit ("Trigger Event") or any occurrence of Market Event. This risk arises when the interest rate declines or is expected to decline. As a result, debt securities and money market instruments prices generally increase and hence may increase the market value of the Fund's investment in such instruments. This may increase the likelihood of the Fund's performance in achieving the Target NAV per unit, which will lead to the Early Maturity of the Fund. In such an event, you may have to reinvest the monies returned to you into other investment vehicles or instruments which may be subject to lower interest rates.

In the event the Fund is terminated due to the Trigger Event, Unit Holders should note that the final total net return for the Fund and which is received by the Unit Holders may be lower or higher than the Target NAV per Units of RM1.1600, as the final amount is dependent on the ease with which the Fund's investments can be sold at a favourable price or liquidated once the Early Maturity date has been determined. Where the Early Maturity is due to Market Event, the Manager will on a best effort basis, liquidate the Fund's investments and return the remaining proceeds to the Unit Holders. The remaining proceeds to the Unit Holders may be higher or lower than the invested amounts during the Offer Period or the Target NAV per Units as the Manager will liquidate the investments based on marked-to-market prices.

#### **Liquidity / Redemption Risk**

Liquidity refers to the ease of liquidating an investment of a security at or near its fair value depending on the investment's volume traded in the market. The Fund is a close-ended fund adopting the buy and hold strategy. The Fund might hold securities that are illiquid or are difficult to dispose of. When the Fund has to sell such assets at unfavourable prices, the value of the Fund and consequently the value of Unit holders' investment in the Fund may be negatively affected. The Fund discourages redemptions by imposing a redemption charge which is credited back to the Fund. You are advised to be prepared to commit your investments up till the Maturity Date.

In the event if the Manager is unable to liquidate the debt securities due to whatsoever reasons, the Manager has the right to defer the payment of redemption proceeds due to insufficient cash and/or suspend the Fund due to the Manager being unable to determine the market value or fair value of a material portion of the Fund's investments. In this case, you will be either (i) receiving the redemption proceeds later than ten (10) Business Days, or (ii) not able to redeem your Units due to suspension of the Fund. The Manager reserve the right to reject any redemption request due to not be able to dispose its assets or the Fund has insufficient cash to meet the redemption request.

*Note:*

Please refer to section "Risk Factors" of the Information Memorandum for further information.

**It is important to note that events affecting the investments cannot always be foreseen. Therefore, it is not possible to protect investments against all risks. The various assets classes generally exhibit different levels of risk.**

**You are recommended to read the whole Information Memorandum to assess the risks associated to the Fund. If necessary, you should consult your adviser(s) for a better understanding of the risks.**

Please be advised that if a Sophisticated Investor invests in Units through an IUTA which adopts the nominee system of ownership, the Sophisticated Investor would not be considered to be a Unit Holder under the Deed as the Sophisticated Investor's name will not appear in the register of Unit Holders. The Sophisticated Investor may consequently not have all the rights ordinarily exercisable by a Unit Holder (for example, the right to call for a Unit Holders' meeting and to vote thereat).

## FEE & CHARGES<sup>1</sup>

### 7. What are the fees and charges involved?

#### Fees and charges related to the Fund:

<b>Sales Charge<sup>2</sup></b>	Up to 6.00% of the Offer Price imposed either by IUTAs, unit trust consultants or the Manager.
<b>Redemption Charge<sup>3</sup></b>	Up to 3.00% of the NAV per Unit on any redemption of Units made at any point of time before the Maturity Date.
<b>Switching Fee</b>	No switching is allowed for the Fund. As such, switching fee is not applicable to the Fund.
<b>Transfer Fee</b>	RM5.00 for each transfer.
<b>Annual Management Fee</b>	Up to 0.20% per annum of the NAV of the Fund, calculated and accrued on a daily basis.
<b>Annual Trustee Fee<sup>4</sup></b>	Up to 0.03% per annum of the NAV of the Fund, subject to a minimum fee of RM10,000.00 per annum of the Fund.

#### Notes:

- We may for any reason and at any time, waive or reduce: (a) any fees (except the annual Trustee's fee); (b) other charges payable by you in respect of the Fund; and/or (c) transactional values including but not limited to the Units or amount, for any Unit Holder and/or investments made via any distribution channels or platform. Unit Holders and/or the Fund, shall be responsible for any taxes and/or duties chargeable in respect of all applicable fees, charges and expenses which may be imposed by the government or other authorities from time to time as provided in the Information Memorandum.
- All sales charge is to be rounded to two (2) decimal points. Sophisticated Investors may negotiate for a lower sales charge through the sales and promotional campaigns from time to time; alternatively, Sophisticated Investors may negotiate with their preferred distributors for a lower sales charge. Investment through the distributors shall be subject to their respective terms and conditions.
- The redemption charge will be credited back into the Fund's account for the benefit of the remaining Unit Holders of the Fund. No redemption charge will be payable for redemption on the Maturity Date or Early Maturity date.
- Actual rate includes local custodian fee and charges but excluding foreign custodian fees and charges.

Please refer to section "Fees and Charges related to the Fund" of the Information Memorandum for further information.

**YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT**

### 8. How often are valuations available?

The Fund will be valued on a weekly basis based on end-of-day price (i.e. every Thursday or "Valuation Day"). If Thursday is not a Business Day, the valuation point will be the following Business Day, Friday.

Price of the Fund will be published on next Business Day and the Unit Holders may obtain the latest price of the Fund from our website at [www.tainvest.com.my](http://www.tainvest.com.my) or FIMM's website.

### 9. How can I exit from this investment and what are the risks and costs involved?

<b>Cooling-off Policy</b>	A cooling-off right is not available for the Fund.
<b>Redemption of Units</b>	<ul style="list-style-type: none"> <li>Redemption of Units can be made by completing a transaction form available from our head office or any of our business centres or by sending written instructions to us on any Business Day. Any valid redemption request received by our head office or any of our business centres on every Thursday before 11.00 a.m. will be processed based on the NAV per Unit calculated for the valuation point (i.e. Thursday) of the same week. A redemption request received after 11.00 a.m. will be deemed to have been received on the Thursday of the following week. However, if the Thursday is not a Business Day, Unit Holders may submit a redemption request on a Business Day before Thursday (i.e. Wednesday).</li> <li>Redemption proceeds will be paid to you within ten (10) Business Days from the day the redemption request is received and processed by us based on the selected payment method stated in the transaction form received by our head office or any of our business centres.</li> <li>In case of joint holders, we will process the redemption request based on the operating instruction stated in the account opening form when you first invested in the Fund. For avoidance of doubt, all redemption proceeds will be made payable to the principal applicant by default, unless there is a request by the principal applicant that the redemption proceeds be made payable to the joint applicant.</li> <li>Investment proceeds shall be paid to Unit Holders within two (2) months from the Maturity Date or Early Maturity date, whichever is earlier.</li> </ul>

#### Note:

Please refer to section "Redemption of Units" of the Information Memorandum for further information.

## CONTACT INFORMATION

### 10. Who should I contact for further information or to lodge a complaint?

1. For internal dispute resolution, you may contact:  Our authorised distributors or our customer service officers	2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industry Dispute Resolution Center
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on toll free 1-800-38-7147 between 9.00 a.m. and 6.00 p.m. (Malaysia time), from Monday to Friday (except public holidays), or you can email us at <a href="mailto:investor.taim@ta.com.my">investor.taim@ta.com.my</a> .	(SIDREC):  (a) via phone to : 03-2282 2280 (b) via fax to : 03-2282 3855 (c) via e-mail to : <a href="mailto:info@sidrec.com.my">info@sidrec.com.my</a> (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
3. You can also direct your complaint to the SC even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Consumer & Investor Office:  (a) via phone to the : 03-6204 8999 Aduan Hotline at (b) via fax to : 03-6204 8991 (c) via e-mail to : <a href="mailto:aduan@seccom.com.my">aduan@seccom.com.my</a> (d) via online : <a href="http://www.sc.com.my">www.sc.com.my</a> complaint form available at (e) via letter to : Consumer & Investor Office Securities Commission Malaysia 3 Persiaran Bukit Kiara Bukit Kiara 50490 Kuala Lumpur	4. Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:  (a) via phone to : 03-2092 3800 (b) via fax to : 03-2093 2700 (c) via e-mail to : <a href="mailto:complaints@fimm.com.my">complaints@fimm.com.my</a> (d) via online : <a href="http://www.fimm.com.my">www.fimm.com.my</a> complaint form available at (e) via letter to : Legal, Secretarial & Regulatory Affairs Federation of Investment Managers Malaysia 19-06-1, 6 <sup>th</sup> Floor Wisma Tune No. 19 Lorong Dungun Damansara Heights 50490 Kuala Lumpur

#### APPENDIX: GLOSSARY

Bursa Malaysia	The stock exchange managed and operated by Bursa Malaysia Securities Berhad and includes any changes to the name or the operator of the Malaysian stock exchange.
Business Day	A day on which Bursa Malaysia is open for trading or banks in Kuala Lumpur are open for business. The Manager may declare certain business days to be a non-business day although Bursa Malaysia or the banks in Kuala Lumpur are open for business.
Deed	The deed dated 11 June 2024 entered into between the Manager and the Trustee in respect of the Fund as may be modified or varied by a supplemental deed from time to time.
Early Maturity	The Fund will be terminated prior to the Maturity Date, subject to the conditions set out in the Information Memorandum.
Guidelines	The Guidelines on Unlisted Capital Market Products Under the Lodge and Launch Framework and/or other relevant guidelines issued by the SC as may be amended from time to time.
IUTA	A corporation registered with the Federation of Investment Managers Malaysia ("FIMM") and authorised to market and distribute unit trust schemes of another party.
NAV	Net Asset Value.
NAV of the Fund	The value of all the Fund's assets less the value of all the Fund's liabilities at a valuation point.
NAV per Unit	The NAV of the Fund divided by the number of Units in circulation at the same valuation point.
Offer Period	The period of not more than forty-five (45) days from the date of the Information Memorandum. The Manager reserves the right to shorten the Offer Period at its own discretion.
Offer Price	The price payable by an applicant for a Unit during the Offer Period.
RM / MYR	Ringgit Malaysia, the lawful currency of Malaysia.
SC / Securities Commission Malaysia	The Securities Commission Malaysia established under the Securities Commission Malaysia Act 1993.
Sophisticated Investor(s)	Any person who: (a) is determined to be a sophisticated investor under the Guidelines on Categories of Sophisticated Investors, as amended from time to time; or (b) acquires any capital market product specified under the Guidelines where the consideration is not less than two hundred and fifty thousand ringgit or its equivalent in foreign currencies for each transaction whether such amount is paid for in cash or otherwise; or (c) fall under any other category(ies) of investors as may be permitted by the SC from time to time.  Note: For more information and/or updates on the definition of "Sophisticated Investor", please refer to our website at <a href="http://www.tainvest.com.my">www.tainvest.com.my</a> .
Unit or Units	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) / investor(s) / you	Sophisticated Investor(s) registered for the time being as the holder or holders of Units of the Fund including persons jointly registered.
Valuation Day	A Business Day on which the price of the Fund is calculated.
We / our / us / the Manager / TAIM	TA Investment Management Berhad (Registration Number: 199501011387 (340588-T)).