

**Date of Issuance : 18 May 2020**

**Eastspring Investments Global Balanced Target Return Fund**

**RESPONSIBILITY STATEMENT**

This Product Highlights Sheet has been reviewed and approved by the authorised persons approved by the Board of Eastspring Investments Berhad and they 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 Securities Commission Malaysia has authorised the issuance of Eastspring Investments Global Balanced Target Return Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Eastspring Investments Global Balanced Target Return Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Eastspring Investments Global Balanced Target Return 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 Eastspring Investments Berhad responsible for the Eastspring Investments Global Balanced Target Return 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 only highlights the key features and risks of the Fund. Investors are advised to request, read and understand the Fund’s prospectus and its supplementary(ies) (if any) (hereinafter collectively referred to as “Prospectus”) before deciding to invest. If in doubt, please consult a professional adviser.

**PRODUCT HIGHLIGHTS SHEET**

**Eastspring Investments Global Balanced Target Return Fund (“Fund”)**

Fund Category	Fund-of-funds (Balanced)	Launch Date	18 May 2020
Fund Type	Growth and Income	Manager	Eastspring Investments Berhad
Financial Year End	30 September		

**PRODUCT SUITABILITY**

**WHO IS THE PRODUCT SUITABLE FOR?**

The Fund is suitable for investors who:

- seek income and capital appreciation;
- have medium to high risk tolerance; and
- have long-term investment horizon.

Refer to “Investors’ Profile” in the “Fund Information” section of the Fund’s Prospectus.

**KEY PRODUCT FEATURES**

**WHAT ARE YOU INVESTING IN?**

You are investing in a fund-of-funds which seeks to provide investor with long-term capital appreciation by investing in a diversified portfolio of local and/or foreign CIS.

Refer to “Fund Objective” in the “Fund Information” section of the Fund’s Prospectus.

**Investment Strategy**

The Fund seeks to achieve its objective by investing in a diversified portfolio of local and/or foreign CIS which has exposure to different asset classes including but not limited to equities and fixed income securities.

The Fund will at all times invests into at least five (5) CIS as the Fund aims to provide investor a diversified portfolio that has access to different asset classes and geographical region for diversification purpose.

Refer to “Investment Strategy” in the “Fund Information” section of the Fund’s Prospectus.

**Asset Allocation**

- 30% - 70% of the Fund’s NAV in equity CIS;
- 30% - 70% of the Fund’s NAV in fixed income CIS; and
- Minimum 1% in liquid assets.

Refer to “Asset Allocation” in the “Fund Information” section of the Fund’s Prospectus.

<b>Income Distribution Policy</b>	
Subject to the availability of income, distribution of income, if any, will be on annual basis, after deduction of taxation and expenses.	Refer to “Income Distribution Policy” in the “Fund Information” section of the Fund’s Prospectus.
<b>Parties Involved</b>	
<b>WHO ARE YOU INVESTING WITH?</b> <ul style="list-style-type: none"> <li>The Manager is Eastspring Investments Berhad (company no.: 200001028634 (531241-U)) incorporated in November 2000 and is part of Prudential plc (United Kingdom) group.</li> <li>The Trustee of the Fund is Deutsche Trustees Malaysia Berhad (company no.: 200701005591 (763590-H)).</li> </ul>	Refer to “The Management and the Administration of the Fund” and “The Trustee” sections of the Fund’s Prospectus.
<b>Possible Outcomes of Investing in the Fund</b>	
Investment involves risk and different types of unit trust funds carry different levels of risk. The value of the Fund and its distributions (if any) may rise or fall. These risk factors, among others, may cause you to lose some or all of your investment.	Refer to “Risk Factors in the “Fund Information” section of the Fund’s Prospectus.
<b>KEY RISKS</b>	
<b>WHAT ARE THE KEY RISKS ASSOCIATED WITH THE FUND?</b>	Refer to “Risk Factors” in the “Fund Information” section of the Fund’s Prospectus.
<b>Specific risks when investing in the Fund</b>	
<b>Country risk</b>	
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 country’s economic fundamentals, social and political stability, currency movements and foreign investment policies. 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.	
<b>Currency risk</b>	
As the investments of the Fund may be denominated in currencies other than the base currency, any fluctuation in the exchange rate between the base currency and the currencies in which the investments are denominated may have an impact on the value of these investments.	
The impact of the exchange rate movement between the base currency of the Fund and the currency of the underlying investments may result in a depreciation of the value of the investments as expressed in the base currency of the Fund.	
<b>Income distribution risk</b>	
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 gains and/or income.	

**Related party transaction risk**

The Fund may invest in CIS of other asset management companies which are related to the Manager and may also have dealings with parties related to these companies. However, 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 arms-length transaction between independent parties

**Specific risks when investing in CIS**

- |   |  |
|---|--|
| • Security risk   | • Countries or foreign securities risk |
| • Fund management of CIS risk                                     | • Interest rate risk                   |
| • Risk in errors in calculation of the net asset value of the CIS | • Credit or default risk               |
| • Liquidity risk  | • Counterparty risk                    |
| • Currency risk   | • Derivatives risk                     |

**These risks are elaborated in the Fund's Prospectus.**

**Please be advised that if you invest in Units through an Institutional Unit Trust Adviser (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).**

## FEES AND CHARGES

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

The fees, charges and expenses disclosed are exclusive of any taxes or duties that may be imposed by the government or other authorities from time to time.

Refer to “Fees, Charges and Expenses” section of the Fund’s Prospectus.

#### Payable directly by you

<b>Sales charge</b>	Up to 5.00% of the NAV per Unit of the Fund. Sales charge is negotiable due to the different levels of services provided by each authorised distributor and/or the size of the investment undertaken.  (The sales charge is payable for every new subscription)
<b>Repurchase charge</b>	Nil
<b>Switching fee</b>	There is no switching fee imposed on switching of Units but Unit Holders have to pay the difference between sales charge if Unit Holders wish to switch into another fund with a higher sales charge. However, no sales charge will be imposed if the fund to be switched into has lower sales charge than the Fund.

#### Payable indirectly by you

<b>Annual management fee</b>	Up to 1.50% of the NAV of the Fund per annum.
<b>Annual trustee fee</b>	Up to 0.055% per annum of the NAV of the Fund, subject to a minimum of RM15,000 per annum (excluding foreign custodian and charges).

You can buy unit trusts either through a Unit Trust Consultant (UTC), Institutional Unit Trust Advisers (IUTA), Corporate Unit Trust Advisers (CUTA) or directly from the Manager or online, but each has different sales charge and level of service.

If you redeem your units in a unit trust fund and purchase units in another unit trust fund, you will probably have to pay a sales charge. However, if you perform switching, you may pay lower sales charge. Please refer to switching fee for more details.

## VALUATION AND EXITING FROM THE FUND

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

The Fund will be valued at least once every Business Day. The latest Unit prices are published every Business Day on the Manager’s website, [www.eastspring.com/my](http://www.eastspring.com/my) or you may contact the Manager directly at (603) 2778 1000.

Refer to “Valuation Of The Fund” in the “Fund Information” section of the Fund’s Prospectus.

<b>HOW CAN YOU EXIT FROM THE FUND AND WHAT ARE THE RISKS AND COSTS INVOLVED?</b>	
<ul style="list-style-type: none"> <li>You may redeem all or some of the Units held on any Business Day by completing a transaction form. Redemption application should be made before the cut-off time of 4.00 p.m. on any Business Day. The Units will be redeemed at the NAV per Unit calculated at the next valuation point (i.e. forward pricing) after the redemption application is received by the Manager.</li> <li>When the redemption application is received after the cut-off time as stated above, the application will be deemed to have been received on the next Business Day.</li> <li>The Manager shall pay you the redemption proceeds within ten (10) calendar days from the date the Manager receives the duly completed transaction form. Payment will be made via cheque or e-payment according to your bank account details as stated in the duly completed transaction form.</li> </ul>	<p>Refer to “Transaction Information” section of the Fund’s Prospectus.</p>
<b>COOLING-OFF POLICY</b>	
<ul style="list-style-type: none"> <li>A cooling-off right is only given to an individual investor who is investing in any of the unit trust funds managed by the Manager for the first time but shall not include the Manager’s staff and a person registered with a body approved by the Securities Commission Malaysia (“SC”) to deal in unit trusts.</li> <li>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.</li> <li>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.</li> </ul>	<p>Refer to “Cooling-off Period &amp; Cooling-off Right” in the “Transaction Information” section of the Fund’s Prospectus.</p>

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

<b>OTHER INFORMATION</b>
<ul style="list-style-type: none"> <li>Only registered unit trust consultants are allowed to sell unit trust funds. Your unit trust consultants should show you a valid authorisation card confirming that he or she is registered with the Federation of Investment Managers Malaysia (“FiMM”).</li> <li>A unit trust fund may only be offered to the public if it is approved by the SC. Go to <a href="http://www.sc.com.my">www.sc.com.my</a> for a list of unit trust funds currently available in the market or call 603-6204 8777 for assistance.</li> <li>When you buy into a unit trust fund, you should be given the latest copy of prospectus for free. Read the prospectus carefully; understand its contents before investing.</li> </ul>

### CONTACT INFORMATION

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

- (a) via phone to : (603) 2778 1000
- (b) via fax to : (603) 2789 7225
- (c) via email to : cs.my@eastspring.com
- (d) via letter to : Eastspring Investments Berhad  
Level 22, Menara Prudential  
Persiaran TRX Barat  
55188 Tun Razak Exchange  
Kuala Lumpur

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 : complaints@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<sup>th</sup> 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 after 90 days from filing the complaint if there was no response from 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 Consumer & Investor Office:

- (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 : Consumer & Investor Office  
Securities Commission Malaysia  
No. 3 Persiaran Bukit Kiara  
Bukit Kiara  
50490 Kuala Lumpur

APPENDIX: GLOSSARY OF TERMS	
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 CIS in which the Fund is invested therein declared certain business days as non business days.
CIS	Means collective investment schemes.
liquid assets	Means any permitted investments capable of being converted into cash within seven (7) days.
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.
NAV per Unit	Means the NAV of the Fund divided by the number of Units in circulation, at the valuation point.
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 of the Fund as a holder of Units, including a jointholder.