**Date of Issuance: 27 February 2026**

**Eastspring Investments Cash Management 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 Cash Management Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Eastspring Investments Cash Management Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Eastspring Investments Cash Management 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 Cash Management 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.

A Prudential plc company

**This Product Highlights Sheet only highlights the key features and risks of the Fund. Investors are advised to request, read and understand the master prospectus and its supplementary master prospectus(es) (if any) (hereinafter collectively referred to as "Master Prospectus") of the Fund before deciding to invest. If in doubt, please consult a professional adviser.**

## PRODUCT HIGHLIGHTS SHEET

**Eastspring Investments Cash Management Fund ("Fund")**

| | | | |
|---|---|---|---|
| Fund Category | **Money market** | Launch Date | **29 May 2003** |
| Fund Type | **Income** | Manager | **Eastspring Investments Berhad** |
| Financial Year End | **31 December** | | |

| PRODUCT SUITABILITY | |
|---|---|
| **WHO IS THE PRODUCT SUITABLE FOR?**<br>The Fund is suitable for investors who:<br>• seek liquidity with reasonable returns;<br>• have low risk tolerance; and<br>• adopt a short-term investment horizon. | Refer to "Investor Profile" in the "Information In Relation to the Fund" section of the Fund's Master Prospectus. |
| **KEY PRODUCT FEATURES** | |
| **WHAT ARE YOU INVESTING IN?**<br>You are investing in a money market fund which seeks to provide a high level of liquidity with reasonable returns by investing in a portfolio of money market and short-term debt instruments.<br><br>**Name of Class** / **Launch Date**<br>Class C / 29 May 2003<br>Class R / 20 December 2021<br><br>*With effect from 20 December 2021, the Fund will be split into Class C and Class R where non-individual unit holders will be designated to Class C and individual unit holders will be designated to Class R.* | Refer to "Fund Objective" in the "Information In Relation to the Fund" section of the Fund's Master Prospectus. |
| **Investment Strategy** | |
| The Fund seeks to achieve its objective by investing in a portfolio of money market instruments and short-term debt securities.<br><br>The Fund shall primarily invest in short-term money market instruments issued by financial institutions in Malaysia and/or short-term debt securities issued and offered in Malaysia. The short-term money market instruments and/or short-term debt securities shall carry a minimum credit rating of A3 or P2 by RAM, or its equivalent rating by any other domestic rating agencies. Should the credit rating of the short-term money market instruments and/or short-term debt securities or the issuing financial institutions and/or corporations be downgraded by the rating agencies to below the minimum credit rating, the Manager shall cease to place new monies with the financial institutions and/or corporations concerned and/or dispose the affected short-term money market instruments and/or short-term debt securities in the market. | Refer to "Investment Strategy" in the "Information In Relation to the Fund" section of the Fund's Master Prospectus. |
| **Asset Allocation** | |
| • Minimum 90% of the Fund's NAV in permitted investments which have a remaining maturity period of not more than 397 days.<br>• Maximum 10% of the Fund's NAV in permitted investments which have a remaining maturity period of more than 397 days but fewer than 732 days.<br>• Minimum 1% of the Fund's NAV in short-term deposits or liquid assets. | Refer to "Asset Allocation" in the "Information In Relation to the Fund" section of the Fund's Master Prospectus. |

| Income Distribution Policy | |
|---|---|
| Class R and Class C<br>Distribution of income, if any, after deduction of taxation and expenses, will be declared at least once a month. | Refer to "Income Distribution Policy" in the "Transaction Information" section of the Fund's Master Prospectus. |
| **Parties Involved** | |
| **WHO ARE YOU INVESTING WITH?**<br>• The Manager is Eastspring Investments Berhad (company no: 200001028634 (531241-U)) incorporated in November 2000 and is an ultimately wholly owned subsidiary of Prudential plc.<br>• The Trustee of the Fund is Deutsche Trustees Malaysia Berhad (company no.: 200701005591 (763590-H)). | Refer to "The Management and the Administration of the Fund" and "The Trustee" sections of the Fund's Master Prospectus. |
| **Possible Outcomes of Investing in the Fund** | |
| 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 "Information In Relation to the Fund" section of the Fund's Master Prospectus. |
| **KEY RISKS** | |
| **WHAT ARE THE KEY RISKS ASSOCIATED WITH THE FUND?** | Refer to "Risk Factors" in the "Information In Relation to the Fund" section of the Fund's Master Prospectus. |
| **Credit or Default risk** | |
| This risk refers to the inability of the issuer of the fixed income securities held by the Fund to make the coupon or principal payments when due. In the event the issuer defaults in the coupon or principal payments, the value of the Fund will be adversely affected.<br>This risk also refers to the creditworthiness of the financial institutions and their expected ability to make timely payment of profit and/or principal. In the event the financial institutions default in the profit and/or principal payments, the value of the Fund will be adversely affected. | |
| **Interest rate risk** | |
| Generally, the value of fixed income securities will move inversely to interest rate movements. Therefore, the value of fixed income securities may fall when interest rates rise and vice versa. Fixed income securities of longer duration tend to be more sensitive to interest rate changes.<br>Additionally, interest rate fluctuations will affect the fixed deposit returns of the Fund. Interest rates offered by the financial institutions will fluctuate according to the overnight policy rate determined by Bank Negara Malaysia and this has direct impact on the Fund's future placement in fixed deposit. The Fund will benefit from higher interest rate and in the event that the interest rate is low, the Fund's returns will also be low. | |

**Please be advised that if you invest in Units through an Institutional Unit Trust Scheme Adviser (IUTA) which adopts the nominee system of ownership, you would not be considered to be a Unit Holder under the deed of the Fund 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 Master Prospectus.

Payable directly by you

| | Class(es) of Units | |
|---|---|---|
| | **Class R** | **Class C** |
| **Sales charge** | Nil | |
| **Repurchase charge** | Nil | |
| **Switching fee** | There is no switching fee imposed on switching of Units but Unit Holders have to pay the difference between sales charge if Unit Holders wish to switch into another fund with a higher sales charge. However, no sales charge will be imposed if the fund to be switched into has lower sales charge than the Fund. | |

Payable indirectly by you

| | Class(es) of Units | |
|---|---|---|
| | **Class R** | **Class C** |
| **Annual management fee** | Up to 0.50% of the NAV of the Fund per annum | |
| **Annual trustee fee** | Up to 0.05% per annum of the NAV of the Fund, subject to a minimum of RM18,000 per annum | |

You can buy unit trusts either through a Unit Trust Scheme Consultant (UTC), Institutional Unit Trust Scheme Adviser (IUTA), Corporate Unit Trust Scheme Adviser (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 or you may contact the Manager directly at (603) 2778 1000.

Refer to "Valuation Of The Fund" in the "Information In Relation to the Fund" section of the Fund's Master Prospectus.

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

- You may redeem all or some of the Units held on any Business Day by executing a sell transaction via online through myEastspring or completing a transaction form.
- Redemption application should be made before the cut-off time of 11.00 a.m. on any Business Day. The Units will be redeemed at the NAV per Unit calculated at the next valuation point (i.e. forward

Refer to "Transaction Information" section of the Fund's Master Prospectus.

| | |
|---|---|
| pricing) after the redemption application is received by the Manager. The cut-off time will be determined based on the transaction submission time (online submission) or stamped time and date made at the Manager's head office and branch offices (manual submission).<br>• When the redemption application is received after the cut-off time as 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 for redemption from time to time, which shall be communicated to you in writing.<br>• The Manager shall pay you the redemption proceeds **via e-payment according to your bank account details as stated in your myEastspring account or in the master account opening form or redemption form**, or in such other manner as determined by the Manager on a case to case basis, within four (4) Business Days from the date the Manager receives the duly completed redemption application. 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 client trust bank account. | |
| **COOLING-OFF POLICY** | |
| • 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.<br>• 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.<br>• There is a cooling-off period of six (6) Business Days commencing from the day your application is accepted or deemed to be accepted by the Manager. Within these six (6) Business Days, you have the right to request for withdrawal of the investment. The refund for every Unit held by you pursuant to the exercise of your cooling-off right are as follows:<br>(a) if the NAV per Unit on the day the Units were first purchased ("original price") is higher than the price of a Unit at the point of exercise of the cooling-off right ("market price"), the market price at the point of cooling-off; or<br>(b) if the market price is higher than the original price, the original price at the point of cooling-off; and<br>(c) the sales charge per Unit originally imposed on the day the Units were purchased. | Refer to "Cooling-off Period & Cooling-off Right" in the "Transaction Information" section of the Fund's Master Prospectus. |

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

## PERFORMANCE OF THE FUND

**(Source: Annual Report for Eastspring Investments Cash Management Fund for the Financial Year Ended 31 December 2025)**

**AVERAGE TOTAL RETURN OF THE FUND**

| Period | 1-Year | 3-Year | 5-Year | 10-Year |
|---|---|---|---|---|
| **As at 31 December 2025 (%)** | | | | |
| Class C | 3.29 | 3.42 | 2.85 | 3.02 |
| Class R | 3.29 | 3.42 | 2.85 | 3.01 |

(Source: The above total return of the Fund was sourced from Lipper for Investment Management)

**ANNUAL TOTAL RETURN OF THE FUND FOR THE LAST 10 YEARS**

**As at 31 December (%)**

| Year | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|---|---|---|---|---|
| Class C | 3.36 | 3.37 | 3.48 | 3.29 | 2.40 | 1.81 | 2.19 | 3.46 | 3.52 | 3.29 |
| Class R | 3.36 | 3.37 | 3.48 | 3.29 | 2.40 | 1.83 | 2.17 | 3.46 | 3.51 | 3.29 |
| Benchmark | 1.89 | 1.75 | 1.89 | 1.72 | 0.61 | 0.25 | 0.59 | 1.23 | 1.31 | 1.15 |

During the period under review (1 January 2025 – 31 December 2025), Class C of the Fund registered a return of 3.29%, outperforming the benchmark return of 1.15% by 2.14%. Class R of the Fund registered a return of 3.29%, outperforming the benchmark return of 1.15% by 2.14%. Investments in fixed deposit placements contributed to the outperformance of the Fund.

**BASIS OF CALCULATION AND ASSUMPTIONS MADE IN CALCULATING RETURNS**

Percentage growth = $\frac{NAV_t}{NAV_0} - 1$

$NAV_t$ = NAV at the end of the period

$NAV_0$ = NAV at the beginning of the period

Performance annualised = $(1 + \text{Percentage Growth})^{1/n} - 1$

(Adjusted for unit split and distribution paid out for the period)

n = number of years

**PORTFOLIO TURNOVER RATIO ("PTR") FOR THREE MOST RECENT FINANCIAL YEARS**

**As at 31 December (times)**

| Year | 2025 (times) | 2024 (times) | 2023 (times) |
|---|---|---|---|
| Fund | 50.69 | 58.86 | 56.22 |

There were no significant changes to the PTR during the period under review.

**INCOME DISTRIBUTION FOR THREE MOST RECENT FINANCIAL YEARS**

**As at 31 December**

| Eastspring Investments Cash Management Fund | 2025 | 2024 | 2023 |
|---|---|---|---|
| Gross distribution per Unit (sen) | | | |
| -Class C | 0.48 | 1.08 | 0.69 |
| -Class R | 0.48 | 1.08 | 0.69 |
| Net distribution per Unit (sen) | | | |
| -Class C | 0.36 | 0.90 | 0.58 |
| -Class R | 0.48 | 1.08 | 0.69 |

Income distribution is in the form of cash.

**PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE.**

eastspring investments

A Prudential plc company

## OTHER INFORMATION

- Only registered unit trust scheme consultants ("UTS") are allowed to sell unit trust funds. You may log on to www.fimm.com.my to verify the UTS consultant's registration status via *"Is My Consultant Authorised?"* or request the UTS consultant to show you the search result of the check to confirm that he or she is registered with the Federation of Investment Managers Malaysia ("FiMM").
- A unit trust fund may only be offered to the public if it is approved by the SC. Go to www.sc.com.my for a list of unit trust funds currently available in the market or call 603-6204 8777 for assistance.
- 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.

## 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 email to | : | cs.my@eastspring.com |
| (c) | via letter to | : | Eastspring Investments Berhad<br>Level 22, Menara Prudential<br>Persiaran TRX Barat<br>55188 Tun Razak Exchange<br>Kuala Lumpur |

2) Investor can contact FiMM Complaints Bureau:

| | | | |
|---|---|---|---|
| (a) | via phone to | : | (603) 7890 4242 |
| (b) | via email to | : | complaints@fimm.com.my |
| (c) | via online complaint form | : | www.fimm.com.my |
| (d) | via letter to | : | Legal & Regulatory Affairs<br>Federation of Investment Managers Malaysia<br>19-06-1, 6th Floor Wisma Capital A<br>No. 19, Lorong Dungun<br>Damansara Heights<br>50490 Kuala Lumpur |

3) Should an individual or a sole proprietor investor be dissatisfied with the outcome of the internal dispute resolution process, he may refer his dispute to the Financial Markets Ombudsman Service ("FMOS") (formerly known as Ombudsman for Financial Services) via the following modes. The individual or a sole proprietor investor may do so within 6 months of receiving the final answer from the Manager or after 60 calendar days from filing the complaint if there was no response from the Manager. He may file his dispute to FMOS:

| | | | |
|---|---|---|---|
| (a) | through the FMOS website under the "File A Complaint" section | : | www.fmos.org.my |
| (b) | via phone to | : | (603) 2272 2811 |
| (c) | via mail to | : | Financial Markets Ombudsman Service<br>Level 14, Main Block<br>Menara Takaful Malaysia<br>No. 4, Jalan Sultan Sulaiman<br>50000 Kuala Lumpur |

(d) by visiting the FMOS office (address stated above) to submit the dispute in person.

4) The investor can also direct his complaint to the SC even if he has initiated a dispute resolution process with FMOS. 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 available at | : | www.sc.com.my |
| (e) | via letter to | : | Consumer & Investor Office<br>Securities Commission Malaysia<br>No. 3 Persiaran Bukit Kiara<br>Bukit Kiara<br>50490 Kuala Lumpur |

| APPENDIX: GLOSSARY OF TERMS | |
|---|---|
| Business Day | Means a day in which Bursa Malaysia is open for trading. |
| Class | Means any class of Units representing similar interest in the assets of the Fund although a class of Units of the Fund may have different features from another class of Units of the same Fund. |
| deposits | Means money placed with financial institutions in fixed deposit or current account. |
| liquid assets | Means any permitted investments capable of being converted into cash within seven (7) days. |
| Net Asset Value or (NAV) | Is determined by deducting the value of all the Fund's liabilities from the value of all the Fund's assets, at the valuation point. |
| 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 and means a unit of 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 of the Fund, including jointholder. |