FIRST SUPPLEMENTARY INFORMATION MEMORANDUM OF EASTSPRING INVESTMENTS WHOLESALE BOND FUND

This First Supplementary Information Memorandum of Eastspring Investments Wholesale Bond Fund dated 29 August 2022 ("First Supplementary Information Memorandum") must be read together with the Information Memorandum of Eastspring Investments Wholesale Bond Fund dated 21 March 2022 ("Information Memorandum").

MANAGER
EASTSPRING INVESTMENTS BERHAD
200001028634 (531241–U)

TRUSTEE
DEUTSCHE TRUSTEES MALAYSIA BERHAD
200701005591 (763590-H)

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 29 AUGUST 2022 AND THE INFORMATION MEMORANDUM DATED 21 MARCH 2022. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.

THIS FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 29 AUGUST 2022 IS TO BE READ IN CONJUNCTION WITH THE INFORMATION MEMORANDUM DATED 21 MARCH 2022.

RESPONSIBILITY STATEMENT

This First Supplementary Information Memorandum 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 First Supplementary Information Memorandum false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia will not be liable for any non-disclosure on the part of Eastspring Investments Berhad and takes no responsibility for the contents of this First Supplementary Information Memorandum, makes no representation as to its accuracy or completeness and expressly disclaims any liability whatsoever for any loss howsoever arising from, or in reliance upon the whole or any part of the contents of this First Supplementary Information Memorandum.

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

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

Eastspring Investments Wholesale Bond Fund will not be offered for sale in the United States of America, its territories or possessions and all areas subject to its jurisdiction, or to any U.S. Person(s). Accordingly, investors may be required to certify that they are not U.S. Person(s) before making an investment in Eastspring Investments Wholesale Bond Fund.

THIS FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 29 AUGUST 2022 IS TO BE READ IN CONJUNCTION WITH THE INFORMATION MEMORANDUM DATED 21 MARCH 2022.

Unless otherwise provided in this First Supplementary Information Memorandum, all the capitalised terms used herein shall have the same meanings ascribed to them in the Information Memorandum.

This First Supplementary Information Memorandum is issued to inform investors that:

- The definition of "SC" under "Chapter 1 – Definitions" has been amended.
- The information in relation to the Trustee under "Chapter 2 – Corporate Directory" has been amended.
- The 5th bullet point in relation to the risk management strategies under "Chapter 3 – Fund Information" has been amended.
- An additional investment restriction has been inserted to restrict the Fund from investing into coal related companies under "Chapter 3 – Fund Information – Investment Restrictions And Limits".
- The information in relation to the 2nd paragraph of the cross trade policy under "Chapter 3 – Fund Information – Roles, Duties And Responsibilities Of The Manager" has been amended.
- The information in relation to the last paragraph of distribution channels under "Chapter 5 – Transaction Information" has been amended.
- With effect from 31 August 2022, the settlement period for the redemption request will be revised to seven (7) Business Days. Hence, the information in relation to the 5th paragraph of how to redeem Units under "Chapter 5 – Transaction Information" has been amended to reflect the changes.
- The information in relation to the 3rd paragraph under "Chapter 7 – Related Party Transactions And Conflict Of Interest" has been amended.

1. Amendments to page 2 of the Information Memorandum – "Definitions"

The definition of "SC" is hereby deleted and replaced with the following:

"SC" means the Securities Commission Malaysia.

2. Amendments to page 3 of the Information Memorandum – "Corporate Directory"

The information in relation to the Trustee is hereby deleted and replaced with the following:

TRUSTEE		
NAME	:	**DEUTSCHE TRUSTEES MALAYSIA BERHAD**
REGISTRATION NO.	:	200701005591 (763590-H)
REGISTERED OFFICE & BUSINESS OFFICE	:	Level 20, Menara IMC No. 8, Jalan Sultan Ismail 50250 Kuala Lumpur
TELEPHONE NO.	:	603-2053 7522
FAX NO.	:	603-2053 7526
EMAIL	:	dtmb.rtm@db.com

3. Amendments to page 5 of the Information Memorandum – "Fund Information – Risk Management Strategies"

The information in relation to 5th bullet point is hereby deleted and replaced with the following:

5th bullet:

- escalating and reporting investment matters to the committee undertaking the oversight function of the Fund, senior management team, risk management committee and board of directors.

4. Amendments to page 5 of the Information Memorandum – "Fund Information – Investment Restrictions And Limits"

An additional investment restriction has been added as below:

(o) The Fund shall not invest in coal related companies.

5. Amendments to page 7 of the Information Memorandum – "Fund Information – Roles, Duties And Responsibilities Of The Manager"

The information in relation to the 2nd paragraph of the cross trade policy is hereby deleted and replaced with the following:

2nd paragraph

All cross trades will be executed in accordance with the Manager's policy which is in line with the regulatory requirements. Post transactions, all cross trades will be reviewed by the Manager's compliance officer and the committee undertaking the oversight function of the Fund.

6. Amendments to page 12 of the Information Memorandum – "Transaction Information – Distribution Channels"

The last paragraph in the distribution channels section is hereby deleted and replaced with the following:

If you fail to redeem or transfer your Units within the stipulated period, we shall have the right to compulsorily repurchase all the Units held by you after thirty (30) calendar days from the date of the said notice. The Manager shall pay you the redemption proceeds via e-payment ONLY 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, no later than seven (7) Business Days from the date that the Manager repurchase all the Units held by you.

7. Amendments to page 14 of the Information Memorandum – "Transaction Information – How To Redeem Units"

The information in relation to the 5th paragraph of how to redeem Units is hereby deleted and replaced with the following:

5th paragraph

The Manager shall pay you the redemption proceeds **via e-payment ONLY 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, no later than seven (7) 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.

** With effect from 31 August 2022, the settlement period for the redemption request will be revised to seven (7) Business Days. Prior to 31 August 2022, the settlement period for the redemption request is within ten (10) calendar days.*

8. Amendments to page 20 of the Information Memorandum – "Related Party Transactions And Conflict Of Interest"

The information in relation to the 3rd paragraph of the related party transactions and conflict of interests is hereby deleted and replaced with the following:

3rd paragraph

In making an investment transaction for the Fund, the Manager is obliged not to make improper use of its 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 members of a committee undertaking the oversight function of the Fund 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, members of a committee undertaking the oversight function of the Fund and employees have to disclose their personal dealings to the compliance unit, which monitors such dealings.

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SECOND SUPPLEMENTARY INFORMATION MEMORANDUM OF EASTSPRING INVESTMENTS WHOLESALE BOND FUND

This Second Supplementary Information Memorandum of Eastspring Investments Wholesale Bond Fund dated 1 November 2023 ("Second Supplementary Information Memorandum") must be read together with the Information Memorandum of Eastspring Investments Wholesale Bond Fund dated 21 March 2022 ("Information Memorandum") and the First Supplementary Information Memorandum dated 29 August 2022 (First Supplementary Information Memorandum).

The Eastspring Investments Wholesale Bond Fund is constituted on 21 March 2022.

MANAGER
EASTSPRING INVESTMENTS BERHAD
200001028634 (531241–U)

TRUSTEE
DEUTSCHE TRUSTEES MALAYSIA BERHAD
200701005591 (763590-H)

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 NOVEMBER 2023, THE FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 29 AUGUST 2022 AND THE INFORMATION MEMORANDUM DATED 21 MARCH 2022. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.

THIS SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 NOVEMBER 2023 IS TO BE READ IN CONJUNCTION WITH THE INFORMATION MEMORANDUM DATED 21 MARCH 2022 AND THE FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 29 AUGUST 2022.

RESPONSIBILITY STATEMENT

This Second Supplementary Information Memorandum 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 Second Supplementary Information Memorandum false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has not authorised or recognised the Eastspring Investments Wholesale Bond Fund and a copy of this Second Supplementary Information Memorandum, the First Supplementary Information Memorandum and the Information Memorandum have not been registered with the Securities Commission Malaysia.

The lodgement of this Second Supplementary Information Memorandum, the First Supplementary Information Memorandum and the Information Memorandum should not be taken to indicate that the Securities Commission Malaysia recommends the Eastspring Investments Wholesale Bond Fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in this Second Supplementary Information Memorandum, the First Supplementary Information Memorandum and the Information Memorandum.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Eastspring Investments Berhad responsible for the Eastspring Investments Wholesale Bond Fund and takes no responsibility for the contents in this Second Supplementary Information Memorandum, the First Supplementary Information Memorandum and the Information Memorandum. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Second Supplementary Information Memorandum, the First Supplementary Information Memorandum and the Information Memorandum, 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

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

Eastspring Investments Wholesale Bond Fund will not be offered for sale in the United States of America, its territories or possessions and all areas subject to its jurisdiction, or to any U.S. Person(s). Accordingly, investors may be required to certify that they are not U.S. Person(s) before making an investment in Eastspring Investments Wholesale Bond Fund.

THIS SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 NOVEMBER 2023 IS TO BE READ IN CONJUNCTION WITH THE INFORMATION MEMORANDUM DATED 21 MARCH 2022 AND THE FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 29 AUGUST 2022.

Unless otherwise provided in this Second Supplementary Information Memorandum, all the capitalised terms used herein shall have the same meanings ascribed to them in the Information Memorandum as supplemented by the First Supplementary Information Memorandum.

This Second Supplementary Information Memorandum is issued to inform investors that:

- A new section in relation to the Information in Relation to the Manager under "Chapter 3 – Fund Information" has been inserted.

- A new section in relation to the Information in Relation to the Trustee under "Chapter 3 – Fund Information" has been inserted.

- A new section in relation to the Calculation in Unit Prices under "Chapter 4 – Fees, Charges and Expenses" has been inserted.

- A new 2nd paragraph in relation to the auto reinvestment policy under "Chapter 5 – Transaction Information" has been inserted.

1. Amendments to page 7 of the Information Memorandum – "Fund Information – Information in Relation to the Manager"

The following new section is hereby inserted before the Roles, Duties and Responsibilities of the Manager on page 7 of the Information Memorandum:

INFORMATION IN RELATION TO THE MANAGER

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 since 5 January 2005 and holds a capital markets services licence for fund management and dealing in securities restricted to unit trust funds.

Eastspring Investments companies (excluding JV companies) are ultimately wholly-owned/indirect subsidiaries/associate of Prudential plc of the United Kingdom. Eastspring Investments companies (including JV companies) and Prudential plc are not affiliated in any manner with Prudential Financial, Inc., a company whose principal place of business is in the United States of America or with the Prudential Assurance Company, a subsidiary of M&G plc (a company incorporated in the United Kingdom).

Fund Management Function

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

Doreen Choo Choy Wan
Head of Investments

Doreen Choo joined the Manager in August 2018 and is the designated person responsible for the fund management of the Fund. She is the head of investments and is responsible for all asset classes and investment performance, as well as the growth and development of our investment offering in Malaysia. With more than 20 years of industry experience, Doreen joins us from CIMB Principal Asset Management Berhad where she has worked for the past 13 years, initially as an equity fund manager

and subsequently as Head of Equities in 2015. Doreen previously worked at PricewaterhouseCoopers (PwC) as Manager, Valuation & Strategy (Corporate Advisory) with a particular focus on equity valuations across industries. Doreen is a Chartered Financial Analyst (CFA) charterholder and holds a Degree of Bachelor of Arts in Economics (First Class Honours) from University Malaya.

2. Amendments to page 7 of the Information Memorandum – "Fund Information – Information in Relation to the Trustee"

The following new section is hereby inserted after the end of Roles, Duties and Responsibilities of the Manager on page 7 of the Information Memorandum:

INFORMATION IN RELATION TO THE TRUSTEE

About Deutsche Trustees Malaysia Berhad

Deutsche Trustees Malaysia Berhad ("DTMB") was incorporated in Malaysia on 22 February 2007 and commenced business in May 2007. The Company is registered as a trust company under the Trust Companies Act 1949, with its business address at Level 20, Menara IMC, 8 Jalan Sultan Ismail, 50250 Kuala Lumpur.

DTMB is a member of Deutsche Bank Group ("Deutsche Bank"). Deutsche Bank provides commercial and investment banking, retail banking, transaction banking and asset and wealth management products and services to corporations, governments, institutional investors, small and medium-sized businesses, and private individuals.

Experience in trustee business

DTMB is part of Deutsche Bank's Securities Services, which provides trust, custody and related services on a range of securities and financial structures. As at 31 August 2023, DTMB is the trustee for 232 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, financially and for various functions, including but not limited to financial control and internal audit.

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 Capital Markets & Services Act 2007 and all relevant laws.

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.

3. Amendments to page 10 of the Information Memorandum – "Fees, Charges and Expenses – Calculation of Unit Prices"

The following new section is hereby inserted after the end of Rebates and Soft Commissions on page 10 of the Information Memorandum:

CALCULATION OF UNIT PRICES

Pricing

Computation of NAV and NAV per Unit

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

Illustration: Computation of the NAV and NAV per Unit

	NAV before deducting management fee and trustee fee		RM	48,000,000.00
Less:	Management fee for the day (0.50% per annum) 48,000,000 X 0.50% / 365		RM	(657.53)
Less:	Trustee fee for the day (0.05% per annum) 48,000,000 X 0.05% / 365		RM	(65.73)
	NAV after deducting management fee and trustee fee	(a)	RM	47,999,276.74
	Units in circulation	(b)		42,888,888
	NAV per Unit (a) / (b)		RM	1.1191541
	NAV per Unit (rounded to four (4) decimal places)		RM	1.1192

4. Amendments to page 17 of the Information Memorandum – "Transaction Information – Auto Reinvestment Policy"

A new 2nd paragraph is inserted under the auto reinvestment policy as follows:

2nd paragraph:

The Manager reserves the right to change the income distribution instruction to "reinvestment" if the Unit Holder did not claim the income distribution payment for the last three (3) consecutive distributions.

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THIRD SUPPLEMENTARY INFORMATION MEMORANDUM OF EASTSPRING INVESTMENTS WHOLESALE BOND FUND

This Third Supplementary Information Memorandum of Eastspring Investments Wholesale Bond Fund dated 1 November 2024 ("Third Supplementary Information Memorandum") must be read together with the Information Memorandum of Eastspring Investments Wholesale Bond Fund dated 21 March 2022 ("Information Memorandum"), the First Supplementary Information Memorandum dated 29 August 2022 ("First Supplementary Information Memorandum") and the Second Supplementary Information Memorandum dated 1 November 2023 ("Second Supplementary Information Memorandum").

The Eastspring Investments Wholesale Bond Fund is constituted on 21 March 2022.

MANAGER
EASTSPRING INVESTMENTS BERHAD
200001028634 (531241–U)

TRUSTEE
DEUTSCHE TRUSTEES MALAYSIA BERHAD
200701005591 (763590-H)

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS THIRD SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 NOVEMBER 2024, THE SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 NOVEMBER 2023, THE FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 29 AUGUST 2022 AND THE INFORMATION MEMORANDUM DATED 21 MARCH 2022. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.

THIS THIRD SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 NOVEMBER 2024 IS TO BE READ IN CONJUNCTION WITH THE INFORMATION MEMORANDUM DATED 21 MARCH 2022, THE FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 29 AUGUST 2022 AND THE SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 NOVEMBER 2023.

RESPONSIBILITY STATEMENT

This Third Supplementary Information Memorandum 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 Third Supplementary Information Memorandum false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has not authorised or recognised the Eastspring Investments Wholesale Bond Fund and a copy of this Third Supplementary Information Memorandum, the Second Supplementary Information Memorandum, the First Supplementary Information Memorandum and the Information Memorandum have not been registered with the Securities Commission Malaysia.

The lodgement of this Third Supplementary Information Memorandum, the Second Supplementary Information Memorandum, the First Supplementary Information Memorandum and the Information Memorandum should not be taken to indicate that the Securities Commission Malaysia recommends the Eastspring Investments Wholesale Bond Fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in this Third Supplementary Information Memorandum, the Second Supplementary Information Memorandum, the First Supplementary Information Memorandum and the Information Memorandum.

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

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ADDITIONAL STATEMENTS

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

Eastspring Investments Wholesale Bond Fund will not be offered for sale in the United States of America, its territories or possessions and all areas subject to its jurisdiction, or to any U.S. Person(s). Accordingly, investors may be required to certify that they are not U.S. Person(s) before making an investment in Eastspring Investments Wholesale Bond Fund.

THIS THIRD SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 NOVEMBER 2024 IS TO BE READ IN CONJUNCTION WITH THE INFORMATION MEMORANDUM DATED 21 MARCH 2022, THE FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 29 AUGUST 2022 AND THE SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 NOVEMBER 2023.

Unless otherwise provided in this Third Supplementary Information Memorandum, all the capitalised terms used herein shall have the same meanings ascribed to them in the Information Memorandum as supplemented by the First Supplementary Information Memorandum and the Second Supplementary Information Memorandum.

This Third Supplementary Information Memorandum is issued to inform investors that:

- The information in relation to the asset allocation for "Corporate bonds" under "Chapter 3 – Fund Information" has been amended.
- The information in relation to the performance benchmark under "Chapter 3 – Fund Information" has been amended.
- The information in relation to the investment restrictions and limits under "Chapter 3 – Fund Information" has been amended.
- The information in relation to how to purchase units under "Chapter 5 – Transaction Information" has been amended.
- The information in relation to unclaimed moneys policy under "Chapter 5 – Transaction Information" has been amended.

1. Amendments to page 4 of the Information Memorandum – "Chapter 3 – Fund Information – Asset Allocation"

The information in relation to asset allocation is hereby deleted and replaced with the following:

Asset Allocation

Asset Class	% of the Fund's NAV
Bonds issued or guaranteed by Malaysian government or BNM	Up to 100%
Corporate bonds	Up to 80%
Money market instruments, deposits, money market funds or any combination of these 3 types of investments	Up to 50%
Securitised Assets (i.e. securitised debt backed by assets)	Up to 10%

2. Amendments to page 5 of the Information Memorandum – "Chapter 3 – Fund Information – Performance Benchmark"

The information in relation to performance benchmark is hereby deleted and replaced with the following:

Performance Benchmark
With effect from 1 November 2024, the benchmark will be changed from 60% Refinitiv BPAM 1 – 3 years corporate bond index + 40% Refinitiv BPAM 1 – 3 years government bond index to 60% FTSE BPAM Corporate 1Y-3Y All Bond Index + 40% FTSE BPAM Government 1Y-3Y All Bond Index.

Note: The risk profile of the Fund is not the same as the risk profile of the performance benchmark.

THIS THIRD SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 NOVEMBER 2024 IS TO BE READ IN CONJUNCTION WITH THE INFORMATION MEMORANDUM DATED 21 MARCH 2022, THE FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 29 AUGUST 2022 AND THE SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 NOVEMBER 2023.

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3. Amendments to page 5 of the Information Memorandum – "Chapter 3 – Fund Information – Investment Restrictions and Limits"

(i) The information in relation to (b) and (j) is hereby deleted and replaced with the following:

(b) The single issuer limit in any fixed income securities or bonds that are rated AA- and above by RAM or its equivalent rating by any other domestic rating agencies shall not exceed 10% of the Fund's NAV, at the point of investment. However, for any other fixed income securities or bonds, the single issuer limit shall not exceed 5% of the Fund's NAV at the point of investment. These restrictions shall not apply to securities that are issued or guaranteed by the government of Malaysia or BNM.

(j) The Fund's investments into fixed income securities or bonds that are rated AA by RAM or an equivalent rating by a domestic rating agency are limited to 80% of the Fund's NAV.

(ii) An additional investment restriction has been added as below:

(p) The Fund will only be investing into RM denominated fixed income securities, money market instruments and/or deposits.

4. Amendments to pages 12 - 13 of the Information Memorandum – "Chapter 5 – Transaction Information – How to Purchase Units"

The information in relation to (ii) is hereby deleted and replaced with the following:

(ii) Manual submission

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

Individual	Non-individual
• Master account opening form • Transaction form • Proof of payment which is acceptable by the Manager • Investor profiling form • Certified true copy of identity card, passport or other identification • Sophisticated Investor Declaration Form	• Master account opening form • Transaction form • Proof of payment which is acceptable by the Manager • Suitability assessment form • Ultimate beneficial owner (UBO) declaration form • Certified true copy of board resolution • Certified true copy of latest audited account • Certified true copy of corporate structure (where applicable) • Certified true copy of identity card or passport of directors and authorised representatives • Certified true copy of form 24 / return of allotment of shares under section 78 of the Companies Act 2016 (not required for a public listed company or an entity licensed by the SC, BNM or Labuan FSA) • Certified true copy of form 49 / notification of change in the register of directors, managers and secretaries under section 58 of the Companies Act 2016 • Certified true copy of the constitution (if any)

Individual	Non-individual
	• Certified true copy of the certificate of incorporation • Certified true copy of form 13 / application for change of name under section 28 of the Companies Act 2016 (if applicable) • Certified true copy of form 44 / notification of change in the registered address under section 46 of the Companies Act 2016 (if applicable) • Duly completed and signed Personal Data Protection Notice Form (PDPA) by authorised signatories with company stamp • Sophisticated Investor Declaration Form

Note:
** The documents listed may be subject to changes from time to time.*

A Unit Holder may be required to forward to the Manager additional documents to authenticate his 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 he invests with the Manager.

5. Amendments to page 17 of the Information Memorandum – "Chapter 5 – Transaction Information – Unclaimed Moneys Policy"

The information in relation to unclaimed moneys policy is hereby deleted and replaced with the following:

Any unclaimed moneys will be filed with and paid to the Registrar of Unclaimed Moneys after the lapse of two (2) years from the date of payment in accordance with the requirements of the Unclaimed Moneys Act 1965. Unit Holders will have to liaise directly with the Registrar of Unclaimed Moneys to claim their moneys.

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FOURTH SUPPLEMENTARY INFORMATION MEMORANDUM OF EASTSPRING INVESTMENTS WHOLESALE BOND FUND

This Fourth Supplementary Information Memorandum of Eastspring Investments Wholesale Bond Fund dated 14 November 2025 ("Fourth Supplementary Information Memorandum") must be read together with the Information Memorandum of Eastspring Investments Wholesale Bond Fund dated 21 March 2022 ("Information Memorandum"), the First Supplementary Information Memorandum of Eastspring Investments Wholesale Bond Fund dated 29 August 2022 ("First Supplementary Information Memorandum"), the Second Supplementary Information Memorandum of Eastspring Investments Wholesale Bond Fund dated 1 November 2023 ("Second Supplementary Information Memorandum") and the Third Supplementary Information Memorandum of Eastspring Investments Wholesale Bond Fund dated 1 November 2024 ("Third Supplementary Information Memorandum").

The Eastspring Investments Wholesale Bond Fund ("Fund") is constituted on 21 March 2022.

MANAGER
EASTSPRING INVESTMENTS BERHAD
200001028634 (531241–U)

TRUSTEE
DEUTSCHE TRUSTEES MALAYSIA BERHAD
200701005591 (763590-H)

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THE INFORMATION MEMORANDUM DATED 21 MARCH 2022, THE FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 29 AUGUST 2022, THE SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 NOVEMBER 2023, THE THIRD SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 NOVEMBER 2024 AND THIS FOURTH SUPPLEMENTARY INFORMATION MEMORANDUM DATED 14 NOVEMBER 2025. 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 6 OF THE INFORMATION MEMORANDUM DATED 21 MARCH 2022 AND ON PAGE 3 OF THIS FOURTH SUPPLEMENTARY INFORMATION MEMORANDUM DATED 14 NOVEMBER 2025.

RESPONSIBILITY STATEMENT

This Fourth Supplementary Information Memorandum 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 Fourth Supplementary Information Memorandum false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has not authorised or recognised the Eastspring Investments Wholesale Bond Fund and a copy of this Fourth Supplementary Information Memorandum, the Information Memorandum, the First Supplementary Information Memorandum, the Second Supplementary Information Memorandum and the Third Supplementary Information Memorandum have not been registered with the Securities Commission Malaysia.

The lodgement of this Fourth Supplementary Information Memorandum, the Information Memorandum, the First Supplementary Information Memorandum, the Second Supplementary Information Memorandum and the Third Supplementary Information Memorandum should not be taken to indicate that the Securities Commission Malaysia recommends the Eastspring Investments Wholesale Bond Fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in this Fourth Supplementary Information Memorandum, the Information Memorandum, the First Supplementary Information Memorandum, the Second Supplementary Information Memorandum and the Third Supplementary Information Memorandum.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Eastspring Investments Berhad, which is responsible for the Eastspring Investments Wholesale Bond Fund and takes no responsibility for the contents in this Fourth Supplementary Information Memorandum, the Information Memorandum, the First Supplementary Information Memorandum, the Second Supplementary Information Memorandum and the Third Supplementary Information Memorandum. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Fourth Supplementary Information Memorandum, the Information Memorandum, the First Supplementary Information Memorandum, the Second Supplementary Information Memorandum and the Third Supplementary Information Memorandum, 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

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

Eastspring Investments Wholesale Bond Fund will not be offered for sale in the United States of America, its territories or possessions and all areas subject to its jurisdiction, or to any U.S. Person(s). Accordingly, investors may be required to certify that they are not U.S. Person(s) before making an investment in Eastspring Investments Wholesale Bond Fund.

INVESTORS SHOULD BE AWARE THAT THE CAPITAL OF EASTSPRING INVESTMENTS WHOLESALE BOND FUND WILL BE ERODED WHEN EASTSPRING INVESTMENTS WHOLESALE BOND FUND DECLARES DISTRIBUTION OUT OF CAPITAL AS THE DISTRIBUTION IS ACHIEVED BY FORGOING THE POTENTIAL FOR FUTURE CAPITAL GROWTH AND THIS CYCLE MAY CONTINUE UNTIL ALL CAPITAL IS DEPLETED.

Unless otherwise provided in this Fourth Supplementary Information Memorandum, all the capitalised terms used herein shall have the same meanings ascribed to them in the Information Memorandum as supplemented by the First Supplementary Information Memorandum, the Second Supplementary Information Memorandum and the Third Supplementary Information Memorandum.

This Fourth Supplementary Information Memorandum is issued to inform investors that:

- The definitions of "accredited investors", "high net-worth entities" and "high net-worth individuals" under "Chapter 1 – Definitions" have been deleted.
- The definitions of "Deed" and "Sophisticated Investor" under "Chapter 1 – Definitions" have been amended.
- The information on the initial offer period and offer price under "Chapter 3 – Fund Information" has been deleted.
- The information on the income distribution policy, deed and income distribution risk under "Chapter 3 – Fund Information" has been amended.
- The information in relation to the Manager under "Chapter 3 – Fund Information" has been amended.
- The information in relation to how to purchase Units, how to pay for an investment and income distribution policy under "Chapter 5 – Transaction Information" has been amended.
- The information in relation to lodging a complaint under "Chapter 9 – Additional Information" has been amended.
- The information in relation to the directory of sales office under "Chapter 10 – Directory of Sales Office" has been amended.

1. Amendments to pages 1 - 2 of the Information Memorandum – "Definitions"

(i) The definitions of "accredited investors", "high net-worth entities" and "high net-worth individuals" are hereby deleted.

(ii) The definition of "deed" is hereby deleted and replaced with the following:

"**Deed**" means the deed dated 11 February 2022 and the first supplemental deed dated 9 September 2025 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;

(iii) The definition of "Sophisticated Investor" is hereby deleted and replaced with the following:

"**Sophisticated Investor**" refers to accredited investor, high net-worth entity, high net-worth individual or any person who acquires any capital market products where the consideration is not less than RM250,000 or its equivalent in foreign currencies for each transaction whether such amount is paid for in cash or otherwise.

Note: Please refer to the Sophisticated Investor Declaration Form in www.eastspring.com/my/funds-and-solutions/application-forms for the latest definition of accredited investor, high net-worth entity and high-net worth individual.

2. Amendments to page 4 of the Information Memorandum – "Fund Information"

The information on the initial offer period and offer price are hereby deleted.

3. Amendments to page 5 of the Information Memorandum – "Fund Information – Income Distribution Policy"

The information in relation to the income distribution policy is hereby deleted and replaced with the following:

Income Distribution Policy

Subject to the availability of income, distribution of income, if any, will be on a quarterly basis, after deduction of taxation and expenses. Income distribution may also be distributed in any other periods as may be determined by the Manager from time to time.

Distribution of income, if any, may be made from (i) realised income, (ii) realised capital gains and/or (iii) capital.

Kindly refer to page 16 for more information on the mode of distribution.

4. Amendments to page 6 of the Information Memorandum – "Fund Information – Deed"

The information in relation to the Deed is hereby deleted and replaced with the following:

Deed
The deed dated 11 February 2022 and the first supplemental deed dated 9 September 2025.

5. Amendments to page 7 of the Information Memorandum – "Risk Factors – Specific Risks when Investing in the Fund"

The information in relation to the income distribution risk of the Fund is hereby deleted and replaced with the following:

Income distribution and distribution out of capital risk

It should be noted that the distribution of income is not guaranteed. The distribution of income, if any, may be made from (i) realised income, (ii) realised capital gains and/or (iii) capital. Distribution out of capital represents a return or a withdrawal of part of the amount of your original investment and/or capital gains attributable to the original investment and will result in a reduction in the NAV per Unit and reduce the capital available for future investment and capital growth. Future capital growth may therefore be constrained, and the value of future returns would be diminished.

6. Amendments to page 7 of the Information Memorandum – "Fund Information – Information in Relation to the Manager"

The information in relation to the Manager is hereby deleted and replaced with the following:

INFORMATION IN RELATION TO THE MANAGER

Background of the Manager

The Manager's corporate information and experience as a unit trust management company can be viewed at www.eastspring.com/my/about-us/company.

Fund Management Function

The information on the Fund's designated fund manager is available on our website at www.eastspring.com/my/about-us/fund-management-function.

7. Amendments to pages 12 - 13 of the Information Memorandum – "Transaction Information – How to Purchase Units"

The information in relation to how to purchase Units is hereby deleted and replaced with the following:

HOW TO PURCHASE UNITS

(i) Online submission via "myEastspring"

Individual investors can register for an account via "myEastspring" self-service mobile application (downloadable from Apple App Store or Google Play Store) by providing the required information for Electronic Know Your Customer (eKYC) verification for the account opening.

Alternatively, individual investors may seek assistance from a UTC for the "myEastspring" account opening by providing the following required documents:

- Images of identity card (Malaysian or Singaporean) (front and back) or valid unexpired passport (foreigner) or other identification such as police identity card or army identity card (front and back); and/or
- Most recent utility bill or bank statement or valid unexpired driver's license or international travel documents or birth certificate issued by a foreign government or the United Nations or any other reliable and independent identification document* and electronic data* where the name matches the name of the investor.

**You may get in touch with your UTC or our client services personnel to find out more on the list of independent identification document and electronic data.*

Upon successful account opening, the investors may purchase Units of the Fund by executing a buy transaction via online through "myEastspring" mobile application or website at www.myeastspring.com.my/.

(ii) Manual submission

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

Individual	Non-individual
• Master Account Opening Form • Certified true copy of Identity Card, Passport or other identification • Investor Profiling Form • Transaction Form - BUY • Sophisticated Investor Declaration Form • Relevant U.S. tax forms (*where applicable*) • Proof of payment which is acceptable by the Manager	• Master Account Opening Form • Suitability Assessment Form • Ultimate Beneficial Owner (UBO) Declaration Form • Sophisticated Investor Declaration Form • Relevant U.S. tax forms (where applicable) • Board Resolution to open account with Specimen Signature of all Authorised Signatories*** • Photocopy of Identity Card or Passport of all Authorised Signatories/ authorised persons who are not Directors*** • Photocopy of Identity Card or Passport of beneficial owner (of each beneficial owner as listed in the UBO Declaration Form)*** • Certificate of Incorporation of Company (Form 8, 9 or 20 or Section 11, 14 or 15)*** • Latest Notice of Change of Company Name (Form 13 or Section 28 or 29(1))*** (*where applicable*) • Latest Return of Allotment of Share (Form 24 or Section 14 or 78) (*not required for a public listed company or an entity licensed by SC, BNM or Labuan FSA*)*** • Latest Notice of Change of Registered Office (Form 44 or Section 46)*** (*where applicable*)

Individual	Non-individual
	• Latest Particulars in Register of Directors, Managers and Secretaries (Form 49 or Section 58)*** • Memorandum and Articles of Association (M&A) or its equivalent or written confirmation if there is none*** • Corporate Structure*** (*where applicable*) • Latest Annual Return or Section 68 of the Companies Act 2016*** (*where applicable*) • Latest Audited Account*** • Transaction Form - BUY • Proof of payment which is acceptable by the Manager

Notes:
***The documents listed may be subject to changes from time to time.*
****The documents listed are required to be certified as true copy.*

A Unit Holder may be required to forward to the Manager additional documents to authenticate his 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 he invests with the Manager.

8. Amendments to page 13 of the Information Memorandum – "Transaction Information – How to Pay for an Investment"

The information in relation to how to pay for an investment is hereby deleted and replaced with the following:

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. Please visit www.eastspring.com/my for details of the Manager's client trust bank account.

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 client trust bank account by using a bank deposit slip at any branch of the Manager's principal bankers. Please visit www.eastspring.com/my for details of the Manager's client trust bank account. The original client's copy of the bank deposit slip (proof of payment) and remittance application form (if payment is made with bank draft) must be sent together with the application for Units. Unit Holders are to indicate their name and Malaysian National Registration Identity Card number or passport number (for foreigner) on the bank deposit slip.

The Manager will not accept any cash payment, cash payment through Automated Teller Machine, cash deposits over the bank counter, or third-party payment (i.e. payment made via an account that is not under the name of the Unit Holder).

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

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

9. Amendments to page 16 of the Information Memorandum – "Transaction Information – Income Distribution Policy"

The information in relation to the income distribution policy is hereby deleted and replaced with the following:

INCOME DISTRIBUTION POLICY

Subject to the availability of income, distribution of income, if any, will be on a quarterly basis, after deduction of taxation and expenses. Income distribution may also be distributed in any other periods as may be determined by the Manager from time to time.

Distribution of income, if any, may be made from (i) realised income, (ii) realised capital gains and/or (iii) capital.

Distributions are at our discretion and are not guaranteed, and the making of any distribution does not imply that further distributions will be made and we reserve the right to vary the frequency and/or amount of distributions. Distribution out of capital is to allow the Fund the ability to distribute income according to the Fund's defined frequency in the event there is insufficient income available for distribution, or to pursue the investment objective of the Fund. The effects of making distribution out of capital may reduce the value of the investments of the Fund and has a risk of eroding the capital of the Fund.

10. Amendments to page 23 of the Information Memorandum – "Additional Information – Lodging a Complaint"

The information in relation to lodging a complaint is hereby deleted and replaced with the following:

LODGING A COMPLAINT

Please refer to www.eastspring.com/my/about-us/contact-us for more information on how to lodge a complaint.

11. Amendments to page 24 of the Information Memorandum – "Directory of Sales Office"

The information in relation to the directory of sales office is hereby deleted and replaced with the following:

10. DIRECTORY OF SALES OFFICE

Please refer to www.eastspring.com/my/about-us/contact-us for more information on the Manager's head office and distribution offices.

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