

PRODUCT HIGHLIGHTS SHEET

MAYBANK INDEX-LINKED TRUST FUND ("the Fund")

Date of Issuance: 1 November 2018

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of Maybank Asset Management Sdn Bhd 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 omission 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 Maybank Index-Linked Trust Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of Maybank Index-Linked Trust Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends Maybank Index-Linked Trust 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 Maybank Asset Management Sdn Bhd responsible for Maybank Index-Linked Trust 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 Maybank Index-Linked Trust Fund. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

1. What is Maybank Index-Linked Trust Fund?

Maybank Index-Linked Trust Fund (“MILTF”) is Maybank Asset Management Sdn Bhd’s index tracking fund. The Fund aims to achieve an investment result that tracks the performance of the benchmark FTSE Bursa Malaysia KLCI (“FBM KLCI”).

2. Fund Suitability

The Fund is suitable for investors who:

- seek returns that are consistent with the performance of the FBM KLCI; and
- have a medium to high risk tolerance.

3. Investment Objective

The Fund aims to achieve an investment result that tracks the performance of the benchmark FBM KLCI.

4. Key Product Features

Fund Type	Growth.
Fund Category	Index (equity) fund.
Performance Benchmark	<p>The performance of the Fund is benchmarked against FBM KLCI.</p> <p><i>Information on the latest index and news relating to the index can be obtained from www.bursamalaysia.com.</i></p> <p><i>The risk profile of the Fund is different from the risk profile of the benchmark.</i></p>
Investment Strategy	<p>The Fund invests in FBM KLCI component stocks to closely mirror the FBM KLCI’s performance. The investment horizon is medium term with potential capital appreciation depending on the Malaysian economic condition.</p> <p>It is the Fund’s policy to remain fully invested up to 99.5% at all times to minimise the tracking error. However, there are periods when the Fund needs to liquidate its equity holdings to meet repurchase requests by unit holders.</p> <p><i>*Medium term means a period between 3 to 5 years.</i></p> <p><i>Note: Please refer to section 3.2 in the master prospectus (conventional funds) for further details.</i></p>
Launch Date	16 May 2002.
Manager	Maybank Asset Management Sdn Bhd.
Management Fee	1.00% of the Net Asset Value (“NAV”), calculated and accrued on a daily basis.

Sales Charge	Up to 4.0% of the NAV per unit.			
Repurchase Charge	Nil.			
Switching Fee	Equity	Bond/Sukuk/ Fixed Income	Balanced	Money Market
	Up to 2.5% of amount switched	MYR25 per transaction	MYR25 per transaction	Nil
Transfer Fee	MYR25 per transfer			
Trustee	HSBC (Malaysia) Trustee Berhad.			
Trustee Fee	Up to 0.08% of NAV, subject to a minimum fee of MYR18,000 per annum, calculated and accrued on a daily basis.			
Minimum Initial Investment	MYR500			
Minimum Additional Investment	MYR100			
Minimum Holdings	100 units			
Distribution Policy	<p>It is not the main objective of the Fund to distribute income as the main focus of the Fund is to secure capital growth in line with the performance of the FBM KLCI. Any distribution is at the Manager's discretion, subject to Trustee's approval.</p> <p>Distribution will be made from realised income and realised gains of the Fund.</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.

5. Asset Allocation

Asset Type	Range
Equities	Minimum 90.0%, maximum 99.5% of the Fund's NAV
Liquid assets	Minimum 0.5%, maximum 10.0% of the Fund's NAV

6. Key Risks

Specific Risks of the Fund

Equity specific risk

Prices of a particular equity may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such equity will adversely affect the Fund's NAV. However, this impact is mitigated through portfolio diversification.

Investors are reminded that the risks listed above may not be exhaustive and if necessary, they should consult their adviser(s), e.g. their bankers, lawyers, stockbrokers or independent professional advisers for a better understanding of the risks.

For more details, please refer to section 3.11 in the master prospectus (conventional funds) for the general risks of investing in the Fund.

Note: If your investments are made through an institutional unit trust adviser ("Distributor") which adopts the nominee system of ownership, you would not be deemed to be a unit holder under the deed and as a result, your rights as an investor may be limited. Accordingly, the Manager will only recognize the Distributor as a unit holder of the fund and the Distributor shall be entitled to all the rights conferred to it under the deed.

7. Valuation of Investment

The Fund is valued once at the end of every business day. The daily price of the Fund for a particular business day will be published on the next day.

Investors will be able to obtain the unit price of the Fund from www.maybank-am.com.my. Alternatively, the Manager's client servicing personnel can be contacted at 03-2297 7888.

8. Exiting from Investment

Submission of Repurchase Request	The cut-off time for repurchase of units shall be at 4.00 p.m. on a business day.
Payment of Repurchase Proceeds	Repurchase proceeds will be paid out within ten (10) calendar days from the date the repurchase request is received by the Manager.
Remittance of Repurchase Proceeds	The Manager shall remit the repurchase proceeds to the account held in the name of the unit holder(s).

9. Fund Performance

Average total return of MILTF for the financial year ended 31 October

	1- Year	3- Year	5- Year	10- Year
MILTF (%)	5.46	(0.33)	2.59	4.78
Benchmark (%)	4.51	(1.96)	0.88	2.14

The average total return of the Fund is based on the following calculation:

$$\text{Annualised return (\%)} = [\{ (1 + r_1) (1 + r_2) \dots (1 + r_n)^{1/n} \} - 1] \times 100$$

Where r = rate of return n = number of years

Annual total return for the financial years ended 31 October

	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
MILTF (%)	5.46	1.84	(7.80)	4.91	9.42	17.49	0.81	21.05	46.29	(34.25)
Benchmark (%)	4.51	0.41	(10.21)	2.67	8.00	12.14	(1.39)	21.11	43.96	(38.83)

The total return of the Fund is based on the following calculation:

<ul style="list-style-type: none"> $\text{Capital return (\%)} = \frac{\text{NAV per unit on ex - date}}{\text{NAV per unit at the beginning of the financial year}} - 1 \times 100$ $\text{Income return (\%)} = \frac{\text{Income Distribution}}{\text{NAV per unit at the beginning of the financial year}} \times 100$ $\text{Total return (\%)} = \text{Capital Return(\%)} + \text{Income Return (\%)}$
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1-Year Fund performance review

The Fund registered a return of 5.46% against its benchmark's return of 4.51%, thus outperformed the benchmark by 0.95%.

Portfolio Turnover Ratio (PTR) as at 31 October

	2017	2016	2015
PTR (times)	0.19*	0.15	0.17

*The PTR is higher than the previous financial year due to the increase in trading activities during the period under review.

Distribution as at 31 October

	2017	2016	2015
Gross distribution per Unit (sen)	3.70	6.00	6.00
Net distribution per Unit (sen)	3.70	6.00	6.00

Distribution was in the form of reinvestment.

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

10. Contact Information

I. For internal dispute resolution, you may contact:

Clients Servicing Personnel

Tel : 03-2297 7888
 Fax : 03-2715 0071
 Email : mamcs@maybank.com.my
 Website : www.maybank-am.com

II. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industry Dispute Resolution Center (SIDREC):

- a. via phone to : 03-2282 2280
- b. via fax to : 03-2282 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

III. You can also direct your complaint to the Securities Commission Malaysia (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 : 03-6204 8999
- b. via fax to : 03-6204 8991
- c. via email to : aduan@seccom.com.my
- d. via the online complaint form available at www.sc.com.my
- e. via letter to : Consumer & Investor Office
Securities Commission Malaysia
No 3 Persiaran Bukit Kiara
Bukit Kiara
50490 Kuala Lumpur

IV. 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 email to : complaints@fimm.com.my
- d. via the online complaint form available at www.fimm.com.my
- e. via letter to : Legal, Secretarial & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-1, 6th Floor Wisma Tune
No. 19 Lorong Dungun
Damansara Heights
50490 Kuala Lumpur