

RHB GOLDENLIFE FUNDS - RHB GOLDENLIFE TODAY

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of RHB Asset Management Sdn Bhd 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 the Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised the issuance of RHB GoldenLife Today and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the RHB GoldenLife Today and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the RHB GoldenLife Today 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 RHB Asset Management Sdn Bhd, the management company responsible for the RHB GoldenLife Today 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.

PRODUCT HIGHLIGHTS SHEET

This Product Highlights Sheet only highlights the key features and risks of RHB GoldenLife Today. Investors are advised to request, read and understand the Fund's prevailing prospectus and its supplementary(ies) (if any) before deciding to invest.

Name of Fund	RHB GoldenLife Funds - RHB GoldenLife Today ("Fund" or "RHB GoldenLife Today").	Fund Category	Bond fund.
Manager	RHB Asset Management Sdn Bhd.	Fund Type	Income.
Trustee	HSBC (Malaysia) Trustee Berhad.	Launch Date	21 February 2005.
Base Currency of the Fund	RM.	Financial Year End	28/29 February.

PRODUCT SUITABILITY

This Fund is suitable for retired investors or investors who are retiring in the near future.

KEY PRODUCT FEATURES

INVESTMENT OBJECTIVE

The Fund seeks to provide retired investors or investors who are retiring in the very near future a steady income stream in planning for their financial needs upon retirement.

INVESTMENT STRATEGY

This Fund seeks to achieve its investment objective by structuring a portfolio as follows:

- Up to 20% of net asset value ("NAV") will be invested in equities.
- Minimum of 80% and up to 100% of NAV will be invested in fixed income securities and/or liquid assets.

Although the Fund is actively managed, how active or the frequency of its trading strategy will very much depend on market opportunities.

The Fund will place more emphasis on fixed income securities in Malaysia in view that it is a conservative fund. Given that the rebalancing exercise and asset allocation process is dynamic, a dynamic and active investment strategy will be employed. Subject to the range stipulated above, the asset allocation will be reviewed from time to time depending on the judgement of the Manager as to the general market and economic conditions. However, when deemed appropriate and for the benefit of the Fund, the Manager may take temporary defensive positions in dealing with adverse market, economic, political and other conditions, that may be inconsistent with the Fund's principal strategy. In such adverse market conditions, the Manager may choose to change the asset allocation of the Fund by allocating more investments into money market instruments and deposits. The Fund will only allocate more investments to money market instruments and deposits under temporary defensive positions.

The bulk of the investments will be invested to provide income and short term capital appreciation with active disposal and liquidation of the investments, a strategy to control risk as well as to optimise capital gains. Other risk management strategies and techniques include diversification in terms of asset allocation.

BENCHMARK

Weighted average of FTSE Bursa Malaysia KLCI Index (10%) and RHB Bank Berhad's 12-month fixed deposit rate (90%).

DISTRIBUTION

DISTRIBUTION POLICY - Income, if any, will be distributed during the financial year.

DISTRIBUTION MODE - Distributions (if any) which is less than or equal to the amount of RM300.00, will be automatically reinvested into the Fund based on the NAV per unit seven (7) Business Days after the ex-dividend date. No sales charge or costs shall be incurred or payable by the unit holders of the Fund ("Unit Holder(s)") for the reinvestment.

Distribution (if any) which is more than the amount of RM300.00, will be automatically paid out to the Unit Holders via cheque, unless the Unit Holder specifically requests for the distribution to be reinvested into the Fund by selecting the appropriate option in the application form. Unit Holders who opt for their distribution to be reinvested into the Fund will have their distribution reinvested into the Fund based on the NAV per unit seven (7) Business Days after the ex-dividend date. No sales charge or costs shall be incurred or payable by the Unit Holders for the reinvestment.

In the absence of the Unit Holder's written instructions, income distribution from the Fund will be automatically paid out to the Unit Holders via cheque.

A Unit Holder must notify the Manager in writing seven (7) Business Days prior to each date fixed for the distribution of any change in his distribution instructions.

KEY RISKS

ALLOCATION RISKS - As the funds under the umbrella fund, RHB GoldenLife Funds (i.e. the RHB GoldenLife Today and RHB GoldenLife 2030), adopt a "metamorphosis" concept (that is, the asset allocation of each fund will automatically evolve over time), there is a risk that the recommended allocation of a fund at any one point in time will neither maximise returns nor minimise risks. There is also a risk that given a particular time horizon, a recommended allocation will not prove to be the ideal allocation in all circumstances for every investor. Each fund has a different level of risk. The funds with shorter time horizons (RHB GoldenLife Today for instance) will tend to be less risky and have lower expected returns over the long term than the funds with longer time horizon (RHB GoldenLife 2030, for instance). For example, to the extent a fund emphasises equities, such as RHB GoldenLife

KEY RISKS

2030, it presents a higher degree of equities investment risk. Conversely, to the extent a fund emphasises on bonds, such as RHB GoldenLife Today, it presents a higher degree of fixed income securities investment risk. The value of the investment in a fund is based, in large part, on the prices of the equities and fixed income securities in which the fund invests.

STOCK MARKET RISK - Securities may decline in value due to factors affecting securities markets generally or particular industries represented in the securities markets. The value of a security may decline due to general market conditions which are not specifically related to a particular company, such as real or perceived adverse economic conditions, changes in the general outlook for corporate earnings, changes in interest or currency rates or adverse investors' sentiment generally. They may also decline due to factors that affect a particular industry or industries, such as labour shortages or increased production costs and competitive conditions within an industry. Equity securities generally have greater price volatility than fixed income securities. The market price of securities owned by a unit trust fund might go down or up, sometimes rapidly or unpredictably.

INTEREST RATE RISK - Generally, bond prices move in the opposite direction of interest rates; a rise in interest rates will generally cause a fall in bond prices and vice versa. The Fund will experience a capital loss or capital gain should the bond be sold before maturity. In order to mitigate interest rates exposure of the Fund, the Manager will manage the duration of the portfolio via shorter or longer tenured assets depending on the view of the future interest rate trend of the Manager, which is based on its continuous fundamental research and analysis.

INDIVIDUAL STOCK RISK - The performance of each individual stock that the Fund invests in is dependent upon the management quality of the particular company and its growth potential. Hence, this would have an impact on the Fund's prices and its income distribution. The Manager aims to reduce all these risks by using diversification that is expected to reduce the volatility as well as the risk for the Fund's portfolio. In addition, the Manager will also perform continuous fundamental research and analysis to aid its active asset allocation management especially in its stock selection process.

CREDIT AND DEFAULT RISK - This refers to the likelihood that the company issuing the bonds may default. Securities are subject to varying degrees of credit risk, which are often reflected in credit ratings. Municipal bonds are subject to the risk that litigation, legislation or other political events, local business or economic conditions, or the bankruptcy of an issuer could have a significant effect on the issuer's ability to make payments of principal and/or interest. The Fund could lose money if the issuer or guarantor of a fixed income security, repurchase agreement or a loan of portfolio securities, is unable or unwilling to make timely principal and/or interest payments, or to otherwise honour its obligations. Credit risk can be managed by performing continuous fundamental credit research and analysis to ascertain the creditworthiness of its issuer. This risk refers to the possibility that the issuer of an instrument will not be able to make timely payments of interest or principal repayment on the maturity date. This may lead to a default in the payment of principal and interest and ultimately a reduction in the value of the Fund.

LIQUIDITY RISK - Liquidity risk exists when particular investments are difficult to sell, possibly preventing the Fund from selling such illiquid securities at a favourable price. Unit trust funds with principal investment strategies that involve securities or securities with substantial market and/or credit risk tend to have greater exposure to liquidity risk. As part of its risk management, the Manager will attempt to manage the liquidity of the Fund through asset allocation and diversification strategies within the portfolio. The Manager will also conduct constant fundamental research and analysis to forecast future liquidity of its investments.

ISSUER RISK - The value of each individual fixed income securities that the Fund invests in may decline for a number of reasons which is directly related to the issuer, such as, the management performance, financial leverage and reduced demand for the issuer's goods or services. The Manager aims to reduce all these risks by using diversification that is expected to reduce the volatility as well as the risk for the Fund's portfolio.

INFLATION/PURCHASING POWER RISK - Inflation can be defined as increases of price level of goods and services and is commonly reported using the consumer price index as a measure. Inflation is one of the major risks to investors over the long term and results in uncertainty over the future value of the investments. Inflation reduces purchasing power of money. In an inflationary environment, fixed rate securities are exposed to higher inflation risks than inflation-linked securities. This risk can be mitigated by investing in securities that can provide positive real rate of return.

Note: If your investments are made through an institutional unit trust scheme adviser ("IUTA") which adopts the nominee system of ownership, you would not be deemed to be a Unit Holder under the deed of the Fund and as a result, you may not exercise all the rights ordinarily conferred to a Unit Holder (e.g. the right to call for Unit Holders' meetings and the right to vote at a Unit Holders' meeting). Accordingly, the Manager will only recognise the IUTA as a Unit Holder and the IUTA shall be entitled to all the rights conferred to it under the deed of the Fund.

FUND PERFORMANCE

The Fund's benchmark has been replaced from weighted average of FTSE Bursa Malaysia KLCI Index (10%) and Maybank's 12-month fixed deposit rate (90%) to weighted average of FTSE Bursa Malaysia KLCI Index (10%) and RHB Bank Berhad's 12-month fixed deposit rate (90%) with effect from 7 August 2023, which is used in all performance reporting.

AVERAGE TOTAL RETURNS

Average total returns for the following periods ended 28 February 2025

	1 Year	3 Years	5 Years	10 Years
RHB GoldenLife Today (%)	7.56	4.41	3.09	3.09
Benchmark^ (%)	2.10	2.18	2.17	2.25

ANNUAL TOTAL RETURNS

Annual total returns for the following Financial Year Ended 28/29 February

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
RHB GoldenLife Today (%)	7.56	5.75	0.09	1.28	1.00	3.27	-0.18	3.04	4.11	5.29
Benchmark^ (%)	2.10	3.11	1.15	1.86	2.47	1.21	1.91	3.96	3.11	1.60

For the latest financial year, the Fund recorded a return of 7.56% outperforming its benchmark return of 2.10%.

Source: Lipper IM, 11 March 2025. ^The benchmark of the Fund is weighted average of FTSE Bursa Malaysia KLCI Index (10%) and Maybank's 12-month fixed deposit rate (90%) from 21 February 2005 – 6 August 2023 and FTSE Bursa Malaysia KLCI Index (10%) and RHB Bank Berhad's 12-month fixed deposit rate (90%) from 7 August 2023 onwards. The abovementioned performance is computed on NAV to NAV basis and has been adjusted to reflect distributions payments and unit splits, if any, and are annualised.

PORTFOLIO TURNOVER RATIO ("PTR")

Financial Year Ended 28/29 February

	2025	2024	2023
PTR (times)	0.21	0.31	0.39

The PTR for the latest financial year was lower compared to previous financial year due to lesser investment activities for the latest financial year.

DISTRIBUTION RECORD

Financial Year Ended 28/29 February

	2025	2024	2023
Gross distribution per unit (sen)	1.8500	1.0000	-
Net distribution per unit (sen)	1.8500	1.0000	-

For the latest financial year, the Fund has declared a total gross distribution of 1.8500 sen per unit. Distribution was in the form of units and cash.

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

FEES & CHARGES

This table describes the charges that you may directly incur when you buy or redeem units of the Fund:

Charges	
Sales charge ¹	Up to 0.75% of NAV per unit. <i>Note: If the Fund is an Employees Provident Fund (“EPF”) Members’ Investment Scheme (“MIS”) approved fund and you invest via EPF-MIS, you will be levied a sales charge of up to 0.75% of the investment amount or any other rate as may be determined by the EPF from time to time.</i>
Repurchase charge	None.
Dilution fee or transaction cost factor	None.
Other charges payable directly by the investors	
Switching fee ¹	RM25.00 per switch or the difference in sales charge between switching funds, where applicable. No switching fee is imposed if switching from RHB GoldenLife Funds – RHB GoldenLife Fund Today to any of the other RHB GoldenLife Funds. The Manager reserves the right to vary this switching fee or to vary the terms of the switching facility.
Transfer fee	None.

This table describes the fees that you may indirectly incur when you invest in the Fund:

Fees and Expenses	
Annual management fee ¹	Up to 1.25% per annum of the NAV calculated on a daily basis before deducting the management fee and Trustee’s fee for that particular day.
Annual trustee fee ¹	0.06% per annum of the NAV calculated on a daily basis before deducting the management fee and Trustee’s fee for that particular day.
Expenses directly related to the Fund	Auditors’ fees and other relevant professional fees, foreign custodial charges, cost of distribution of semi-annual and annual reports, tax certificates, reinvestment statements or distribution cheques (where applicable) and other notices to Unit Holders, commissions or fees paid to brokers or dealers, other transaction costs and taxes.
Other fees payable indirectly by an investor (if any)	None.

¹ All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/or duties and at such rate as may be imposed by the Malaysian government from time to time.

Note 1: The Manager may, for any reason at any time, waive or reduce the amount of its management fee only or all charges directly payable by the Unit Holder and/or investor in respect of the Fund, either generally (for all Unit Holders and/or investors) or specifically (for any particular Unit Holder and/or investor) and for any period or periods of time at its absolute discretion.

Note 2: Any bank charges imposed by the relevant financial institutions will be borne by the Unit Holders.

TRANSACTION INFORMATION

Minimum Initial Investment	RM100.00 or such other amount as the Manager may from time to time decide.
Minimum Additional Investment	RM100.00 or such other amount as the Manager may from time to time decide.
Minimum Investment Balance	100 units or such other lower quantity as the Manager may from time to time decide.
Minimum Redemption of Units	Any number of units.
Frequency of Redemption of Units	No restriction.
Switching Facility and Frequency of Switching	Available. Investors may switch between unit trust funds under the management of the Manager that allow switching of units by forwarding the completed form of request to switch to the Manager’s registered office or any of its branch offices, or to any of its authorised sales agents or participating IUTAs before their respective cut-off times. There are no restrictions as to the number of switches a Unit Holder may perform or the frequency of switching. Following a switch transaction, if the quantity of holdings of a Unit Holder in a Fund falls below its minimum holding, the Manager can withdraw the entire investment and forward the proceeds to the Unit Holder. The Manager however, reserves the right to vary these terms.
Transfer Facility	Available. Investors may transfer their holdings of units of the Fund to another investor by forwarding the completed form of transfer to the Manager’s registered office or any of its branch offices or to any of its authorised sales agents or participating IUTAs before their respective cut-off times. Following a transfer transaction, if the quantity of holdings of a Unit Holder in a Fund falls below its minimum holding, the Manager can withdraw the entire investment and forward the proceeds to the Unit Holder.

An investor may request for a lower minimum initial investment, lower minimum additional investment or lower minimum investment balance which the Manager may accept at its absolute discretion from time to time.

Note: If the Fund is an EPF-MIS approved fund and you invest via EPF-MIS, the minimum initial investment shall be RM1,000.00 (or any other amount as may be determined by EPF).

Subscription Settlement	Payment must be made on subscription date.
Redemption Settlement	Units of the Fund can be redeemed by forwarding the completed form of request to repurchase to the Manager’s registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorised distributors before their respective cut-off times on any Business Day. All redemption requests will be processed in accordance with the redemption conditions for the Fund. The redemption moneys will be paid within seven (7) Business Days after receipt by the Manager of such request to repurchase the Units or such other period as may be permitted by the relevant authorities from time to time. <i>Note: If you have invested via the EPF-MIS, the redemption monies will be credited back into your EPF accounts.</i>
Cooling-off Period	Unit Holders have the right to request for a refund of their investment within six (6) Business Days which shall be effective from the date of receipt of the application by the Manager, subject to eligibility. <i>Note: If you have invested via the EPF-MIS, the cooling-off period shall be subject to EPF’s terms and conditions.</i>
Business Day	A day on which either the stock exchange managed and operated by Bursa Malaysia Securities Berhad (“Bursa Malaysia”) is open for trading or banks in Kuala Lumpur are open for business. The Manager may declare certain business days to be a non-business day although Bursa Malaysia and/or the banks in Kuala Lumpur are open for

TRANSACTION INFORMATION

	business, if some foreign markets in which the Fund are invested in are closed for business.
Dealing Hours	9:00 a.m. to 4:00 p.m. (Malaysia time) on any Business Day or such later time as the Manager may determine provided always that complete applications for the Fund are received before the next valuation point. The Manager may also vary the dealing hours as it may deem appropriate. Investors will be notified on the change of dealing hours via email or notification published on the Manager's website.
Other Information	<ul style="list-style-type: none">US Person is not eligible to subscribe to the units of the Fund. If a Unit Holder is a US Person or subsequently becomes a US Person, the Manager will issue a notice to that US Person requiring him/her to either redeem all the units of the Fund or transfer all the units of the Fund to a non-US Person, within thirty (30) days from the date of the notice. The Manager shall have the right to compulsorily redeem all the units held by the said US Person after thirty (30) days from the date of notice if the US Person fails to redeem or transfer his/her units within the stipulated period.If the Fund is eligible to be invested via the EPF-MIS and you transfer your moneys from your EPF account to invest in the Fund, the investments made by the Fund as well as your investment in the Fund from your EPF account will be subject to the EPF's requirements. Please refer to the website at http://www.kwsp.gov.my for updated information.

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

VALUATIONS AND EXITING FROM INVESTMENT

VALUATION OF ASSETS

The Fund must be valued at least once every Business Day. Accordingly, the valuation of the Fund for a Business Day will be conducted at the close of Bursa Malaysia for that Business Day. Thus, the daily price of the Fund for a particular Business Day will be published online on the Manager's website on the next day. Investors may obtain the most current computed price by contacting the Manager directly or visiting the Manager's website, www.rhbgroup.com.

EXITING FROM THIS INVESTMENT

The repurchase price shall be the NAV per unit as at the next valuation point of the Fund's relevant Business Day after the request for repurchase is received by the Manager ("forward pricing"). The Manager will not impose any repurchase charge on the redemption amount. Units of the Fund can be redeemed by forwarding the completed form of request to repurchase to the Manager's registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorised distributors before their respective cut-off times on any Business Day. All redemption requests will be processed in accordance with the redemption conditions for the Fund. The redemption moneys will be paid within seven (7) Business Days after receipt by the Manager of such request to repurchase the Units or such other period as may be permitted by the relevant authorities from time to time. Where applicable, if you have invested via the EPF-MIS, the redemption monies will be credited back into your EPF accounts.

For partial redemption, the balance of units after the redemption must be at least one hundred (100) units or such other lower quantity as the Manager may from time to time decide (the "minimum investment balance"). There is no restriction on the number of units a Unit Holder can redeem out of the Unit Holder's investments or the frequency of redemptions in a year. If the balance of units held after the redemption is less than the minimum investment balance, the Manager can withdraw the entire investment and forward the proceeds to the Unit Holder.

CONTACT INFORMATION

To contact the Manager or to find out about the distribution channels of the Fund, you may call us at 03-9205 8000 at any time during office hours: Mondays through Fridays from 9.00 a.m. – 5.00 p.m. or e-mail your enquiries to rhbam@rhbgroup.com.

HOW DO YOU LODGE A COMPLAINT?

- For internal dispute resolution, you may contact:
 - ❖ **via Unit Holders Services Toll-Free Hotline at:** 1-800-88-3175
 - ❖ **via phone to:** 03-9205 8000
 - ❖ **via e-mail to:** rhbam@rhbgroup.com
 - ❖ **via letter to:** RHB Asset Management Sdn Bhd, Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur.
- If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (FMOS):
 - ❖ **via phone to:** 03-2272 2811
 - ❖ **via FMOS Dispute Form available at:** www.fmos.org.my
 - ❖ **via letter to:** Financial Markets Ombudsman Services, Level 14, Main Block Menara Takaful Malaysia, No. 4 Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
- You can also direct your complaint to the Securities Commission Malaysia ("SC") even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the SC's Consumer & Investor Office:
 - ❖ **via phone to the Aduan Hotline at:** 03-6204 8999
 - ❖ **via fax to:** 03-6204 8991
 - ❖ **via online complaint form available at:** www.sc.com.my
 - ❖ **via e-mail to:** aduan@seccom.com.my
 - ❖ **via letter to:** Consumer & Investor Office, Securities Commission Malaysia, No 3 Persiaran Bukit Kiara, Bukit Kiara, 50490 Kuala Lumpur.
- Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:
 - ❖ **via phone to:** 03-7890 4242
 - ❖ **via online complaint form available at:** www.fimm.com.my
 - ❖ **via e-mail to:** complaints@fimm.com.my
 - ❖ **via letter to:** Legal & Regulatory Affairs, Federation of Investment Managers Malaysia, 19-06-1, 6th Floor, Wisma Capital A, No. 19, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur.