

KEY FUND DATA

Fund Name	Maybank Flexi Income Fund (“Fund” or “MFIF”)				
Fund Manager	Maybank Asset Management Sdn. Bhd. (“MAM” or “Manager”)				
External Investment Manager	Maybank Asset Management Singapore Pte. Ltd. (“MAMS”)				
Category/Type	Fixed Income / Income				
Launch Date	28 November 2019				
Initial Offer Period	21 days from the date of the Prospectus of this Fund				
Financial Year End	31 August				
Base Currency	USD				
Initial Offer Price	MYR Class	MYR (Hedged) Class	USD Class	SGD (Hedged) Class	AUD (Hedged) Class
	RM1.00	RM1.00	USD1.00	SGD1.00	AUD1.00

Investor Profile This Fund is suitable for investors who:

- have long term investment horizon;
- seek long term consistent returns; and
- are willing to tolerate the risks associated with investing in a diversified portfolio of fixed income securities, equities, REITs and/or ETFs.

Commencement Date The 7th Business Day after the end of the Initial Offer Period.

Investment Strategy The Fund will invest at least 70% of its NAV in fixed income securities and/or liquid assets and not more than 30% of its NAV in equities, REITs and/or ETFs. The Fund may employ currency and interest rate hedging strategies by utilising currency forwards to fully or partially hedge the foreign currency exposure to manage the currency risk. Furthermore, the Fund may also use futures to fully or partially hedge the interest rate risk inherent in the investment of fixed income securities.

Asset Allocation This Fund’s allocation ranges for each asset class is expected to be the following:

- a minimum of 70% in fixed income securities and/or liquid assets; and
- up to 30% in equities, REITs and/or ETFs.

Performance Benchmark 70% Maybank 12-month fixed deposits rate + 30% MSCI Asia Pacific Ex-Japan Index

Distribution Policy Subject to availability of income, distribution will be made on a quarterly basis. Distribution will be made from realised income and/or gain.

Minimum Initial & Additional Investment#	MYR Class	MYR (Hedged) Class	USD Class	SGD (Hedged) Class	AUD (Hedged) Class
Minimum Initial Investment	RM1,000	RM1,000	USD1,000	SGD1,000	AUD1,000
Minimum Additional Investment	RM100	RM100	USD100	SGD100	AUD100

Sales Charge Up to 3.00% of the NAV per Unit of each Class.

Annual Management Fee Up to 1.50% per annum of the NAV of each Class.

Trustee TMF Trustees Malaysia Berhad (“Trustee”)

Annual Trustee Fee Up to 0.04% p.a. of the Fund’s NAV (excluding foreign custodian fees and charges).

Minimum Holdings 1,000 units for each Class.

Switching Fee^	MYR Class	MYR (Hedged) Class	USD Class	SGD (Hedged) Class	AUD (Hedged) Class
	RM10.00 per switch	RM10.00 per switch	USD10.00 per switch	SGD10.00 per switch	AUD10.00 per switch

Transfer Fee^	MYR Class	MYR (Hedged) Class	USD Class	SGD (Hedged) Class	AUD (Hedged) Class
	RM10.00 per transfer	RM10.00 per transfer	USD10.00 per transfer	SGD10.00 per transfer	AUD10.00 per transfer

Redemption Charge Nil

Proceeds Payment of Redemption Within 10 calendar days from receipt of redemption notice.

*Note: ^ Or such other amount as determined by the Manager. The Manager reserves the right to waive the transfer fee and to decline any transfer request if such transfer will expose us to any liability and/or will contravene any law or regulatory requirements, whether or not having the force of law. In addition to the sales charge, the Manager reserves the right to waive or reduce the fee from time to time at its absolute discretion. * Or such other amount as determined by the Manager from time to time.*

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Disclaimer: This brochure is a brief description of the Fund and is not exhaustive. Investors are advised to request, read and understand the Prospectus before deciding to invest. The Prospectus for Maybank Flexi Income Fund dated 28 November 2019 and its supplementaries if any (“Prospectus”) has been registered/deposited with the Securities Commission Malaysia, who takes no responsibility for its contents. A copy of the Prospectus can be obtained at our office, at our distributor’s branches or any of Maybank’s branches. Units will only be issued on receipt of an application form referred to in and accompanying the Prospectus. Investors are again advised to read and understand the content of the Prospectus before investing. Among others, Investors should consider the fees and charges involved. The price units and distribution made payable, if any, may go down as well as up. The past performance of the Fund should not be taken as indicative of its future performance.

Maybank Flexi Income Fund

Defensive Strategy to Provide Potential Capital Gains & Regular Income



Humanising Financial Services.

 **Maybank**
Asset Management

Defensive Strategy To Provide Potential Capital Gains & Regular Income

Maybank Flexi Income Fund

The Fund aims to outperform its benchmark by investing in a portfolio of fixed income securities, equities, real estate investment trusts (REITs) and/or exchange-traded funds (ETFs).

Investor Profile

This Fund is suitable for investors who:

- have long term investment horizon;
- seek long term consistent returns; and
- are willing to tolerate the risks associated with investing in a diversified portfolio of fixed income securities, equities, REITs and/or ETFs.

Your Investment Plan

MYR Class

Minimum Initial Investment[^] MYR 1,000
Minimum Additional Investment[^] MYR 100

MYR (Hedged) Class

Minimum Initial Investment[^] MYR 1,000
Minimum Additional Investment[^] MYR 100

USD Class

Minimum Initial Investment[^] USD 1,000
Minimum Additional Investment[^] USD 100

SGD (Hedged) Class

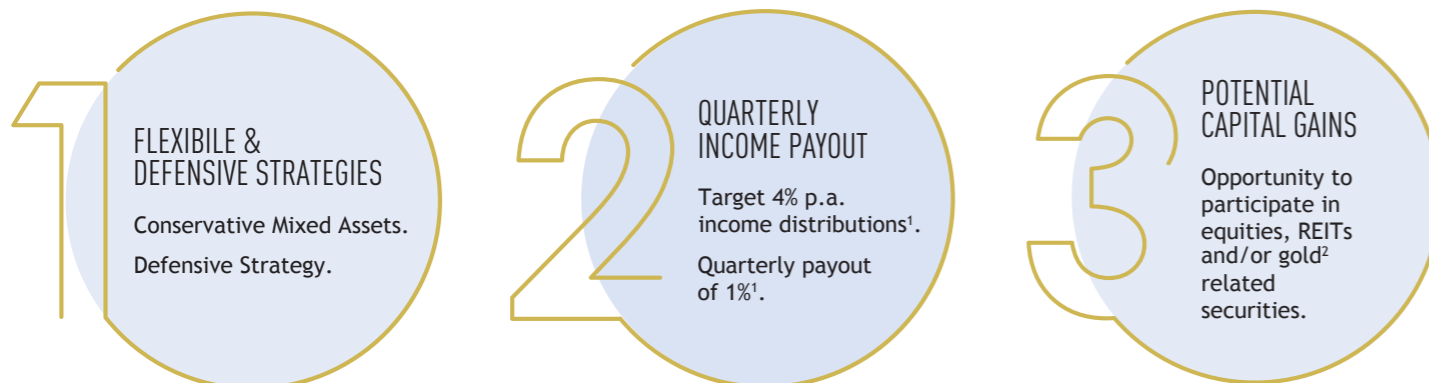
Minimum Initial Investment[^] SGD 1,000
Minimum Additional Investment[^] SGD 100

AUD (Hedged) Class

Minimum Initial Investment[^] AUD 1,000
Minimum Additional Investment[^] AUD 100

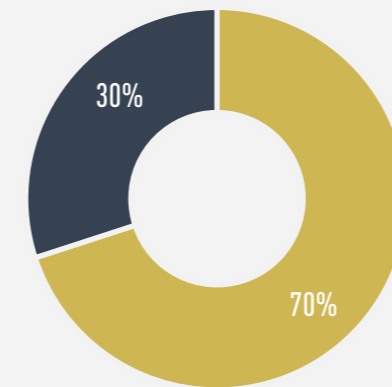
Note: [^] Or such other amount as determined by the Manager from time to time.

Why Invest in Maybank Flexi Income Fund?



Note: ¹ Subject to the availability of realised income and it is not guaranteed.
² Investment into gold via ETFs / related securities.

Dynamic Asset Allocation Strategy

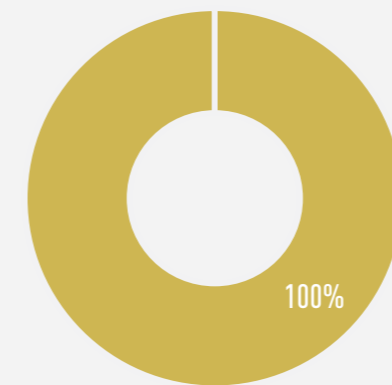


Normal / Bull Market

■ Equities / REITs / Gold² ■ Cash / Fixed Income

Conservative Mixed Assets Strategy:

70% - 100% fixed income holdings to reduce the volatility of the portfolio.
Maximum 30% participation in equities, REITs and/or gold² related securities.



Adverse / Bear Market

■ Cash / Fixed Income

Defensive Strategy:

100% cash / fixed income holdings to protect the investments of investors from downside risks in a severe market meltdown.

Source: Maybank Asset Management Singapore Pte. Ltd. For illustrative purposes only.

Defensive and Flexible Allocation Among 4 Major Asset Classes



Bonds / Sukuk

- Global
- Sovereign
- Corporate



Equities

- Dividend yielding
- Growth



REITs

- Dividend yielding
- Growth
- Real estate exposure



Gold²

- Portfolio hedge
- Portfolio diversification

Note: ² Investment into gold via ETFs / related securities.

For more information, kindly contact your Relationship Manager or Maybank Asset Management's Client Servicing Team at +603 2297 7888, or visit us at www.maybank-am.com