



A Fund that
Generates Income
and Offers Liquidity

Maybank Income Flow-I Fund

Humanising Financial Services.



Maybank

Asset Management

A Fund that Generates Income and Offers Liquidity

Maybank Income Flow-I Fund

The Maybank Income Flow-I Fund (“the Fund”) aims to provide both individual and corporate investors with high-level liquidity and a regular income stream that is tax-free based on Shariah principles.

Why Invest in the Fund?



Note: There is no guarantee that the Fund will achieve its investment objective.

¹Monthly income distribution is paid from realised income (if any) and is not guaranteed.

²Subject to the Fund meeting the total daily redemption amount.

Dynamic Asset Allocation Strategy

MAYBANK INCOME FLOW-I FUND

External Investment Manager
Maybank Islamic Asset Management Sdn Bhd (MIAM)

Asset Allocation

Min 30%
MYR Sukuk

Min. rating of "A3" by RAM
or its equivalent

Up to 70%
Islamic Liquid Assets

Islamic Deposits /
Money Market



Screened by Shariah Adviser: Amanie Advisors Sdn Bhd

Award Winning Asset Manager



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

KEY FUND DATA

Fund Name	Maybank Income Flow-I Fund
Manager	Maybank Asset Management Sdn. Bhd. (“MAM” or “Manager”)
External Investment Manager	Maybank Islamic Asset Management Sdn Bhd (“MIAM”)
Launch Date	27 March 2023
Fund Category	Fixed Income (Islamic)
Fund Type	Income
Shariah Adviser	Amanie Advisors Sdn Bhd
Trustee	RHB Trustees Berhad
Financial Year End	31 May
Base Currency	MYR
Initial Offer Price	RM 1.00
Investment Objective	The Fund aims to provide Unit Holders with consistent income stream. <i>Any material change to the investment objective of the Fund would require Unit Holders’ approval.</i>
Investment Strategy	The Fund seeks to achieve its investment objective by investing a minimum of 30% of the Fund’s NAV in MYR-denominated sukuk. Up to 70% of the Fund’s NAV may be invested in Islamic liquid assets such as Islamic money market instruments and Islamic deposits.
Benchmark	Maybank 1-month Islamic deposit rate. Information on the performance benchmark can be obtained from www.maybank2u.com.my . <i>Note: The risk profile of the Fund is different from the risk profile of the performance benchmark.</i>
Min. Initial Investment [^]	RM 1,000
Min. Additional Investment [^]	RM 100

Asset Allocation	Asset Type	% of NAV
	RM-denominated sukuk	A minimum of 30%
Islamic liquid assets such as Islamic money market instruments and Islamic deposits	Up to 70%	

Investor’s Profile	The Fund is suitable for investors who: <ul style="list-style-type: none"> • seek income distribution; and • prefer a short to medium-term investment horizon.
--------------------	--

Distribution Policy	Distribution will be made on a monthly basis or at such other frequency as the Manager may decide in its absolute discretion. The Fund may distribute from realised income, realised gains, unrealised income and/or unrealised gains to enable the Fund to distribute income on a regular basis in accordance with the distribution policy of the Fund. Any declaration and payment of distribution will have the effect of lowering the NAV of the Fund. In addition, any distribution out of the Fund’s capital may amount to a reduction of part of the Unit Holders’ original investment and may also result in reduced future returns to Unit Holders. When a substantial amount of the original investment is being returned to the Unit Holders, it has a risk of eroding the capital of the Fund and may, over time, cause the NAV of the Fund to fall. The greater the risk of capital erosion that exists, the greater the likelihood that, due to capital erosion, the value of future returns would also be diminished.
---------------------	--

Mode of Distribution	You may elect to either receive income payment via cash payment mode or reinvestment mode. If you did not elect the mode of distribution, all income distribution will be automatically reinvested into additional Units in the Fund. Unit Holders who elect to receive income payment via cash payment mode may receive the income payment by way of electronic payment into the Unit Holders’ bank account on the income payment date (which is within seven (7) Business Days from the Ex-distribution Date). All bank charges for the electronic payment will be borne by the Unit Holders. The transfer charges will be deducted directly from the transferred amount before being paid to the Unit Holders’ bank account. <i>Note: If you are investing in the Fund through our distributors, you will be subject to the applicable mode of distribution (i.e., cash payment or reinvestment or both) which has been chosen by our distributors. Please check with the respective distributors for the mode of distribution available to you.</i>
----------------------	--

Sales Charge*	Up to 0.50% of the NAV per Unit
Management Fee	Up to 0.50% per annum of the NAV of the Fund
Trustee Fee	Up to 0.05% per annum of the NAV of the Fund (excluding foreign custodian fees and charges)
Minimum Unit Holdings	1,000 units
Minimum Redemption Units	May redeem any amount of units, provided the Minimum Unit Holdings requirement of 1,000 units is met.
Payment of Redemption Proceeds	Within three (3) Business Days from the date the redemption request is received by us. However, in the event of large redemptions on a single Business Day or in unforeseen circumstances where we have insufficient Islamic liquid assets to pay within the three (3) Business Days, the redemption proceeds will be paid to you not exceeding seven (7) Business Days.
Cooling-Off Period	Six (6) Business Days commencing from the date the application for Units is received by us.

*Note: *The Manager reserve the right to waive or reduce the sales charge from time to time at our absolute discretion. Investors may negotiate for a lower sales charge. ^Or such other lower number of units as determined by us from time to time. Our distributors may have a lower minimum initial and/or additional investments than the above for investments made via the distributors subject to their terms and conditions for investment.*

Maybank Asset Management Sdn. Bhd. (Co. Reg. No. : 199701006283 (421779-M))
Level 12, Tower C, Dataran Maybank, No. 1 Jalan Maarof, 59000 Kuala Lumpur Malaysia. Telephone +603 2297 7888, Facsimile +603 2715 0071, www.maybank-am.com

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 Income Flow-I Fund dated 27 March 2023 and its supplementaries if any (“Prospectus”) has been lodged with the Securities Commission Malaysia (“SC”), who takes no responsibility for its contents. A copy of the Prospectus can be obtained at our office or at our distributor’s branches. 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 of 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.

SC’s approval or authorisation, or the registration, lodgement or submission of the Prospectus does not amount to nor indicate that the SC has recommended or endorsed the Fund or the advertisement, nor reviewed this brochure.