Date of Issuance: 21 August 2026

This Product Highlights Sheet only highlights the key features and risks of this unlisted capital market product. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

PRODUCT HIGHLIGHTS SHEET

BOSWM CASH FUND

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors or authorised committee or persons approved by the Board of BOS Wealth Management Malaysia Berhad and they have collectively and individually accepted 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 BOSWM Cash Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the BOSWM Cash Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the BOSWM Cash 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 BOS Wealth Management Malaysia Berhad, the management company responsible for the BOSWM Cash 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.

BRIEF INFORMATION OF THE PRODUCT

1. WHAT IS THIS PRODUCT ABOUT?

The product, **BOSWM Cash Fund** is an open-ended unit trust fund (hereinafter referred as "the Fund"). The Fund is established and managed by BOS Wealth Management Malaysia Berhad.

PRODUCT SUITABILITY

2. WHO IS THIS PRODUCT SUITABLE FOR?

An investor who is seeking a steady income* stream and high level of liquidity in their investments, with a shorter term investment horizon.

**Income is in reference to the Fund's distribution, which will be in the form of cash or units.*

KEY PRODUCT FEATURES

3. WHAT AM I INVESTING IN?

Fund Category:	Money market
Fund Type:	Income
Base Currency:	MYR
Financial Year End	30th September of every calendar year
Distribution:	Income, if any, will be distributed monthly.
Launch Date:	7 October 2005
Offer Price:	**Class A & Class B** - MYR0.5000 per unit *Note: The offer price provided above is only for your reference. As the Fund is operational, the subscription price will be based on the prevailing NAV per unit.*

Investment Objective	The Fund aims to provide regular income* potentially higher than prevailing money market and savings rates, stability of capital and a high level of liquidity. ** Income is in reference to the Fund's distribution, which will be in the form of cash or units.*

Investment Policy & Approach	The Fund will focus on investing in a diversified portfolio of deposits with financial institutions and/or money market instruments with financial institutions in Malaysia to generate regular stream of income that is higher than prevailing money market and savings rates. ***Note:** The Fund is neither a capital guaranteed fund nor a capital protected fund.* **<u>Performance Benchmark</u>** Maybank Overnight Repo Rate.
Asset Allocation	The Fund will invest at least 90% of its NAV in placements of deposits with financial institutions and/or money market instruments with financial institutions with maturity of no more than 12 months* The asset allocation of the Fund in terms of tenure of deposits with financial institutions and/or money market instruments with financial institutions may be reviewed from time to time depending on the Fund's liquidity requirements and to optimise income to the Fund. The Fund does not expect to carry out any temporary defensive measure as the Fund's assets are highly liquid (i.e. deposits and/or money market instruments). ** However, the Fund may invest in money market instruments with the remaining maturity period of no longer than 732 days (two years) provided the money market instruments are issued by, or guaranteed by, either a government, government agency or central bank.* The Fund's investments will bear a rating of at least P2 for short-term issues (money market instruments), by RAM Rating Services Berhad (RAM) or equivalent ratings by another rating agency. Upon the event of a downgrade of credit rating to below investment grade (P3 and below for short term ratings), the Manager will notify the Trustee of its strategy to rectify the situation, which may involve the nearest opportunity for disposal of the instrument or a scheme of arrangement with the issuer of instrument. The Fund's combination of deposits and money market instruments is expected to minimise the Fund's exposure to interest rates fluctuations and hence minimise fluctuations in Fund pricing.

4. WHO AM I INVESTING WITH?

Manager	: BOS Wealth Management Malaysia Berhad. ("BOSWMMY")
Trustee	: MTrustee Berhad.
Auditors	: PricewaterhouseCoopers PLT.
Tax Advisers	: Ernst & Young Tax Consultants Sdn Bhd.

5. WHAT ARE THE POSSIBLE OUTCOMES OF MY INVESTMENT?

The quantum of potential returns of the Fund would depend on the Fund's asset allocation decisions and performance of the underlying investments of the Fund.

This is a 'non-guaranteed' fund and the investor may not get back the full amount invested and the principal amount invested may be at risk. Returns are also not fixed or guaranteed.

KEY RISKS

6. WHAT ARE THE KEY RISKS ASSOCIATED WITH THIS PRODUCT?

<u>Specific Risks of the Fund</u>

- **Early termination of cash deposits risk** – This is the risk of the Fund having to terminate/withdraw from placements in cash deposits before the maturity date of the respective placements – due to redemptions from the Fund. As a result of the premature termination of placements, there will be a loss of a percentage or even all of the profits accumulated during the period of holding of the cash deposits, resulting in loss of income to the Fund. To mitigate this risk, the Manager anticipates the potential percentage of the Fund that may experience redemptions and allocates maturities accordingly. For example, the Manager may ensure that there are sufficient tranches of cash deposits maturing weekly to meet any potential redemptions from the Fund.
- **Interest rate risk** – This risk refers to the effect of interest rate changes on the market value of a money market portfolio. Inthe event of rising interest rates, prices of money market instruments will generally decrease and

vice versa. The interest rate is a general indicator that will have an impact on the management of funds regardless of whether it is an Islamic unit trust fund or otherwise.
Note: For the avoidance of doubt, the Fund doesn't seek to invest in fixed income securities.

- **Reinvestment risk –** This risk refers to the effect of interest rate changes on investment income of the money market portfolio. In the event of declining interest rates, investment income will generally decrease due to lower reinvestment rate. This risk will be mitigated via maturity management of the cash and/or money market portfolio.

Principal Risks of the Fund

- **Credit and default risk** – Credit risk relates to the creditworthiness of the Financial Institutions of the money market instruments and deposit and their expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the Financial Institutions may impact the value as well as liquidity of the money market instruments and deposit placements. In the case of rated money market instruments, this may lead to a credit downgrade which will in turn adversely affect the value of the money market instruments. This could adversely affect the value of the fund. Default risk relates to the risk that the Financial Institutions either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the money market instruments. This could adversely affect the value of a fund.
- **Inflation risk** – This is the risk that investors' investment in a fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce investors' purchasing power even though the value of the investment in monetary terms has increased.
- **Liquidity risk** – This risk occurs during periods of unexpected high redemption by unit holders. If a fund needs to sell a relatively large amount of fund's existing underlyings, the act itself may depress the value of the Fund due to potential interest loss, which may subsequently lead to investment loss to its unitholders.

  To mitigate liquidity risk, the Fund is managed in such a way that maturities of cash deposits and money market instruments are adequately diversified across a broad range of tenures to meet potential redemptions without having to resort to early termination of placements that could potentially result in interest losses. We may (in consultation with the Trustee) seek temporary financing to meet redemption request, considering which is in the best interests of unitholders before we consider the suspending the dealing in the Fund's units.
- **Manager's risk** – This risk refers to the day-to-day management of a fund by the unit trust fund manager which will impact the performance of the fund. For example, investment decisions undertaken by the unit trust fund manager, as a result of an incorrect view of the market or any non-compliance with internal policies, investment mandate, the deed, relevant law or guidelines due to factors such as human error or weaknesses in operational process and systems, may adversely affect the performance of the fund.
- **Market risk** – This risk refers to the potential losses in the investment of the fund which will impact the fund's NAV, due adverse changes in economic development, political situation and/or other factors.
- **Non-compliance risk** – This risk refers to the risk that the unit trust fund manager does not adhere to legislation or guidelines that govern the investment management and operations of a fund or to a fund's investment mandate stated in the deed. This risk also concerns non-compliance with internal operating policies and the unit trust fund manager acting fraudulently or in a manner that is unfair to unitholders. This risk could result in disruptions to the operations of a fund and potentially lead to reduced income/gains or even losses to unitholders. The unit trust fund manager has in place stringent internal policies and procedures to ensure a fund is managed to the full benefit of investors and in compliance with the relevant fund regulations or guidelines. There is also separation of fund management duties such as investment decision making, execution of trades and accounting for/valuation of such trades. A compliance team is in place to monitor such operational and investment activities.

The investment manager exercises diligence in minimising the above risks to the Fund. However, it is not always possible to cover all investment risks in spite of best efforts as financial markets can be highly unpredictable. Investors are encouraged to consult their advisers such as financial/tax consultants, lawyers or bankers for a further understanding of these risks.

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.

FEES AND CHARGES

7. WHAT ARE THE FEES AND CHARGES INVOLVED?

Share Class(es) of the Fund, namely – **Class A & Class B** are subject to the following:

Sales Charge:	There is no sales charge imposed on unitholders of the Fund.
Management Fee:	Up to 0.30% p.a. of the NAV of the class(es) of the Fund.
Trustee Fee:	Up to 0.025% p.a. of the NAV of the Fund.
Redemption Charge:	No redemption charge will be imposed.
Switching Fee:	The Manager does not intend to charge any switching fee; however, under certain circumstances, unitholders performing a switching transaction will have to pay the applicable difference in sales charge between the funds to be switched from and the funds to be switched into. Please refer to the prospectus for the terms and conditions of the switching facility of the Fund.
Transfer Fee:	No transfer fee will be imposed.

Note: All fees and charges quoted are subject to any applicable taxes and/or duties as may be imposed by the government or other authorities from time to time. The Fund is subject to certain expenses. Kindly see the Prospectus of the Fund for more details.

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

8. HOW OFTEN ARE VALUATIONS AVAILABLE?

- The valuation of NAV for the Fund will be conducted at the end of each business day. Daily prices of the Fund will be published on the next business day.
- Fund prices will be published on the Manager's website at www.boswm.com.my.

9. HOW CAN I EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS INVOLVED?

- Investors can exit from the investment by completing the transaction form. The duly completed and accepted original transaction form must reach BOSWMMY's head office by 12.00 p.m. on any business day. BOSWMMY will repurchase units at the Fund's NAV per unit calculated at the end of that business day.
- The investor will receive the prevailing price per unit.
- Transaction forms received after 12.00 p.m. will be treated as having been received on the next business day.
- Payments will be made to investors within two days or up to a maximum of 7 Business Days (from the business day the redemption request is accepted).

Note: If an investor is a first-time investor with the Manager, the investor is entitled to a cooling-off period of six (6) Business Days. The refund for every unit with regards to the cooling-off must be as follows:

- *If the original price of a unit is higher than the price of a unit at the point of exercise* of the cooling-off right ("market price"), the market price at the point of cooling-off; or*
- *If the market price is higher than the original price, the original price at the point of cooling-off.*
- *The cooling-off proceeds (including the sale charge imposed on the day the units were purchased) will be refunded to you within seven (7) Business Days.*

However, this does not apply to staff of the Manager or persons registered with a body approved by the Securities Commission Malaysia to deal in unit trusts.

**Forward pricing is applicable.*

FUND PERFORMANCE FOR THE FINANCIAL YEAR ENDED 31 SEPT 2025

Note: Return figure will not be available at certain period(s) if the Share Class(es) had no unit in circulation at any point during those period(s).

10. PORTFOLIO STRUCTURE

Asset Class	2025	2024	2023
Cash & Liquid Assets	100%	100%	100%
Note: For the past three financial year ended 31 Sept, the BOSWM Cash Fund was 100% invested in cash & liquid assets			

11. PERFORMANCE DATA

Average Annual Return

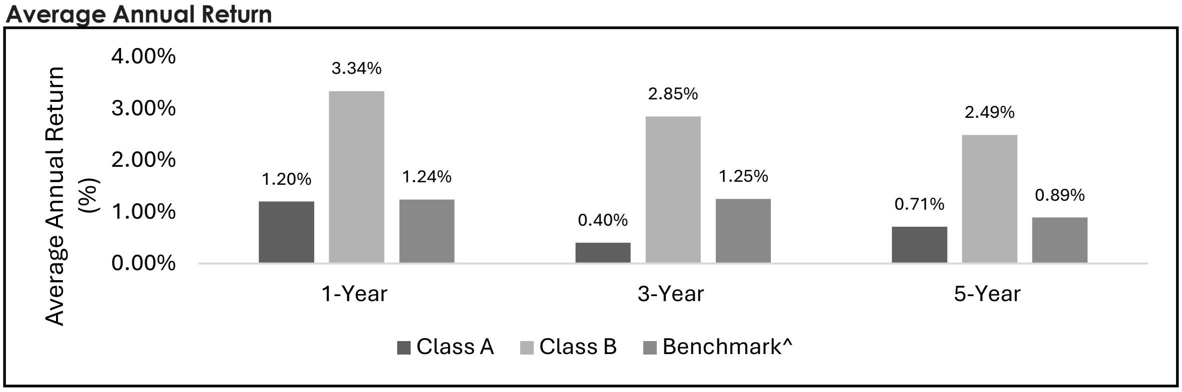
Share Class	1-Year	3-Year	5-Year
Class A	1.20%	0.40%	0.71%
Class B	3.34%	2.85%	2.49%
Benchmark^	1.24%	1.25%	0.89%

Total Annual Return

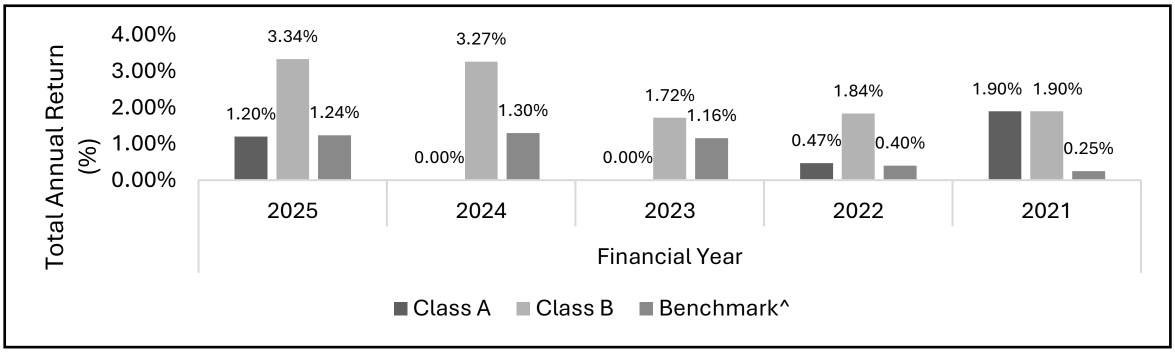
Share Class	Financial Year				
	2025	2024	2023	2022	2021
Class A	1.20%	0.00%	0.00%	0.47%	1.90%
Class B	3.34%	3.27%	1.72%	1.84%	1.90%
Benchmark^	1.24%	1.30%	1.16%	0.40%	0.25%

12. PERFORMANCE CHART

Average Annual Return



Total Annual Return



^ Maybank Overnight REPO Rate

Basis of calculation and assumptions made in calculating the returns:

$$\text{* Percentage growth} = \frac{NAV_t - NAV_{t-1}}{NAV_{t-1}}$$

where t = current year
t-1 = previous year

13. DISTRIBUTION

Class B						Class A
FY 2025		FY 2024		FY 2023		
Date	Sen	Date	Sen	Date	Sen	
30.10.2024	0.005	31.10.2023	0.09	31.10.2022	0.04	Nil
29.11.2024	0.005	30.11.2023	0.09	30.11.2022	0.04	
31.12.2024	0.005	29.12.2023	0.09	30.12.2022	0.04	
31.01.2025	0.002	31.01.2024	0.11	31.01.2023	0.105	
28.02.2025	0.002	29.02.2024	0.1	28.02.2023	0.09	
28.03.2025	0.002	29.03.2024	0.11	31.03.2023	0.095	
30.04.2025	0.002	30.04.2024	0.1	28.04.2023	0.09	
30.05.2025	0.002	31.05.2024	0.005	31.05.2023	0.105	
30.06.2025	0.002	28.06.2024	0.005	30.06.2023	0.095	
31.07.2025	0.002	31.07.2024	0.005	31.07.2023	0.095	
29.08.2025	0.002	30.08.2024	0.005	30.08.2023	0.06	
30.09.2025	0.002	30.09.2024	0.005	29.09.2023	0.03	

14. UNIT SPLIT

Not applicable.

15. PORTFOLIO TURNOVER RATIO (PTR)

	2025	2024	2023
PTR (times)	4.35	14.84	33.79
Remark: The PTR for the FY 2025 is lower due to decrease in investing activities.			

Source: BOS Wealth Management Malaysia Berhad.

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

CONTACT INFORMATION

16. WHO SHOULD I CONTACT FOR FURTHER INFORMATION OR TO LODGE A COMPLAINT?

1. **For internal dispute resolution, you may contact us at:**

   BOS Wealth Management Malaysia Berhad 199501006861 (336059 – U)
   09-02, Level 9, Imazium,
   No. 8, Jalan SS 21/37,
   Damansara Uptown,
   47400 Petaling Jaya, Selangor.
   Tel: 03-7712 3000
   E-mail: ContactUs@boswm.com
   Website: www.boswm.com.my

2. **If you are dissatisfied with the outcome of your complaint to us, you may then submit your dispute to Financial Markets Ombudsman Service (FMOS) within 6 months from the date of receiving our final decision on your complaint:**

via FMOS Complaint Handling Portal	complaint.fmos.org.my/index.php
via phone to	03 – 2272 2811
In person or via letter to	Financial Markets Ombudsman Service (FMOS) Level 14, Main Block, Menara Takaful Malaysia, No.4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur

3. **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 e-mail to	aduan@seccom.com.my
Via online complaint form available at	www.sc.com.my
via letter to	Consumer & Investor Office Securities Commission Malaysia, 3 Persiaran Bukit Kiara, Bukit Kiara, 50490 Kuala Lumpur.

4. **Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:**

via phone to	03 – 7890 4242 (press 3)
via e-mail to	complaints@fimm.com.my
Via online complaint form available at	www.fimm.com.my
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.