

INFORMATION MEMORANDUM

- **BOSWM CORE GROWTH FUND**

Note: This Information Memorandum is a replacement information memorandum. It replaces and/or supersedes previously issued information memorandum in relation to BOSWM Core Growth Fund, particularly the information memorandum dated 31 July 2025.

MANAGER

BOS Wealth Management Malaysia Berhad 199501006861 (336059-U)

A company incorporated in Malaysia under the Companies Act 2016

TRUSTEE

CIMB Commerce Trustee Berhad 199401027349 (313031-A)

This Information Memorandum is dated 12 May 2026
BOSWM Core Growth Fund was constituted on 30 April 2020

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THE INFORMATION MEMORANDUM. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.

FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE "RISK FACTORS" COMMENCING ON PAGE 7.

THE FUND IS ESTABLISHED AS A MULTI-CLASS FUND AND IS ALLOWED TO ESTABLISH NEW CLASS(ES) FROM TIME TO TIME AS MAY BE DETERMINED BY THE MANAGER.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia will not be liable for any non-disclosure on the part of the Manager and takes no responsibility for the contents of the Information Memorandum, makes no representation as to its accuracy or completeness and expressly disclaims any liability whatsoever for any loss howsoever arising from, or in reliance upon the whole or any part of the content of this Information Memorandum.

ADDITIONAL STATEMENTS

While it is the duty of the Manager to ensure that all comments given to the media is accurate and true at the time the comments were given, misquotation may still occur either by the media or third parties which are out of the Manager's control. In such situations, the Manager and its employees hold no responsibility for any claims and liabilities due to the misquotations by the media and/or third parties, and are under no obligation to fulfil any expectation or demand in relation to the misquoted statements.

The distribution of this Information Memorandum and offering, purchase, sale or transfer of units of the Fund in certain jurisdictions may be restricted by law. In these jurisdictions, other than Malaysia, the Manager has not applied to allow distribution of this Information Memorandum or units of the Fund. Therefore, this Information Memorandum does not constitute an offer or invitation to purchase units of the Fund in any jurisdiction in which such offer or invitation would be unlawful.

Investors should be aware that for investments of the Funds made via our Institutional Unit Trust Advisers (IUTA), if any, where applicable, any investment transactions are subject to the terms and conditions of the respective IUTA.

The Securities Commission Malaysia has not authorised or recognised the Fund and a copy of this Information Memorandum has not been registered with the Securities Commission Malaysia. The lodgement of this Information Memorandum should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in this Information Memorandum. The Securities Commission Malaysia is not liable for any non-disclosure on the part of the Manager responsible for the Fund and takes no responsibility for the contents in this Information Memorandum. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Information Memorandum, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

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1. DEFINITIONS

2010 Law	Means the Luxembourg law of 17 December 2010 relating to undertakings for collective investment, or any legislative replacements or amendments thereof.
BOS, Target Fund Investment Manager	Refers to Bank of Singapore Limited, the appointed investment manager of BOS International Fund.
BOS International Fund, BIF	Refers to the umbrella fund of which the Target Fund is its sub-fund.
BOSWM MY/Manager/ we/our	BOS Wealth Management Malaysia Berhad 199501006861 (336059-U)
Business Day(s)	Refers to a day (other than Saturdays, Sundays and public holidays) on which banks in Kuala Lumpur are open for business. <i>Note: We may declare any day (even on the day that falls under the definition above) as a non-Business Day if the Target Fund Manager is closed for business and/or that the net asset value per unit of the Target Fund is unavailable on that day.</i>
Class(es)	Any class of units (including Class MYR-Hedged BOS, Class USD BOS, Class PP MYR Non-hedged, Class PP USD and any new class of units which may be introduced by the Manager on any later dates) representing similar interests in the assets of the Fund.
Class MYR-Hedged BOS	Class of units issued by the Fund that is denominated in Malaysia Ringgit ("MYR"), which aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund and MYR.
Class PP MYR Non-hedged	Class of units issued by the Fund that is denominated in Malaysia Ringgit ("MYR"). This Class of units is dedicated for investments made via specific IUTA channel(s).
Class PP USD	Class of units issued by the Fund that is denominated in United States Dollar ("USD"). This Class of units is dedicated for investments made via specific IUTA channel(s).
Class USD BOS	Class of units issued by the Fund that is denominated in United States Dollar ("USD").
CCASS	Central Clearing and Settlement System of HKSCC.
CSSF	<i>Commission de Surveillance du Secteur Financier</i> , which is the Luxembourg supervisory authority of the financial market.
Deed	The deed and all supplemental deeds entered into between the Manager and the Trustee in relation to the Fund.
EEA	European Economic Area.
ETF	Exchange Traded Fund(s).
EU	The European Union.
Financial Institution(s)	If the institution is in Malaysia: (i) licensed bank*; (ii) licensed investment bank*; (iii) licensed Islamic bank#; or (iv) development financial institutions@ <i>Note:</i> * has the same meaning as prescribed under the Financial Services Act 2013 # has the same meaning as prescribed under the Islamic Financial Services Act 2013 @ has the same meaning as prescribed under the Development Financial Institutions Act 2002
Fund	Refers to BOSWM Core Growth Fund

HKSCC	Hong Kong Securities and Clearing Corporation Limited.
Hong Kong's Investor Compensation Fund	A fund established to pay compensation to investors of any nationality who suffer pecuniary losses as a result of default of a licensed intermediary or authorized financial institution in relation exchange-traded products in Hong Kong. The fund is administered by Investor Compensation Company Limited, which is a wholly-owned subsidiary of the Securities and Futures Commission of Hong Kong.
Information Memorandum	Refers to the information memorandum and supplementary or replacement information memorandum (as the case may be) in relation to the Fund.
IUTA	Refers to Institutional Unit Trust Advisers, the body or organisation that is registered with the Federation of Investment Managers Malaysia (FiMM) to distribute unit trust funds.
Management Fee	Refers to a percentage of the NAV of the respective Class(es) that is paid to BOSWM MY for managing the portfolio of the Fund. <i>Explanatory note: If the Fund only offers a single Class, NAV of that Class is equal to NAV of the Fund.</i>
MYR, Ringgit	Official currency of Malaysia.
NAV	Refers to the value of the Fund's total assets minus its total liabilities, at the point of valuation. The NAV of a Class is the NAV of the Fund attributable to a Class at the same valuation point.
NAV per unit	Refers to the NAV attributable to a Class of units divided by the number of units in circulation for that Class, at the valuation point.
PRC	People's Republic of China.
RMB	Official currency of China.
SC	Securities Commission Malaysia.
SC Guidelines	Guidelines on Unlisted Capital Market Products Under the Lodge and Launch Framework issued by SC as may be amended from time to time.
SFTR	Regulation (EU) 2015/2365 of the European Parliament and of the Council of 25 November 2015 on transparency of securities financing transactions and of reuse, as may be amended from time to time.
Sophisticated Investors	Means any person who comes within any of the categories of investors as set out in Part 1, Schedules 6 and 7 of the Capital Market Services Act 2007 (CMSA) and such other investors(s) as may be permitted by the Securities Commission from time to time and/or under the relevant guidelines. Note: For more information, please refer to the current excerpts of Part 1, Schedules 6 and 7 of the CMSA.
Stock Connect	A unique collaboration between the Hong Kong Stock Exchange, Shanghai Stock Exchange and Shenzhen Stock Exchange, which allows investors (e.g. international investors via Hong Kong and Mainland China investors) to trade securities in each other's exchanges through the trading and clearing facilities of their home exchange.
Switching Fee	Refers to a charge that may be levied when switching is done between funds (including the Fund) managed by BOSWM MY.
Target Fund	refers to BOS International Fund – Anchor Growth* (formerly known as BOS International Fund – Growth) <i>*the fund, which BOSWM Core Growth Fund invests into.</i>
Target Fund Depository	Refers to Luxembourg Branch of UBS Europe SE, a depository appointed by BIF (including the Target Fund).
Target Fund's Prospectus	Refers to the offering documents (including supplements) of the Target Fund, as may be amended from time to time.
Transferable Security	Shares in companies and other securities equivalent to shares in companies, bonds and other forms of securitised debt, and any other negotiable securities which carry the right to acquire any such transferable securities by subscription or exchange.
Trustee	CIMB Commerce Trustee Bhd 199401027349 (313031-A).
Trustee Fee	Refers a percentage of the NAV of the Fund that is paid to the Trustee for its services rendered as trustee for the Fund.
UBS AME/Target Fund	Refers to UBS Asset Management (Europe) S.A., the appointed management

Manager	company of BIF.
UCITS	Undertakings for the Collective Investment of Transferable Securities.
UCIs	Unregulated Collective Investment Schemes.
Unitholder(s)	The registered holder for the time being of a unit of any Class including persons jointly registered.
US	Means the United States of America.
USD	Official currency of the United States.
US Person	<p>refers to:-</p> <p>A. US Onshore Person(s), who are defined as:-</p> <ol style="list-style-type: none"> i. a natural person who is resident in the United States ("US") or who is physically present in the US (regardless whether on a short term or long term basis); or ii. a partnership or corporation organized or incorporated under the laws of the US; or iii. a partnership or corporation not organized or incorporated under the laws of the US but is beneficially owned by one US Onshore Person or more; or iv. an estate of which any executor or administrator is a US Onshore Person or a US Offshore Person; or v. a trust established under the laws of the US; or vi. a trust* not established under the laws of the US but any of the settlors or trustees or beneficiaries is a US Onshore Person; or vii. an agency or branch of a foreign entity that is located in the US. <p>For the avoidance of doubt, a representative of a US Onshore Person under (ii) to (vii) is deemed a US Onshore Person for the purpose of the US Persons.</p> <p>B. US Offshore Person(s), who are defined as:-</p> <ol style="list-style-type: none"> i. a natural person who is a US citizen, US passport holder and/or US green card holder, and is not resident in the US and is not physically present in the US; or ii. a partnership or corporation not organized or incorporated under the laws of the US but is beneficially owned by one US Offshore Person or more (and none of them is a US Onshore Person); or iii. a trust* not established under the laws of the US but any of the settlors or trustees or beneficiaries is a US Offshore Person (and none of them is a US Onshore Person); or iv. a US Person as defined or identified under the BOS FATCA Policy, US Qualified Intermediaries Policy, Sanctions Policy, and any other internal policies/procedures, but does not meet the definition of a US Onshore Person pursuant to the US Persons section. <p>For the avoidance of doubt, a representative of a US Offshore Person under (ii) to (iv) is deemed a US Offshore Person for the purpose of the US Persons section.</p> <p><i>*excluding (a) the trust is a discretionary trust where no beneficiary has any fixed legal interest or entitlement in the trust fund; (b) the trust is not subject to primary supervision of any US court; (c) The trust is a non-US trust and is treated as a non-resident alien who is not present in the US for income tax purposes and is subject to US income tax only on its US source income; (d) either the trustee of the trust or a non-US person appointee would reserve investment decision/powers over the trust fund, and no US Person can exercise investment decision/powers over the trust; (e) The trustee is not a US Person; or (e) The beneficiaries comprise non-US Persons and US Persons.</i></p>
Wholesale Fund	Means a unit trust scheme established where the units are to be issued, offered for subscription or purchase, or for which invitations to subscribe for or purchase the units are to be made, exclusively to Sophisticated Investors.

2. CORPORATE DIRECTORY

MANAGER

BOS Wealth Management Malaysia Berhad 199501006861 (336059-U)

Business Office

09-02, Level 9, Imazium
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Tel: 03-7712 3000
E-mail: ContactUs@boswm.com
Website: www.boswm.com.my

Registered Office

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No. 18 Jalan Tun Perak, 50050 Kuala Lumpur
Tel: 03-2783 3996; 03-2783 3648

TRUSTEE

CIMB Commerce Trustee Berhad 199401027349 (313031-A)

Business Office

Level 21, Menara CIMB, Jalan Stesen Sentral 2,
Kuala Lumpur Sentral, 50470 Kuala Lumpur
Tel: 03-2261 8888 Fax: 03-2261 9894
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Kuala Lumpur Sentral, 50470 Kuala Lumpur
Tel: 03-2261 8888 Fax: 03-2261 0099
Website: www.cimb.com

3. THE FUND

3.1 BOSWM Core Growth Fund

BOSWM CORE GROWTH FUND	
Fund Category / Type	Feeder Fund / Growth & Income
Base Currency	USD
Financial Year End	31 December
Investment Objective	<p>The Fund aims to provide long-term capital growth and/or income return by investing into a collective investment scheme.</p> <p>Any material changes to the Fund's investment objective would require unitholders' approval.</p> <p><i>Income is in reference to the Fund's distribution, which could be in the form of cash or unit.</i></p>
Distribution Policy	Incidental, subject to the Manager's discretion.
Investment Policy and Strategy	<p>The Fund will invest at least 95% of the Fund's NAV in share class B of the Target Fund (i.e. BOS International Fund – Anchor Growth), while up to 5% of the Fund's NAV will be invested in liquid assets such as money market instruments (including fixed income securities which have remaining maturity period of not more than 365 days) and placement of deposits (current and/or term) with financial institutions for liquidity purposes. Nevertheless, the Fund may, with the concurrence of the Trustee, hold more than 5% of liquid assets to meet redemption requests and to manage expenses of the Fund.</p> <p>The Fund is designed to mirror closely the performance of the Target Fund and will not be adopting any temporary defensive position in response to events such as adverse market or economic conditions.</p> <p>Having said that, the Manager will still play an active role in managing the Fund's currency risk, the Fund will actively employ derivative instruments such as foreign exchange forward contracts and/or cross currency swaps for hedging purposes for the relevant Classes of units of the Fund.</p>
Asset Allocation	<p>Target Fund allocation:</p> <ul style="list-style-type: none"> • Minimum: 95% of the Fund's NAV • Maximum: 100% of the Fund's NAV <p>Liquid assets allocation:</p> <ul style="list-style-type: none"> • Minimum: 0% of the Fund's NAV • Maximum: 5% of the Fund's NAV <p><i>Note: Notwithstanding the asset allocation indicated above, the Fund may hold more than 5% in liquid assets on a temporary basis (i.e. up to 1 month) so as to facilitate the Fund's initial investments in the Target Fund.</i></p>
Permitted Investment	<p>The Fund will invest in the following investments:</p> <ol style="list-style-type: none"> I. Units and/or shares in local and foreign collective investment schemes; II. Deposits and money market instruments; III. Financial derivative instruments, including but not limited to options, futures contracts, forward contracts and swaps, for the purpose of hedging; and IV. any other form of investments as may be determined by us and the Trustee from time to time that is in line with the Fund's objective.
Investment Limits and Restrictions	<p>The Fund is subject to the following investment restrictions and limits:</p> <p>Collective investment scheme: The Fund must not invest in more than one collective investment scheme at a time (local or foreign).</p> <p>Liquid assets: The Fund may invest up to 5% of the NAV of the Fund in liquid assets. However, the Fund may, with the concurrence of the Trustee, hold more than 5% of liquid assets to meet redemption requests and to manage expenses of the Fund.</p>

BOSWM CORE GROWTH FUND

Legal Constitution	The Fund is governed by its deed and supplemental deed(s) as follows: <ul style="list-style-type: none"> • Master Deed dated 20 April 2020 • First Supplemental Master Deed dated 3 December 2021 • Second Supplemental Master Deed dated 22 April 2022 	
Classes of Units Available for Subscription	Class MYR-Hedged BOS	Class USD BOS
Issuance Price	MYR1.0000 per unit	USD1.0000 per unit
Launch date	30 April 2020	30 April 2020
Classes of Units Available for Subscription	Class PP USD	Class PP MYR Non-hedged
Issuance Price	USD1.0000 per unit	MYR1.0000 per unit
Launch date	16 December 2021	16 December 2021

No Units Creation During IOP

If there is no subscription during the respective initial offer period, the initial offer price (i.e., RM1.0000 for Class MYR-Hedged BOS & Class PP MYR Non-Hedged; and USD1.0000 for Class USD BOS and Class PP USD) will be used for the first subscription into the Fund/ Class after the initial offer period.

Investors Fully Redeemed

If there is no unit in circulation (e.g., due to full redemption by unitholders), the initial offer price (i.e., RM1.0000 for Class MYR-Hedged BOS and Class PP MYR Non-Hedged; and USD1.0000 for Class USD BOS and Class PP USD) will be used for the next subscription into the Fund/Class.

4. RISK FACTORS

4.1 Risk factors applicable to BOSWM Core Growth Fund

Target Fund risk

The Fund is designed to mirror closely the performance of the Target Fund. The Fund adopts a passive strategy, where it invests a minimum of 95% of its NAV into the Target Fund at all times and will not be adopting any temporary defensive position in response to events such as adverse market or economic conditions. As such, the Fund is exposed to the potential risk of the Target Fund's non-performance.

Notwithstanding the above, the Manager will manage the Fund's currency hedging activity in respect to the relevant Classes of units of the Fund to mitigate the currency risk of the Fund.

Currency risk

As the investments of the Fund principally consist of the Target Fund's share class(es) (which are denominated in USD), the fluctuation in the exchange rate between (a) USD; and (b) currency in which the Class of units that you invested in, may have an impact on your investment in the Fund. Take for example, if your investments in the Fund consist of Class of units denominated in MYR, the weakening of USD against MYR will negatively impact your investment in MYR term.

As the Fund is established as multi-class fund, the Fund may in any future dates offer Class(es) denominated in other foreign currencies. Such Class(es) is also exposed to same currency risk as described above.

To mitigate the currency risk, the Fund will utilize derivative instruments for hedging purposes in relation to the relevant Class(es). Take for example, for Class MYR-Hedged BOS, the Fund will employ derivative instruments to hedge against the potential weakening of the USD (in respect to MYR).

Currency hedging involves additional transactional cost, which will be reflected in your investment. Besides, currency hedging may also prevent you from enjoying any up-side due to currency fluctuation.

As currency hedging will be carried out by the Manager on the best-effort basis. Thus, currency risk cannot be 100% eliminated.

It is also important to note that the Target Fund which invests globally and their assets consists of investments denominated in various currencies. As such, the Target Fund is also exposed to currency risk. You are advised to read the foreign currency risk of the Target Fund as disclosed in section 4.3 below.

Country risk

As the Fund invests in the Target Fund which is domiciled in Luxembourg, the Fund's investments in the Target Fund may be affected by risks specific to Luxembourg. Such risk includes adverse changes in Luxembourg's economic fundamentals, social and political stability, laws and regulations and foreign investments policies. These factors may pose an adverse impact on the Target Fund Investment Manager's duty to manage the Target Fund's investments, which may potentially depress the Target Fund's net asset value growth, and consequently depress the Fund's NAV growth.

Liquidity risk

As the Fund principally invests in the Target Fund (which is non-listed collective investment schemes), the Fund's ability to fulfil its obligation (e.g. redemption request by the Unitholders) may be subject to the Target Fund's ability to facilitate redemption requested by the Fund in a timely manner, especially if the Fund is short of cash to facilitate redemption and need to liquidate its holdings in the Target Fund to fulfil its obligation.

By default, to mitigate the risk, the Fund will keep up to 5% of NAV in liquid assets. With the concurrence of the Trustee, the Fund may even hold more than 5% of liquid assets to meet redemption requests, especially when high volume of redemption requests is anticipated.

Note: It is important to note that the suspension or deferment of redemption (if any) by the Target Fund may also impact the Fund's ability to meet redemption request from the Unitholder on a timely manner.

4.2 Risk Management Strategies and Techniques adopted by the Manager in relation to the Fund

At the Fund level, the risk management strategies are as follows:

- Monitoring the Fund's underlying investment (the Target Fund) to continue to meet the Fund's investment objective and is in line with the investment limits;
- Monitoring the performance of the Fund;
- Monitoring market and economic conditions, especially where the market and economic conditions relate to foreign currency exchange; and
- Operational risk arising from international settlement and custody risks are managed through the appointment of an international global custodian.

4.3 Risk Factors associated with the Target Fund

Unitholders of the Fund should be aware that the price of the units of the Target Fund can go down as well as up and past performance of the Target Fund is not necessarily a guide to the future performance of the Target Fund. Investments in the Target Fund are meant to produce returns over the period of the time and are not suitable for speculation in the short term.

The performance of the Target Fund may be affected by changes in the market value of the assets comprised in the portfolio which are subject to changes in interest rates, foreign exchange, economic and political conditions.

As the Fund invest primarily in the Target Fund, the Unitholder(s) are indirectly exposed to the risks associated with the Target Fund and its underlying investments. The risk factors associated with the Target Fund and its underlying investments include single country risk, single sector risk, foreign currency risk, issuer-specific risk, liquidity risk, counterparty risk, bond market risk, interest-rate risk, commodities risk, credit risk, equity risk, risks associated with investments in emerging markets, risks associated with investments traded via Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect, distressed debt securities risk, Units of UCITS and/or other UCIs (including ETFs) risk, contingent convertible bond risk, particular risk associated with hedge funds & private equity funds.

5. TARGET FUND INFORMATION

5.1 Key Information of the Target Fund

Investment Objective	The investment objective of the Target Fund is to achieve superior risk-adjusted returns through the implementation of a variety of actively managed investment strategies, investing globally across a broad range of asset classes including equities, equity-related securities, fixed income securities spanning across investment grade and high yield, cash, deposits and money market instruments units of other UCITS and UCIs including cross-investments into other sub-funds within the same umbrella fund, ETFs, money market funds and liquid alternative investment funds.
The Management Company	UBS Asset Management (Europe) S.A.
Investment Manager	Bank of Singapore Limited
Country of origin of the Target Fund	Luxembourg
Date of Establishment	31 August 2018
Regulator	CSSF
Applicable legislation	2010 Law

5.2 Investment Policy of the Target Fund

5.2.1 BOS International Fund – Anchor Growth (The Target Fund of BOSWM Core Growth Fund invests)

The Target Fund invests in a global equity and bond portfolio. The companies in the equity portfolio are from various regions, countries and sectors. The Target Fund is actively managed with flexibility to invest up to 80% of its net assets in equities and up to 60% of its net assets debt securities, issued by any corporate, governments, government agencies, supranational and international agencies worldwide, under local or other country's law.

The Target Fund may invest less than 50% in high yield securities rated between BBB- and CCC- by Standard & Poor's or any equivalent grade of other internationally recognised credit rating agencies. The Target Fund's exposure to CoCos is less than 20% of its net assets. The Target Fund's exposure to Distressed Debt Securities (i.e. securities rated Ca or lower by Moody's or CC or lower by Standard & Poor's) and Defaulted Securities (i.e. securities rated D by Standard & Poor's or any equivalent grade of other internationally recognised credit rating agencies) is less than 10% of its net assets. Disposal or sale of defaulted securities will be pursued in the best interest of the investors.

In addition, the Target Fund may invest up to 10% of its net assets in synthetic fixed income instruments (including credit-linked notes). The Target Fund may make use of financial derivative instruments, both exchange-traded and OTC, including, credit indexes, single name and/or interest rates and currencies. The use of financial derivative instruments is possible for hedging and for investment purposes.

The Target Fund may hedge currency risk against USD.

The Target Fund may also hold on a temporarily basis ancillary invest liquid assets up to 20% of the Target Fund's net assets. The above-mentioned 20% limit can only be temporarily breached for a period of time deposits, cash and other Money Market Instruments strictly necessary when, because of exceptionally unfavourable market conditions, circumstances so require and where such breach is justified having regard to the interests of the investors.

The Target Fund's exposure may also include US or Hong Kong listed companies with Chinese exposure as well as US and Hong Kong listed open-ended exchange-traded funds (ETFs), including (i) Chinese A shares that are renminbi-denominated A shares of companies domiciled in mainland China; these are traded on Chinese stock exchanges such as the Shanghai – Hong Kong Stock Connect and the Shenzhen – Hong Kong Stock Connect Exchange and (ii) Chinese B shares of companies based in mainland China that are traded on either the Shanghai – Hong Kong Stock Connect (traded in USD) or Shenzhen – Hong Kong stock connect exchanges (traded in HKD). The target fund's Chinese exposure is limited to 35% of its net assets.

The Target Fund may invest up to 50% of its assets in other UCITS and UCIs including cross investments into other sub-funds within the same umbrella fund, ETFs, money market funds and liquid alternative fund(s) which

must be eligible investments under the 2010 Law and pursue hedge fund strategies or invest in commodities or private equity or private credit, providing different liquidity profiles. Exposure to such liquid alternative investment funds(s) is restricted to a maximum of 20% of the net assets. The Sub Fund shall only invest in target UCITS and UCIs that apply entry and management fees (each of these fees) not exceeding 2.5% of their net asset value.

The Target Fund may invest up to 10% of its net assets in exchange-traded funds tracking the performance of underlying commodity indices, in exchange-traded commodity securities and other commodity related instruments, provided that these are UCITS eligible investments.

The Target Fund uses on an ongoing basis securities financing transactions in the form of securities lending transactions for efficient portfolio management purposes. The use of such financial instruments is not expected to affect the Target Fund's overall risk profile. The Target Fund's maximum exposure to securities lending transactions is 50% of its assets, the Target Fund's expected exposure to securities lending transactions is between 0% and 30% of its assets.

The Target Fund will not employ any other techniques and instruments within the meaning of SFTR relating to Transferable Securities and Money Market Instruments, such as repurchase and reverse repurchase transactions, securities borrowing, buy-sell back or sell-buy back transactions, margin lending transactions nor any total return swaps for the purposes of efficient portfolio management.

5.2 Target Fund' Authorised Investment, Restrictions And Limits

The investments of the Target Fund must comply with the provisions of the 2010 Law. The investment restrictions and policies apply to The Target Fund. The board of director of BIF may impose additional investment guidelines for the Target Fund from time to time, for instance where it is necessary to comply with local laws and regulations in countries where the Target Fund's shares are distributed.

You are advised to consult us should you require more information about the Target Fund' authorized investment and restrictions before investing in the Fund.

6. FEES, CHARGES AND EXPENSES

6.1 Sales Charge

The sales charge is a charge levied on the purchase of units of the respective Funds' Class(es) of Unit. The sales charge is deducted upfront from the purchase amount, leaving only the net amount invested in the Fund. The sales charge is calculated based on the respective Fund' NAV per unit of the respective Class(es) as at the next valuation point after the original application is received and accepted by the cut-off time of 4.00 p.m. on any Business Day. The rate of sales charge to be imposed by BOSWM MY and its authorised distributor(s) is as below:

Class of Units	Sales Charge (NAV per unit of the relevant Class of Units)
Class MYR-Hedged BOS	Up to 2.00%
Class USD BOS	
Class PP USD	
Class PP MYR Non-hedged	
<p>Illustration/example:</p> <ul style="list-style-type: none"> net investment amount + sales charge = amount payable by you (not including taxes/duties). RM1,000,000 + RM20,000* = RM1,020,000 <p>*2.00% of RM1,000,000</p> <p>Note: The sales charge is subject to any applicable taxes and/or duties as may be imposed by the government or other authorities from time to time, and payable by you.</p>	

Note: Notwithstanding the sales charge disclosed above, investors may negotiate for a lower sales charge.

6.2 Redemption Charge

There is no redemption charge imposed on Unitholders of the Fund.

Note: By default, redemption proceeds will be paid out via bank transfer. Thus, it is important for you to furnish us your bank account details upon your subscription.

6.3 Annual Management Fee

The annual management fee is a fee charged for the ongoing portfolio management and administration of the Fund (e.g. to maintain Unitholders' register, proper records of the Fund and to administer the investments). The annual management fee for the respective Class(es) of Unit are shown in the table below. The annual management fee is calculated based on the NAV of the relevant Class(es), accrued on a daily basis and is paid out of the Fund. The respective annual management fee(s) is payable on a monthly basis.

Class of Units	Annual management fee
Class MYR-Hedged BOS	Up to 1.40% of the NAV of the Class of Units
Class USD BOS	
Class PP USD	
Class PP MYR Non-hedged	

The annual management fee quoted is subject to any applicable taxes and/or duties as may be imposed by the government or other authorities from time to time, and is payable by the Fund as part of its permissible expenses.

6.4 Annual Trustee Fee

The trustee fee is up to 0.04% per annum of the NAV of the Fund, subject to a minimum of RM 12,000 per annum (excluding foreign custodian fees and charges). The annual trustee fee is calculated based on the NAV of the Fund, calculated and accrued on a daily basis and is paid out of the Fund. The annual trustee fee is payable on a monthly basis.

The annual trustee fee quoted is subject to any applicable taxes and/or duties as may be imposed by the government or other authorities from time to time, and is payable by the Fund as part of its permissible expenses.

6.5 Switching Fee

The Manager does not intend to charge any switching fee; however, investors (including the Unitholders' of the Fund) performing a switching transaction will have to pay the applicable difference in sales charge between the fund to be switched from and the fund to be switched into, which could be up to 5.50% of NAV per unit depending on the Fund involved in a switching transaction. Switching Fee will not be charged if the class or fund to be switched into has a lower sales charge.

The differential in sales charge resulted from switching transaction is subject to any applicable taxes and/or duties as may be imposed by the government or other authorities from time to time, and is payable by you.

Kindly refer to section 7.7 below for more information about the switching facility of the Fund, including the relevant terms and conditions.

6.6 Transfer Fee

There is no transfer fee imposed on Unitholders.

6.7 Other Expenses of the Fund

Expenses directly related to the Fund are management fee, trustee fee and other administrative expenses (e.g. auditor's fee, courier and handling charges, etc).

The respective total annual expenses of the Fund are expressed as a percentage of the average net asset value of the Fund for a financial year or period calculated on a daily basis.

Other expenses, which are directly related and necessary to the business of the Fund, may be charged to the Fund. These will include (but are not limited to) the following:

- fees and other expenses properly incurred by the auditor and tax agent;
- taxes and other duties charged on the Fund by the government and other authorities;
- printing and postage expenses; and
- any other legitimate administration expenses or relevant professional fees approved by the Trustee.

6.8 Costs for Investing in the Target Fund by the Fund

The Fund will be investing into the following Target Fund. The following table shows the costs involved:

Target Fund (Share Class)	BOS International Fund – Anchor Growth (B – USD)
Management fee	0.1% p.a.
Other expenses, where relevant	<ul style="list-style-type: none"> • BIF's Board of Director's fee and expenses; and • Operating costs and expenses, including: <ol style="list-style-type: none"> 1. preparing, producing, printing, depositing, publishing and/or distributing any documents relating to the Target Fund; 2. other fees in relation to the establishment and launch of the BIS and the Target Fund; 3. organising and holding general meetings of shareholders and preparing, printing, publishing and/or distributing notices and other communications to shareholders as well as other corporate secretarial services; 4. professional advisory services taken by BIF or the Target Fund Manager on behalf of BIF; 5. the authorisation of BIF, the Target Fund and its relevant share class(es), regulatory compliance obligations and reporting requirements of BIF, and all types of insurance obtained on behalf of BIF and/or the BIF's Board of Directors; 6. initial and ongoing obligations relating to the registration and/or listing of BIF, the Target Fund or its relevant share class(es) and the distribution of its relevant share class(es) in fees for transfer agency services; Luxembourg and abroad; 7. due diligence fees and fees for the update of procedures charged by the Target Fund Manager; 8. fees for domiciliation and corporate secretary services; 9. fees for transfer agency services; 10. the determination and publication of tax factors for the EU/EEA Member States and/or any other countries where distribution licences and/or private placements exist, according to the actual expenditure incurred at market rates; 11. memberships or services provided by international organisations or industry bodies such as the Association of the Luxembourg Fund Industry (ALFI); 12. taxes, charges and duties payable to governments and local authorities (including the Luxembourg annual subscription tax (<i>taxe d'abonnement</i>) of 0.01% per annum and any other taxes payable on assets, income or expenses) and any value added tax (VAT) or similar tax associated with any fees and expenses paid by BIF; 13. the reorganisation or liquidation of BIF, the Target Fund or its relevant share class(es); 14. The Target Fund Manager will be entitled to reimbursement of reasonable out-of-pocket expenses properly incurred in carrying out its duties; and 15. Fees of the depositary and the paying agent of up to 0.07% p.a.

Warning: It is important for you to note that given the Fund is a feeder fund (i.e. primarily investing in the Target Fund), you will be subjected to higher cost of investment and fees arising from the layered investment structure.

There are fees and charges involved and investors are advised to consider them before investing in the Fund. All fees and charges payable to the Manager and/or the Trustee are subject to any applicable taxes and/or duties as may be imposed by the government or other authorities from time to time.

7. TRANSACTION INFORMATION

7.1 Valuation Bases of the Fund's Assets

All assets of the Fund should be valued in a fair and accurate manner at all times. The Fund's assets will be valued based on the following principle:

Investment instruments	Valuation basis
Investment instruments that are listed and quoted on an exchange	The official closing price or last known transacted price on the eligible market on which the investment is quoted. However, if the price is not representative or not available to the market, the investments should be valued at fair value.
Investment instruments not listed or quoted on an exchange	a. Fair value*; or b. For money market instruments, amortised cost accounting may be used provided the instruments' remaining term to maturity is not more than 90 calendar days at the time of acquisition. <i>*means the price that the Fund would reasonably expect to receive upon the current sale of the investment instruments. The Manager must ensure that fair value be determined with due care and in good faith, and the basis for determining the fair value is approved by the Trustee (after appropriate technical consultation).</i>

7.2 Pricing Policy

- The buying and selling price of a given Class of the Fund is quoted based on a single price i.e. the NAV per unit of a given Class of the Fund.
- Unquoted collective investment scheme will be valued based on the last published repurchase price;
- Other unlisted securities (if any) will be valued based on fair value as determined in good faith by the Manager, on methods which are verified by the auditors of the Fund and approved by the Trustee and adequately disclosed in the Information Memorandum; and
- Cash or fixed deposits placed with financial institutions and bank bills are valued on a daily basis by reference to their nominal values and the accrued interest thereon.

7.3 Valuation Point and Pricing Policy of the Fund

Pricing Policy

The buying and selling price of a given Class of Units is quoted based on a single price i.e. the NAV per unit of the Class. All other transactions charges, if any, will be expressed separately from the price of the Class of Units.

Valuation of NAV of the Fund

As the Target Fund is foreign-domiciled funds, the valuation of the Funds' investment(s) in the Target Fund is only available on the next Business Day (T+1). As such, the valuation of the Fund will be conducted before 5.00 p.m. on the following business day based on the last available net asset value per unit of the Target Fund. Daily prices of the Fund will be published on the next business day after the valuation (T+2).

Valuation of the Relevant Class(es) of Unit

The Fund's base currency is USD. As such, all the assets and liabilities of each Class will be translated into USD for valuation purposes. Valuation of a given Class of Units is derived from the NAV of the Class of Units, and is calculated at the end of every business day.

The NAV per unit of a Class of Units is determined based on the formula as illustrated below:

NAV of the Class of Units

$$\text{NAV per unit of a given Class of Units} = \frac{\text{Number of units in circulation of the Class of Units}}{\text{Number of units in circulation of the Class of Units}}$$

The NAV per unit of a given Class of Units (which is also the unit price, except during Initial Offer Period) is calculated based on formula illustrated above and at the next valuation point after we receive the original application ("forward pricing").

The NAV per unit of a given Class of Units may be rounded up to four decimal places. An incorrect valuation and pricing of a given Class of Units shall be considered of minimal significance if the error involves a discrepancy of less than 0.5% of the NAV per unit of the Class of Units. Any pricing discrepancy of 0.5% or more

of the NAV per unit of a given Class of Units will be rectified as stated in the Fund's deed unless the total impact of the discrepancy on an individual account is less than RM10.00 as the transaction cost may be more than the amount adjusted.

If we receive your duly completed and accepted original application form to purchase or redeem the Fund **by the cut-off time of 4.00 p.m. on any business day**, the NAV per unit will be calculated based on the NAV per unit at the end of that business day. Any application form (original copy) received after this cut-off time will be considered as being transacted on the next business day and will be subjected to the NAV per unit of the Fund on the next business day.

Notwithstanding the above, if a given Class of units does not receive any subscription during the Initial Offer Period, the Offer Price of that Class of units will be used for the first subscription for that Class of units after the IOP.

7.4 Multi-class Structure

As mentioned, the Fund are established as a fund with multi-class, we may launch more Class(es) only on later dates, it is important for you to understand how a fund with more than one (1) class of unit is valued. You should note that the Fund is allowed to establish new Class(es) from time to time without your prior consent. The following illustrates how the valuation is carried out for a given day for a multi-class fund:

Note	Fund (USD) #	Class ABC Denominated In USD (USD)	Class XYZ Denominated In MYR (USD)
Net Asset Value of the fund before income and expenses	200,000,000	180,000,000	20,000,000
% of the total net asset value of the fund	100%	90.00%	10.00%
Add: Income	10,000	9,000	1,000
Less: Expenses	-1,000	-900	-100
a Benefits or costs of hedging (if any)	400	-	400
Net asset value of the fund before management fee and trustee fee	200,009,400	180,008,100	20,001,300
b Less: management fee (1.4% p.a)	-7,672	-6,905	-767
c Less: trustee fee (0.04% p.a)	-219	-197	-22
Net asset value of the fund	200,001,509	180,000,998	20,000,511
Units in circulation	249,000,000	170,000,000	79,000,000
d Net asset value per unit (in USD)		1.0589	0.2532
e Currency exchange rate (USD to MYR)		N/A	4.0000
f Net asset value per unit (in respective class(es))		\$1.0589	RM1.0128
Notes:			
<ul style="list-style-type: none"> <i>a - this assumes that Class XYZ is a class with currency hedging feature. The USD400 is the benefit (receivable for hedging).</i> <i>b & c - Management fee and trustee fee are proportionately shared (by the respective class(es) of the fund based on the respective class(es)' net asset value size. As both management fee and trustee fee are quoted in per annum basis, the fees will be converted into daily* basis first before the payable fees are derived.</i> <i>d - refers to net asset value per unit denominated in the fund's base currency (USD). It is derived by dividing the net asset value of the fund with units in circulation.</i> <i>e - the prevailing exchange rate is assumed to be RM4.00 to USD1.00.</i> <i>f - refers to net asset value per unit of the respective class of the fund in the currencies of which each class(es) are denominated. As Class ABC's currency is the same as the fund's base currency, no conversion of currency is required. Class XYZ's net asset value per unit (in MYR) is calculated by multiplying its net asset value per unit (in base currency) with the currency exchange rate, which is 4.0000 as shown above.</i> 			
#base currency of the fund.			
*[fee in p.a ÷ (365 or 366)] × net asset value before management fee and trustee fee.			

7.5 Subscription for the Class(es) of Units of the Fund

If you wish to invest in a Class which is denominated in a currency other than MYR, you are required to have a foreign currency account in the currency of the Class applied for with any financial institutions.

Your subscription application for a given Class of Units and payment must reach our head office **by 4.00 p.m.** on any Business Day. Any duly completed and original forms and payment received after this cut-off time is considered as being transacted on the next Business Day.

You may transfer the subscription payment into our bank account via telegraphic transfer or online transfer by including your name and payment details. Payment must be made in the currency of the Class which you want to invest into. Any bank charges or remittance fees in relation to subscription payment will be borne by you.

In addition to the submission of the relevant forms, you may be required to forward to us additional documents to authenticate your identification. We may for any reason at any time, waive existing procedures, and/or prescribe applications for subscription in any other form or manner whether for all/any particular investor, at our discretion.

As part of our value-added service, you may also submit your subscription via email with terms and conditions apply. Kindly contact us at 03-7712 3000 for details (e.g. documents required).

Minimum Initial Investment

Class MYR - Hedged BOS	Class USD BOS	Class PP USD	Class PP MYR Non-hedged
RM500,000	USD100,000	USD500,000	RM 500,000

Minimum Additional Investment

Class MYR - Hedged BOS	Class USD BOS	Class PP USD	Class PP MYR Non-hedged
RM250,000	USD100,000	USD200,000	RM250,000

Notes:

- *The Fund is only open for Sophisticated Investor(s).*
- *If you are a US Person, you are not eligible to subscribe to the Fund. We reserve the right to return your investment without advance notice if we become aware that you are a US Person who holds any Class(es) of the Fund.*
- *If you wish to invest in a Class which is denominated in currency other than MYR, you are required to have a foreign currency account with any Financial Institutions as all transactions will ONLY be carried out via telegraphic transfers.*
- *Notwithstanding the minimum initial investment amount(s) indicated above, The Manager has the discretion to accept a lower amount than that disclosed in the information memorandum as the Manager deems fit.*
- *Notwithstanding the minimum additional investment amount(s) indicated above, The Manager has the discretion to accept a lower amount than that disclosed in the information memorandum as the Manager deems fit.*
- *All amounts referred to herein include the sales charge and will be subject to any applicable taxes and/or duties as maybe imposed by the government or other authorities from time to time.*
- *Investments made via our IUTA may be subject to their terms and conditions.*

Warning: Investors must not make payment in cash to any individual agent when subscribing to the Class(es) of Unit of the Fund.

7.6 Redemption for the Class(es) of Unit of the Fund

Upon receipt of the duly completed and accepted original transaction form, which must reach our head office by 4.00 p.m. on any Business Day, we will repurchase the Class of Units at the respective NAV per unit calculated at the end of that Business Day. By default, payment will be made to you within 10 Business Days.

Investors should note that the time taken to pay redemption proceeds to investors (i.e. 10 Business Days) may be extended/delayed, if the total redemption for that day exceeds 10% of the Fund's NAV or if it is a non-Business Day at the Target Fund level. Unitholders should be aware that redemption proceeds to Unitholders are usually paid from the liquid assets held by the Fund and when these liquid assets are insufficient, the Manager will have to redeem units of the Target Fund. Unitholders should also take note of the Target Fund's provision on suspension of redemption and delay of redemption. In the event of exceptional circumstances as disclosed in the Target Fund's offering document which board of directors of BIF decides it should adversely affect the Target Fund, the provision of temporary suspension of the Target Fund's net asset value calculation may delay or suspend the redemption request of the unit of the Target Fund. In circumstances when Target Fund's redemption is suspended or delayed, BOSWM MY has the right to suspend the request of redemption of the Funds and delayed the redemption request. The redemption period in such circumstances may exceed the default redemption payment period from the day the redemption request is received by BOSWM MY. Payment will be made in the currency of the Class you redeem from. Any bank charges or remittance fees incurred due to redemption will be borne solely by you.

As part of our value-added service, you may also submit your redemption instruction via email with terms and conditions apply. You are advised to contact your Relationship Manager to understand the details (e.g. documents required).

There is no minimum redemption amount for the Fund and/or Class. For partial redemption, the minimum balance to be maintained in your unit trust account must be 100,000 units or such sum as may be decided by the Trustee and the Manager from time to time. Should the units in your account are less than the minimum holding after the redemption application is made, all units in your account will be redeemed automatically.

7.7 Switching Facility for the Class(es) of Unit of the Fund

Switching refers to a transaction where an investor switches his investment in one fund to another fund.

To carry out a switching application, all you need to do is to complete the documentation (in relation to switching application) and forward the documentation to our head office by 4.00 p.m. on any Business Day.

There are no restrictions on the number of switching transactions that you may carry out; however, switching application for the relevant Class(es) of Unit are subject to the following conditions:

<p>Switch out to other funds / Class(es)</p>	<ul style="list-style-type: none"> • You may switch your investments in the Fund into all other funds managed by the Manager subject to the availability of switching facility of the fund you wish to switch into. • The fund that you intend to switch into must be denominated in the same currency. Switching between units with different currency denomination is unavailable. • By default, switching between Class(es) of the Fund is not available. However, the request for switching from Class PP MYR Non-hedged to Class MYR-Hedged BOS and Class PP USD to Class USD BOS or vice versa may be made available subject to the Manager's approval. • The minimum number of units to be switched is 1,000 units and the value of units switched must meet the minimum investment amount of the fund you wish to switch into, whichever is higher. • You are required to satisfy the minimum holding applicable to the particular Class if you would like to perform a partial switch out from the Class. • For the avoidance of doubt, switching application is subject to the terms and conditions of the IUTA should your subscription of a given Class of Units is made via IUTA.
<p>Switch in from other funds / Class(es)</p>	<ul style="list-style-type: none"> • Subject to the terms and conditions of the fund you wish to switch from to the Fund's Class(es) of Unit. Kindly refer to the relevant offering documents of the funds. • By default, switching between Class(es) of the Fund is not available. However, the request for switching Class PP MYR Non-hedged to Class MYR-Hedged BOS and Class PP USD to Class USD BOS or vice versa may be made available subject to the Manager's approval.

	<ul style="list-style-type: none"> • The relevant minimum investment amount of the relevant Class of Units applies, where the amount switch from another fund to the Fund must meet the relevant minimum investment amount. • For the avoidance of doubt, switching application is subject to the terms and conditions of the IUTA should your subscription is made via IUTA. • Only Sophisticated Investors are allowed to switch into the Fund.
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Switching will be carried out accordingly based on net asset value per unit of the funds you wish to switch from and switch into. The switching process will be carried out in accordance to the funds' respective next valuation points upon receiving your switching application by 4.00 p.m. on any Business Day.

As part of our value-added service, you may also submit your switching instruction via email with terms and conditions apply. You are advised to contact your Relationship Manager to understand the details (e.g. documents required).

7.8 Transfer Facility for the Fund

Transfer refers to a transaction where a Unitholder transfers his ownership of units in the Fund to another person(s).

The transferee must be a Sophisticated Investor and provides the necessary declaration.

For the Fund, the transfer form must be completed in the presence of a witness. For partial transfer, the minimum balance to be maintained in your unit trust account must be 100,000 units or such sum as decided by the Trustee and the Manager from time to time.

7.9 Mode of Distribution

Distribution Policy*
Incidental, subject to the Manager's discretion

**Applicable for Class MYR-Hedged BOS & Class USD BOS.*

Distribution of income is in the form of cash or reinvest for more units.

When there are stock market corrections, bear markets or economic downturns, realised capital losses may outweigh realised gains, dividends and interest/profit sharing income received and thus result in no income distributions being possible.

You may opt for income distributions to be paid out to you directly in cash by way of relevant mode of payments as determined by the Manager. All income distribution proceeds will be paid out via bank transfer. Thus, it is important for you to furnish us your bank account details upon your subscription. We will reinvest your income distribution proceeds if there are no bank account details provided to BOSWM MY or the bank account details you provided is inaccurate resulting failed bank transfer.

In the absence of written instructions to the contrary, income distribution declared for the relevant Class(es) of Unit will be automatically reinvested into additional units based on the NAV per unit of the relevant Class(es) of Unit by the fourth Business Day (T+4) after the declaration of distributions at no cost.

Income distribution amounting to less than or equal to the amount of RM200 (or USD200 for any Class(es) denominated in USD) will be automatically reinvested into additional units based on the NAV per unit of the relevant Class(es) of Unit by the fourth Business Day) after the declaration of income distribution.

7.10 Periodic Reporting to Investors

Unitholders of the Fund will receive monthly statement of account, which will provide the Unitholders with the latest update of their investment account.

Unitholders will also receive quarterly and annual reports, containing information in relation to the Fund's investment strategies, outlook, performance portfolio holdings, key risk factors and accounts. These reports will be sent to the Unitholders within two months from the close of the quarter period and from the financial year end of the Fund respectively. You are advised to keep abreast of the developments of the Fund.

7.11 Policies and Procedures to Prevent Money Laundering Activities

We have policies and procedures in place to comply with the legislation in force in Malaysia to prevent money laundering activities. In order to implement these procedures, investors will be required to provide detailed verification of identity including but not limited to proof of identity, residential or registered address, occupation or business, funds or source of income when buying or redeeming units and to periodically update their records. Until satisfactory evidence has been received, we reserve the right to refuse or accept the application form from investors to buy or redeem units or to pay the proceeds of the redemption of units. We may delay or refuse any application without giving any reason for doing so where this is in accordance with our anti-money laundering obligations. We also reserve the right to request additional information including the identity of any beneficial owners as may be required to support the verification of information and to allow us to carry out due diligence exercise on the investors in compliance with the relevant legislation.

Any suspicious transaction will be reported to the relevant authority.

7.12 Prudent Control

The Compliance department is responsible for compliance matters and liaises with the SC to ensure that all laws, regulations, code of conduct and prudential limits are followed.

The Head of Compliance is the designated person responsible for compliance and reports to the Board of Directors of the Manager ("Board") on compliance matters. In the event that the Head of Compliance is absent, or has resigned, the next-person-in-line will be the designated person responsible for compliance matters until such position is filled.

Warning: Unit prices and distributions payable, if any, may go down as well as up.

8. THE MANAGER – BOS WEALTH MANAGEMENT MALAYSIA BERHAD

8.1 Background

BOS Wealth Management Malaysia Berhad ("Manager") has over two decades of investment experience in managing and offering a comprehensive range of unit trust funds, Wholesale Funds as well as portfolio management services for both institutional and individual investors.

As the Manager of the Fund, the roles and responsibilities of BOS Wealth Management Malaysia Berhad are:

- Investment functions which include:
 - o Conducting investment research.
 - o Determining the Fund' investment strategy.
 - o Investing the assets of the Fund.
 - o Reviewing the Fund' portfolio and investment performance.

- Administrative functions which include:
 - o Maintaining the Unitholders' register.
 - o Valuation of portfolio and computation of the daily NAV per unit of the Class(es) of Unit.
 - o Preparing the Fund' financial statements, quarterly and annual reports.
 - o Keeping proper records on Unitholder(s)' transactions.

Note: Further information on the Manager can be found at www.boswm.com.my.

8.2 The Board of Directors of the Manager

The Board meets on a quarterly basis and is involved in determining the corporate policies and direction of the Manager. The Board members' profile can be found at www.boswm.com.my.

8.3 The Designated Fund Manager of the Fund

Ms. Oh Jo Ann is the designated fund manager of the Fund. Her profile can be found at www.boswm.com.my.

9. THE TRUSTEE – CIMB COMMERCE TRUSTEE BERHAD

CIMB Commerce Trustee Berhad was incorporated on 25 August 1994 and registered as a trust company under the Trust Companies Act, 1949. The Trustee is qualified to act as a trustee for collective investment schemes approved under the Capital Markets and Services Act 2007, and has been involved in unit trust industry as trustee since 1996. It acts as trustee to various unit trust funds, real estate investment trusts, wholesale funds, private retirement schemes and exchange traded funds.

CIMB Commerce Trustee Berhad has delegated its custodian function to CIMB Bank Berhad (CIMB Bank). CIMB Bank's ultimate holding company is CIMB Group Holdings Berhad, a listed company on Bursa Malaysia. CIMB Bank provides full-fledged custodial services, typically clearing, settlement and safekeeping of all types of investment assets and classes, to a cross section of investors and intermediaries client base, both locally and overseas.

For local MYR assets, they are held through its wholly owned nominee subsidiary "CIMB Group Nominees (Tempatan) Sdn Bhd". For foreign non-MYR assets, CIMB appoints global custodian as its agent bank to clear, settle and safekeep on its behalf and to its orders. All investments are automatically registered in the name of the custodian to the order of the Trustee. CIMB Bank acts only in accordance with the instructions from the Trustee.

The Trustee's functions, duties and responsibilities are set out in the Deed. The general functions, duties and responsibilities of the Trustee include, but are not limited to, the following:

- Take into custody the investments of the Fund and hold the investments in trust for the Unitholders.
- Ensure that the Manager operates and administers the Fund in accordance with the provisions of the Deed, and Guidelines.
- As soon as practicable notify the SC of any irregularity or breach of the provisions of the Deed, Guidelines and any other matters which in the Trustee's opinions may indicate that the interests of the Unitholders are not served.
- Exercise reasonable diligence in carrying out their functions and duties, in actively monitoring the operation and management of the Fund by the Manager to safeguard the interests of the Unitholders.
- Maintain, or cause the Manager to maintain, proper accounting records and other records as are necessary to enable a complete and accurate view of the Fund to be formed and to ensure that the Fund is operated and managed in accordance with the Deed, Information Memorandum, the Guidelines and securities law.
- Require that the accounts of the Fund be audited at least annually.

CIMB Commerce Trustee Berhad is the trustee of the Fund, and where applicable, there may be proposed related party transactions and/or conflict of interest involving or in connection with the Fund in the following events:

- a) Where the Fund invests in instrument(s) offered by CIMB Group;
- b) Where the Fund is being distributed by CIMB Group as IUTA; and
- c) Where the assets of the Fund are being custodised by the CIMB Group as sub-custodian of the Fund (i.e. Trustee's delegate).

The Trustee has in place policies and procedures to deal with any conflict of interest situation. The Trustee will not make improper use of its position as the legal registered owner of the Fund's assets to gain, directly or indirectly, any advantage or cause detriment to the interest of the Unitholders.

10. SALIENT TERMS OF THE DEED

10.1 Your Rights as a Unitholder

Each unit in the Class gives you an equal undivided interest in that Class. Under the Deed, each unitholder will receive a sum proportionate to his or her unitholdings upon termination of the Fund. In a distribution of income, if any, we will recognise unitholders who are registered as at the date a distribution of income is declared.

You have the right, amongst others, to the following:

- To receive any distribution of income of the Fund, to participate in any increase in capital value of the units and to all rights and privileges under the Fund's deed;
- To call for a meeting of unitholders and to vote for the removal of the Trustee or the Manager by way of a special resolution; and
- To receive annual and quarterly report.

10.2 Your Liabilities as a Unitholder

The liability of a unitholder is limited to the purchase price paid or agreed to be paid for a Unit. A unitholder need not indemnify the Trustee or the Manager if the liabilities incurred by the Trustee and/or Manager on behalf of the Fund exceed the value of the assets of the Fund. The recourse of the Trustee and the Manager is limited to the assets of the Fund.

10.3 Your Limitations and Restrictions as a Unitholder

No unitholder shall be entitled to require the transfer to him or her of any of the investments or assets of the Fund or be entitled to interfere with or question the exercise by the Trustee, or the Manager on its behalf, of the rights of the Trustee as the registered owner of such investment and assets.

10.4 Meetings convened by the Unitholders

Unitholders may apply to the Manager to summon a meeting of unitholders for purposes of:

- considering the most recent financial statements of a Fund
- requiring the retirement or removal of the Manager or the Trustee;
- giving to the Trustee such directions as the meeting thinks proper; or
- considering any matter in relation to the deed.

However, the Manager shall not be obliged to summon such a meeting unless the Manager received an application from not less than fifty (50), or one-tenth (1/10), whichever is lesser, of all the unitholders of a Fund or a particular Class, as the case may be, to summon a meeting of the unitholders of a Fund or a particular Class and the application has been made in accordance with the provisions of the deed.

Remote Meeting

Nothing shall preclude the Manager from convening any unitholders' meeting at more than one venue using any communication facility or technology or method available as the Manager shall determine to enable the unitholders to participate and to exercise their right to speak and vote at that meeting. Where such meeting is convened, any reference to a unitholder being "present in person" in the Deed, meetings or resolutions shall include, where permitted by the Manager, to that unitholder being present either remotely or virtually and for the avoidance of doubt it is hereby agreed that the participation by a unitholder in such meeting using the prescribed communication facility or technology or method shall be deemed as being present at that meeting notwithstanding that the unitholder is not physically present at the main venue of that meeting.

11. MANAGER'S HEAD OFFICE AND IUTA

HEAD OFFICE

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

INSTITUTIONAL UNIT TRUST ADVISERS (IUTA)

For more details on the list of appointed IUTA (if any), please contact the Manager. Our IUTA may not carry the complete set of our funds. Investments made via our IUTA may be subject to different terms and conditions.