

**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 DYNAMIC INCOME 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 Dynamic Income Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the BOSWM Dynamic Income Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the BOSWM Dynamic Income 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 Dynamic Income 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 Dynamic Income 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?

*The Fund is suitable for investors who are seeking income<sup>#</sup> and potential capital growth. The Fund's return is not guaranteed and is subject to fluctuation from time-to-time.*

*The Fund is NOT open for subscription application from **US Person(s)\***.*

*<sup>#</sup>Fund's distribution, which could be in the form of cash or units.*

*\*Kindly see the Prospectus of the Fund for the definition.*

### KEY PRODUCT FEATURES

#### 3. WHAT AM I INVESTING IN?

<b>Fund Category:</b>	Fixed Income
<b>Fund Type:</b>	Growth & Income
<b>Base Currency:</b>	MYR
<b>Financial Year End</b>	30 <sup>th</sup> June of every calendar year
<b>Distribution:</b>	<b>Class BOS MYR</b> - Declaration of income <sup>#</sup> distribution (if any) is at least once a year.
<b>Launch Date:</b>	2 October 2019
<b>Offer Price:</b>	<b>Class BOS MYR</b> - MYR1.0000 per unit <i>Note: The offer price provided above is only for your reference. As the Fund is already operational, the subscription price will be based on the prevailing NAV per unit.</i>

**Investment Objective** The Fund aims to deliver total return for its Unit Holder(s).

Notes:

- Any material change to the investment objective of the Fund would require Unit Holders' approval.
- 'total return' refers to income (in the form of income distribution) and potential capital growth.

**Investment Strategy & approach** The Fund adopts a conservative investment approach, where the stability of the Fund's NAV per unit is the top priority. Nevertheless, the Fund is not a passive fund as it may engage in active trading and dynamically adjust its portfolio to achieve its investment objective. Investment decision will be guided by the Manager's outlook on interest rate by taking into account various factors, such as inflation expectation, monetary policies as well as economic growth.

The Fund is expected to invest majority of its NAV in investments (i.e. fixed income securities\*, money market instruments and term deposits) with shorter-term maturity (i.e. up to 3 years), while the balance will be invested in investment with longer-term maturity (i.e. more than 3 years). Having said that, it will be up to the Manager to decide on the Fund's allocation between the investments with shorter-term and longer-term maturity. Take for example, if the market condition permits (i.e. optimistic outlook), the Manager may seize the opportunity to hold more of the investments with longer-term maturity in order to obtain higher yield.

On the selection of rated fixed income securities, the Fund will only purchase those with a minimum long-term credit rating of single 'A' rated by RAM (or an equivalent<sup>1</sup> long-term credit rating rated by other global or domestic bond-rating agencies<sup>2</sup>). Should the long-term credit rating of the fixed income securities held by the Fund is being downgraded, the Manager shall have full discretion to decide whether to hold or to sell the fixed income securities, but should not increase its holdings in such fixed income securities as long as their long-term credit rating is below the minimum long-term credit rating as mentioned above. The Fund may opt to purchase unrated fixed income securities if the Manager is convinced that the purchase of such unrated fixed income securities is not expected to contribute significantly to the volatility of the Fund's NAV per unit. For efficiency and diversification purposes, the Fund may utilise collective investment scheme(s) to gain exposure in fixed income securities, and may have exposure in financial derivatives instruments for hedging purpose.

The Fund adopts a dynamic portfolio management where the Manager may adjust the Fund's exposure actively between different permitted investments for the purpose of optimising its risk-adjusted return.

**Performance Benchmark**

Maybank Overnight Deposit Rate.

Note: The Fund is neither a capital guaranteed fund nor a capital protected fund.

\* Comprised of corporate bonds, securities and instruments issued or guaranteed by governments and central banks.

<sup>1</sup> By having their own proprietary rating systems and methodologies, credit rating granted by the respective credit rating agencies may vary. It will be up to the Manager to determine the equivalency of the credit rating granted by the respective credit rating agencies.

<sup>2</sup> Refers to S&P, Moody's, Fitch, MARC and any other credit rating agencies approved by the relevant regulators.

**Asset Allocation** Up to 100% in fixed income securities (i.e. corporate bonds, securities and instruments issued or guaranteed by governments and central banks), money market instruments and/or term deposits.

The balance, if any, in cash (i.e. cash kept at the Fund's trust account).

**4. WHO AM I INVESTING WITH?**

- Manager : BOS Wealth Management Malaysia Berhad.
- Trustee : CIMB Commerce Trustee 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?

#### General risks associated with the Fund

**Inflation risk** – Inflation risk refers to the risk that an investor's investment in a unit trust 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.

**Market risk** – Market risk refers to the possibility that an investment in a unit trust fund will lose value because of a general decline in the financial markets, due to economic, political and/or other factors, which will result in a decline in the fund's net asset value.

**Manager risk** – This risk refers to the day-to-day management of a fund by its manager which will impact the performance of the fund. For example, investment decisions undertaken by the 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.

**Regulatory risk** – Regulatory risk arises when a change of law(s) has a negative impact on a unit trust fund. For example, if capital controls are abruptly introduced and applicable to the fund (that is established to invest in foreign countries), then the fund may have difficulty to place its investments in foreign countries. Such constraint may render the fund to be no longer operational in the way that it was originally intended.

#### Specific risks associated with the Fund:

**Interest rate risk** – Interest rate risk refers to the impact of interest rate changes on the valuation of fixed income securities. When interest rates rise, fixed income securities prices generally decline and this may lower the market value of the Fund's investment in fixed income securities. The reverse may apply when interest rates fall. In order to mitigate interest rate risk, the Manager will need to manage the fixed income portfolio taking into account the coupon rate and time to maturity of the fixed income securities. The change in interest rate environment may also have implication on the interest rates offered by term deposits and money market instruments. In a low interest rate environment, the Fund may have to accept term deposits and money market instruments that offer low interest rate. This will result in lower return for the Fund.

**Credit & default risk** – Credit risk relates to the creditworthiness of the issuers of the fixed income securities and/or Financial Institutions of the money market instruments and deposits and their expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the fixed income securities. In the case of rated fixed income securities, this may lead to a credit downgrade. Default risk relates to the risk that an issuer of a fixed income securities and/or 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 fixed income securities and money market instruments. Both credit and default risk could adversely affect the value of the Fund should the Fund invest in fixed income securities which are subsequently downgraded and/or their issuers defaulting in payments or failing to make payments in a timely manner.

**Country risk** – The Fund may invest in foreign investment and it may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the country in which the Fund invests in. For example, the deteriorating economic conditions of a country may adversely affect the value of the investments undertaken by the Fund in that country. This in turn may cause the NAV or NAV per unit of a Class to fall.

**Currency risk** – As the Fund may consist of investments denominated in foreign currencies (i.e. non-MYR), the Fund will be exposed to currency risk. As a multi-class fund, currency risk is applicable at two levels:

#### a) Currency risk at the Fund's portfolio level

The impact of the exchange rate movement between the base currency of the Fund and the currency of its

underlying investments may result in a depreciation of the value of the investments as expressed in the base currency of the Fund; and

**b) Currency risk at the class level**

The impact of the exchange rate movement between the base currency of the Fund and the currency of the respective Class(es) may result in a depreciation of the investor's holdings as expressed in the base currency of the Fund.

Note: Currency risk at the class level is not applicable to any Class(es) which are offered in the currency of MYR.

The Manager may utilise derivatives for currency hedging purpose. Currency hedging at the Fund's portfolio level (if any) is subject to the Manager's discretion. As for the respective Class(es), currency hedging (if any) depends on their respective currency hedging feature. For the avoidance of doubt, Class BOS MYR does not feature currency hedging.

**Liquidity risk** - Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavourable prices, which may subsequently lead to investment loss to its unitholders. The Manager may (in consultation with the Trustee) seek temporary financing to meet redemption request, considering which is in the best interests of Unitholders before consider the suspending the dealing in the Fund's units. Please refer to Section 6.4 Suspension of Dealing in Units of the Prospectus for more details.

It is important to note that in the event of suspension, Unit Holders will not be able to liquidate their investment in the Fund, resulting delay in receiving redemption proceeds.

**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 of the Fund, namely – **Class BOS MYR** are subject to the following:

<b>Sales Charge:</b>	Up to 2.00% of the Fund's NAV per unit of the Class
<b>Management Fee:</b>	Up to 0.50% p.a. of the NAV of the Class
<b>Trustee Fee:</b>	0.04% p.a. of the NAV of the Fund calculated and accrued on a daily basis, subject to a minimum of RM8,400 p.a. (excluding foreign custodian fee and charges).
<b>Redemption Charge:</b>	No redemption charge will be imposed.
<b>Switching Fee:</b>	Switching transaction may be subjected to the applicable difference in sales charge between the fund to be switched from and the fund to be switched into. Please refer to the Prospectus for the terms and conditions of the switching facility of the Fund.
<b>Transfer Fee:</b>	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 the Fund's NAV is calculated once at the end of every 3 Business Day. The Fund's NAV attributable to the Class(es) will then be calculated, and the daily NAV per unit of the Class(es) will be published on the next Business Day after the valuation (T+1).
- Fund prices will be published on the Manager's website at [www.boswm.com.my](http://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 the Manager's head office by 4.00 p.m. on any Business Day. The Manager 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 4.00 p.m. will be treated as having been received on the next Business Day.
- Payments will be made to investors within seven (7) Business Days (from the Business Day the redemption request is accepted).

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 30 JUNE**

Source of fund performance: BOS Wealth Management Malaysia Berhad

Source of benchmark performance: Bloomberg & Maybank

**10. PORTFOLIO STRUCTURE**

	2025	2024	2023
<b>Fixed Income Securities</b>	42.55%	35.16%	37.17%
<b>Cash &amp; Liquid Assets</b>	57.45%	64.84%	62.83%
<b>Remarks</b>	The fixed income securities allocation of the Fund increased to 42.55% from 35.16% as at 30 June 2025 due to net redemptions coupled with net buying activities.		

**11. PERFORMANCE DATA**

**Average Annual Return**

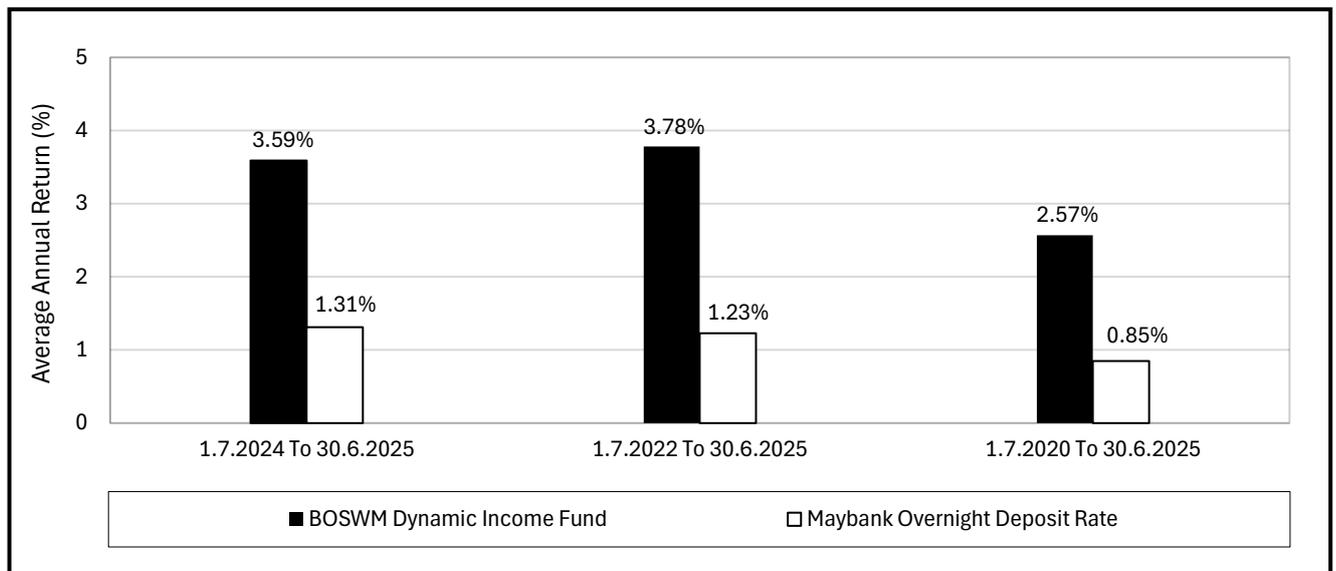
	1 Year's Period 1.7.2024 To 30.6.2025	3 Years' Period 1.7.2022 To 30.6.2025	5 Years' Period 1.7.2020 To 30.6.2025
<b>BOSWM Dynamic Income Fund</b>	3.59%	3.78%	2.57%
<b>Maybank Overnight Deposit Rate</b>	1.31%	1.23%	0.85%

**Total Annual Return**

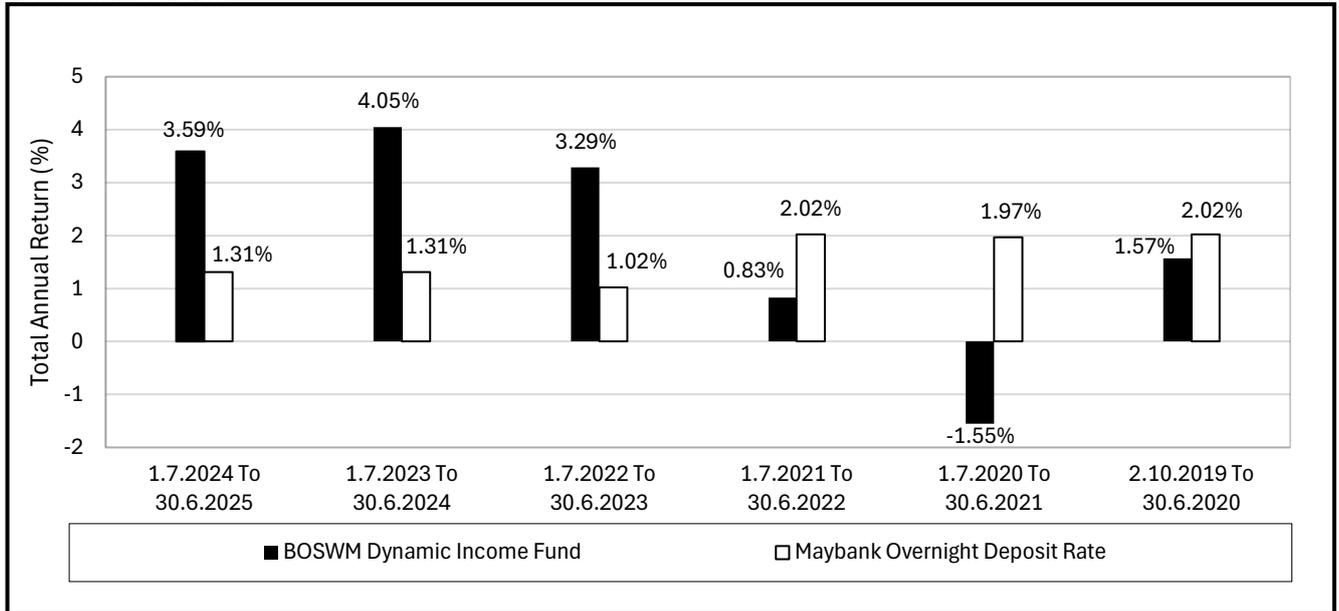
	1.7.2024 To 30.6.2025	1.7.2023 To 30.6.2024	1.7.2022 To 30.6.2023	1.7.2021 To 30.6.2022	1.7.2020 To 30.6.2021	2.10.2019 To 30.6.2020
<b>BOSWM Dynamic Income Fund</b>	3.59%	4.05%	3.29%	0.83%	-1.55%	1.57%
<b>Maybank Overnight Deposit Rate</b>	1.31%	1.31%	1.02%	2.02%	1.97%	2.02%

**12. PERFORMANCE CHART**

**Average Annual Return**



### Total Annual Return



Basis of calculation and assumptions made in calculating the returns:

$$\text{* Percentage growth} = \frac{\text{NAV}_t - \text{NAV}_{t-1}}{\text{NAV}_{t-1}}$$

where  $t$  = current year  
 $t-1$  = previous year

### 13. DISTRIBUTION

	2025	2024	2023
Gross Distribution Per Unit (sen)	2.90	3.20	1.80
Net Distribution Per Unit (sen)	2.90	3.20	1.80

Note: Distribution is in the form of cash and reinvestment of units.

### 14. UNIT SPLIT

Not applicable.

### 15. PORTFOLIO TURNOVER RATIO (PTR)

	2025	2024	2023
PTR (times)	0.15	0.20	0.37
Remarks	The PTR for the financial year ended 30 June 2025 is lower due to decrease in investing activities.		

**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	<a href="http://complaint.fmos.org.my/index.php">complaint.fmos.org.my/index.php</a>
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	<a href="mailto:aduan@seccom.com.my">aduan@seccom.com.my</a>
Via online complaint form available at	<a href="http://www.sc.com.my">www.sc.com.my</a>
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 fax to	03 – 2093 2700
via e-mail to	<a href="mailto:complaints@fimm.com.my">complaints@fimm.com.my</a>
Via online complaint form available at	<a href="http://www.fimm.com.my">www.fimm.com.my</a>
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.