

PRODUCT HIGHLIGHTS SHEET

CIMB-PRINCIPAL GLOBAL DIVIDEND MAXIMISER FUND

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed by the directors or authorised committee or persons approved by the Board of CIMB-Principal Asset Management Berhad. 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.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has authorised/recognised the issuance of CIMB-Principal Global Dividend Maximiser Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the CIMB-Principal Global Dividend Maximiser Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the CIMB-Principal Global Dividend Maximiser 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 CIMB-Principal Asset Management Berhad, responsible for the CIMB-Principal Global Dividend Maximiser 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.

THE MANAGER

CIMB-Principal Asset Management Berhad ("CIMB-Principal") holds a Capital Markets Services License for fund management and dealing in unit trust products under the Capital Markets and Services Acts 2007 and specializes in managing and operating unit trusts for investor, both institutional and retail. CIMB-Principal's responsibilities include managing investment portfolios by providing fund management services to insurance companies, pension funds, unit trust companies, corporations and government institutions in Malaysia. In addition, CIMB-Principal is an approved private retirement scheme provider in Malaysia. CIMB-Principal originally commenced its operations as a unit trust company in November 1995.

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 Information Memorandum before deciding to invest. Investors are advised to read this Product Highlights Sheet together with the Fund's Information Memorandum dated 11 May 2015 and its First Supplemental Information Memorandum dated 30 November 2015.

BRIEF INFORMATION ON CIMB-PRINCIPAL GLOBAL DIVIDEND MAXIMISER FUND

CIMB-Principal Global Dividend Maximiser Fund is a Wholesale Fund issued by CIMB-Principal. The Fund aims to provide income* and potential capital growth to investors through investments in one collective investment scheme, which invests in equities or equity related securities worldwide.

Note:

* All distributions (if any) will be automatically reinvested into additional units in the Class at the NAV per unit of the Class on the distribution date (the number of units is rounded using the normal rounding policy to two decimal places), unless written instructions to the contrary are communicated by you to the Manager. Please refer to "Other Information" chapter of the Information Memorandum for more information.

This is neither a capital protected nor capital guaranteed fund.

PRODUCT SUITABILITY

This Fund best suits you if you:

- are Qualified Investors;
- have a medium term to long term investment horizon; and/or
- seek exposure in global equities which is structured via a target fund.

KEY PRODUCT FEATURES

Fund Category/Type	Wholesale Fund (Feeder Fund) / Income and capital growth.
Base currency	USD.
Benchmark	The Fund is benchmark unconstrained as the Target Fund is benchmark unconstrained, i.e. it will be actively managed without reference to any specific benchmark.
Investment strategy	<p>In order to achieve its objective, the Fund will invest at least 95% of its NAV in the Schroder International Selection Fund Global Dividend Maximiser (the "Target Fund"); a SICAV domiciled in Luxembourg and established on the 13 July 2007. The Fund will invest in Class A of the Target Fund, which is a share class denominated in USD with income distribution. The Fund will also maintain up to a maximum of 5% of its NAV in liquid assets.</p> <p><u>Information on the Target Fund</u> Investment manager: Schroder Investment Management Limited Management company: Schroder Investment Management (Luxembourg) S.A. Regulatory authority: Commission de Surveillance du Secteur Financier (Luxembourg Financial Sector Supervisory Authority)</p>
Launch date	11 May 2015.
Financial year-end	30 November.
Distribution Policy	<p>The distribution will be on a quarterly basis depending on the level of the Class' and/or Fund's income. However, if the level of income generated permits, the Manager may distribute on a more frequent basis, e.g. on a monthly basis.</p> <p>Note: <i>The Manager has the right to make provisions for reserves in respect of distribution of the Fund. If the income available is too small or insignificant, any distribution may not be of benefit to the Unit holders as the total cost to be incurred in any such distribution may be higher than the amount for distribution. The Manager has the discretion to decide on the amount to be distributed to Unit holders. The Manager also has the discretion to make income distribution on an ad-hoc basis, taking into consideration the level of its realized income and/or realized gains, as well as the performance of the Fund.</i></p>
Deed	<p>The Fund is governed by:</p> <ul style="list-style-type: none"> ▪ Deed dated 30 April 2015 ▪ First Supplemental Deed dated 24 November 2015
Manager	CIMB-Principal Asset Management Berhad.
Trustee	HSBC (Malaysia) Trustee Berhad.
Solicitors	Soon Gan Dion & Partners.

KEY RISKS

General risks of investing in a unit trust fund

Returns not guaranteed	Investors should be aware that by investing in a unit trust fund, there is NO GUARANTEE of any income distribution or capital appreciation. In the case of a feeder fund, the target fund's manager mitigates this risk by ensuring diligent management of the assets of the target fund based on a structured investment process.
General market environment risk	A unit trust fund may be prone to changing market conditions, which may result in uncertainties and fluctuations in the price of the securities of the fund's investment portfolios and hence, the fund's NAV.
Risk of non-compliance	This risk refers to the current and prospective risk to the unit trust fund and the investors' interest arising from non-conformance with the applicable laws, rules, regulations and deed. The possibility of a breakdown in the Manager's prescribed practices and internal policies and procedures are factors that may lead to non-compliance. In order to mitigate this risk, the Manager has in place stringent internal controls and compliance monitoring processes for all funds under its management.
Inflation risk	Inflation is the risk that a unit trust fund's assets or income from a unit trust fund's investments may be worth less in the future as inflation decreases the value of money. This risk can be mitigated by investing in securities that can provide a positive real rate of return.
Loan financing risk	If a loan is obtained to finance the purchases of units of a unit trust fund, investors will need to understand that borrowing increases the magnitude of gains or losses. Hence, the risk of using loan financing should be carefully assessed.

Specific risks of the Fund

Fund manager risk	Since the Fund invests into a collective investment scheme managed by another manager, i.e. Target Fund, the Target Fund's manager has absolute discretion over the Target Fund's investment technique, operational controls and management. In the event of mismanagement of the Target Fund, the NAV of the Fund, which invest into the Target Fund would be affected negatively.
Legal and taxation risk	As the Fund invests in the Target Fund, investors should be aware that the legal and tax treatment of the Target Fund may impact the Fund in ways that cannot be predicted. Any legal changes in the treatment of the Target Fund may also affect the Fund.
Default risk	Default risk refers to the possibility that the counterparty or issuer of a Deposit and/or money market instrument will not be able to make timely payments of interest and/or principal repayment when payment is due.
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. These factors may have an adverse impact on the prices of the Target Fund's investments, which will depress the Target Fund's NAV growth, and consequently depress the Fund's NAV growth.

Specific risks of the Target Fund

Investment objective risk	Investment objectives express an intended result but there is no guarantee that such a result will be achieved. Depending on market conditions and the macroeconomics environment, investment objectives may become more difficult or even impossible to achieve. There is no express or implied assurance as to the likelihood of achieving the investment objective.
Regulatory risk	The Schroder International Selection Fund is domiciled in Luxembourg and all the regulatory protections provided by their local regulatory authorities may not apply. The Target Fund will be registered in non-European Union jurisdictions and may be subject to more restrictive regulatory regimes without any notice to the shareholders of the Target Fund. This may prevent the Target Fund from making the fullest possible use of the investment limits.
Liquidity risk	Liquidity risk exists when particular investments are difficult to sell. The Target Fund's investment in illiquid securities may reduce the returns of the Target Fund because it may be unable to sell the illiquid securities at the time or price desired by the Target Fund's investment manager.
Financial derivative instrument risk	As the Target Fund may invest in financial derivative instruments to meet its specific investment objective, there is no guarantee that the performance of the financial derivative instruments will result in a positive effect for the Target Fund and the shareholders of the Target Fund.
Currency risk	The base currency of the Target Fund is denominated in USD. As the investments of the Target Fund may be quoted and/or priced in currencies other than USD, any unfavorable fluctuation in the exchange rate between the USD and the currencies in which the investments is quoted and/or priced may have an adverse effect on the value of these investments when expressed in USD. Investors should note that any gains or losses arising from the movement of the foreign currencies against USD may therefore increase or decrease the capital gains or capital loss of the investment.
Counterparty risk	The Target Fund conducts transactions through or with brokers, clearing houses, market counterparties and other agents and thus is subject to the ability of any such counterparty to perform its financial obligations and on a timely manner.

Options risk	As part of the Target Fund's investment strategies, the Target Fund will sell only covered call options on equities that are owned by the Target Fund with the aim to generate additional income. By writing covered call option on the equity held, the Target Fund earns a premium but the potential gain of that equity will be capped at the option strike price. Investors who are in doubt should consult their professional advisers for better understanding of this risk.
Risk of investing in emerging markets	Investing in assets from the emerging markets generally entails a greater risk than investing in assets from the markets of industrialized countries. Investors should bear in mind that investments in emerging markets are subject to higher price volatility and therefore will tend to have a higher investment risk that will affect the Target Fund's growth.
Suspension or deferral risk	The Company reserves the right to extend the period of payment of redemption proceeds to such period, not exceeding thirty calendar days and/or not to accept instructions to redeem on any one dealing day more than 10% of the total value of shares in issue of the Target Fund.
Additional risks associated with the Target Fund	
Risk associated with distribution	The Target Fund may make distributions out of capital and/or unrealised capital gains. Such distributions may reduce the funds/monies available for the Target Fund to generate potential capital gains, i.e. opportunity loss.

Note: If the investments are made through the Distributor (i.e. the IUTA via a nominee system of ownership), investors would not be deemed to be a Unit holder under the Deed and as a result, 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).

FEES & CHARGES

	Class(es) of units							
	Class USD	Class MYR	Class AUD	Class SGD				
Application Fee	CWA: Up to 6.50% of the NAV per unit IUTAs: Up to 5.50% of the NAV per unit							
Withdrawal Fee	Nil.							
Switching Fee	Switching between the Class and other CIMB-Principal Funds (or its classes) must be denominated in the same currency. Since switching is treated as a withdrawal from one Class or fund and an investment into another Class or fund by a Unit holder (Qualified Investor), a Switching Fee equal to the difference (if any) between the Application Fees of these two Classes or funds will be charged accordingly. Switching Fee will not be charged if the fund to be switched into has a lower Application Fee. <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Administrative fee: USD35 (or equivalent) for every switch.</td> <td style="text-align: center;">Administrative fee: MYR100 (or equivalent) for every switch.</td> <td style="text-align: center;">Administrative fee: AUD35 (or equivalent) for every switch.</td> <td style="text-align: center;">Administrative fee: SGD35 (or equivalent) for every switch.</td> </tr> </table> The administrative fee is waived for the first four (4) switches out of any of the CIMB-Principal Funds in each calendar year. The Manager also has the discretion to waive the Switching Fee and/or administrative fees.				Administrative fee: USD35 (or equivalent) for every switch.	Administrative fee: MYR100 (or equivalent) for every switch.	Administrative fee: AUD35 (or equivalent) for every switch.	Administrative fee: SGD35 (or equivalent) for every switch.
Administrative fee: USD35 (or equivalent) for every switch.	Administrative fee: MYR100 (or equivalent) for every switch.	Administrative fee: AUD35 (or equivalent) for every switch.	Administrative fee: SGD35 (or equivalent) for every switch.					
Transfer Fee	Not more than USD15 (or equivalent) may be charged for each transfer.	Not more than MYR50 (or equivalent) may be charged for each transfer.	Not more than AUD15 (or equivalent) may be charged for each transfer.	Not more than SGD15 (or equivalent) may be charged for each transfer.				
	However, the Manager has the discretion to waive the Transfer Fee.							
Management Fee	Up to 1.80% per annum of the NAV of the Fund.							
Trustee Fee	0.04% per annum of the NAV of the Fund (including local custodian fees and charges but excluding foreign sub-custodian fees and charges).							
Other charges payable directly by the investor when purchasing or redeeming the units	Any applicable bank charges and other bank fees incurred as a result of an investment or redemption will be borne by the investor.							
Expenses directly related to the Fund	Only expenses that are directly related to the Fund can be charged to the Fund. Examples of relevant expenses are audit fee and tax agent's fee.							

Note:

- Despite the maximum Application Fee disclosed above, investors may negotiate with the Manager or Distributor for lower fee. However, investors should note that the Manager or Distributor may, for any reason at any time, where applicable, accept or reject the request and without having to assign any reason, either generally (for all investors) or specifically (for any particular investor or a group of investors) without prior notice to the investors.
- The Manager may, for any reason at any time, where applicable, waive, or reduce the amount of any fees (except the Trustee Fee) or other charges payable by investors in respect of the Fund, either generally (for all investors) or specifically (for any particular investor) and for any period or periods of time at its absolute discretion.

TRANSACTION INFORMATION

	Class(es) of units			
	Class USD	Class MYR	Class AUD	Class SGD
Minimum initial investment	USD 10,000.00	MYR 10,000.00	AUD 10,000.00	SGD 10,000.00
	or such other amount as the Manager may from time to time decide.			
Minimum additional investment	USD 5,000.00	MYR 5,000.00	AUD 5,000.00	SGD 5,000.00
	or such other amount as the Manager may from time to time decide.			
Minimum withdrawal	5,000 units or such other amount as the Manager may from time to time decide.			
Minimum balance	10,000 units or such other number as the Manager may from time to time decide.			
Switching	The Manager may, at its absolute discretion, allow switching into (or out of) the Fund, either generally (for all Qualified Investors) or specifically (for any particular Qualified Investors).			
Transfer	The Manager may, at its absolute discretion, allow Unit holders to transfer their units to Qualified Investors subject to terms and conditions as may be stipulated by the Manager from time to time. The Manager may refuse to register any transfer of a unit at its absolute discretion.			
Cooling-off period	Six (6) Business Days from the date the application form is received and accepted by the Manager or Distributor from the first time investor. However, corporations or institutions investing in the Fund are not entitled to the cooling-off rights.			

Note: Investors may request for a lower amount or number of units when purchasing units (or additional units), which will be at the Manager's sole and absolute discretion. However, investors should note that the Manager may, for any reason at any time, where applicable, accept or reject the request and without having to assign any reason, either generally (for all investors) or specifically (for any particular investor or a group of investors) without prior notice to the investors. For changes on the minimum withdrawal and the minimum balance, any increase in the amount/units will required concurrence from the Trustee, and the investor will be notified of such changes.

INVESTORS SHOULD NOT MAKE PAYMENT IN CASH TO ANY INDIVIDUAL AGENT OR ISSUE A CHEQUE IN THE NAME OF AN INDIVIDUAL AGENT.

VALUATIONS

The valuation point for a Business Day will be carried out on the next Business Day (T+1) by 4:00 p.m. This is to cater for the currency translation of the foreign securities or instruments to the Fund's base currency. The unit price (i.e. NAV per Unit of the Fund) for a Business Day is available on our website at www.cimb-principal.com.my by 7:30 p.m. on the following Business Day (T+1). Please refer to the "Unit Pricing" section of the Information Memorandum for more details.

AVENUE TO EXIT THIS INVESTMENT

To exit from this investment, you may withdraw from the Fund, switch out of the Fund or transfer your unit holdings to other Qualified Investors. Please refer to the "Fees & Charges" and "Transaction Information" sections for more details.

Withdrawals can be made from the Fund by completing a withdrawal request form and sending it to the relevant Distributors or the head office of CIMB-Principal. There is no restriction on the frequency of withdrawals. That amount will be paid in currency of that Class (e.g. Class USD will be paid in USD) within ten (10) days. However, investors should note that the time taken to pay the redemption proceeds (i.e. 10 days) may be extended/ delayed if the Target Fund is suspended, the redemption request of the Target Fund is deferred and/or the payment of the redemption proceeds is extended. Any applicable bank charges and other bank fees incurred as a result of a withdrawal by way of telegraphic transfer, bank cheque or other special payment method will be charged to you.

CONTACT FOR FURTHER INFORMATION/COMPLAINT

- (i) You may contact our Customer Care Centre at 03-7718 3100. Our Customer Care Centre is available Mondays to Fridays (except on Selangor public holidays), from 8:30 a.m. to 5:30 p.m. (Malaysian time) or you can e-mail us at service@cimb-principal.com.my.
- (ii) Alternatively, you may also contact:
- (a) Securities Industry Dispute Resolution Center (SIDREC):
- via phone to : 03-2282 2280
 - via fax to : 03-2282 3855
 - via e-mail to : info@sidrec.com.my
 - via letter to : Securities Industry Dispute Resolution Center
Unit A-9-1, Level 9, Tower A, Menara UOA Bangsar
No.5, Jalan Bangsar Utama 1, 59000 Kuala Lumpur
- (b) SC's Investor Affairs & Complaints Department:
- via phone to : 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 : Investor Affairs & Complaints Department
Securities Commission Malaysia
No 3 Persiaran Bukit Kiara, Bukit Kiara, 50490 Kuala Lumpur
- (c) Federation of Investment Managers Malaysia's Complaints Bureau:
- via phone to : 03-2092 3800
 - via fax to : 03-2093 2700
 - 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

APPENDIX: GLOSSARY

Application Fee	- Preliminary charge on each investment.
Business Day	- Mondays to Fridays when Bursa Malaysia Securities Berhad is open for trading, and banks in Kuala Lumpur and/or Selangor are open for business. In respect of the Target Fund, it means a week day on which banks are normally open for business in Luxembourg. Note: <i>The Manager may declare certain Business Days to be a non-Business Day if the jurisdiction of the Target Fund declares a non-business day and/or if the Target Fund's manager declares a non-dealing day. This information will be communicated to the Unit holders via CIMB-Principal's website at www.cimb-principal.com.my.</i>
Class(es)	- Any Class of units representing similar interest in the assets of the Fund i.e. Class AUD - The Class of units issued by the Fund denominated in AUD, which will invest in Class A of the Target Fund. Class MYR - The Class of units issued by the Fund denominated in MYR, which will invest in Class A of the Target Fund. Class SGD - The Class of units issued by the Fund denominated in SGD, which will invest in Class A of the Target Fund. Class USD - The Class of units issued by the Fund denominated in USD, which will invest in Class A of the Target Fund.
Class A	- Refers to "Class of Distribution USD" share class of the Target Fund; a share class denominated in USD with income distribution.
Company	- Schroder International Selection Fund.
Deed	- The principal deed and any supplemental deed in respect of the Fund made between the Manager, the Trustee and the Unit holders of the Fund, agreeing to be bound by the provisions of the Deed.
Deposit	- Refers to cash placements with licensed financial institutions which are fixed income, money market deposits with maturities not longer than one year offered by the treasury department of a bank and current account balance.
Distributors	- Any relevant persons and bodies appointed by CIMB-Principal from time to time, who are responsible for selling units of the Fund.
Fund	- CIMB-Principal Global Dividend Maximiser Fund.
IUTAs	- Institutional Unit Trust Advisers.
Long term	- Refers to a period of ten (10) years or more.
Management Fee	- A percentage of the NAV of the Fund that is paid to the Manager for managing the portfolio of the Fund.
Medium term	- Refers to a period of three (3) years or more.

Net Asset Value or NAV	- The NAV of the Fund is the value of all Fund's assets less the value of all the Fund's liabilities, at the point of valuation. For the purpose of computing the annual Management Fee (if any) and annual Trustee Fee (if any), the NAV of the Fund should be inclusive of the Management Fee and Trustee Fee for the relevant day.
NAV per Unit	- The NAV of the Fund divided by the number of units in circulation, at the valuation point.
Product Highlights Sheet	- Refers to the disclosure document issued by the Manager that contains clear and concise information of the salient features of the Fund.
Qualified Investors	- Refers to: <ul style="list-style-type: none"> ▪ an individual whose total net personal assets, or total net joint assets with his or her spouse, exceed three million ringgit or its equivalent in foreign currencies, excluding the value of the individual's primary residence; ▪ an individual who has a gross annual income exceeding three hundred thousand ringgit or its equivalent in foreign currencies per annum in the preceding twelve (12) months; ▪ an individual who, jointly with his or her spouse, has a gross annual income exceeding four hundred thousand ringgit or its equivalent in foreign currencies in the preceding twelve (12) months; ▪ a corporation with total net assets exceeding ten million ringgit or its equivalent in foreign currencies based on the last audited accounts; ▪ a partnership with total net assets exceeding ten million ringgit or its equivalent in foreign currencies; ▪ a unit trust scheme or prescribed investment scheme; ▪ a private retirement scheme; ▪ a closed-end fund; ▪ a company that is registered as a trust company under the Trust Companies Act 1949 [Act 100] which has assets under management exceeding ten million ringgit or its equivalent in foreign currencies; ▪ a corporation that is a public company under the Companies Act 1965 [Act 125] which is approved by the Commission to be a trustee under the Act and has assets under management exceeding ten million ringgit or its equivalent in foreign currencies; ▪ a statutory body established by an Act of Parliament or an enactment of any State; ▪ a pension fund approved by the Director General of Inland Revenue under section 150 of the Income Tax Act 1967 [Act 53]; ▪ a holder of a Capital Markets Services Licence; ▪ a licensed institution; ▪ an Islamic bank; ▪ an insurance company licensed under the Financial Services Act 2013 (Financial Services Act 2013 repealed Insurance Act 1996 with effect from 30 June 2013); ▪ a takaful operator registered under the Islamic Financial Services Act 2013 (Islamic Financial Services Act 2013 repealed Takaful Act 1984 with effect from 30 June 2013); ▪ a bank licensee or insurance licensee as defined under the Labuan Financial Services and Securities Act 2010 [Act 704]; and ▪ an Islamic bank licensee or takaful licensee as defined under the Labuan Islamic Financial Services and Securities Act 2010 [Act 705]. <p>Note: For further details, please refer to Part 1, Schedule 6 and 7 of the Capital Markets and Services Act 2007 (as may be amended, varied, modified, updated and/or superseded from time to time).</p>
SC	- Securities Commission Malaysia.
SC Guidelines	- SC Guidelines on Wholesale Funds as may be amended and/or updated from time to time.
Switching Fee	- A charge that may be levied when switching is done from one fund or class to another.
Transfer Fee	- A nominal fee levied for each transfer of units from one Unit holder to another.
Trustee Fee	- A percentage of the NAV of the Class that is paid to the Trustee for its services rendered as Trustee of the Fund.
Unit holder	- The registered holder for the time being of a unit of the Fund including persons jointly so registered.
Wholesale Fund	- A unit trust scheme established in Malaysia 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 Qualified Investor.
Withdrawal Fee	- A charge levied upon redemption under certain terms and conditions (if applicable).

Note: Unless the context otherwise requires,

- words importing the singular number should include the plural number and vice versa;
- time disclosed in this Product Highlights Sheet should be indicated as Malaysia time; and
- reference to "days" in this Product Highlights Sheet will be taken to mean calendar days.

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