

AHAM World Series – SGD Liquidity Fund

PRODUCED: DECEMBER 2023



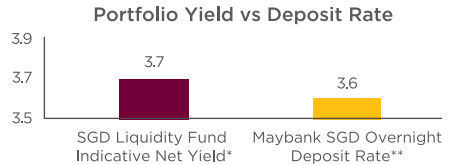
AHAM World Series – SGD Liquidity Fund (“the Fund”) aims to provide investors with high liquidity to meet cash flow requirements whilst maintaining capital preservation by investing in a collective investment scheme, namely Fullerton SGD Cash Fund (“Target Fund”).

Why Invest in this fund?

1

Seeks to Provide Positive and Competitive Returns

- Enjoy higher potential returns than overnight deposits rate
- Benefit from the prevailing interest rate environment in Singapore



2

Access to Liquidity with T+2 Business Day Settlement

- Investors are not bound by tenures imposed by fixed deposits and bills
- T+2 settlement during redemption provides quick access to your funds for financial obligations, expenses and investment opportunities

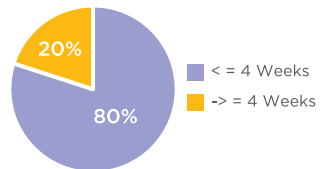


3

Lower Investment Risk

- Invests primarily in SGD deposits offered by Monetary Authority of Singapore (“MAS”) licensed financial institutions holding short-term investment grade ratings
- Placements are managed dynamically to respond quickly to rate movements
- Funds are placed with lower deposits tenure

Maturity Tenure*



4

Gain Access to Institutional Investments

Obtain potentially better yields and terms by investing in:

- Deposits placed with wholesale banks by leveraging on Fullerton’s scale and established price discovery process
- MAS bills available only to the wholesale market



*Source: Fullerton Fund Management, as at 30 November 2023.

**Source: Maybank Deposit Counter Rates, as at 12 December 2023.

OUR INVESTMENT STRATEGY

AHAM World Series – SGD Liquidity Fund

Minimum 80% of the Fund's NAV
in the Target Fund, Fullerton SGD Cash Fund

Fullerton's Investment Strategy and Process

In managing the investment cycle of the Target Fund, the Portfolio Managers focus on the following segments:

Focus on investment objectives

- Fund focus to provide investors with liquidity and achieve return that is comparable to that of the Singapore Dollar banks saving deposits rate

Investment Universe

- Primarily invest in Singapore Dollar Deposits, with investment tenures of generally not more than 366 days, and not more than 732 days (max 10% of NAV)
- May invest in Singapore bills, permitted under the Money Market Funds Investment Guidelines

Key Investment Guidelines

Only invests in counterparty with minimum short-term rating of:

- F-2 by Fitch or
- P-2 by Moody's or
- A-2 by Standard and Poor's

About Fullerton Fund Management

- Founded in 2003 and headquartered in Singapore
- Total AUM: USD 37.2 billion¹
- Owned 51% by Seviaora (wholly owned by Temasek) & the rest by Income Insurance
 - Seviaora offers global clients a comprehensive range of multi-asset, multi-strategies in public and private markets
 - Temasek is a multi-generation global investor seeking to make a difference and owned by the Government of Singapore (Rating: Moody's - Aaa², S&P - AAA³)
 - Income insurance is the leading composite insurer in Singapore, offering life, health and general insurance (Rating: S&P - AA-⁴)

1. Source: Fullerton Fund Management, as at end March 2023

2. Source: Moody's Investor Service, https://www.moody.com/research/Moodys-affirms-Temaseks-Aaa-ratings-outlook-stable-PR_479401?cy=aus&lang=en, as at 18 September 2023

3. Source: Standard and Poor's, Ratings Direct, <https://www.temasek.com.sg/en/our-financials/library/credit-rating-reports>, 28 August 2023

4. Source: <https://www.income.com.sg/about-us/corporate-information>



Maximum 20% of the Fund's NAV
in money market instruments, deposits and/or cash

Fund Facts

Fund Category / Type	Feeder (Wholesale) / Growth						
Investment Objective	The Fund seeks to provide investors with high liquidity to meet cash flow requirements whilst maintaining capital preservation*. *The Fund is not capital guaranteed nor a capital protected fund.						
Investment Strategy	The Fund will be investing a minimum of 80% of the Fund's NAV in the Target Fund and a maximum of 20% of the Fund's NAV in money market instruments, deposits and/or cash. We may substitute the Target Fund with another fund that has a similar investment objective with the Fund, if, in our opinion, the Target Fund no longer meets the Fund's investment objective. However, this is subject to the Unit Holders' approval before such changes are made.						
Asset Allocation	<ul style="list-style-type: none">• A minimum of 80% of the Fund's NAV to be invested in the Target Fund; and• A maximum of 20% of the Fund's NAV to be invested in money market instruments, deposits and/or cash.						
Distribution Policy	The Fund is not expected to make distribution. However, incidental distribution may be declared whenever is appropriate.						
Minimum Investment	<table><thead><tr><th><u>SGD Class</u></th><th><u>MYR Class</u></th></tr></thead><tbody><tr><td>Initial: SGD 10,000</td><td>Initial: MYR 30,000</td></tr><tr><td>Additional: SGD 5,000</td><td>Additional: MYR 10,000</td></tr></tbody></table>	<u>SGD Class</u>	<u>MYR Class</u>	Initial: SGD 10,000	Initial: MYR 30,000	Additional: SGD 5,000	Additional: MYR 10,000
<u>SGD Class</u>	<u>MYR Class</u>						
Initial: SGD 10,000	Initial: MYR 30,000						
Additional: SGD 5,000	Additional: MYR 10,000						
Trustee	HSBC (Malaysia) Trustee Berhad						

NOTE

You must be 18 years old and above, and a Sophisticated Investor in order to invest in this Fund.

WARNING STATEMENT

A copy of the Information Memorandum ("Info Memo"), Supplemental Info Memo (if any), and Product Highlights Sheet ("PHS") can be obtained at aham.com.my. Investors are advised to read and understand the contents of AHAM World Series – SGD Liquidity Fund's (or the "Fund") Info Memo dated 12 September 2023, First Supplemental Info Memo dated 23 October 2023, and the corresponding PHS before investing. There are fees and charges involved when investing in the Fund. Investors are advised to consider and compare the fees and charges as well as the risks carefully before investing. Investors should make their own assessment of the risks involved in investing and should seek professional advice, where necessary. The price of units and distribution payable, if any, may go down as well as up and the past performance of the Fund should not be taken as indicative of its future performance. The Securities Commission Malaysia has not reviewed this material and takes no responsibilities for the contents of this material and expressly disclaims all liability, however arising from this material.

#GrowWithUs

Connect with Us



[ahamcapital](https://www.facebook.com/ahamcapital)



[ahamcapital](https://www.instagram.com/ahamcapital)

AHAM Asset Management Berhad

Registration No: 199701014290 (429786-T)

Ground Floor, Menara Boustead, 69, Jalan Raja Chulan, 50200 Kuala Lumpur, Malaysia.

Toll Free Number: 1800 88 7080 T: +603 2116 6000

aham.com.my

