

Fund Facts

Launch Date	28 November 2016
Fund Category / Type	Fixed income (close-ended) / Income
Investment Objective	The Fund aims to provide income through investments in fixed income instruments.
Investment Strategy	To achieve its objective, the Manager intends to invest a minimum of 70% to a maximum of 99.80% of the Fund's NAV in fixed income instruments and a minimum of 0.20% of the Fund's NAV in liquid assets, derivatives, and/or structured products. The Fund may also invest up to 40% of its NAV in unrated bonds or bonds which are rated below investment grade by Standard & Poor's, Moody's, Fitch, RAM, MARC or any other rating agencies.
Investor Profile	Suitable for investors who have three (3) years investment horizon and have a moderate risk tolerance.
Asset Allocation	Fixed Income Instruments: Minimum of 70% to maximum of 99.80% of the Fund's NAV Liquid assets, derivatives, and/or structured products: The remaining balance of the Fund's NAV
Initial Offer Price	RM1.00 (The Offer Price refers to the price for each Unit)
Initial Offer Period	A period of not more than 45 days from the Commencement Date of the Fund. The Manager may shorten the Initial Offer Period if the Fund is fully subscribed or when the Manager determines that it is in the best interest of the Unit Holders. The Manager will then issue a Communiqué to Unit Holders, notifying that the Initial Offer Period is shortened and the actual Investment Date will be stated in the same Communiqué. Units will only be offered for sale during the Initial Offer Period.
Commencement Date	Means the date on which sales of Units of the Fund is first made. The Commencement Date is also the date of constitution of the Fund.
Distribution Policy	Depending on the level of income the Fund generates, the Fund will provide distribution on an annual basis.
Minimum Investment	Initial: RM1,000 Additional: RM100
Benchmark	3-year Malayan Banking Berhad fixed deposit rate as at Investment Date.
Investment Date	The date on which the investment of the Fund may first be made and it is the date which begins on the next Business Day immediately after the expiry of the Initial Offer Period.
Maturity Date	The date on which the Fund automatically terminates and is the date, which is the third (3rd) anniversary of the Investment Date; if the date is not a Business Day, the "Maturity Date" shall be the first Business Day following the date that is the third (3rd) anniversary of the Investment Date.
Specific Risk of Investing in the Fund	Interest rate risk; Credit and default risk; Structured product risk; Derivatives risk; Reinvestment risk; Country risk; Currency risk; Regulatory risk; Political risk; Mismatch risk; and Repatriation risk.
Viable Fund Size	The Manager reserves the right not to proceed with the Fund if the Fund has not achieved a viable size of 30 million Units at the end of the Initial Offer Period.
Sales Charge	3% of the NAV per unit (Sales Charge is non negotiable)
Management Fee	Up to 0.20% per annum of the NAV of the Fund
Trustee	TMF Trustees Malaysia Berhad
Trustee Fee	Up to 0.04% per annum of the NAV of the Fund (excluding foreign custodian fees and charges).
Penalty Charge	Depending on when the repurchase request is made, the following Penalty Charge shall be applicable: <ul style="list-style-type: none"> • 3.00% of NAV per Unit from the Investment Date up to the first (1st) anniversary of the Investment Date. • 2.00% of NAV per Unit from the Business Day immediately following the first (1st) anniversary up to the second (2nd) anniversary of the Investment Date. • 1.00% of NAV per Unit from the Business Day immediately following the second (2nd) anniversary up to the Business Day immediately before the third (3rd) anniversary of the Investment Date. • At Maturity Date or Early Maturity Date - Nil.
Transfer Fee	A RM5.00 will be charged for each transfer of ownership.
Cooling-off Period	This period is six (6) Business Days from the date the purchase request is received by the Manager.

WARNING STATEMENT

A Product Highlights Sheet is available for Affin Hwang Flexible Maturity Income Fund 6, and investors have the right to request for a copy of it.

Investors are advised to read and understand the contents of the Product Highlights Sheet and Prospectus dated 28 November 2016. The Prospectus have been registered as well as the Product Highlights Sheet has been lodged with the Securities Commission Malaysia, who takes no responsibility for its contents. A copy of the Prospectus and Product Highlights Sheet can be obtained at Affin Hwang Asset Management's sales offices.

Units will only be issued upon receipt of an application form referred to in and accompanying the Prospectus and Product Highlights Sheet. There are fees and charges involved when investing in the fund. Investors are advised to consider the fees and charges carefully before investing. The price of units and distribution payable, if any, may go down as well as up and past performance of the fund should not be taken as indicative of its future performance. If you plan to purchase units of the fund via loan financing, you are advised to read and understand the contents of the "Unit Trust Loan Financing Disclosure Statement" before deciding to borrow to purchase units.

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Affin Hwang Flexible Maturity Income Fund 6

Asset Management

Outthink. Outperform.



Affin Hwang Flexible Maturity Income Fund 6 (“FlexMIF 6” or the “Fund”) is a close-ended fixed income fund that aims to provide regular income through investments principally in fixed income instruments.

1 Potentially Better Returns compared to 3-Year Fixed Deposit Rate#

Targeted at 4.50% - 5.00% per annum*

2 Regular Income Distributions

Annual income distribution*

3 Strong Track Record



No default history^

Note: Any illustration of returns and/or investment amount is excluding GST.

3-Year Malayan Banking Berhad fixed deposit rate: Maybank website as at 7 November 2016

* The Fund's target return is indicative and may change on the Investment Date of the Fund. The annual income distribution and return of remaining NAV upon the Fund's maturity are subject to no occurrences of default on the underlying bonds and the performance of the underlying bonds at the Fund's maturity. The potential annual payout of 4.50% - 5.00% is calculated on the gross investment amount.

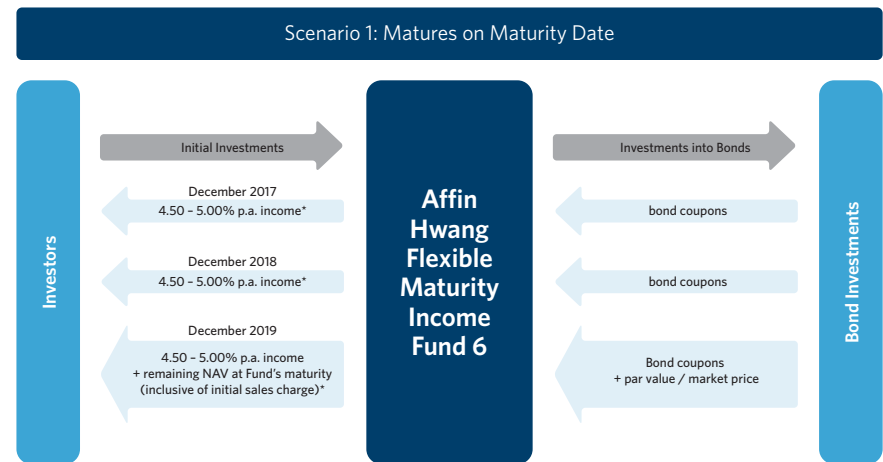
^ No default in all bonds and reference entities invest by Affin Hwang AM for FMIF series. Source: Affin Hwang AM as of October 2016. Past performance is not indicative of future performance.

Highlights	
 <p>Diversified basket of regional focused bonds</p>	 <p>Employs hedging strategy to mitigate currency risk*</p>
<p>Stringent credit selection process to ensure investors' investment is well safeguarded. Some of the important considerations of an issuer's ability to meet its financial obligations include the issuer's and/or guarantor's:</p> <ul style="list-style-type: none"> i. Industry and business Short term outlook; ii. Financial strength and gearing levels; iii. Cash flow quality and volatility; iv. Expected future cash flow and ability to pay interest and principal; and v. Ratings by RAM, MARC, Standard & Poor's, Moody's, Fitch, or equivalent#. 	

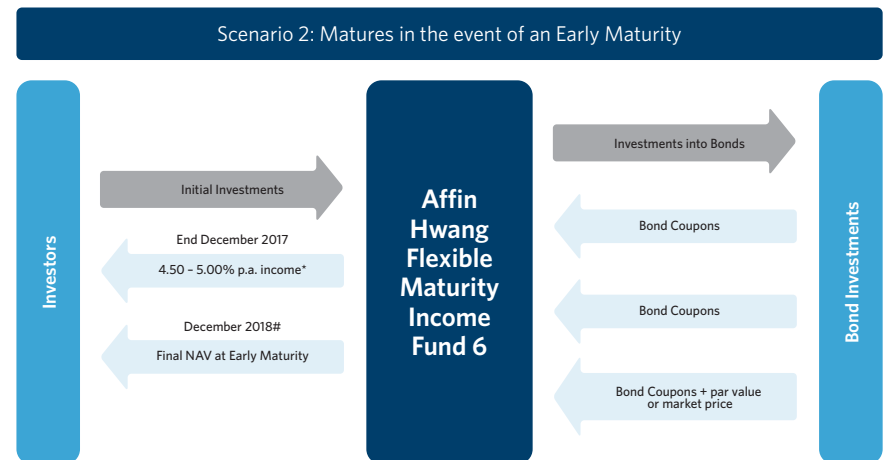
Note:

- Kindly refer to page 14 of the Prospectus under “Fixed Income Instruments Selection Process and Criteria” for more information.
- * The Fund may employ derivatives, such as foreign exchange forward contracts, cross currency swaps or interest rate swaps primarily for hedging purposes.
- # Not applicable to non-investment grade bonds.

Illustration of Potential Payout



OR



Note:

- The Illustration assumes the Investment Date of FlexMIF 6 is December 2016. The actual Investment Date will be communicated to Unit Holders after the expiry of the Offer Period.
- * The Fund's target return is indicative and may change on the Investment Date of the Fund, depending on market conditions. The annual income distribution and return of remaining NAV (mainly due to bonds maturing at par and/or sold at market price) upon the Fund's maturity are subject to no occurrences of default on the underlying bonds and capital losses attributed by mismatch of maturity.
- Early Maturity will be triggered when:
 - The NAV per Unit of the Fund is at or higher than the Target NAV per Unit for at least 10 consecutive Business Days; and
 - Once criteria (a) is met, the Manager has the option to exercise the right to trigger Early Maturity by issuing Early Maturity Communiqué to Unit Holders on the next Business Day of the day when criteria (a) is met.
- # The Early Maturity Date may fall on a date, earliest on the 1st anniversary of the Investment Date up to the date, 30 days before the 3rd anniversary of the Investment Date. Please refer to the Fund's Prospectus for full information.
- Target NAV per Unit is computed using a formula as set out in the Prospectus (please refer to section “Pertinent Information of the Fund - What is an Early Maturity” in the Prospectus for further details).