

Affin Hwang PRS Growth Fund

A Fund that facilitates the accumulation of retirement savings by Members for their retirement needs, by aiming to generate capital growth.

Name of Scheme
Affin Hwang Private Retirement Scheme

Fund Category
Core (Growth)

Benchmark
35% FTSE Bursa Malaysia Top 100 Index + 35% MSCI AC Asia ex Japan Index + 30% Maybank 12-Month FD rate

Launch Date / IOP
02 November, 2012 / MYR0.50

Maturity Date
N/A

Financial Year End
31 July

Subscription
Cash

Sales Charge
Not applicable

Redemption Charge
Not applicable

Pre-Retirement Withdrawal
8.0% tax penalty

Transfer Fee
RM25 for each withdrawal request

Fees by PPA
Annual Fee²
RM8.00 per annum

Annual Management Fee
Up to 1.8% per annum

Minimum Investment
MYR100

Minimum Subsequent Investment
MYR50

As at 30 October 2020*
Fund Size
MYR214.4million

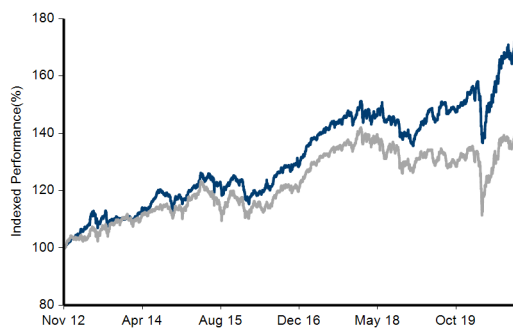
NAV Per Unit
MYR0.7180



Overall Rating**
★★★★★

Performance Record as at 30 October 2020*

Cumulative Return Over The Period (%)



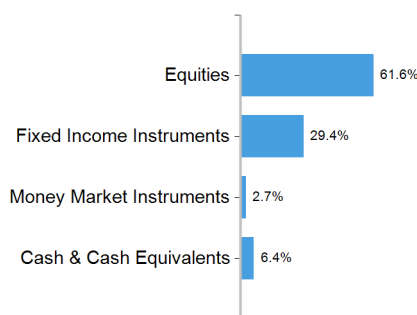
— PRSG — Benchmark

November, 2012 to October, 2020 NAV-NAV prices and assuming reinvestment of distributions into the Fund, gross investment based in RM. The value of Units may go down as well as up. Past performance is not indicative of future performance.
Source: Lipper

Top Holdings as at 30 October 2020*

Affin Hwang Select Asia (ex Japan) Opportunity Fund	30.3%
Affin Hwang World Series - Global Equity Fund	21.4%
Affin Hwang Bond Fund	13.6%
Affin Hwang Select Asia Pacific (ex Japan) Balanced Fund	12.9%
Affin Hwang Select Bond Fund	12.5%

Asset Allocation as at 30 October 2020*



Performance Table as at 30 October 2020*

Total Return (%)	1 Month	1 Year	3 Year	Since Inception
Fund	2.2	13.3	15.9	69.4
Benchmark	0.3	3.3	-0.6	36.1

Source: Lipper

Annualised Return (%)	1 Year	3 Year	5 Year	Since Inception
Fund	13.3	5.0	6.4	6.9
Benchmark	3.3	-0.2	2.8	4.0

Source: Lipper

Calendar Year	Year To Date	2019	2018	2017
Fund	10.0	12.6	-6.6	13.7
Benchmark	1.6	4.8	-7.5	14.1

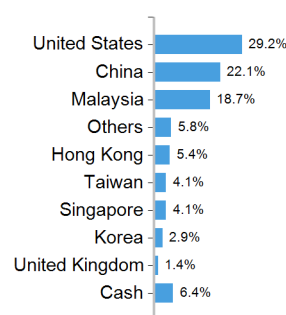
Source: Lipper

Income Distribution History

	Gross Distribution (Sen)	Yield (%)
2013	2.00	3.7
2014	2.00	3.7
2015	1.25	2.2
2016	0.50	0.9
2017	1.00	1.6
2018	1.00	1.6
2019	1.00	1.6
2020	1.00	1.4

¹ Distribution Policy : Distribution of income, if any, would be on an annual basis

Country Allocation as at 30 October 2020*



* The data provided above is that of the Fund and is a percentage of NAV as at 30 October 2020. All figures are subject to frequent changes on a daily basis. The total for Sector and Country Allocation might not add up to 100% due to rounding.

**The Morningstar Rating is an assessment of a Fund's past performance-based on both return and risk-which shows how similar investments compare with their competitors. A high rating alone is insufficient basis for an investment decision.

¹ Where a distribution is declared, investors are advised that following the issue of additional Units/distribution, the NAV per Unit will be reduced from cum-distribution NAV to ex-distribution NAV.

² The Private Pension Administrator (PPA) Annual Fee is not payable by the Member for the year the Member's account is first opened and the year(s) where no contribution has been made.

A copy of the Disclosure Document and Product Highlights Sheet ("PHS") can be obtained at Affin Hwang Asset Management's ("Affin Hwang AM") sales offices or at www.affinhwang.com. Investors are advised to read and understand the contents of Disclosure Document 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 of 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 past performance of the fund should not be taken as indicative of its future performance. The Securities Commission Malaysia has not reviewed this marketing/promotional material and takes no responsibility for the contents of this marketing/promotional material and expressly disclaims all liability, however arising from this marketing/promotional material.