

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 EMERGING MARKET BOND 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 relevant information and document in relation to the BOSWM Emerging Market Bond Fund, including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgement of the relevant information and document in relation to the BOSWM Emerging Market Bond Fund, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the BOSWM Emerging Market Bond 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 the BOS Wealth Management Malaysia Berhad responsible for the BOSWM Emerging Market Bond 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 Emerging Market Bond Fund** is an open-ended Wholesale 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 **Sophisticated Investor(s)*** seeking capital growth and income; seeking investments specifically in foreign emerging market bonds; have a high tolerance for risk with investments in a portfolio that includes non-investment grade and/or unrated emerging market bonds; and have a medium to long-term investment horizon. 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)***.

**Kindly see the Information Memorandum of the Fund for the definitions.*

KEY PRODUCT FEATURES

3. WHAT AM I INVESTING IN?

Fund Category:	Fixed income – feeder fund (wholesale)
Fund Type:	Growth & Income [^]
Base Currency:	MYR
Financial Year End	31 st December of every calendar year
Distribution:	Subject to the availability of income [□] , distribution of income will be on a quarterly basis. <i>Note: Payout of distribution may be derived from (a) realised income; (b) realised gain; and/or (c) capit of the respective Share Class(es).</i>

Launch Date & Offer Price:	Class MYR	Class MYR BOS	Class USD BOS
	26 January 2016	12 September 2019	12 September 2019
	MYR1.0000	MYR1.0000	USD1.0000

Investment Objective The Fund aims to provide capital growth and income[^] over the medium to long term by investing in the Target Fund.

Investment Strategy & approach A minimum of 95% of the Fund's NAV will be invested in the USD Class C (Distribution) and or USD Class C (Accumulation) of the Target Fund managed by Lion Global Investors Limited.

The balance of the Fund's NAV that is not invested in the Target Fund will be invested in liquid assets. The foreign exchange exposures to the USD Class C (Distribution) and or USD Class C (Accumulation) of the Target Fund will be managed by employing currency hedging mechanism.

There will be no active allocation or temporary defensive positions taken by the Manager of the Fund. An internal allocation for liquid assets will be maintained to ensure that the Fund is able to meet redemption requests without jeopardising the Fund's performance.

The Target Fund is an authorised scheme constituted in Singapore. For more information about the Target Fund, please refer to the master information memorandum.

Where the Target Fund no longer meets the investment objective of the Fund, the Manager may, in consultation with the Trustee and with the unitholders' approval, choose to replace the Target Fund with any other collective investment scheme that has a similar investment objective and strategy with the Fund.

Asset Allocation	Asset Category	% Of Fund's NAV	
	Target Fund	Minimum 95%	Maximum 100%
	Liquid assets	Minimum 0%	Maximum 5%

[^]Fund's distribution, which could be in the form of cash or units.

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?

Country and/or foreign securities risk – This refers to the risks of investing in foreign markets, in particular Emerging Markets. Emerging Markets may have relatively underdeveloped capital markets, less stringent regulatory and disclosure standards, concentration in only a few industries, greater adverse political, social and economic risks and general lack of liquidity of securities. The risk of expropriation, nationalisation, exchange control restrictions, confiscatory taxation and limitations on the use or removal of funds also exists in Emerging Markets. Emerging Markets may also have less developed procedures for custody, settlement, clearing and registration of securities transactions. Any of these occurrence of negative events could result in capital loss to the Target Fund, which in turn result in loss to the Fund. This risk is not within the control of the Manager of the Fund but dependent on the

investment and risk management strategy of the Investment Manager of the Target Fund. Risk is reduced by investing in a fund (the Target Fund) that is managed by an investment manager with experience managing emerging market bond funds or portfolios.

Currency risk – Investing globally means assets are denominated in currencies other than Malaysian Ringgit. Hence, fluctuations in the exchange rates of these foreign currencies may have an impact on a fund's income and asset valuations. This risk applies to the underlying investments of the Target Fund where adverse fluctuations in exchange rates result in capital losses to the Target Fund, which will also lead to losses to the Fund. This risk is not within the control of the Manager of the Fund but dependent on the risk management strategy of the Investment Manager of the Target Fund. Risk is managed by investing in a fund (the Target Fund) that is managed by an investment manager with experience in managing investments denominated in foreign currencies.

In addition, there is potential risk of adverse currency fluctuations where a fund invests in another fund denominated in a currency other than Malaysian Ringgit.

In relation to the Fund, this risk is mitigated by onshore Ringgit hedging. (Note: Ringgit hedging is applicable to Class MYR and Class MYR BOS only, not Class USD BOS).

Liquidity risk – this risk refers to the risk of 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 where such assets will be sold 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, whilst acting in the best interests of Unitholders before considering the suspension of dealing in the Fund's units.

Target fund risk – This is a risk particular to a fund which feeds into a single target fund. This risk occurs when there is an underperformance or a non-performance due to less optimal investment management at the Target Fund level, in terms of securities selection and market, sector and economic analysis; the Target Fund is temporarily or no longer* aligned with the investment objective and strategies of the Fund; or there is an operational and administrative glitch at the Target Fund level.

This risk is mitigated by selecting a fund (Target Fund) which is managed by an investment manager that have experience in managing equities and debt securities portfolios.

* There is also a risk that the Manager of the Fund (a feeder fund) is unable to find a suitable target fund to replace the Target Fund.

The Target Fund is also subject to risk of changes in regulatory environment that would render the Fund to be no longer operational in the way originally intended.

Target Fund's risk exposure - As a feeder fund, the Fund is indirectly exposed to the risks associated with the Target Fund's underlying investments, including market risk, derivatives risk, issuer risk, currency risk, default risk, distressed securities risk, interest rate risk, mismanagement by debt issuers risk, liquidity risk, regulatory risk, and as well as risks associated with emerging markets, including political risk, repatriation risk, global emerging market risk, regulatory risk and concentration risk.

The investment manager exercises diligence in minimising the above risks to the Fund. However, it is not always possible to cover all investment risks despite 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(es)* of the Fund, are subject to the following:

Sales Charge:	Class MYR: Up to 3.00%^
	Class MYR BOS: Up to 1.00%^
	Class USD BOS: Up to 1.00%^

[^]% of the NAV of the class of units.

Note: The front-end fee at the Target Fund level is waived (i.e. not applicable to the Fund).

Management Fee: **Class MYR:** Up to 1.50% p.a.[#]
Class MYR BOS: Up to 1.10% p.a.[#]
Class USD BOS: Up to 1.10% p.a.[#]

[#]% of the NAV of the class of units.

Note: The annual management fee charged by the Target Fund will be fully rebated to the Fund.

Trustee Fee: 0.04% p.a. of the NAV of the Fund calculated and accrued on a daily basis, subject to a minimum of RM12,000 p.a. (excluding foreign custodian fee and charges).

Redemption Charge: No redemption charge will be imposed.

Switching Fee: The Manager does not intend to charge any switching fee; however, investors (including the Unitholders' of the Fund(s)) performing a switching transaction will have to pay the applicable difference in sales charge between the fund to be switched from and the fund to be switched into, which could be up to 5.50% of net asset value per unit depending on the fund(s) involved in a switching transaction.

The differential in sales charge resulted from switching transaction is subject to any applicable taxes and/or duties as may be imposed by the government or other authorities from time to time.

Transfer Fee: 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 Information Memorandum of the Fund for more details.

*Class MYR, Class MYR BOS, Class USD BOS.

8. HOW OFTEN ARE VALUATIONS AVAILABLE?

- As the Target Fund is a foreign fund, the valuation of the Fund's investment in the Target Fund is only available on the next business day (T+1). As such, the valuation of the Fund will be conducted before 5:00p.m. on the following business day based on the last available NAV per unit of the Target Fund. Daily prices of the Fund will be published on the next business day after the valuation (T+2).
- Fund prices will be published on the Manager's website at 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 or its branches 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 10 days (from the business day the redemption request is accepted).

CONTACT INFORMATION

10. 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	complaint.fmos.org.my/index.php
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	aduan@seccom.com.my
Via online complaint form available at	www.sc.com.my
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	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.