Date: 13 November 2025

INVESTMENT FUNDS BERHAD 199501004999 (334195-K)

KAF JADE FUND

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of KAF Investment Funds Berhad and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, 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 Securities Commission Malaysia has authorised the issuance of KAF Jade Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the KAF Jade Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the KAF Jade 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 KAF Investment Funds Berhad responsible for the KAF Jade 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.

This Product Highlights Sheet only highlights the key features and risks of KAF Jade Fund. Investors are advised to request, read and understand the Master Prospectus before deciding to invest.

PRODUCT HIGHLIGHTS SHEET
KAF JADE FUND

Name of Fund	KAF Jade Fund.
Fund Category	Equity.
Fund Type	Growth.
Commencement Date	1 November 2006.
Capital Protected / Guaranteed	No.

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

This Fund is suitable for investors with a medium to high risk profile looking for capital gains over the medium to long-term from exposure to the share markets of the Asia Pacific region.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?

The Fund aims to provide investors with capital appreciation by accessing the long-term growth potential of stock markets in Asia Pacific region.

Investment Strategy

Investment policy and strategy

Asset allocation:

In order to meet its objective, the Fund will invest a minimum of 70% of its NAV in Asia Pacific region related investments that comprise of equities and collective investment schemes which invest in equities.

The Manager will maintain a minimum of 1% of the Fund's NAV in liquid assets such as money market instruments or placements in deposits to meet repurchase requests.

Investment strategy:

The Fund will invest a minimum of 70% of its investments in Asia Pacific region related investments to benefit from the strong growth of the economies in the Asia Pacific region which has surpassed the growth of economies of developed countries**.** The Fund will be invested in a portfolio of Asia Pacific region related investments consisting of equities and collective investment schemes which invest in equities. The foreign markets in the Asia Pacific region that the Fund may invest include, but are not limited to, Australia, Hong Kong SAR, India, Indonesia, Japan, South Korea, the People's Republic of China, Pakistan, the Philippines, Singapore, Sri Lanka, Taiwan and Thailand.

Generally, companies and collective investment schemes with growth prospects over the medium to long-term are sought. In identifying such companies, the Fund relies on fundamental research where the financial health and industry growth prospects are considered. In the selection of collective investment schemes, management process, quality and past track records will be the primary considerations.

Risk management in response to adverse market conditions, economic or political conditions:

The Fund will invest in a variety of equities and collective investment schemes which invest in equities as a means of diversifying risk. In response to adverse conditions, market, economic, political or otherwise, the Manager may temporarily adjust the asset allocation of the Fund by reducing its equity and collective investment schemes exposure and invest in permitted investments that have low correlation to market movements for example, to hold more cash through placement of deposits..

Benchmark

MSCI AC Asia Pacific.

Note: The risk profile of the Fund is different from the risk profile of the benchmark.

Distribution Policy

Distribution of income, if any, will be incidental.

Parties Involved

WHO ARE YOU INVESTING WITH?

Manager	KAF Investment Funds Berhad.
Trustee	CIMB Commerce Trustee Berhad.
Tax adviser	KPMG Tax Services Sdn Bhd.
Auditors	PricewaterhouseCoopers.

KEY RISKS

WHAT ARE THE KEY RISKS OF THIS INVESTMENT?

Specific risks of the Fund

- ***Specific stock risk***

  Specific stock risk can be associated with the shift in consumer taste, advertising campaigns, lawsuits and competitive industry conditions. It can be mitigated by diversifying the Fund's investment over more companies in various segments of the economy, which operate independently from one another. Failing to achieve the expected earnings would result in the stock price declining, which in turn will affect the performance of the Fund. Specific stock risk is mitigated by exercising prudence in stock selection.

- ***Country risk***

  The investment of the Fund may be adversely affected by risks specific to the country in which it invests. Such risks include changes in the country's economic fundamentals, social and political instability as well as exchange control, changes in taxation, foreign investment policies and other restrictions and controls which may be imposed by the authority in the country that the Fund invests in. Country risk is mitigated by exercising prudence in the selection of investments, strict monitoring of those investments and ensuring sufficient diversification of the Fund's investments.

- ***Currency risk***

  It is also known as foreign exchange risk. It is a risk associated with investments that are denominated in foreign currencies. When the foreign currencies fluctuate with unfavourable movements against RM, the investments will face currency losses in addition to the capital gains/losses. This will lead to a lower NAV of the Fund. Currency risk is mitigated by exercising prudence in the selection of investments, strict monitoring of those investments and ensuring sufficient diversification of the Fund's investments.

- ***Liquidity risk***

  Liquidity risk may be defined as the difficulty of selling components of an investment portfolio at or near its fair value without taking a significant discount. This risk depends on the volume of the particular security traded on the market.

Please be advised that if a Unit Holder invests in units through an IUTA which adopts the nominee system of ownership, the Unit Holder would not be considered to be a Unit Holder under the deed and the Unit Holder may consequently not have all the rights ordinarily exercisable by a Unit Holder (for example, the right to call for a Unit Holder's meeting and to vote thereat and the right to have the Unit Holder's particulars appearing in the register of Unit Holders of the Fund.

FEES & CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

This table describes the charges that you may directly **incur** when you buy or redeem units of the Fund:

Charges	
Sales charge by distribution channels:	
Direct investment with the Manager	Up to 3.00% of NAV per unit.
Authorised IUTAs	Up to 3.00% of NAV per unit.
Authorised tied agents	Up to 3.00% of NAV per unit.
EPF Members Investment Scheme	Up to 3.00% of NAV per unit.
The sales charge is negotiable. The Manager may at his discretion impose a lower sales charge based on the size of investment and/or other criteria to be determined by the Manager.	

Charges (cont'd)	
Repurchase charge	Nil.
Switching fee	Nil.
Transfer fee	Nil.
Other charges	Charges, for instance bank charges, telegraphic charges and courier charges, shall be borne by the Unit Holder in order to execute transactions on behalf of the Unit Holder.

This table describes the fees that you may **indirectly** incur when you invest in the Fund:

Fees	
Annual management fee	2.00% per annum of NAV. *Note: The Manager reserves the right to waive or reduce the annual management fee at its discretion.*
Annual trustee fee	Up to 0.05% per annum of NAV, subject to a minimum of RM9,000 (excluding foreign custodian fee and charges).

Note: All fees and charges disclosed above are expressed on a tax-exclusive basis. Accordingly, to the extent that services provided are subject to tax, the amount of tax payable on any related fees and/or charges will be payable by the Unit Holder and / or the Fund (as the case may be) in addition to the fees and charges as disclosed above.

YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT.

FUND PERFORMANCE

Average total return:

	Average total returns (%) *			
	1 year	**3 years**	**5 years**	**10 years**
	31/08/2024 - 31/08/2025	**31/08/2022 - 31/08/2025**	**31/08/2020 - 31/08/2025**	**31/08/2015 - 31/08/2025**
Fund	9.34	4.76	3.96	9.55
MSCI AC Asia Pacific	10.91	8.63	4.83	6.39

* The Fund's performances are calculated on NAV per unit to NAV per unit basis.

Annual total return:

	Annual total return* (%) Financial year ended 31 August									
	2025	**2024**	**2023**	**2022**	**2021**	**2020**	**2019**	**2018**	**2017**	**2016**
Fund	9.34	(1.21)	5.80	(5.16)	10.55	46.54	(9.68)	1.17	21.43	0.36
MSCI AC Asia Pacific	10.91	7.13	5.96	(15.41)	16.59	11.74	(5.39)	(0.98)	22.98	2.53

* The Fund's performances are calculated on NAV per unit to NAV per unit basis.

Performance review:

For the latest financial year, the Fund registered a return of 9.34% and the benchmark recorded a return of 10.91%. The primary factor contributing to the underperformance was largely due the Fund's exposure to the ASEAN region which underperformed the benchmark.

Since its inception, the Fund recorded a total return of 92.52% while its benchmark recorded a total return of 107.63%.

Distribution record:

There were no distributions, bonuses or splits for the Fund for the past three financial years.

Portfolio turnover ratio (PTR)

	Financial year ended 31 August		
	2025	**2024**	**2023**
PTR	0.30 times	0.33 times	0.50 times

The PTR for the latest financial year was lower than the previous financial year due to an overall increase in the average NAV.

PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE

VALUATIONS AND EXITING FROM INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

The Fund will be valued at least once every Business Day. The valuation of the Fund will be conducted at the close of Bursa Malaysia for that Business Day.

From time to time, Unit Holders will be able to obtain the unit price of the Fund as published in the major newspaper and at our website**, www.kaf.com.my** to monitor their investments. Unit Holders may also obtain the latest NAV per unit by contacting the Manager directly.

HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?

Unit Holders may redeem their investments in the Fund by completing the prescribed repurchase request form and returning it to the Manager before the cut-off time of 4:00 p.m. on a Business Day. Any repurchase request received after 4:00 p.m. on a Business Day, will be considered to be received on the next Business Day.

There are no restrictions on the number of units a Unit Holders can redeem out of his investments and no restrictions on the repurchase frequency.

If following a repurchase request leaves the Unit Holder with less than 10 units or RM1,000.00 whichever is lower value in term of RM, or such other lower amount as the Manager may decide from time to time (minimum investment balance), the Manager has the option to liquidate the balance of the Units held in the Unit Holder's account and forward the proceeds to the Unit Holder.

Repurchase proceeds will be paid within seven (7) Business Days from the date on which the repurchase request is received by the Manager.

CONTACT INFORMATION

HOW CAN YOU CONTACT US?

To contact the Manager or to find out about the distribution channels of the Fund, you may call our customer service number: 03-9767 6000 at any time during our office hours: Mondays through Fridays from 9:00 a.m. – 5:30 p.m. or email your enquiries to **investmentfund@kaf.com.my** or visit our website, **www.kaf.com.my**.

HOW DO YOU LODGE A COMPLAINT?

1. For internal dispute resolution, you may contact:

(a)	via phone to	:	03-9767 6000
(b)	via fax to	:	03-9767 6001
(c)	via email to	:	**investmentfund@kaf.com.my**
(d)	via letter to	:	KAF Investment Funds Berhad
			Level 13, Menara IQ
			Lingkaran TRX, Tun Razak Exchange,
			55188 Kuala Lumpur

2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the **Financial Markets Ombudsman Service (FMOS)**:

(a)	via phone to	:	03-2272 2811
(b)	via online	:	**www.fmos.org.my** ("File A Complaint")
(c)	via letter/walk in	:	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:

(a)	via phone to the Aduan Hotline at	:	03-6204 8999
(b)	via fax to	:	03-6204 8991
(c)	via email to	:	**aduan@seccom.com.my**
(d)	via online complaint form available at **www.sc.com.my**		
(e)	via letter to	:	Consumer & Investor Office Securities Commission Malaysia No 3 Persiaran Bukit Kiara Bukit Kiara 50490 Kuala Lumpur

4. Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:

(a)	via phone to	:	03-2092 3800
(b)	via fax to	:	03-2093 2700
(c)	via email to	:	**complaints@fimm.com.my**
(d)	via online complaint form available at **www.fimm.com.my**		
(e)	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

GLOSSARY

Authorised tied agents	An individual who is duly registered with the Federation of Investment Managers Malaysia to market and distribute unit trust funds.
Bursa Malaysia	The stock exchange managed and operated by Bursa Malaysia Securities Berhad.
Business Day	A day on which Bursa Malaysia is open for trading.
EPF	Employees Provident Fund.
Fund	KAF Jade Fund.
IUTA	Institutional unit trust adviser registered with Federation of Investment Managers Malaysia.
Master Prospectus	Master prospectus dated 30 September 2023 and its supplementary master prospectus(es) (if any).
Net Asset Value or NAV	Means the value of all the fund's assets less the value of all the fund's liability at the valuation point.
RM	The lawful currency of Malaysia, Ringgit Malaysia.
Unit Holders	The person registered for the time being as a holder of units of the Fund in accordance with the provisions of the deed.