FUND INFORMATION

Name of management company	KAF Investment Funds Berhad.
Name of trustee	Universal Trustee (Malaysia) Berhad.
Fund category	Balanced.
Fund type	Income and growth.
Investment objective	To provide medium to long-term investors with a reasonable level of income and capital growth.
Investment strategy	To invest in a balanced portfolio of equities and fixed income securities. Asset allocation: - **Equities** Minimum 40% and maximum 60%. - **Fixed income securities and liquid assets** Minimum 40% and maximum 60%.
Benchmark	60% of FBM KLCI and 40% of Malayan Banking Berhad ("Maybank") twelve (12) month fixed deposit rate.
Principal risks	▪ Specific stock risk; ▪ Interest rate risk; and ▪ Credit/Default risk.
Investor profile	The Fund is suitable for investors who: a) wants a professionally managed portfolio of equities and fixed-income securities; b) have a medium to long-term investment horizon of three (3) to five (5) years or more; and c) wants to achieve an adequate level of regular income and capital gain at an acceptable level of risk.
Distribution mode	Reinvestment.
Distribution policy	Income distribution (if any) is incidental*. *Note: Distribution of income, if any is subject to the availability of income and/or realised gains and will be declared on yearly basis.
Launch date	16 January 1996.
Financial year end	31 December.

FEES AND CHARGES

Sales charge	Up to 6.50% of net asset value ("NAV") per unit. EPF Members Investment Scheme: Up to 3.00% of NAV per unit
Repurchase charge	Nil.
Transfer fee	Nil.
Switching fee	Nil.
Annual management fee	1.50% of NAV
Annual trustee fee	The annual trustee fee is dependent on the size of the Fund as follows:

Size of the Fund (NAV)	Annual trustee fee
First RM20 million	RM12,000
Next RM20 million	RM10,000
Next RM20 million	RM8,000
Next RM20 million	RM6,000
Next RM20 million	RM4,000
Any amount above RM100 million	RM15,000

Investors can obtain a copy of the Prospectus / Master Prospectus from our office or collect one from any of our authorized distributors. Alternatively, you may download the Prospectus / Master Prospectus from the Download Centre.