

# Hong Leong Dividend Fund

Enjoy potential income growth through dividends



- \$ **Employs a dividend investing approach to select companies which generate good income yields**
  - having paid dividends three out of the last five years
  - historical track record of awarding good dividends
  - potential to provide high dividends within the next 12 months
- \$ **Aims for medium to long-term capital appreciation that is potentially higher than the prevailing fixed deposit rates**
- \$ **Potential regular income<sup>^</sup>**

<b>Fund Category</b>	Equity
<b>Type of Fund</b>	Income & Growth
<b>Product Risk Rating</b>	High
<b>Investment Objective</b>	The Fund aims to provide investors with a steady recurring income* that is potentially higher than prevailing fixed deposit rates. At the same time, the Fund also attempts to attain medium to long-term** capital appreciation. * Income may be distributed in the form of cash and/or Units. ** 3 to 5 years
<b>Asset Allocation (% of the Fund's NAV)</b>	Equities: Minimum 70% Fixed income securities: Maximum 30%
<b>Minimum Initial Investment</b>	Cash investments or EPF Members Investment Scheme: RM 1,000
<b>Minimum Subsequent Investment</b>	Cash investments: RM 100 EPF Members Investment Scheme: RM 1,000
<b>Sales Charge</b>	Cash investments: Up to 6.00% of NAV per unit EPF Members Investment Scheme: Up to 3.00% of NAV per unit
<b>Annual Management Fee</b>	Up to 2.50% p.a.
<b>Annual Trustee Fee</b>	0.07% p.a., subject to a minimum of RM18,000 p.a. (excluding foreign custodian fee and charges)

<sup>^</sup> Income may be distributed in the form of cash and/or Units.

#### EPF Members Investment Scheme (EPF-MIS)

Hong Leong Asset Management Bhd is one of the appointed Fund Management Institutions under the EPF-MIS. EPF members can invest not more than 30% of savings in excess of Basic Savings in Account 1 in funds through approved Fund Management Institutions. The minimum amount of investment withdrawal is RM1,000 and investments can be made once every 3 months from the date of the last disbursement. Please refer to the latest EPF Basic Savings table for the investment eligibility. Please contact our Customer Experience Department for the current list of Funds. EPF members who wish to switch under the EPF-MIS are subject to EPF's terms and conditions.

**DISCLAIMER:** This brochure has not been reviewed by the Securities Commission Malaysia. Investors are advised to read and understand the contents of the Hong Leong Master Prospectus 27 February 2023 and its First, Second and Third Supplemental Hong Leong Master Prospectus dated 18 August 2023, 5 January 2024 and 19 August 2024 respectively (collectively known as the "Prospectus") and Product Highlights Sheet (the "PHS") before investing. The Prospectus has been registered and PHS lodged with the Securities Commission Malaysia who takes no responsibility for the contents of the Prospectus and PHS. The registration of Prospectus or lodgement of PHS to the Securities Commission Malaysia does not amount to nor indicate that the Securities Commission Malaysia has recommended or endorsed the fund. A copy of the Prospectus can be obtained from any of HLAM offices, agents or our authorised distributors. The PHS is also available and investors have the right to request for it. The PHS and any other product disclosure document should be read and understood before making any investment decision. You should also consider the fees and charges involved before investing. Prices of units and distributions payable, if any, may go down or up, and past performance of the fund is not an indication of its future performance. Where a distribution/unit split is declared, investors are advised that the NAV per unit will be reduced from cum-distribution NAV/pre-unit split NAV to ex-distribution NAV/post-unit split NAV. Where a unit split is declared, the value of your investment in Malaysian Ringgit will remain unchanged after the distribution of the additional units. Where unit trust loan financing is available, investors are advised to read and understand the contents of the unit trust loan financing risk disclosure statement before deciding to borrow to purchase units. Investors should be aware of the specific risks for the Fund before investing: Particular security risk, credit/default risk, interest rate risk, single issuer risk and dividend policy risk. Applications must be made on the Account Opening Form and Investment Application Form referred to and accompanying the Prospectus. The Fund may not be suitable for all and if in doubt, investors should seek independent advice. This brochure may be written in various other languages. Should there be any discrepancies or differences in the brochures, the English version of the brochure shall prevail in all respect.

