

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Prospectus<sup>1</sup>.
- It is important to read the Prospectus before deciding whether to purchase the product. If you do not have a copy, please contact us to ask for one.
- You should not invest in the product if you do not understand it or are not comfortable with the accompanying risks.
- If you wish to purchase the product, you will need to make an application in the manner set out in the Prospectus.

## iFAST-NAM ASIA PREMIER TRUST

(the "Trust")

Product Type	Unit Trust	Launch Date	14 November 1994
Managers	iFAST Financial Pte. Ltd.	Custodian	<u>Until 20 November 2023 (or such other date as may be determined and notified to Holders):</u> The Hongkong and Shanghai Banking Corporation Limited <u>From 20 November 2023 (or such other date as may be determined and notified to Holders):</u> Standard Chartered Bank (Singapore) Limited
Trustee	<u>Until 20 November 2023 (or such other date as may be determined and notified to Holders):</u> HSBC Institutional Trust Services (Singapore) Limited <u>From 20 November 2023 (or such other date as may be determined and notified to Holders):</u> Standard Chartered Trust (Singapore) Limited	Dealing Frequency	Every Business Day
Capital Guaranteed	No	Expense Ratio for period ended 31 December 2022 <sup>2</sup>	Class A: 1.50%

### PRODUCT SUITABILITY

#### WHO IS THE PRODUCT SUITABLE FOR?

- The Trust is only suitable for investors who:
  - o seek medium to long-term capital appreciation; and
  - o are comfortable with the risk of a fund that invests in a diversified portfolio of equity and equity-related securities issued by entities listed, domiciled or which have significant assets or business interest in Asia (ex-Japan).

Further Information  
Refer to the "Investment Objective, Focus and Approach" section of the Prospectus for further information on product

<sup>1</sup> The Prospectus is available from the Managers (at 10 Collyer Quay #26-01, Ocean Financial Centre Building Singapore 049315) and their authorised distributors during normal business hours.

<sup>2</sup> Expense ratios are not available for the other available classes as at this date.

	suitability.
<b>KEY PRODUCT FEATURES</b>	
<b>WHAT ARE YOU INVESTING IN?</b> <ul style="list-style-type: none"> <li>You are investing in a stand-alone unit trust constituted in Singapore that aims to provide you with medium to long-term capital appreciation by investing in equity and equity-related securities (including warrants and convertible securities): <ul style="list-style-type: none"> <li>(i) issued by entities listed on the stock exchanges of countries in Asia (ex-Japan),</li> <li>(ii) of entities domiciled or organised under the laws of the countries in Asia (ex-Japan), and/or</li> <li>(iii) of entities (wherever domiciled or organised) which, in the opinion of the Managers, have significant assets, business, production activities, trading or other business interest in Asia (ex-Japan).</li> </ul> </li> <li>The countries in Asia (ex-Japan) include, but are not limited to, Hong Kong SAR, Taiwan, Korea, China, the Philippines, Thailand, Malaysia, Singapore, Indonesia and the Indian sub-continent. On an ancillary basis, the Trust may also invest in other countries (including Australia and New Zealand).</li> <li>Currently, the Managers do not intend to make distributions in respect of the Trust.</li> </ul>	Refer to the " <u>Structure of iFAST-NAM Asia Premier Trust</u> ", " <u>Investment objective</u> " and " <u>Distributions</u> " sections of the Prospectus for further information on features of the product.
<b>Investment Strategy</b>	
<ul style="list-style-type: none"> <li>The Managers' policy is, where feasible, to maintain a diversified spread of investments within the Asia (ex-Japan) markets. On an ancillary basis, the Managers may also invest the Trust in other countries including Australia and New Zealand.</li> <li>The Trust may invest directly or through other collective investment schemes.</li> <li>The Trust may use FDIs for hedging its existing positions and/or efficient portfolio management.</li> </ul>	Refer to the " <u>Investment focus and approach</u> " and " <u>Disclosure on certain investments</u> " sections of the Prospectus for further information on the investment strategy of the product.
<b>Parties Involved</b>	
<b>WHO ARE YOU INVESTING WITH?</b> <ul style="list-style-type: none"> <li>The Managers are iFAST Financial Pte. Ltd..</li> <li>The sub-managers are Nikko Asset Management Asia Limited.</li> <li><u>Until 20 November 2023 (or such other date as may be determined and notified to Holders):</u> The Trustee is HSBC Institutional Trust Services (Singapore) Limited. <u>From 20 November 2023 (or such other date as may be determined and notified to Holders):</u> The Trustee is Standard Chartered Trust (Singapore) Limited.</li> <li><u>Until 20 November 2023 (or such other date as may be determined and notified to Holders):</u> The Custodian is The Hongkong and Shanghai Banking Corporation Limited. <u>From 20 November 2023 (or such other date as may be determined and notified to Holders):</u> The Custodian is Standard Chartered Bank (Singapore) Limited.</li> </ul>	Refer to the " <u>The Managers</u> ", " <u>The Trustee</u> " and " <u>Other Parties</u> " sections of the Prospectus for further information on their roles and responsibilities and what happens if they become insolvent.
<b>KEY RISKS</b>	
<b>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</b> <p>The value of the Trust and its distributions (if any) may rise or fall. You should consider the risks of investing in the Trust, as detailed in the Prospectus. Some risk factors to consider are economic, interest rate, political, liquidity, default, foreign exchange, regulatory and repatriation risks. You may lose some or all of your investment (including principal investment). Past performance is not indicative of future performance.</p>	Refer to the " <u>Risks</u> " section of the Prospectus for further information on risks of the product.
<b>Market and Credit Risks</b>	
<p><b>You are exposed to the risks of investing in Asian markets.</b></p> <ul style="list-style-type: none"> <li>Asian markets are less developed than OECD countries and their securities are subject to greater volatility and less liquidity.</li> </ul>	

<ul style="list-style-type: none"> <li>Many Asian markets are emerging markets where there are low levels of regulatory enforcement activities. Auditing and financial reporting methods may not meet internationally recognised standards. Changes of government policies may also affect the Trust's ability to repatriate capital, income and proceeds.</li> </ul>									
<b>Liquidity Risks</b>									
<p><b>The Trust is not listed and you can redeem only on Dealing Days.</b></p> <ul style="list-style-type: none"> <li>There is no secondary market for the Trust. All realisation requests should be made to the Managers or their authorised distributors.</li> </ul>									
<b>Product-Specific Risks</b>									
<p><b>You are exposed to FDIs risks.</b></p> <ul style="list-style-type: none"> <li>The Trust may use FDIs from time to time and these may negatively impact its value. The Trust may suffer greater losses than if it had not used FDIs.</li> </ul> <p><b>You are exposed to the risk of investing in equity securities.</b></p> <ul style="list-style-type: none"> <li>Historically, equities have greater volatility than fixed income securities. The value of equity and equity-related securities may be affected by general economic and market conditions, interest rates, political and regulatory developments that affect the companies which issue the securities. The value of the Trust and the price at which you can exit may fluctuate more strongly on a day-to-day basis compared to funds which invest in fixed income securities.</li> </ul> <p><b>You are exposed to currency risks.</b></p> <ul style="list-style-type: none"> <li>The value of the Trust may be affected by exchange rate fluctuations and changes in currencies and exchange control regulations. The sub-managers may use FDIs to actively hedge against the Trust's foreign exchange risk.</li> </ul> <p><b>You are exposed to Stock Connects risks.</b></p> <ul style="list-style-type: none"> <li>The Trust is exposed to quota limitation risks which may restrict the Trust's ability to invest in China "A" Shares through the Stock Connects on a timely basis.</li> <li>If China Securities Depository and Clearing Corporation Limited defaults in its clearing, settlement and stock holding operations, the Trust may not fully recover its losses or recovery may be delayed.</li> <li>If the order-routing system fails to function properly, the Trust's ability to access the China "A" share market will be adversely affected.</li> <li>The Stock Connects are subject to regulations that may be subject to changes that adversely affect the Trust. There is no certainty as to whether these regulations will be recognised by the courts of the PRC, or how they will be applied.</li> </ul> <p><b>You are exposed to other risks.</b></p> <ul style="list-style-type: none"> <li>The Trust is exposed to settlement, operational and legal risks.</li> <li>The Trust may be adversely affected by actions of its substantial investors.</li> <li>Uncertainty in market conditions.</li> <li>The value of the Trust may also be affected by changes in taxation which may be imposed by the relevant authorities.</li> </ul>									
<b>FEES AND CHARGES</b>									
<p><b>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?</b></p> <p><u>Payable directly by you</u></p> <table border="1"> <tr> <td><b>Preliminary Charge</b> (on gross investment amount)</td><td>Class A: Currently 5%, maximum 5%. Class M: Currently 0%, maximum 5%.</td></tr> <tr> <td><b>Realisation Charge</b> (on gross realisation proceeds)</td><td>Currently 0%, maximum 2%.</td></tr> <tr> <td><b>Switching Fee</b></td><td>Currently 0%, maximum 2%.</td></tr> </table> <p>Please check with the distributor through whom you are subscribing for Units, as to whether it charges other fees not listed in the Prospectus.</p> <p><u>Payable by the Trust from invested proceeds to the Managers, Trustee and other parties (as a percentage of the Value)</u></p> <table border="1"> <tr> <td><b>Annual Management Fee ("AMF")</b></td><td>Class A: Currently 1.25% p.a., maximum 1.5% p.a.. (a) 40% to 60% of AMF (b) 40% to 60% of AMF</td></tr> </table>	<b>Preliminary Charge</b> (on gross investment amount)	Class A: Currently 5%, maximum 5%. Class M: Currently 0%, maximum 5%.	<b>Realisation Charge</b> (on gross realisation proceeds)	Currently 0%, maximum 2%.	<b>Switching Fee</b>	Currently 0%, maximum 2%.	<b>Annual Management Fee ("AMF")</b>	Class A: Currently 1.25% p.a., maximum 1.5% p.a.. (a) 40% to 60% of AMF (b) 40% to 60% of AMF	<p>Refer to the "<u>Fees and Charges</u>" section of the Prospectus for further information on fees and charges.</p>
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(a) Retained by Managers: (b) Paid by Managers to financial advisers (trailer fee) <sup>3</sup> :	Class M: Currently 0% p.a., maximum 1.5% p.a.. No trailer fee is payable for this class.																					
Annual Trustee Fee	Until 20 November 2023 (or such other date as may be determined and notified to Holders): Currently 0.035% p.a., maximum 0.15% p.a.. From 20 November 2023 (or such other date as may be determined and notified to Holders): Currently 0.025% p.a., maximum 0.025% p.a..																					
Audit fee, registrar, custody, valuation and other fees and charges	Each fee or charge may amount to or exceed 0.1% p.a., depending on the proportion it bears to the Value of the Trust.																					
VALUATIONS AND EXITING FROM THIS INVESTMENT																						
<b>HOW OFTEN ARE VALUATIONS AVAILABLE?</b> The Trust is valued on each Dealing Day. The issue and realisation prices of Units are quoted on a forward pricing basis. The indicative prices of Units are available on the website: <a href="http://www.ifastfm.com">www.ifastfm.com</a> normally within 2 Business Days of the transaction dates. <b>HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?</b> <ul style="list-style-type: none"><li>You can exit the Trust on any Dealing Day by submitting a realisation form to the Managers or the authorised distributor from whom you subscribed for your Units.</li><li>First-time investors may, instead of realising Units, cancel the subscription of Units within 7 calendar days from the date of subscription by submitting a cancellation form, subject to cancellation terms and conditions. You may do so without incurring the preliminary charge but you will have to take the risk of any price decrease in the Units since your subscription and pay any administrative fee imposed by the Managers or the relevant authorised distributor.</li><li>You will usually receive the realisation proceeds within 7 Business Days of the receipt and acceptance of your realisation request by the Managers.</li><li>Your realisation price is determined as follows:<ul style="list-style-type: none"><li>If you submit the realisation form by 5pm on a Dealing Day, you will be paid a price based on the Value per Unit as at the Valuation Point for such Dealing Day.</li><li>If you submit the realisation form after 5pm on a Dealing Day, your form shall be treated as having been received on the next Dealing Day.</li></ul></li><li>The net realisation proceeds that you will receive will be the realisation price multiplied by the number of Units realised, less any charges. For example:<table><tr><td>1,000 Units</td><td>x</td><td>S\$0.9000</td><td>=</td><td>S\$900.00</td></tr><tr><td>Your realisation request</td><td></td><td>Realisation price</td><td></td><td>Gross realisation proceeds</td></tr><tr><td>S\$900.00</td><td>-</td><td>S\$0.00</td><td>=</td><td>S\$900.00</td></tr><tr><td>Gross realisation proceeds</td><td></td><td>Realisation Charge (0%)</td><td></td><td>Net realisation proceeds</td></tr></table></li></ul>		1,000 Units	x	S\$0.9000	=	S\$900.00	Your realisation request		Realisation price		Gross realisation proceeds	S\$900.00	-	S\$0.00	=	S\$900.00	Gross realisation proceeds		Realisation Charge (0%)		Net realisation proceeds	Refer to the "Realisation of Units" and "Obtaining Prices of Units" sections of the Prospectus for further information on valuation and exiting from the product.
1,000 Units	x	S\$0.9000	=	S\$900.00																		
Your realisation request		Realisation price		Gross realisation proceeds																		
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CONTACT INFORMATION																						
<b>HOW DO YOU CONTACT US?</b> For queries or feedback, you may contact the Managers at (65) 6439 3821.																						
APPENDIX: GLOSSARY OF TERMS																						
Business Day	Any day (other than a Saturday, Sunday or public																					

<sup>3</sup> Your financial adviser is required to disclose to you the amount of trailer fees it receives from the Managers.

	holiday) on which commercial banks are open for business in Singapore.	
<b>Dealing Day</b>	In connection with the issuance, cancellation and realisation of Units, means every Business Day.	
<b>equity-related securities</b>	Include, without limitation, preference shares and depository receipts or offshore instruments (e.g. American Depositary Receipts (ADRs) traded on the U.S. stock markets).	
<b>FDIs</b>	Financial derivative instruments.	
<b>Launch Date</b>	The earliest launched class that is offered under the Prospectus.	
<b>OECD</b>	Organisation for Economic Cooperation and Development	
<b>p.a.</b>	per annum.	
<b>Stock Connects</b>	Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect.	
<b>Units</b>	Units in the Trust.	
<b>Valuation Point</b>	The close of business of the last relevant market to close on a Dealing Day or such other time on a Dealing Day as the Managers may from time to time determine with the prior approval of the Trustee.	
<b>Value</b>	The Value (or net asset value) of the Trust as computed in accordance with in Clause 1(A) of the trust deed relating to the Trust.	