

**DISCLAIMER**

Investors are advised to read and understand the contents of the Eastspring Investments Master Prospectus dated 15 July 2015 ("MP") and the funds' Product Highlights Sheet ("PHS") before investing. The MP and PHS are available at offices of Eastspring Investments Berhad or its authorised distributors and investors have the right to request for a copy of the MP and PHS.

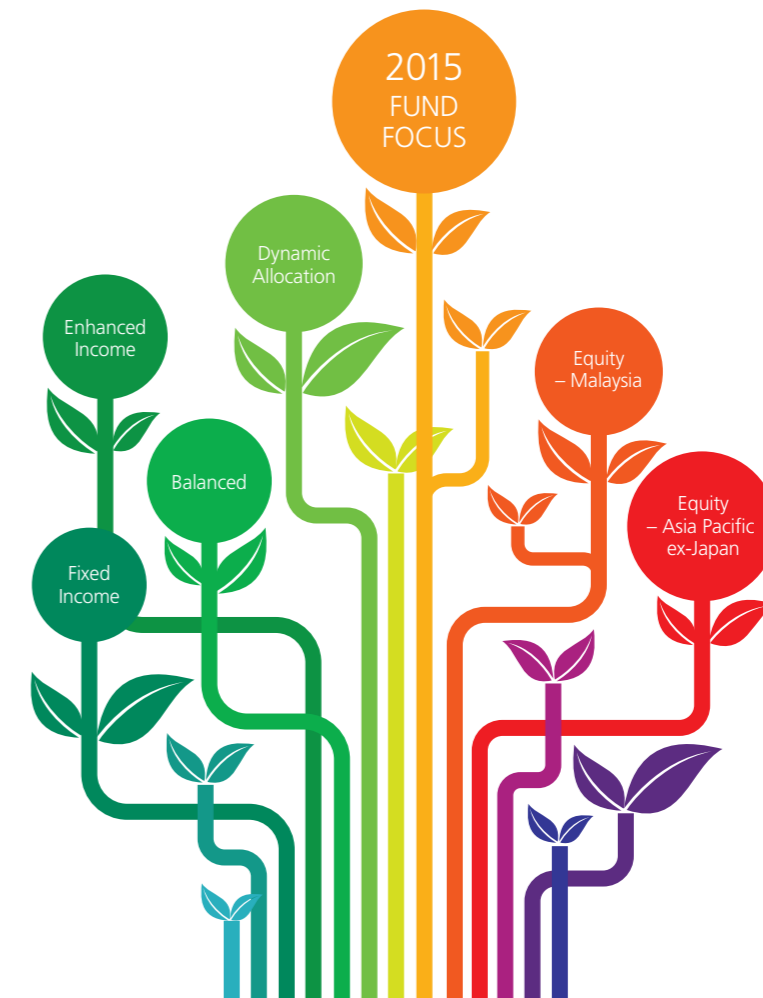
The MP have been registered with the Securities Commission Malaysia who takes no responsibility for its contents. Units will only be issued upon receipt of the application form accompanying the MP. Past performance of the funds are not an indication of the funds' future performance. Unit prices and distributions payable, if any, may go down as well as up. Where a unit split/distribution is declared, investors are advised that following the issue of additional units/distribution, the Net Asset Value ("NAV") per unit will be reduced from pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV. Where a unit split is declared, investors are advised that the value of their investment in Malaysian Ringgit will remain unchanged after the issue of the additional units.

Investments in the funds are exposed to the risks as per the table below. Investors are advised to consider these risks and other general risks as elaborated in the MP as well as fees and charges involved before investing.

Fund Code	Name of Funds	Specific Risks							
		SR01	SR02	SR03	SR04	SR05	SR06	SR07	SR08
E003	Eastspring Investments Balanced Fund	✓		✓	✓				
E004	Eastspring Investments Bond Fund			✓	✓				
E005	Eastspring Investments Dana al-Ilham	✓	✓						
E006	Eastspring Investments Dana al-Islah	✓		✓	✓				
E009	Eastspring Investments Dynamic Fund	✓		✓	✓				
E010	Eastspring Investments Dana Dinamik	✓	✓	✓	✓				
E012	Eastspring Investments Equity Income Fund	✓							
E015	Eastspring Investments Asia Pacific Equity MY Fund	✓					✓	✓	
E050	Eastspring Investments MY Focus Fund	✓		✓	✓	✓			
E058	Eastspring Investments Asia Pacific Ex-Japan Target Return Fund	✓					✓	✓	✓

Eastspring Investments companies (excluding JV companies) are ultimately wholly-owned/indirect subsidiaries of Prudential plc of the United Kingdom. Eastspring Investments companies (including JV companies) and Prudential plc are not affiliated in any manner with Prudential Financial, Inc., a company whose principal place of business is in the United States of America.

SR01 Security Risk	SR04 Interest Rate Risk	SR07 Currency Risk
SR02 Reclassification of Shariah Status Risk	SR05 Concentration Risk	SR08 Counterparty Risk
SR03 Credit or Default Risk	SR06 Countries or Foreign Securities Risk	



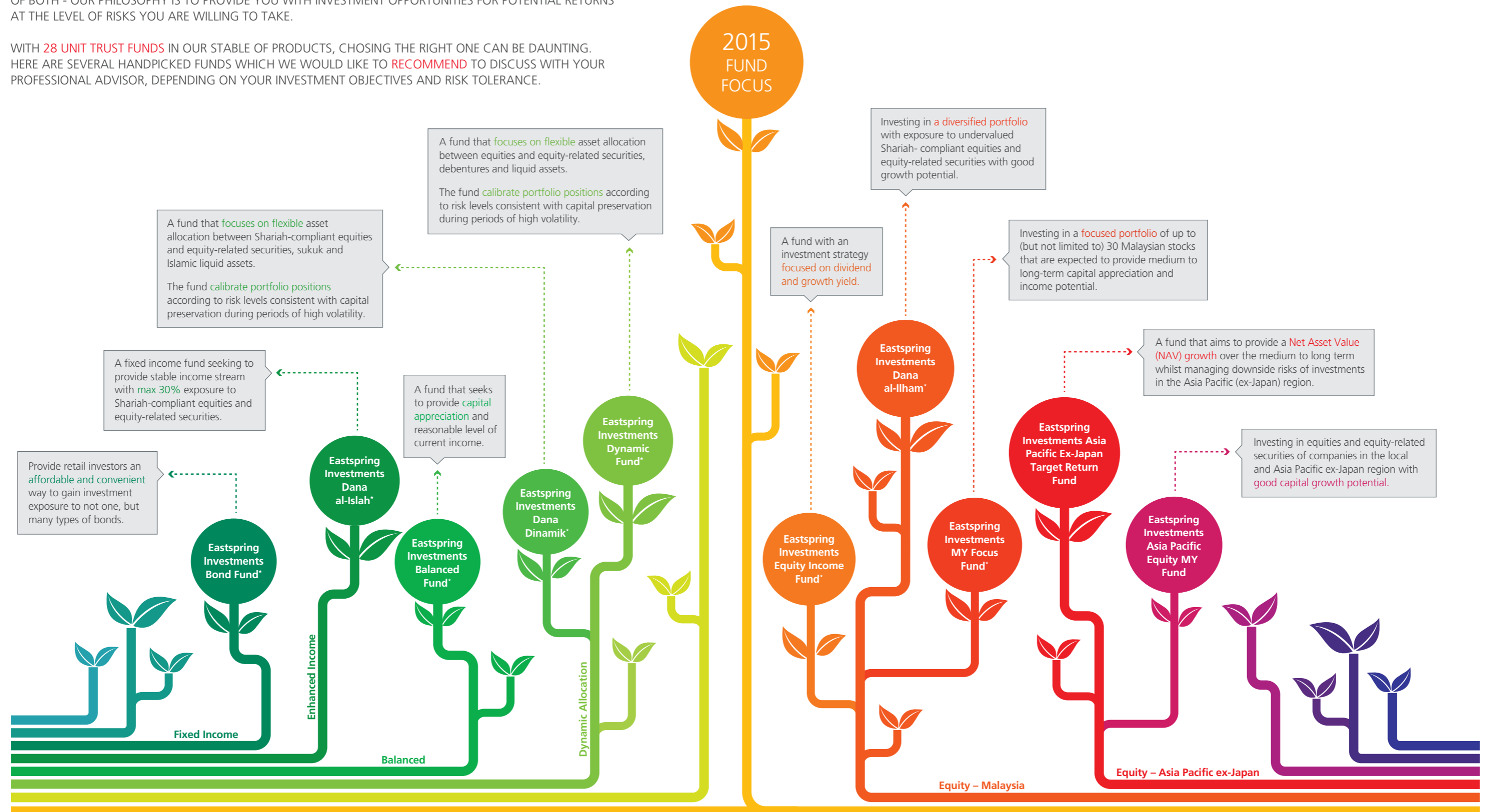
## 2015 FUND FOCUS

# FUND RECOMMENDATIONS

## 2015 FUND FOCUS

AT EASTSPRING INVESTMENTS BERHAD, WE OFFER A COMPLETE RANGE OF UNIT TRUSTS TO SUIT A WIDE RANGE OF RISK APPETITES. WHETHER IT IS A FIXED INCOME FUND OR AN EQUITY FUND, OR A LITTLE BIT OF BOTH - OUR PHILOSOPHY IS TO PROVIDE YOU WITH INVESTMENT OPPORTUNITIES FOR POTENTIAL RETURNS AT THE LEVEL OF RISKS YOU ARE WILLING TO TAKE.

WITH 28 UNIT TRUST FUNDS IN OUR STABLE OF PRODUCTS, CHOSING THE RIGHT ONE CAN BE DAUNTING. HERE ARE SEVERAL HANDPICKED FUNDS WHICH WE WOULD LIKE TO RECOMMEND TO DISCUSS WITH YOUR PROFESSIONAL ADVISOR, DEPENDING ON YOUR INVESTMENT OBJECTIVES AND RISK TOLERANCE.



\* Unit trust funds approved under the Employees Provident Fund Members Investment Scheme 2015/2016.