Prepared on: 30/10/2026

This Product Highlights Sheet is an important document.

- **It highlights the key terms and risks of this investment product and complements the Prospectus[1].**
- **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.**

Amova Asia Investment Funds – Amova Asia Dividend Equity Fund (the "Fund")

Product Type	**Unit Trust**	**Launch Date**	**SGD Class: 28 April 2000** **SGD Class U: 21 April 2026** **USD Class/CNH Class: Not incepted yet**
Managers	**Amova Asset Management Asia Limited**	**Custodian**	**BNP Paribas, acting through its Singapore branch**
Trustee	**BNP Paribas Trust Services Singapore Limited**	**Dealing Frequency**	**Every Business Day**
Capital Guaranteed	**No**	**Expense Ratio for the financial year ended 30 June 2025[2]**	**SGD Class: 2.53%** **USD Class, CNH Class and SGD Class U: N.A.**

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

The Fund is **only** suitable for investors who:

- seek medium to long-term capital appreciation;
- seek exposure primarily to equities listed in Asia ex Japan that offer attractive, growing and sustainable dividend payments; and
- are willing and able to accept that their principal will be at risk.

You should consult your financial advisers if in doubt about whether this product is suitable for you.

Further information
Refer to Para 6.2 of the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?

- You are investing in a unit trust constituted in Singapore that aims to achieve medium to long-term capital appreciation by investing primarily in equities listed in Asia ex Japan that offer attractive, growing and sustainable dividend payments.
- Currently, the Managers intend to make monthly distributions of between 4% to 8% per annum of the NAV per Unit to Holders.
- The base currency of the Fund is SGD.
- You should note that with effect on and from 27 March 2026, the Units are Excluded Investment Products and prescribed capital markets products, and the Fund is subject to the investment restrictions prescribed under the Notice on the Sale of Investment Products and Notice on Recommendations on Investment Products issued by the MAS and the Securities and Futures (Capital Markets Products) Regulations 2018.

Refer to Para 1.1, 6.1, 22.3, 22.8 and 22.8.2 of the Prospectus for further information on features of the product.

PRODUCT HIGHLIGHTS SHEET

[1] The Prospectus is available for collection at the Managers' business address at 12 Marina View, #18-02, Asia Square Tower 2, Singapore 018961 during usual business hours or accessible at https://sg.amova-am.com/.
[2] The USD Class, the CNH Class and the SGD Class U have each not been incepted as at 30 June 2025.

Investment Strategy	
• The Fund will seek to achieve its investment objective by constructing a portfolio of dividend producing equity securities listed and traded on the stock exchanges in the countries represented in the Reference Index. • The Fund will select companies with relatively strong sustainable cash flows and stable or improving dividend payouts. In addition, top-down approach will be used to select companies that are likely to be exposed to positive forces driving growth in Asia.	Refer to Para 6.1 of the Prospectus for further information on the investment strategy of the Fund.
Parties Involved	
WHO ARE YOU INVESTING WITH? • The Fund is a sub-fund of **Amova Asia Investment Funds**. • The Managers are **Amova Asset Management Asia Limited**. • The Trustee is **BNP Paribas Trust Services Singapore Limited**. • The Custodian is **BNP Paribas, acting through its Singapore branch**.	Refer to Para 2 to 4 of the Prospectus for further information on the role and responsibilities of these entities and what happens if they become insolvent.
KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT? **You should be aware that the price of Units can go down as well as up. The value of the product and its dividends or coupons may rise or fall. The following are key risk factors that may cause you to lose some or all of your investment:**	Refer to Para 7 of the Prospectus for further information on risks of the product.
Market and Credit Risks	
• **You are exposed to market risk in Asia-Pacific ex Japan**. The price of securities comprised in the portfolio of the Fund and the Units, and the income from them, may be influenced by political and economic conditions, changes in interest rates, the earnings of the corporations whose securities are comprised in the portfolio, and the market's perception of the securities.	
Liquidity Risks	
The Fund is not listed and you can redeem only on Dealing Days	
Product-Specific Risks	
• **You are exposed to income distribution risk.** The Managers have the absolute discretion to determine whether income of the Fund (if any) may be distributed to Holders. The Managers may also make distributions out of capital to Holders, which will reduce the capital and the NAV of the Fund or the relevant Class. Holders redeeming their Units may therefore receive an amount less than their initial investment. Such distributions may also result in reduced future returns. • **You are exposed to derivatives risk. The Managers may invest in financial derivative instruments ("FDIs") for the purposes of hedging and/or efficient portfolio management purposes.** As at the date of registration of the Prospectus, the Managers only use FDIs for purposes of hedging and/or efficient portfolio management. While the prudent and judicious use of derivatives can be beneficial, derivatives involve risks different from, and in some cases, greater than, the risks presented by more traditional investments. **It is possible that the Fund's NAV may be subject to volatility due to the Fund's usage or investment in FDIs**.	

- **You are exposed to Stock Connect risk.** In addition to the risks associated with the Chinese market and risks related to investments in Renminbi, investments through the Stock Connect are subject to additional risks, namely, quota limitations, suspension risk, operational risk, restrictions on selling imposed by front-end monitoring, recalling of eligible stocks, clearing and settlement risks, nominee arrangements in holding China A-shares and regulatory risk.

You should be aware that your investment in the Fund may be exposed to other risks of an exceptional nature from time to time.

FEES AND CHARGES

Refer to Para 13 of the Prospectus for further information on the fees and charges.

Payable directly by you

- You will need to pay the following fees and charges as a percentage of your gross investment sum:

Initial Sales Charge	Current: Up to 5.00%; Maximum: 5.00%
Realisation Charge	Current: 0%; Maximum: 1%
Conversion Fee	Current: Nil; Maximum: 1%
Exchange Fee	Where the Initial Sales Charge paid for the Units being exchanged is less than the initial sales charge payable for units being acquired, the difference will be charged.

- The approved distributors of the Managers may also charge additional fees not listed in the Prospectus. You should therefore check with the approved distributors before subscribing for Units.

Payable by the Fund from invested proceeds

- The Fund will pay the following fees and charges to the Managers, Trustee and other parties:

Annual Management Fee **(a) Retained by Managers** **(b) Paid by Managers to financial adviser (trailer fee)**	SGD Class / USD Class / CNH Class Current: 1.5% p.a.; Maximum: 2% p.a. - (a) 40% to 100% of Annual Management Fee - (b) 0% to 60%[3] of Annual Management Fee SGD Class U Current: 0% p.a.; Maximum: 2% p.a. - (a) N.A. - (b) N.A.
Annual Trustee's Fee	Current: less than 0.06% p.a.; Maximum: 0.2% p.a.
Other Substantial Fees/Charges:	As at 30 June 2025 (audited): *SGD Class* Valuation fees: 0.16**%**; Audit fees: 0.12**%,** Professional/Legal fees: 0.24**%**, Transaction cost: 0.91**%**.

VALUATIONS AND EXITING FROM THIS INVESTMENT

Refer to Para 8.9, 11 and 14 of the Prospectus for further information on valuation and exiting from the product.

HOW OFTEN ARE VALUATIONS AVAILABLE?

The issue price and realisation price of Units will be available on the Business Day following each Dealing Day. You may check such prices on the Managers' website (https://sg.amova-am.com/).

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

Cancellation of Units

If applicable to you, you may cancel your subscription for Units by sending a cancellation request to the Managers through the approved distributor from

[3] Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Managers.

whom you purchased your Units within 7 calendar days from the date of your subscription or purchase of the Units. Any Initial Sales Charge paid will be refunded to you. However, you will have to take the risk for any price changes in the NAV of the Fund since you purchased the Units.

Realisation of Units

You can exit the Fund by submitting a written realisation request to the Managers through the approved distributor from whom you purchased your Units. If you are an institutional investor who had purchased your Units directly from the Managers, you may submit your realisation request to the Managers.

If your realisation request is received and accepted by 5 p.m. Singapore time on a Dealing Day, your Units will be realised at the realisation price for that Dealing Day. If your realisation request is received and accepted after 5 p.m. Singapore time, your Units will be realised at the realisation price for the next Dealing Day. The realisation proceeds that you will receive are calculated by multiplying the number of Units to be realised by the realisation price, less any applicable charges. There is currently no realisation charge imposed. An example is as follows:

Units to be realised	x	Realisation Price	=	Realisation Proceeds
1,000	x	$1.0500	=	$1,050.00

The cancellation or realisation proceeds will normally be paid within seven Business Days after the relevant Dealing Day on which the cancellation or realisation request is received unless realisation of Units has been suspended in accordance with the Prospectus.

CONTACT INFORMATION

HOW DO YOU CONTACT US?

- You may contact our approved distributors listed on our website at https://sg.amova-am.com/ or call Amova Asset Management Asia Limited at 1800 535 8025.

APPENDIX: GLOSSARY OF TERMS

Business Day	means any day (other than Saturdays, Sundays and public holidays) on which banks and other financial institutions in Singapore are generally open for business.
Conversion	means the realisation of Units of one sub-fund of Amova Asia Investment Funds and the re-investment of the proceeds of realisation in units of another sub-fund of Amova Asia Investment Funds and "convert" shall be construed accordingly.
Conversion Fee	means the fee payable to the Managers upon the Conversion of a Unit calculated in accordance with the Deed which shall not exceed the maximum fee stated in the Prospectus where applicable.
Dealing Day	in relation to the subscription and realisation of Units means a Business Day or such other day as provided in the Deed.
Deed	means the trust deed of the Fund as may be amended or modified from time to time.
Excluded Investment Product	is as defined in the Notice on the Sale of Investment Products and the Notice on Recommendations on Investment Products issued by the MAS.
Holder	in relation to a Unit, means the person for the time being entered in the register of holders of the Fund as the holder of that Unit and includes persons so entered as Joint Holders (as defined in the Deed as may be amended or modified from time to time).
Initial Sales Charge	means a charge upon the issue of Units of such amount as the Managers may from time to time determine generally or in relation to any specific transaction or class of transactions being a percentage of the gross investment sum, which shall not exceed the maximum charge for the Fund as stated above.
Launch Date	for the purposes of this Product Highlights Sheet only, means the inception date of the relevant Class.
prescribed capital markets products	is as defined in the Securities and Futures (Capital Markets Products) Regulations 2018.
NAV	means net asset value.
Reference Index	means the MSCI AC (All Countries) Asia ex Japan Index.
SGD	means the lawful currency of the Republic of Singapore.
Stock Connect	means Shanghai-Hong Kong Stock Connect and the Shenzhen-Hong Kong Stock Connect
Units	means the nature of the interest issued to investors, being an undivided share in the relevant deposited property for the Fund which includes a fraction of a Unit.
USD	means the lawful currency of the United States of America.