

IMPORTANT NOTICE

11 January 2019

NEW SWITCHING FACILITY

Kindly be informed that a new switching facility will be introduced and takes effect on **1 May 2019**. Switching requests received on 1 May 2019 onwards will be subjected to the new switching policy.

The applicable differences in sales charges to be borne by unitholders:

Current Fund	Target Fund			
	Zero Sales Charge Fund (Fund with no sales charge)	Low Sales Charge Fund (Fund with maximum sales charge of 2.00% of NAV per unit)	Reduced Sales Charge Fund (Fund with maximum sales charge of 5.00% of NAV per unit)	Normal Sales Charge Fund (Fund with maximum sales charge of 5.50% of NAV per unit)
Zero Sales Charge Fund: Pacific Cash Fund Pacific Islamic Deposit Fund	Nil	2.00% (2.00% for EPF Plan)	5.00% (3.00% for EPF Plan)	5.50% (3.00% for EPF Plan)
Low Sales Charge Fund: Pacific Dana Murni Pacific SELECT Income Fund	Nil	Nil	3.00% (1.00% for EPF Plan)	3.50% (1.00% for EPF Plan)
Reduced Sales Charge Fund: Pacific Income Fund Pacific SELECT Balance Fund Pacific Dividend Fund Pacific AsiaPac Income Fund Pacific Dana Dividen Pacific Dana Imbang	Nil	Nil	Nil	0.05%
Normal Sales Charge Fund: Pacific Premier Fund Pacific Pearl Fund Pacific Dana Aman Pacific Millennium Fund Pacific Recovery Fund Pacific Focus18 Fund Pacific Asia Brands Fund Pacific Global Stars Fund Pacific Focus China Fund Pacific Global A.I.R. Fund Pacific Dynamic AsiaPac Fund	Nil	Nil	Nil	Nil

Notes:

- Should the sales charge of a Fund to be switched into is higher than the sales charge imposed on a Fund to be switched from, then the difference in the sales charge between the two (2) Funds shall be borne by you. There will be no sales charge imposed if the Fund to be switched into has a lower sales charge than the Fund you are switching out from.
- If you have been imposed the highest sales charge in your switching transaction among our Funds, you are no longer required to bear any sales charge difference for subsequent switch transactions involving this specific batch of your investments.
- You are not entitled to any refund for the sales charge paid on a Fund being switched from, which exceeds that imposed on a Fund to be switched into.
- Our IUTA may not carry the complete range of Pacific Mutual's Funds. Investments made via our IUTA are subject to different terms and conditions of the respective IUTA, including those for switching between Funds.
- Switching from a Shariah-compliant fund to a conventional fund is discouraged especially for Muslim unitholders.
- Fees and charges quoted are subject to any applicable taxes and/or duties as may be imposed by the government or other authorities from time to time.

The new switching facility has been reflected in the relevant prospectuses*, and both prospectuses have been registered with the Securities Commission Malaysia.

* refer to (a) Fifth Supplementary Master Prospectus dated 1 January 2019; and (b) Second Supplementary Prospectus dated 1 January 2019 for Pacific Islamic Deposit Fund.

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