

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Prospectus¹.
- It is important to read the Prospectus before deciding whether to purchase units in 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.

MyHome Fund – HomeBalanced (the “Fund”)

Product Type	Unit Trust	Launch Date	2 October 2009
Managers	Nikko Asset Management Asia Limited	Custodian	BNP Paribas Securities Services, operating 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 2016	SGD Class: 1.24% RMB Class and USD Class: N.A. ²

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

The Fund is only suitable for investors who:

- seek moderate capital appreciation by investing in largely Singapore-dollar denominated fixed income securities and Singapore listed equities;
- believe in a passive investment approach; and
- are willing and able to accept that their principal may be at risk and that the value of their investment and any derived income may fall as well as rise.

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 seeks moderate capital appreciation through largely Singapore-dollar denominated assets.
- Currently, you can invest in the SGD Class Units. The RMB Class Units and the USD Class Units will be available for subscription at such time as the Managers may decide.
- The base currency of the Fund is SGD.

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

Investment Strategy

- The Fund will passively invest in largely S\$ denominated fixed income securities and Singapore-listed equities (or in one or more different mutual fund(s) and unit trust(s) reflecting an underlying investment in such fixed income securities and equities) in the proportion of approximately **50:50** (subject to a 5% variance) (the “**Ratio**”). Currently, the Managers intend to invest all or substantially of the Fund’s assets in the ABF Singapore Bond Index Fund and the Nikko AM Singapore STI ETF (the “**Underlying Funds**”), each of which is an exchange traded fund and is managed by the Managers.
- The **ABF Singapore Bond Index Fund** (the “**ABF ETF**”) aims to provide investment returns that correspond closely to the total return of the iBoxx ABF Singapore Bond Index before fees and expenses, by investing substantially all of its assets in S\$ denominated debt obligations issued or guaranteed by any Asian Government, an agency or instrumentality of any Asian Government, any Asian Government sponsored entity or a quasi-Asian Government entity and S\$ denominated debt obligations issued by supranational financial institutions, in each case as determined by the index provider of the iBoxx ABF Singapore Bond Index and which are constituent securities of the iBoxx ABF Singapore Bond Index.
- The **Nikko AM Singapore STI ETF** aims to replicate as closely as possible, before expenses, the performance of the Straits Times Index (or such other index which tracks the performance of Singapore listed equities) (the “**Index**”) by investing all, or substantially all, of its assets in constituent securities of the Index in substantially the same weightings as reflected in the Index.
- Not more than 10% of the Fund’s assets will also be held in cash or cash-equivalents or Singapore authorised money market funds, and such portion will not be taken into account in the reckoning of the Ratio. **As at the date of registration of the Prospectus, the Managers currently do not use or invest in any financial derivative instruments (“FDIs”). However the Managers may, in their absolute discretion, invest in FDIs for the purposes of hedging and efficient portfolio management.**

Refer to Para 6.1 and 7.3 of the Prospectus for further information on the investment strategy of the Fund.

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 www.nikkoam.com.sg.

² The USD Class and the RMB Class have each not been accepted as at 30 June 2016.

Parties Involved	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> The Managers are Nikko Asset Management Asia Limited. The Trustee/Registrar is BNP Paribas Trust Services Singapore Limited. The Custodian is BNP Paribas Securities Services, operating through its Singapore branch. The Fund is a sub-fund of Nikko AM Asia Investment Funds. 	<p>Refer to Para 2 to 4 of the Prospectus for further information on the role and responsibilities of these entities.</p>
KEY RISKS	
<p>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 Fund and its distributions (if any) may rise or fall. The following are key risk factors that may cause you to lose some or all of your investment:</p>	<p>Refer to Para 7, and Appendix 3, of the Prospectus for further information on risks of the Fund.</p>
Market and Credit Risks	
<ul style="list-style-type: none"> You are exposed to market risks in Asia (including Singapore) <ul style="list-style-type: none"> The price of the 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, and the market's perception of the securities. These may cause the prices of Units to go up or down as such prices are based on the current market value of the investments of the Fund. You are exposed to interest rate risks and credit risks <ul style="list-style-type: none"> The ABF ETF's investments in money market funds and debt securities are subject to interest rate fluctuations and credit risks, such as risk of default by the issuer and are subject to adverse changes in general economic conditions, the financial condition of the issuer, or both, or an unanticipated rise in interest rates, which may impair the issuer's ability to make payments of interest and principal, resulting in a possible default by the issuer. 	
Liquidity Risks	
<ul style="list-style-type: none"> The Fund is not listed and you can redeem only on Dealing Days <ul style="list-style-type: none"> There is no secondary market for the Units. All realisation requests should be made to the Managers through the approved distributors from whom the Units were purchased. Institutional investors who had purchased their Units directly from the Managers may submit their realisation requests to the Managers. If there is a surge in realisations at any particular time, the Managers may impose a gate on realisations. If that happens, realisation of Units and/or payment of realisation proceeds to you may be delayed. In addition, you may not realise your Units during any period where realisation is suspended. You are exposed to liquidity risks <ul style="list-style-type: none"> The Fund will not be able to purchase or sell units of the Underlying Funds on the SGX-ST during any period that the SGX-ST suspends trading in the units. Such suspension may correspondingly lead to the suspension in dealing of the Fund. 	
Product-Specific Risks	
<ul style="list-style-type: none"> You are exposed to the Managers' limited discretion to react to market changes <ul style="list-style-type: none"> Due to the Fund's passive investment approach, adverse changes in the financial conditions of the underlying asset classes will not result in the sale of the Underlying Fund that invests into those asset classes, and will be likely to adversely affect the Fund's value and the trading price of its Units. You are exposed to tracking error risks <ul style="list-style-type: none"> While the Underlying Funds aim to track the performance of designated indices, changes in the NAVs of the Underlying Funds are unlikely to replicate exactly changes in the underlying indices. The trading prices of the Underlying Funds may also differ to some degree from the Underlying Funds' NAV. You are exposed to country specific risks <ul style="list-style-type: none"> There is a country concentration risk as the investments of the Fund are primarily Singapore-biased, exposing the Fund to risks related specifically to Singapore, which may in turn affect the market price of its investments in Singapore. You are exposed to the risk associated with the investment strategy of the Fund <ul style="list-style-type: none"> The performance of the Fund is subject to the performance of the Underlying Fund(s) which the Fund invests in and also to the proportion of the Fund's assets allocated to each of the Underlying Funds. Holders should be aware that the Managers have limited discretion to vary the allocations to the Underlying Funds which will in turn limit the Managers' ability to react to changes in market conditions. You are exposed to currency risk <ul style="list-style-type: none"> As investments of the Fund may be denominated in foreign currencies other than the base currency of the Fund or the Class Currency of the relevant Class within the Fund, fluctuations in the exchange rates of these foreign currencies may have an impact on the value of the Units of the Fund. You are exposed to derivatives risks <ul style="list-style-type: none"> The Managers may invest in FDIs for the purposes of hedging and efficient portfolio management. As at the date of registration of the Prospectus, the Managers 	

currently do not use or intend to use FDIs. Derivatives involve risks different from, and in some cases, greater than, the risks presented by more traditional investments. Some of the risks associated with derivatives are market risk, management risk, credit risk, liquidity risk, moratorium risk, capital control risk, tax risk and leverage risk.

- **The Fund may invest into underlying funds which use or invest in FDIs, and it is possible that the Fund's NAV may be subject to volatility due to the Fund's or the relevant underlying fund's usage or investment in FDIs.**

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

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%; Maximum: 5%
Realisation Charge	Current: 0%; Maximum: 1%
Conversion Fee	For conversion of Units to MyHome Fund – HomeSteady or MyHome Fund – HomeGrowth: Current: 0%; Maximum: 1% For conversion of Units to other Sub-Funds of the Nikko AM Asia Investment Funds Where Initial Sales Charge paid for the Units being converted is less than the Initial Sales Charge payable for the units being acquired, the difference will be charged
Exchange Fee (for exchange of Units for units of any other Group Trust)	Where Initial Sales Charge paid for the Units being exchanged is less than the initial sales charge payable for the units of the Group Trust being acquired, the difference will be charged.
Anti-Dilution Levy	Current: 0%; Maximum: 2% of the subscription or redemption monies (as the case may be)

- 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:

Management Fee	Current: 0.50% p.a.; Maximum: 2.0% p.a.
Trustee Fee	Not exceeding 0.1% p.a., subject to a minimum fee of S\$12,000 p.a. for the Fund
Other Substantial Fees/ Charges	As at 30 June 2016 (audited): Professional/legal fees: 0.18% Valuation fees: 0.11%
Fees charged by the Underlying Funds:	For Nikko AM Singapore STI ETF Current: Up to 0.045% p.a, subject to a minimum fee of S\$48,000 p.a.; Maximum: 0.15% p.a.
(i) Trustee fee	For ABF Singapore Bond Index Fund Current: Up to 0.045% p.a.; Maximum: 0.15% p.a.
(ii) Management fee	Where the Underlying Funds are managed by the Managers, the management fee will be rebated to the Fund. Where the Underlying Funds are not managed by the Managers, there will be no rebate of the management fee to the Fund.

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

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

The issue price and realisation price of Units will be available on the Business Day following each Dealing Day.

The issue price and realisation price of Units may be obtained from the Managers' website (www.nikkoam.com.sg).

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 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 relevant Class since you purchased the Units.

Realisation of Units

You can exit the Fund by submitting a written realisation request to the Managers through the

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

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	=	Gross Realisation Proceeds
1,000	x	\$1.050	=	\$1,050.00

The cancellation or realisation proceeds will normally be paid within six 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 call Nikko Asset Management Asia Limited at 1800 535 8025 or contact our approved distributors listed on our website at www.nikkoam.com.sg.

APPENDIX: GLOSSARY OF TERMS

Anti-Dilution Levy	is a provision for market spreads (the difference between the prices at which assets are valued and/or bought or sold), Duties and Charges (as defined in the Deed) and other dealing costs relating to the acquisition or disposal of the Investments (as defined in the Deed) constituting the deposited property of the Fund in the event of receipt for processing of large subscription or redemption requests (as determined at the discretion of the Managers), including subscriptions and/or redemptions which would be effected as a result of switching requests made pursuant to the Deed, or in the event of market dislocations where the liquidity of the deposited property of the Fund (or the liquidity of the deposited property of any Underlying Fund) is substantially impaired.
Asian Government	means the government of the People's Republic of China, Hong Kong SAR, Indonesia, Korea, Malaysia, the Philippines or Thailand.
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.
Class	means any class within the Fund which is established pursuant to the provisions of the Deed and which may be denominated in Singapore dollars or US dollars or such other currency as the Managers may from time to time determine.
Dealing Day	in relation to the subscription and realisation of Units means a Business Day or such other day as provided in the Deed.
Class Currency	means the currency of denomination of a Class.
Deed	means the trust deed of the Fund as may be amended or modified from time to time.
Group Trust	means a unit trust scheme the managers of which (a) are the Managers or a corporation under the control of the Managers or under common control with the Managers or at least fifty (50) per cent of the share capital of which is held by a corporation which is a shareholder of the Managers; and (b) approve the terms of any exchange which may be made pursuant to provisions of the Deed.
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).
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 Fund.
NAV	means net asset value.
Prospectus	means the prospectus of MyHome Fund - HomeBalanced.
RMB	means the lawful currency of the People's Republic of China.
SGD or S\$	means the lawful currency of the Republic of Singapore.
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 or US\$	means the lawful currency of the United States of America.