Funds Risk Classification

Note:

Investors are advised to take the Suitability Assessment Test before investing to determine your risk profile. Low risk funds have the lowest volatility whereas higher risk funds may bring substantial losses to your capital.

I) Hong Leong Asset Management Bhd

i) Unit Trust Funds / Wholesale Funds

Open-ended Funds ONLY	High Risk (Aggressive Investor)	Medium Risk (Moderate Investor)	Low Risk (Conservative Investor)
Local	- HL Growth Fund - HL Value Fund - HL Dana Makmur - HL Dividend Fund - HL Strategic Fund - HL Dana Dividen	- HL Balanced Fund - HL Consumer Products Sector Fund - HL Dana Maa'rof - HL Regular Income Fund	- HL Bond Fund - HL Institutional Bond Fund - HL Islamic Income Management Fund - HL Wholesale Bond Fund - HL Money Market Fund - HL Dana Al-Izdihar - HL Income Fund - HL Dana Al-Safa' - HL Wholesale Income Fund
Foreign	- HL Asia-Pacific Dividend Fund - HL Greater China Fund - HL Asean-5 Equity Fund - HL Wholesale Equity Fund 2 - HL Global ESG Fund - HL Global Shariah ESG Fund - HL All Roads Growth Fund - HL All Roads Balanced Fund	HL All Roads Conservative Fund	-

ii) Hong Leong Private Retirement Scheme

PRS Funds	High Risk (Aggressive Investor)	Medium Risk (Moderate Investor)	Low Risk (Conservative Investor)
Core Funds	- HL PRS Growth Fund - HL PRS Islamic Growth Fund	- HL PRS Moderate Fund - HL PRS Islamic Moderate Fund	- HL PRS Conservative Fund - HL PRS Islamic Conservative Fund
Non-Core Fund	HL PRS Asia Pacific Fund	-	-

Funds Risk Classification

II) Non-Hong Leong Asset Management Bhd's Unit Trust Funds and Wholesale Funds

i) Hong Leong Islamic Asset Management Sdn Bhd

Open-ended Funds ONLY	High Risk (Aggressive Investor)	Medium Risk (Moderate Investor)	Low Risk (Conservative Investor)
Local	-	-	• HL Islamic Cash Management Fund • HL Dana Abadi

ii) UOB Asset Management (Malaysia) Berhad

Open-ended Funds ONLY	High Risk (Aggressive Investor)	Medium Risk (Moderate Investor)	Low Risk (Conservative Investor)
Foreign	• United Global Transformation Fund - MYR Class • United Global Transformation Fund - MYR (Hedged) Class	-	-