



# Operations Guide

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This document should be used together with the relevant fund's Key Investor Information Documents and the Application Form.

[www.eastspring.us/offshoreadvisor](http://www.eastspring.us/offshoreadvisor)

## IMPORTANT INFORMATION

This material was prepared without regard to the specific objectives, financial situation, or needs of any particular person who may receive it. It is intended for informational purposes only and it is not intended that it be relied on to make any investment decision. It does not constitute investment advice or a recommendation or an offer or solicitation and is not the basis for any contract to purchase or sell any security or other instrument. Neither the Issuer nor Eastspring Investments gives any warranty as to the accuracy, reliability, or completeness of information which is contained in this document.

Eastspring Investments (Singapore) Limited, a company incorporated in Singapore with its principal place of business at 10 Marina Boulevard, #32-01 Marina Bay Financial Centre Tower 2, Singapore 018983. Additional information about Eastspring Investments is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

Atlantic Zagros Financial Partners, LLC, is a Delaware limited liability company with its principal office and place of business 1345 Avenue of the Americas, 33rd Floor, New York, NY.

Eastspring Investments Inc. ("Eastspring US") primary activity is to provide certain marketing, sales servicing, and client support in the US on behalf of Eastspring Investment (Singapore) Limited ("Eastspring Singapore"). Eastspring Singapore is an affiliated investment management entity that is domiciled and registered under, among other regulatory bodies, the Monetary Authority of Singapore (MAS). Eastspring Singapore is also registered with the US Securities Exchange Commission (SEC) as a registered investment adviser. Eastspring US seeks to identify and introduce to Eastspring Singapore potential institutional client prospects. Such prospects, once introduced, would contract directly with Eastspring Singapore for any investment management or advisory services. Eastspring US does not contract directly with any prospective client, nor does it have any discretion over client assets, nor does it trade, deal or direct trading in any security, client account or fund. Eastspring US does not receive or retain any assets or securities, nor does it serve as a custodian or direct any custodial decisions. Additional information about Eastspring Investments is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

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## INTRODUCTION

### ABOUT EASTSPRING INVESTMENTS, INC

Eastspring Investments, part of Prudential plc, is a global asset manager with Asia at its core, offering innovative investment solutions to meet the financial needs of clients. Eastspring Investments is an indirect subsidiary of Prudential plc, a company incorporated in the United Kingdom. Prudential plc is not affiliated in any manner with Prudential Financial, Inc., a company whose principal place of business is in the United States of America.

Over the last 25 years, we have built an unparalleled on-the-ground presence in 11 Asian markets<sup>1</sup> as well as sales and client servicing offices in North America and Europe and we manage a total of USD220 bn<sup>2</sup> on behalf of institutional and individual investors globally.

Our investment teams' deep understanding of Asian markets, paired with their global expertise, is our key differentiator. We are also firmly invested in the future of our clients, our colleagues, our partners, our shareholders and the communities in which we live and operate in.

Eastspring has six Luxembourg SICAV funds currently available for subscription as listed below. Please visit [www.eastspring.us/offshoreadvisor](http://www.eastspring.us/offshoreadvisor) for detailed information on each fund. The Prospectus and KIID for each fund is available for download on our website.

#### EQUITY FUNDS:

Eastspring Investments –  
China A Shares Growth Fund

Eastspring Investments –  
Global Emerging Markets  
Dynamic Fund

Eastspring Investments –  
Japan Dynamic Fund

#### FIXED INCOME FUNDS:

Eastspring Investments –  
Asian High Yield Bond Fund

Eastspring Investments –  
Global Emerging Markets Bond  
Fund

Eastspring Investments –  
Asian Bond Fund

Eastspring Investments –  
US Bond Fund

Eastspring Investments –  
US Corporate Bond Fund

Eastspring Investments –  
US Investment Grade Bond  
Fund

As part of our servicing efforts, we have created this reference guide for the Eastspring Investments funds. We hope you find this guide helpful and informative and thank you for taking the time to learn more about Eastspring Investment funds. We look forward to assisting you with your investment requirements.

Source: <sup>1</sup>Presence refers to wholly owned subsidiaries with local sales and investment offices in Indonesia, Hong Kong, Japan, Malaysia, South Korea, Singapore, Taiwan and Vietnam as well as joint ventures in China, India and Thailand. <sup>2</sup>As at 30 September 2020.

## SHARE CLASSES AND TYPES

### SHARE CLASSES FOR EASTSPRING INVESTMENTS FUNDS

Eastspring Investments funds are offered in three different share classes. Please take time to consider which share class option is best for you.

#### Class A Retail

Offered primarily as an investment for retail investors through various financial intermediaries. Financial intermediaries should contact their Eastspring representative for details on account set up.

Entry Charge	Exit Charge	Minimum Initial Investment (USD)
Up to 5% for Equity funds; up to 3% for Fixed Income funds	None	500.00

#### Class Adm Retail (Not Available for Equity Funds)

Offered primarily as an investment for retail investors through various financial intermediaries. Financial intermediaries should contact their Eastspring representative for details on account set up.

Entry Charge	Exit Charge	Minimum Initial Investment (USD)
Up to 3% for Fixed Income funds	None	500.00

#### Class R Fee-Based

Offered primarily as an investment for fee-based investors through various financial intermediaries. Financial intermediaries should contact their Eastspring representative for details on account set up.

Entry Charge	Exit Charge	Minimum Initial Investment (USD)
None	None	500.00

R-class shares are not sold directly to investors, but to financial intermediaries that serve investors. The intermediary executes the purchase of the funds on behalf of the investor, as well as the sale and exchange. The Sales Charge may be modified for certain financial intermediaries who submit trades on behalf of eligible investors. As allowed in the Prospectus, Eastspring and the financial intermediaries have agreed to waive the Sales Charge for all purchases for the fee-based R share class. Always consult your financial adviser. For more about charges, see the prospectus.



## TRADING PROCESS

### Q. How do we open an Eastspring Investments account?

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- A. To open an account please complete the Account Opening Form, copy of which may be obtained directly from the website of the Management Company ([www.eastspring.us/offshoreadvisor](http://www.eastspring.us/offshoreadvisor)) or upon request to Bank of New York Mellon (“BNY Mellon”). The completed form should be returned to the BNY Mellon along with the appropriate supporting documentation, including in particular AML/KYC documents.

Please note in particular that an AML Wolfsberg Questionnaire will be requested from institutional investors trading via Clearstream / Vestima or Euroclear / Fundsettle platforms or similar type of nominee platform ([www.wolfsberg-principles.com/wolfsbergcb](http://www.wolfsberg-principles.com/wolfsbergcb)).

### Q. How do we place subscriptions, redemptions and share conversions for Eastspring Investments?

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- A. For subscriptions, redemptions and share conversions, please fax the instructions to BNY Mellon at (+352 24.52.4233) or via SWIFT message. For subscriptions, the full amount should be wired to the appropriate Eastspring Investment funds. The payment instructions can be found in the Account Opening Form.

### Q. Which trading platforms does Eastspring Investments utilize?

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- A. Eastspring Investments funds uses National Securities Clearing Corporation (NSCC), Pershing, and Allfunds. If you require another platform, please contact your Eastspring representative. The NSCC Participant Code is 1157.

### Q. What if we have questions about investment minimums or extended settlement?

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- A. We are pleased to assist you where possible. For questions on investment minimums or extended settlement, please contact your Eastspring representative.

### Q. How can we transfer shares?

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- A. Please contact BNY Mellon for a Stock Transfer Form.



## TRADING PROCESS (continued)

### Q. When will we receive contract notes for the trades?

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- A. Trade confirmation will be sent by BNY Mellon via fax or SWIFT message, based on the manner the trade was placed. The trade confirmation will include details of execution and will be sent around 9:00pm Luxembourg time on **T business day**. Any faxing failure will be re-faxed around 9:00am Luxembourg time on **T+1 business day**.

### Q. How are dividends distributed?

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- A. Dividends will be distributed from the distributing share class(es); please refer to the appendix for further details. Dividend option (reinvestment or pay in cash) is required to be selected during the account opening. The distribution calendar is available upon request; please contact your Eastspring representative.

### Q. How do we change our dividend election?

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- A. To change the dividend option after an account is opened, please send a letter of instruction requesting this change, signed by an authorized signer, to BNY Mellon.



## REPORTS

### Q. What reporting and other materials are available from Eastspring Investments?

A. Eastspring Investments and BNY Mellon can provide a wealth of information. Below is a description of some of the most frequently requested reports. For a specific report not shown here, please contact your Eastspring representative.

- › **Contract Notes** – Transaction confirmation
- › **Daily NAV** – Daily NAVs can be found on Morningstar, Bloomberg or on [www.eastspring.us/offshoreadvisor](http://www.eastspring.us/offshoreadvisor)
- › **Monthly Fact Sheets** – Performance for the month will be posted on [www.eastspring.us/offshoreadvisor](http://www.eastspring.us/offshoreadvisor)
- › **Monthly Commentary** – A detailed narrative of monthly results, market overview, and financial outlook will be posted on [www.eastspring.us/offshoreadvisor](http://www.eastspring.us/offshoreadvisor)
- › **Annual and Semi-Annual Reports** – The annual and semi-annual reports will be posted on [www.eastspring.us/offshoreadvisor](http://www.eastspring.us/offshoreadvisor)

### Q. How do we request additional contract notes and statements?

A. Please contact BNY Mellon. In certain circumstances a letter of request signed by an authorized signer may be required.

### Q. How does Eastspring Investments process audit requests?

A. Please send requests by fax, mail, or email to the attention of BNY Mellon. See appendix for BNY Mellon contact details.

### Q. How do we request daily NAV prices?

- A. Daily NAVs can be found on Morningstar and Bloomberg or on [www.eastspring.us/offshoreadvisor](http://www.eastspring.us/offshoreadvisor)
- › Daily NAVs can also be sent via email from BNY Mellon. Please contact your platform provider or your Eastspring representative to add an email address to BNY Mellon's daily NAV email distribution list.

### Q. How can I access reports from your website?

A. Eastspring Investments reports and other materials, including Prospectus, Key Investor Information Document (KIID), and Annual Report can accessed from [www.eastspring.us/offshoreadvisor](http://www.eastspring.us/offshoreadvisor)



## TAX INFORMATION

### Q. Are Eastspring Investments funds subject to income tax?

- A. Eastspring Investments funds are not liable to any Luxembourg income tax (i.e. corporate income tax, municipal business tax, and net worth tax). In addition, dividends paid by Eastspring Investments funds are not liable to any Luxembourg withholding tax.

However, income and gains derived by Eastspring Investments funds from different sources may be subject to withholding taxes, capital gains taxes and transaction taxes in the countries of origin. Some double taxation treaties signed by Luxembourg are applicable to a Luxembourg SICAV.

### Q. Are Eastspring Investments funds subject to any other taxes in Luxembourg?

- A. Eastspring Investments funds are liable to Luxembourg subscription tax of 0.05% per annum of the net assets.

### Q. Are management fees subject to VAT?

- A. No.

### Q. Will the Funds provide country specific information?

- A. The Funds are aware of special reporting requirements for shareholders based in certain countries, e.g. U.K., Germany, Austria, Switzerland. The Funds will register and provide country information as appropriate for resident shareholders.

Shareholders and potential investors are advised to consult their professional advisors concerning possible taxation or other consequences of purchasing, holding, selling, converting or otherwise disposing of the Shares under the laws of their country of incorporation, establishment, citizenship, residence or domicile, and in the light of their particular circumstances.

The information contained on this page is made to support marketing of the share classes and is based on interpretations of relevant laws and regulations currently in effect, all of which are subject to change without notice. This summary is not intended to nor does it constitute investment or tax advice and does not purport to deal with all of the tax consequences applicable to the funds or to all categories of investors, some of whom may be subject to special rules.



## APPENDIX

### Eastspring Investments method of payment for USD settlement

Payment by wire transfer in the full amount of the purchase is due on settlement date and should be wired in the appropriate currency using the wiring instructions below.

Investment Settlement Details	USD Payments
To	The Bank of New York Mellon, New York
Cash Correspondent BIC	IRVTUS3N
Account Name	IRVTBEBB
Account Number	8900285451
ABA #	021 000 018
For further credit to account number	6369328400
For further credit to account name	ESPRING INV SUBS AND REDS
Reference fund name and client register number or agent number	

Monies must come from the account of the investor

## APPENDIX

### Key Dealing Features

Trade frequency and cut-off times	
Class Currency	Base Currency is USD (Unhedged)
Pricing / Dealing Days	Daily
Dealing Deadline	2PM CET on T
Settlement for Purchases and Redemptions	T+4
Settlement for Exchanges	N/A
Trading Frequency and Cut-off Times	Purchases and Redemptions are accepted on any business day before 2PM CET on the Fund business day
Subscription Requests	Trade instructions received in good order at the Transfer Agent by 2PM CET on a Business Day will receive the same Dealing Day's NAV. Trade instructions received after 2PM CET will receive the next Business Day's NAV. Purchases payment should be paid in good order in the share class currency by T+4.
Redemption Requests	Shares can be redeemed on any business day by submitting a request to the Transfer Agent by 2PM CET. BNY Mellon will generally pay redemption proceeds via telegraphic or electronic transfers by T+ 4 business days. Bank charges, if any, shall be borne by the remitting party.

## APPENDIX

### Contact Details

Types of queries	Contact name	Contact details
<b>Trading Queries</b> (e.g. dealing, settlement, fees) <b>Contract Notes</b> <b>Prospectus</b> <b>NAV Requests*</b>	<b>BNY Mellon</b>	<b>Phone:</b> +352.2452.5702 <b>Fax:</b> +352.2452.4233 <b>Email:</b> <a href="mailto:eastspringinvestments.ta@bnymellon.com">eastspringinvestments.ta@bnymellon.com</a> <b>Mailing:</b> The Bank of New York Mellon SA/NV Luxembourg Branch 2-4, rue Eugene Ruppert, L-2453 Luxembourg Grand Duchy of Luxembourg
<b>Wholesale</b>  Southeast Region & Latin America	<b>Atlantic Zagros Financial Partners, LLC (AZFP)</b>  Randy Clark Managing Director	<b>Phone:</b> 1.917.754.8605 <b>Email:</b> <a href="mailto:rclark@azfpartners.com">rclark@azfpartners.com</a> <b>Mailing:</b> Atlantic Zagros Financial Partners, LLC 1345 Avenue of the Americas, 33rd Floor New York, NY 10105 U.S.A.
<b>Wholesale</b>  Northeast/West/ Central Region	<b>Atlantic Zagros Financial Partners, LLC (AZFP)</b>  Jay Nakashima Partner	<b>Phone:</b> 1.914.310.1741 <b>Email:</b> <a href="mailto:jnakashima@azfpartners.com">jnakashima@azfpartners.com</a> <b>Mailing:</b> Atlantic Zagros Financial Partners, LLC 1345 Avenue of the Americas, 33rd Floor New York, NY 10105 U.S.A.
<b>Generalist</b>	<b>Atlantic Zagros Financial Partners, LLC (AZFP)</b>  Craig Morong Partner	<b>Phone:</b> 1.908.420.6490 <b>Email:</b> <a href="mailto:craig@azfpartners.com">craig@azfpartners.com</a> <b>Mailing:</b> Atlantic Zagros Financial Partners, LLC 1345 Avenue of the Americas, 33rd Floor New York, NY 10105 U.S.A.
<b>Generalist</b>	<b>Atlantic Zagros Financial Partners, LLC (AZFP)</b>  Eric Dale Partner	<b>Phone:</b> 1.401.225.2023 <b>Email:</b> <a href="mailto:ericdale@azfpartners.com">ericdale@azfpartners.com</a> <b>Mailing:</b> Atlantic Zagros Financial Partners, LLC 1345 Avenue of the Americas, 33rd Floor New York, NY 10105 U.S.A.
<b>Secondary contact</b>	<b>Eastspring Investments, Inc</b>  Matthew Appelstein, CFA, CPA Head of Americas	<b>Phone:</b> 1.312.730.9540 <b>Email:</b> <a href="mailto:matthew.appelstein@eastspring.com">matthew.appelstein@eastspring.com</a> <b>Mailing:</b> Eastspring Investments, Inc 225 West Wacker Drive, Suite 1200, Chicago, IL 60606 U.S.A.
<b>Secondary contact</b>	<b>Eastspring Investments, Inc</b>  Brian Manders Manager, Client Services and Sales Support	<b>Phone:</b> 1.312.730.9529 <b>Email:</b> <a href="mailto:brian.manders@eastspring.com">brian.manders@eastspring.com</a> <b>Mailing:</b> Eastspring Investments, Inc 225 West Wacker Drive, Suite 1200 Chicago, IL 60606 U.S.A.
<b>Website</b>	<a href="http://www.eastspring.us/offshoreadvisor">www.eastspring.us/offshoreadvisor</a>	

\*NAVs can also be found on Morningstar, Bloomberg, and [www.eastspring.us/offshoreadvisor](http://www.eastspring.us/offshoreadvisor).

## APPENDIX

### FUNDS

#### Eastspring Investments - China A Shares Growth Fund

	A Shares (Acc)	R Shares (Acc)
Currency	USD	USD
Base Currency	USD	USD
Hedge	Unhedged	Unhedged
Share Class Type	Retail	Fee-based
ISIN Code	LU1969619763	LU2199555967
SEDOL	BJ2Z0B6	BL9X2W2
Bloomberg ID	BBG00NQKZVT8	BBG00W262HN8
Bloomberg Ticker	ESCAGFA LX	ESCAGRU LX
CUSIP	L2675C324	L2675C332
Ongoing Charges*	1.88%	1.13%
Management Fee	1.50%	0.75%
Entry Charge	Up to 5%	None
Exit Charge (CDSC)	None	None
Performance Fee	None	None
Conversion Charge	Up to 1%	Up to 1%
Minimum Initial Investment	\$500.00	\$500.00
Minimum Subsequent Investment	\$50.00	\$50.00
Minimum Holding	\$50.00	\$50.00

\*Ongoing charges vary from year to year and do not include portfolio transaction cost. Ongoing charges are based on estimated expenses of another Sub-fund for Share Class A; Ongoing charges are based on estimated expenses of another share class for Share Class R.

R-class shares are not sold directly to investors, but to financial intermediaries that serve investors. The intermediary executes the purchase of the funds on behalf of the investor, as well as the sale and exchange. The Sales Charge may be modified for certain financial intermediaries who submit trades on behalf of eligible investors. As allowed in the Prospectus, Eastspring and the financial intermediaries have agreed to waive the Sales Charge for all purchases for the fee-based R share class. Always consult your financial adviser. For more about charges, see the prospectus.

## APPENDIX

### FUNDS

#### Eastspring Investments - Global Emerging Markets Dynamic Fund

	A Shares (Acc)	R Shares (Acc)
Currency	USD	USD
Base Currency	USD	USD
Hedge	Unhedged	Unhedged
Share Class Type	Retail	Fee-based
ISIN Code	LU0640798160	LU2199555702
SEDOL	BFWR3K4	BL9X2V1
Bloomberg ID	Not Available	BBG00W2626Z9
Bloomberg Ticker	IOEMDAU LX	EGEMDRU LX
CUSIP	L2675B383	L2675C316
Ongoing Charges*	1.92%	1.18%
Management Fee	1.50%	0.75%
Entry Charge	Up to 5%	None
Exit Charge (CDSC)	None	None
Performance Fee	None	None
Conversion Charge	Up to 1%	Up to 1%
Minimum Initial Investment	\$500.00	\$500.00
Minimum Subsequent Investment	\$50.00	\$50.00
Minimum Holding	\$50.00	\$50.00

\*Ongoing charges vary from year to year and do not include portfolio transaction cost. Ongoing charges are based on annualized expenses for the year ending December 2019 for Share Class A; Ongoing charges are based on estimated expenses of another share class for Share Class R.

R-class shares are not sold directly to investors, but to financial intermediaries that serve investors. The intermediary executes the purchase of the funds on behalf of the investor, as well as the sale and exchange. The Sales Charge may be modified for certain financial intermediaries who submit trades on behalf of eligible investors. As allowed in the Prospectus, Eastspring and the financial intermediaries have agreed to waive the Sales Charge for all purchases for the fee-based R share class. Always consult your financial adviser. For more about charges, see the prospectus.

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### FUNDS

#### Eastspring Investments - Japan Dynamic Fund

	A Shares (Acc)	R Shares (Acc)
Currency	USD	USD
Base Currency	USD	USD
Hedge	Unhedged	Unhedged
Share Class Type	Retail	Fee-based
ISIN Code	LU0560541111	LU0865490691
SEDOL	BFWR4S9	BYR8G84
Bloomberg ID	Not Available	Not Available
Bloomberg Ticker	IOFJDYA LX	ESJPDRU LX
CUSIP	L2675P101	L26759313
Ongoing Charges*	1.59%	0.84%
Management Fee	1.50%	0.75%
Entry Charge	Up to 5%	None
Exit Charge (CDSC)	None	None
Performance Fee	None	None
Conversion Charge	Up to 1%	Up to 1%
Minimum Initial Investment	\$500.00	\$500.00
Minimum Subsequent Investment	\$50.00	\$50.00
Minimum Holding	\$50.00	\$50.00

\*Ongoing charges vary from year to year and do not include portfolio transaction cost. Ongoing charges are based on annualized expenses for the year ending December 2019 for Share Class A and R.

R-class shares are not sold directly to investors, but to financial intermediaries that serve investors. The intermediary executes the purchase of the funds on behalf of the investor, as well as the sale and exchange. The Sales Charge may be modified for certain financial intermediaries who submit trades on behalf of eligible investors. As allowed in the Prospectus, Eastspring and the financial intermediaries have agreed to waive the Sales Charge for all purchases for the fee-based R share class. Always consult your financial adviser. For more about charges, see the prospectus.

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### FUNDS

#### Eastspring Investments - Asian Bond Fund

	A Shares (Acc)	Adm Shares (Dist)	R Shares (Acc)
Currency	USD	USD	USD
Base Currency	USD	USD	USD
Hedge	Unhedged	Unhedged	Unhedged
Share Class Type	Retail	Retail	Fee-based
ISIN Code	LU0154355936	LU0428352776	LU0865487804
SEDOL	BFWR0B4	B99B7N8	BFWR0S1
Bloomberg ID	Not Available	Not Available	Not Available
Bloomberg Ticker	PRUASBA LX	IOFASBA LX	ESABDRU LX
CUSIP	L2675P333	L2675B706	L2675P358
Ongoing Charges*	1.34%	1.34%	0.84%
Management Fee	1.00%	1.00%	0.50%
Entry Charge	Up to 3%	Up to 3%	None
Exit Charge (CDSC)	None	None	None
Performance Fee	None	None	None
Conversion Charge	Up to 1%	Up to 1%	Up to 1%
Dividends	Not Applicable	Monthly	Not Applicable
Minimum Initial Investment	\$500.00	\$500.00	\$500.00
Minimum Subsequent Investment	\$50.00	\$50.00	\$50.00
Minimum Holding	\$50.00	\$50.00	\$50.00

\*Ongoing charges vary from year to year and do not include portfolio transaction cost. Ongoing charges are based on annualized expenses for the year ending December 2019 for Share Class A, Adm, and R.

R-class shares are not sold directly to investors, but to financial intermediaries that serve investors. The intermediary executes the purchase of the funds on behalf of the investor, as well as the sale and exchange. The Sales Charge may be modified for certain financial intermediaries who submit trades on behalf of eligible investors. As allowed in the Prospectus, Eastspring and the financial intermediaries have agreed to waive the Sales Charge for all purchases for the fee-based R share class. Always consult your financial adviser. For more about charges, see the prospectus.

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#### Eastspring Investments - Asian High Yield Bond Fund

	A Shares (Acc)	Adm Shares (Dist)	R Shares (Acc)
Currency	USD	USD	USD
Base Currency	USD	USD	USD
Hedge	Unhedged	Unhedged	Unhedged
Share Class Type	Retail	Retail	Fee-based
ISIN Code	LU0801099465	LU0756523055	LU0865488281
SEDOL	BFWR1Q6	BFWR1T9	BHX5DK1
Bloomberg ID	Not Available	Not Available	BBG003Q978W5
Bloomberg Ticker	ESAHAUI LX	ESAHYAD LX	ESAHYRU LX
CUSIP	L26759115	L2675P473	L26759594
Ongoing Charges*	1.38%	1.37%	0.86%
Management Fee	1.00%	1.00%	0.50%
Entry Charge	Up to 3%	Up to 3%	None
Exit Charge (CDSC)	None	None	None
Performance Fee	None	None	None
Conversion Charge	Up to 1%	Up to 1%	Up to 1%
Dividends	Not Applicable	Monthly	Not Applicable
Minimum Initial Investment	\$500.00	\$500.00	\$500.00
Minimum Subsequent Investment	\$50.00	\$50.00	\$50.00
Minimum Holding	\$50.00	\$50.00	\$50.00

\*Ongoing charges vary from year to year and do not include portfolio transaction cost. Ongoing charges are based on annualized expenses for the year ending December 2019 for Share Class A and Adm; Ongoing charges are based on estimated expenses of another share class for Share Class R. R-class shares are not sold directly to investors, but to financial intermediaries that serve investors. The intermediary executes the purchase of the funds on behalf of the investor, as well as the sale and exchange. The Sales Charge may be modified for certain financial intermediaries who submit trades on behalf of eligible investors. As allowed in the Prospectus, Eastspring and the financial intermediaries have agreed to waive the Sales Charge for all purchases for the fee-based R share class. Always consult your financial adviser. For more about charges, see the prospectus.



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### FUNDS

#### Eastspring Investments - Global Emerging Markets Bond Fund

	A Shares (Acc)	Adm Shares (Dist)	R Shares (Acc)
Currency	USD	USD	USD
Base Currency	USD	USD	USD
Hedge	Unhedged	Unhedged	Unhedged
Share Class Type	Retail	Retail	Fee-based
ISIN Code	LU0640798913	LU0845998672	LU2199555611
SEDOL	BFWR371	BFWR3B5	BL9X2T9
Bloomberg ID	Not Available	Not Available	BBG00W261YN2
Bloomberg Ticker	IOEMBAU LX	IOEMADM LX	EGEMBRU LX
CUSIP	L2675B375	L26759271	L2675C308
Ongoing Charges*	1.60%	1.60%	0.97%
Management Fee	1.25%	1.25%	0.625%
Entry Charge	Up to 3%	Up to 3%	None
Exit Charge (CDSC)	None	None	None
Performance Fee	None	None	None
Conversion Charge	Up to 1%	Up to 1%	Up to 1%
Dividends	Not Applicable	Monthly	Not Applicable
Minimum Initial Investment	\$500.00	\$500.00	\$500.00
Minimum Subsequent Investment	\$50.00	\$50.00	\$50.00
Minimum Holding	\$50.00	\$50.00	\$50.00

\*Ongoing charges vary from year to year and do not include portfolio transaction cost. Ongoing charges are based on annualized expenses for the year ending December 2019 for Share Class A and Adm; Ongoing charges are based on estimated expenses of another share class for Share Class R. R-class shares are not sold directly to investors, but to financial intermediaries that serve investors. The intermediary executes the purchase of the funds on behalf of the investor, as well as the sale and exchange. The Sales Charge may be modified for certain financial intermediaries who submit trades on behalf of eligible investors. As allowed in the Prospectus, Eastspring and the financial intermediaries have agreed to waive the Sales Charge for all purchases for the fee-based R share class. Always consult your financial adviser. For more about charges, see the prospectus.

## APPENDIX

### FUNDS

#### Eastspring Investments – US Bond Fund

	A Shares (Acc)	Adm Shares (Dist)	R Shares (Acc)
Currency	USD	USD	USD
Base Currency	USD	USD	USD
Hedge	Unhedged	Unhedged	Unhedged
Share Class Type	Retail	Retail	Fee-based
ISIN Code	LU0326391868	LU0533427448	In process
SEDOL	BFWR6G1	BFWR6J4	In process
Bloomberg ID	Not Available	Not Available	Not Available
Bloomberg Ticker	IOFUBAU LX	IOFUADM LX	In process
CUSIP	L2675C159	L2675C175	In process
Ongoing Charges*	1.74%	1.73%	In process
Management Fee	1.25%	1.25%	In process
Entry Charge	Up to 3%	Up to 3%	None
Exit Charge (CDSC)	None	None	None
Performance Fee	None	None	None
Conversion Charge	Up to 1%	Up to 1%	Up to 1%
Dividends	Not Applicable	Monthly	Not Applicable
Minimum Initial Investment	\$500.00	\$500.00	\$500.00
Minimum Subsequent Investment	\$50.00	\$50.00	\$50.00
Minimum Holding	\$50.00	\$50.00	\$50.00

\*Ongoing charges vary from year to year and do not include portfolio transaction cost. Ongoing charges are based on annualized expenses for the year ending December 2019 for Share Class A and Adm; Ongoing charges for Share Class R are to be determined.

R-class shares are not sold directly to investors, but to financial intermediaries that serve investors. The intermediary executes the purchase of the funds on behalf of the investor, as well as the sale and exchange. The Sales Charge may be modified for certain financial intermediaries who submit trades on behalf of eligible investors. As allowed in the Prospectus, Eastspring and the financial intermediaries have agreed to waive the Sales Charge for all purchases for the fee-based R share class. Always consult your financial adviser. For more about charges, see the prospectus.

## APPENDIX

### FUNDS

#### Eastspring Investments – US Corporate Bond Fund

	A Shares (Acc)	Adm Shares (Dist)	R Shares (Acc)
Currency	USD	USD	USD
Base Currency	USD	USD	USD
Hedge	Unhedged	Unhedged	Unhedged
Share Class Type	Retail	Retail	Fee-based
ISIN Code	LU0326392247	LU0588546894	LU0865489255
SEDOL	BDRVY93	BFWR6P0	BWTW0X3
Bloomberg ID	Not Available	Not Available	Not Available
Bloomberg Ticker	IOFCBAU LX	IOUADMU LX	ESUSCRU LX
CUSIP	L26759156	L2675C225	L2674C382
Ongoing Charges*	1.58%	1.58%	0.71%
Management Fee	0.90%	0.90%	0.625%
Entry Charge	Up to 3%	Up to 3%	None
Exit Charge (CDSC)	None	None	None
Performance Fee	None	None	None
Conversion Charge	Up to 1%	Up to 1%	Up to 1%
Dividends	Not Applicable	Monthly	Not Applicable
Minimum Initial Investment	\$500.00	\$500.00	\$500.00
Minimum Subsequent Investment	\$50.00	\$50.00	\$50.00
Minimum Holding	\$50.00	\$50.00	\$50.00

\*Ongoing charges vary from year to year and do not include portfolio transaction cost. Ongoing charges are based on annualized expenses for the year ending December 2019 for Share Class A, Adm and R.

R-class shares are not sold directly to investors, but to financial intermediaries that serve investors. The intermediary executes the purchase of the funds on behalf of the investor, as well as the sale and exchange. The Sales Charge may be modified for certain financial intermediaries who submit trades on behalf of eligible investors. As allowed in the Prospectus, Eastspring and the financial intermediaries have agreed to waive the Sales Charge for all purchases for the fee-based R share class. Always consult your financial adviser. For more about charges, see the prospectus.

## APPENDIX

### FUNDS

#### Eastspring Investments – US Investment Grade Bond Fund

	A Shares (Acc)	Adm Shares (Dist)	R Shares (Acc)
Currency	USD	USD	USD
Base Currency	USD	USD	USD
Hedge	Unhedged	Unhedged	Unhedged
Share Class Type	Retail	Retail	Fee-based
ISIN Code	LU0149983909	LU0428352263	LU0865489925
SEDOL	BFWR7T1	BFWR7W4	BFWR832
Bloomberg ID	Not Available	Not Available	Not Available
Bloomberg Ticker	PRUUIGA LX	IUSIGBA LX	ESUSIRU LX
CUSIP	L2675C365	L2675C266	L2674C622
Ongoing Charges*	1.59%	1.59%	0.97%
Management Fee	1.25%	1.25%	0.625%
Entry Charge	Up to 3%	Up to 3%	None
Exit Charge (CDSC)	None	None	None
Performance Fee	None	None	None
Conversion Charge	Up to 1%	Up to 1%	Up to 1%
Dividends	Not Applicable	Monthly	Not Applicable
Minimum Initial Investment	\$500.00	\$500.00	\$500.00
Minimum Subsequent Investment	\$50.00	\$50.00	\$50.00
Minimum Holding	\$50.00	\$50.00	\$50.00

\*Ongoing charges vary from year to year and do not include portfolio transaction cost. Ongoing charges are based on annualized expenses for the year ending December 2019 for Share Class A, Adm and R.

R-class shares are not sold directly to investors, but to financial intermediaries that serve investors. The intermediary executes the purchase of the funds on behalf of the investor, as well as the sale and exchange. The Sales Charge may be modified for certain financial intermediaries who submit trades on behalf of eligible investors. As allowed in the Prospectus, Eastspring and the financial intermediaries have agreed to waive the Sales Charge for all purchases for the fee-based R share class. Always consult your financial adviser. For more about charges, see the prospectus.

# DISCLAIMER

## IMPORTANT RISK CONSIDERATIONS

Material risks involved with respect to investment strategies offered by Eastspring Investments, including and not limited to that investing in securities involves risk of loss that clients should be prepared to bear. General risks that the client may indirectly face, though non-exhaustive, are:

**Market Risk:** The investments of the client's portfolio are subject to normal market fluctuations and common market-risk factors are interest rates, foreign exchange and equity prices.

**Liquidity Risk:** The risk due to a lack of adequate liquidity in the portfolio or the market to close out positions quickly enough and in sufficient quantities at a reasonable price.

**Credit Risk:** The pre-settlement and settlement risk on the counterparties with which it trades particularly in relation to fixed income securities, foreign exchanges, options and other financial derivative instruments that are traded over-the-counter.

**Legal Risk:** The risk of loss to an institution, which is primarily caused by a claim or a change in law.

**Regulatory Risk:** The risk of having regulatory changes or obligations applied retrospectively or prospectively that might adversely impact the economic value of an enterprise.

**Credit and Interest:** Debt securities are subject to various risks, the most prominent of which are credit and interest rate risk. The issuer of a debt security may fail to make interest and/or principal payments. Values of debt securities may rise or fall in response to changes in interest rates, and this risk may be enhanced with longer-term maturities.

**Foreign and Emerging Markets:** Investing internationally, especially in emerging markets, involves additional risks such as currency, political, accounting, economic, and market risk.

**High Yield-High Risk Fixed Income Securities:** There is a greater level of credit risk and price volatility involved with high yield securities than investment grade securities.

**Equity Securities:** The market price of equity securities may be affected by financial market, industry, or issuer-specific events. Focus on a particular style or on small or medium-sized companies may enhance that risk.

For additional information on risks, please see the fund's prospectus.

Eastspring Investments (the "SICAV") is an open-ended investment company with variable capital (société d'investissement à capital variable) registered in the Grand Duchy of Luxembourg on the official list of collective investment undertakings pursuant to Part I of the Luxembourg law of 17 December 2010 relating to undertakings for collective investment (the "2010 Law"), as amended, and the Directive 2009/65/EC of the European Union Parliament and of the Council of 13 July 2009 (the "UCITS Directive"). The registration however does not imply approval by any Luxembourg authority of the contents of this Prospectus or the portfolios of securities held by the SICAV. The SICAV has appointed a management company (the "Management Company") in accordance with Part I of the 2010 Law, as further detailed below. The Shares of the SICAV are offered on the basis of the information and representations contained in the Prospectus. The distribution of this supplemental information, requests for the Prospectus and the offering of the Shares may be restricted in certain jurisdictions. It is the responsibility of any persons in possession of this supplement and / or Prospectus and any persons wishing to subscribe for Shares pursuant to the Prospectus to inform themselves of, and to observe, all applicable laws and regulations of any relevant jurisdictions.

The Fund is not registered in the U.S. under the Investment Company Act of 1940, as amended, nor the Securities Act of 1933, as amended (1933 Act). Shares may not be offered or sold, directly or indirectly, in the U.S. or to any 'U.S. Person,' as defined by Regulation S of the 1933 Act.

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Eastspring Investments (Singapore) Limited, a company incorporated in Singapore with its principal place of business at 10 Marina Boulevard, #32-01 Marina Bay Financial Centre Tower 2, Singapore 018983. Additional information about Eastspring Investments is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

Atlantic Zagros Financial Partners, LLC, is a Delaware limited liability company with its principal office and place of business 1345 Avenue of the Americas, 33rd Floor, New York, NY.

Eastspring Investments Inc. ("Eastspring US") primary activity is to provide certain marketing, sales servicing, and client support in the US on behalf of Eastspring Investment (Singapore) Limited ("Eastspring Singapore"). Eastspring Singapore is an affiliated investment management entity that is domiciled and registered under, among other regulatory bodies, the Monetary Authority of Singapore (MAS). Eastspring Singapore is also registered with the US Securities Exchange Commission (SEC) as a registered investment adviser. Eastspring US seeks to identify and introduce to Eastspring Singapore potential institutional client prospects. Such prospects, once introduced, would contract directly with Eastspring Singapore for any investment management or advisory services. Eastspring US does not contract directly with any prospective client, nor does it have any discretion over client assets, nor does it trade, deal or direct trading in any security, client account or fund. Eastspring US does not receive or retain any assets or securities, nor does it serve as a custodian or direct any custodial decisions. Additional information about Eastspring Investments is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

