

FORM CRS: CLIENT RELATIONSHIP SUMMARY

12 DECEMBER 2024

INTRODUCTION

Khaveen Investments Sdn. Bhd. ("Khaveen Investments") is (in the process of being) registered as an investment adviser with the U.S. Securities and Exchange Commission ("SEC"). The services provided by an investment advisor and other financial services providers, like a broker-dealer, will differ, as well as the fees charged by such providers. It is important to understand who can provide you with the level of financial services and investment support you need at a price reasonable to you. The SEC makes free and simple tools and educational materials available to research firms and financial professionals at investor.gov/CRS.

What investment services and advice can you provide me?

We have three primary services: Investment Research Services, Investment Management Services, and Investment Advisory Services. Our Investment Research Service provides in-depth analysis of markets, industries, and companies, helping identify opportunities for informed decision-making. For our Investment Management Service, we leverage our proprietary Macroquantamental strategy to manage our globally diversified portfolio investments across asset classes, sectors, and geographies, on a discretionary basis. Our Investment Advisory Services include tailored financial advice regarding valuation of businesses, wealth management, and strategic consulting, designed to address each client's unique needs and goals. For more details, refer to our **Firm Brochure (Part 2A of Form ADV)**.

We continuously monitor investments under our Investment Management Services on a discretionary basis, making investment decisions on behalf of clients in alignment with our portfolio models and guided by our **Investment Research Policy** and **Portfolio Management Policy**. We generally require a minimum account size of \$100,000 for our Investment Management Services. We provide general recommendations across various investments, including equities, bonds, ETFs, and currencies under our Investment Research Services. Our Investment Advisory Services provides tailored financial strategies, assessing clients' financial situations, goals, and risk tolerance to deliver personalized advice. Any recommendations provided under Investment Research Services and Investment Advisory Services are advisory in nature and entirely at the client's discretion to implement.

*You can find more detailed information about our services, investment strategies, and the associated risks in our **Firm Brochure (Part 2A of Form ADV)**, specifically Items 4 and 8. For additional details, please contact us or visit <https://khaveen.com/>.*

Conversation Starters:

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

What fees will I pay?

We charge fees for investment advisory services based on the specific services provided. For our Investment Management Services, the Management Fee is a 1% annualized rate on the Net Liquidation Value (NLV) of assets, calculated daily and billed quarterly. Fees may be subject to negotiation in certain circumstances, such as for ultra-high-net-worth clients with balances exceeding \$1 million or employees of the firm. Additionally, a Performance Fee of 20% is applied to net positive annual returns, subject to a high-water mark to ensure fees are only charged after recovering cumulative losses. Fees for our Investment Research and Advisory Services are customized based on scope, please refer to our **Fee Guide** for more details.

Additionally, clients may incur brokerage commissions, transaction costs, custodian fees, transfer fees, redemption fees on short-term investments, cashiering fees, and/or taxes or penalties levied by governmental authorities. These additional fees reduce your investment returns over time. We consider overall costs when making investment decisions to ensure cost efficiency. The more client assets in their account, the more the client will pay in management fees, and we may therefore have an incentive to encourage the retail investor to increase the assets in their account.

Conversation Starters:

- *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

<p>You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.</p> <p><i>For more detailed information about fees, please refer to our Firm Brochure (Part 2A of Form ADV).</i></p>	
<p><i>What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?</i></p> <p>When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money can create conflicts of interest. We manage the competing interests of our clients, firm, financial professionals, and capital market regulations by adhering to our robust policies and frameworks. You should understand and ask us about these conflicts because they may affect the advice we provide.</p> <p>Here are some examples of conflicts of interest and how they might affect you:</p> <ul style="list-style-type: none"> • Proprietary Investment Portfolio: If you engage with both our Investment Advisory and Investment Management Services, we may have an incentive to recommend investing in our proprietary portfolio. • Performance-Based Fees: Our performance-based fee structure may incentivize us to take higher-risk strategies to maximize returns, but we mitigate this through strict adherence to our Portfolio Management, Capital Markets, and Investment Research policies for balanced decision-making • Employee Trading: Our employees may hold securities that are also recommended to clients. To safeguard your interests, we enforce strict rules under our Capital Markets Policy to ensure fairness and prioritize client outcomes. <p><i>For more information on conflicts of interest, please review our Firm Brochure (Part 2A Form ADV).</i></p> <p><i>How do your financial professionals make money?</i></p> <p>Our financial professionals include both independent contractors and employees. Employees receive a salary, potential bonuses, and additional benefits. They do not earn commissions from our services. However, we charge management fees based on assets under management (AUM) which may incentivize us to encourage clients to increase their AUM.</p>	<p><i>Conversation Starters:</i></p> <ul style="list-style-type: none"> • <i>How might your conflicts of interest affect me, and how will you address them?</i>
<p><i>Do you or your financial professionals have legal or disciplinary history?</i></p> <p>No. Khaveen Investments and its financial professionals have not been subject to any legal or disciplinary events that are material to a client's or prospective client's evaluation of our firm or the integrity of our management.</p> <p><i>For more information or to research us and our financial professionals, visit Investor.gov/CRS for a free and simple search tool.</i></p>	<p><i>Conversation Starters:</i></p> <ul style="list-style-type: none"> • <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i>
<p><i>Additional Information</i></p> <p>For more information about our investment advisory services or to request a copy of this relationship summary, please visit our website at https://khaveen.com/ or contact us directly at +60-3-2181 9702. We encourage you to review our Firm Brochure (Part 2A of Form ADV), which provides more detailed information about our services, fees, and policies.</p> <p><i>If you have any questions or concerns, please do not hesitate to reach out to us at investorservice@khaveen.com.</i></p>	<p><i>Conversation Starters:</i></p> <ul style="list-style-type: none"> • <i>Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?</i>