

DWS PREMIER INVESTMENTS FUNDS

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The Risk Class for each Sub-Fund is set out in the Appendices.

10. Subscription of Units

10.1 Subscription procedure

To subscribe for Units, you must submit a completed application form to us or our authorised distributors, or through the authorised distributors' ATMs or websites (if applicable).

You may pay for Units either with cash or Supplementary Retirement Scheme ("SRS") monies. If you wish to invest using SRS monies, you must indicate this on the application form and instruct the SRS operator bank to debit monies from your SRS account to pay for the subscription of Units.

Investors using SRS monies may not be registered as joint holders.

We have the absolute discretion to reject, in whole or in part, any application for Units without providing any reason.

10.2 Minimum subscription amounts

The minimum subscription amounts for each class are set out in the table below. We may vary these amounts, either generally or in any particular case, upon prior notice to the Trustee.

Class	Minimum initial subscription amount	Minimum subsequent subscription amount
Class A Units	S\$1,000	S\$100
Class B Units	S\$1,000,000	At our discretion
Class I Units	At our discretion	At our discretion
Class J Units	At our discretion	At our discretion
DWS India Equity Fund Class J Units	At our discretion	At our discretion
Class M Units	At our discretion	At our discretion

10.3 Pricing and dealing deadline

Units are issued on a forward pricing basis (except during the initial offer period). The issue price per Unit during the initial offer period (if applicable) is set out in the Appendices.

After the initial offer period of the Sub-Fund, an application for the subscription of Units received and accepted by us by the Dealing Deadline² on a Dealing Day³ is treated as received on that Dealing Day and Units will be issued at that Dealing Day's issue price. An application received and accepted after the Dealing Deadline on a Dealing Day or on a day that is not a Dealing Day, is treated as received on the next Dealing Day.

The issue price per Unit is ascertained by calculating the Net Asset Value per Unit of the relevant Sub-Fund or class of Units in accordance with Clause 11.2(b) of the Deed.

The issue price will be determined in the base currency of the Sub-Fund. We will quote the issue price in the base currency of the Sub-Fund and as we may decide, such other currency (the "non-base currency") by converting the issue price to its equivalent in that non-base currency at the exchange rate determined in accordance with the provisions of the Deed.

² "Dealing Deadline" in relation to each Dealing Day, means 5.00 p.m. Singapore time (or such time as we may decide upon prior notice to Holders with the approval of the Trustee).

³ "Dealing Day" is every Business Day (as defined in the Appendices).

21.4 Saving as to indemnities

Any indemnity expressly given to the Trustee or the Managers in the Deed is in addition to and without prejudice to any indemnity permitted by law provided that any provision of the Deed shall be void insofar as it would have the effect of exempting the Trustee or the Managers from or indemnifying them against any liability for breach of trust or any liability which by virtue of any rule of law would otherwise attach to them in respect of any negligence, default, breach of duty or trust of which they may be guilty in relation to their duties where they fail to show the degree of diligence and care required of them having regard to the provisions of the Deed.

21.5 Other trusts

Nothing in the Deed shall be construed so as to prevent the Managers and the Trustee in conjunction or the Managers or the Trustee separately, from acting as managers or trustees of trusts separate and distinct from the Fund and neither of them shall in any way be liable to account to the Fund or any other person for any profit or benefit made or derived hereby or in connection therewith.

21.6 Resolutions

Neither the Trustee nor the Managers shall be responsible for acting upon any resolution purported to have been passed at any meeting of the Holders whereby the minutes shall have been made and signed by the chairman of the meeting even though it may be subsequently found that there was some defect in the constitution of the meeting or the passing of the resolution or that for any reason the resolution was not binding upon all the Holders.

21.7 Reliance by the Trustee and the Managers

The Trustee and the Managers may accept as sufficient evidence of the Value (as defined in the Deed) of any Authorised Investment or the cost price or sale price thereof or of any quotation from a Recognised Stock Exchange or OTC Market given by a Stockbroker (as defined in the Deed) or any other person, firm or association approved by the Trustee as qualified to value such Authorised Investment.

At all times and for all purposes of the Deed, the Trustee and the Managers may rely upon the established practice of any Recognised Stock Exchange or OTC Market and any committees and officials thereof on which any dealing in any Authorised Investment or other property is from time to time effected in determining what shall constitute a good delivery and any similar matters and such practice and rulings shall be conclusive and binding upon all persons under the Deed.

21.8 Rights of Holders

In no event shall a Holder have or acquire any rights against the Trustee and the Managers or either of them save such as are expressly conferred upon such Holder by the Deed, nor shall the Trustee be bound to make any payment to any Holder except out of funds held by or paid to it for that purpose under the provisions of the Deed.

21.9 Force majeure

Neither the Managers nor the Trustee shall be liable for any loss suffered by the Deposited Property of any Sub-Fund or any Holder of Units in respect of any loss or damage arising from reasons or crisis beyond its or their control, or the control of any of its or their respective employees including without limitation, nationalisation, expropriation, acts of war, terrorism, insurrection, revolution, civil interest, riots, strikes, nuclear fission or acts of God.

21.10 Consequential losses

With effect from 9 June 2018, to the extent not prohibited by any applicable law or regulatory requirement, the Trustee and the Managers shall at all times not be liable for indirect, special or consequential loss or damage (including without limitation, loss of profits) or punitive damages arising under or in connection with the Deed, whether in contract, in tort, by law or otherwise.

or in any particular case with prior notice to the Trustee, and may from time to time, determine the minimum number of Units to be realised.

Sub-Fund and Class	Minimum partial realisation	Minimum holding upon partial realisation either in terms of:	
		Number of Units	Number of Units which at the current issue price can be purchased for this amount
DWS Singapore Equity Fund and DWS Global Themes Equity Fund:			
Class A	1,000 Units or the number of Units which at the current issue price can be purchased for S\$1,000	1,000 Units	S\$1,000
Class B	10,000 Units or the number of Units which at the current issue price can be purchased for S\$10,000	1,000,000 Units	S\$1,000,000
Class I	At our discretion		
Class M	At our discretion		
DWS India Equity Fund and DWS China Equity Fund:			
Class A	1,000 Units or the number of Units which at the current issue price can be purchased for S\$1,000	1,000 Units	S\$1,000
Class B	At our discretion	1,000,000 Units	S\$1,000,000
Class I / Class J Units / DWS India Equity Fund Class J Units	At our discretion		

13.3 Pricing and dealing deadline

Units are realised on a forward pricing basis.

A realisation request that is received and accepted by us by the Dealing Deadline on a Dealing Day is treated as received on that Dealing Day and Units will be realised at that Dealing Day's realisation price. A request received and accepted after the Dealing Deadline on a Dealing Day or on a day that is not a Dealing Day, is treated as received on the next Dealing Day.

The realisation price per Unit is ascertained by calculating the Net Asset Value per Unit of the relevant Sub-Fund or class in accordance with Clause 15(e) of the Deed.

The realisation price will be determined in the base currency of the Sub-Fund. We will quote the realisation price in the base currency of the Sub-Fund and as we may decide, such other currency (the "**non-base currency**") by converting the realisation price to its equivalent in that non-base currency at the exchange rate determined in accordance with the provisions of the Deed.

13.4 Numerical example of the calculation of realisation proceeds

The following is a hypothetical illustration of the net realisation proceeds payable on a realisation of 1,000 Units, at a notional realisation price of S\$0.9000 and a Realisation Charge of 0%:

APPENDIX 3 – DWS CHINA EQUITY FUND

This Appendix sets out the details of DWS China Equity Fund, a Sub-Fund of the Fund (referred to in this Appendix as the "**Sub-Fund**").

1. **Structure of the Sub-Fund**

The Sub-Fund is constituted in Singapore and is an authorised open-ended unit trust with no fixed duration. It is denominated in Singapore dollars.

2. **Sub-Managers**

DWS Investments Hong Kong Limited has been appointed as the sub-managers for the Sub-Fund (referred to in this Appendix as the "**Sub-Managers**"). It is domiciled in Hong Kong SAR and is licensed and regulated by the Securities and Futures Commission of Hong Kong to conduct the regulated activity of asset management. The Sub-Managers have been licensed to manage collective investment schemes and portfolios on a discretionary basis since 2003.

3. **Portfolio manager of the Sub-Fund**

The key executives in relation to the Sub-Fund are Elke Schoeppl-Jost and Lily Jap.

Elke Schoeppl-Jost

Elke Schoeppl-Jost joined DWS Investments Hong Kong Limited in 2014 as head of regional asset class with fifteen (15) years of industry experience. Prior to joining, Elke was CIO at BEA Union Investment. Previously, she was a Senior Portfolio Manager at Union Investment. Elke started her career as a Portfolio Manager at Volksbank Investments.

Elke attained her Master's Degree in Economics and Business from the University of Vienna.

Lily Jap

Lily Jap joined DWS Investments Hong Kong Limited in 2015 as an equity portfolio manager with fourteen (14) years of industry experience. Prior to joining, Lily was a Portfolio Manager at BMO Global Asset Management and Lloyd George Management, and had managed their Greater China equity and Hong Kong equity portfolios. Lily started her career as an equity research analyst at Nomura International.

Lily obtained a Bachelor of Business Administration from the University of Michigan.

4. **Investment Objective**

The investment objective of the Sub-Fund is to achieve capital appreciation in the medium to long term by investing in a diversified portfolio of equity and equity-related securities (including preferred stock, warrants and convertible securities) (i) issued by entities listed or to be listed on the recognised stock exchanges of China, including Hong Kong; (ii) of entities domiciled or organised under the laws of China; and/or (iii) of entities (whether domiciled or organised in China or elsewhere) which, in the opinion of the Managers, have significant assets, business, production activities, trading or other business interests in China.

The Sub-Fund may also seek investments in offshore instruments issued by the aforesaid entities, such as American Depositary Receipts ("**ADRs**") and Global Depositary Receipts ("**GDRs**"). ADRs are traded on the U.S. stock markets while GDRs are traded and cleared internationally on the European and U.S. markets.

In order to minimise downside risks, especially when the equity markets are in the Managers' opinion volatile, the Sub-Fund may invest up to 30% of its Deposited Property in Renminbi-denominated fixed income securities which include, but are not limited to, Chinese government securities, quasi-government securities and corporate bonds issued by Chinese-incorporated companies, or collective investment schemes that invest in such fixed income securities. Up to

Buy, sell, send and receive USDC. This is the first time Coinbase has, according to its published article. Electrum is a world-renowned Bitcoin light wallet with a long history of multi-signature support and a very broad user base, many of which like to use Electrum as a cold wallet or multi-signature wallet for Bitcoin or even USDT (Omni). Based on this usage scenario, Electrum is used less frequently on the user's computer. The current version of Electrum is 3.3.8, and previous versions of 3.3.4 are known to have "message defects" that allow an attacker to send an "update prompt" through a malicious ElectrumX server. This "update tip" is very confusing to the user, and if you follow the prompt to download the so-called new version of Electrum, you may be tricked. According to user feedback, because of this attack, stolen bitcoins are in the four digits or more.

Users of Bitcoin wallet Electrum are facing phishing attacks, according to Johnwick.io. Hackers broadcast messages to the Electrum client through a malicious server, prompting the user to update to v4.0.0, and if the user follows the prompt to install this "backdoor-carrying client", the private key is stolen and all digital assets are stolen. At the time of writing, at least 1,450 BTCs worth about \$11.6 million had been stolen from phishing attacks that faked Electrum upgrade tips. DeViable Security Labs hereby suggests that versions of Electrum below 3.3.4 are vulnerable to such phishing attacks, and users using Electrum Wallet are requested to update to the latest version of Electrum 3.3.8 via the official website (electrum.org), which has not yet been officially released, and do not use the link in the prompt to avoid asset losses.

Electrum is a popular software wallet that works by connecting to a dedicated server. The

se servers receive a hash of the Bitcoin address in the wallet and reply with transaction information. Electrum Wallet is fast and has few resources, but by default, it connects to these servers and can easily monitor users. In addition to Electrum, some other software uses public Electrum servers. By 2019, it is a faster and better alternative to BIP37.

Coinbase announced that coinbase Wallet supports the use of short, human-friendly addresses to send cryptocurrencies, including .eth addresses that support Coinbase Wallet username addresses and Ethereum Name Services (ENS), and that users who do not have a .eth address can purchase their .eth address by visiting the ENS website through the wallet's dapp browser. At the same time, it is easier for users to send encrypted assets back to Coinbase from Coinbase Wallet. Coinbase also provides a privacy option that allows other users to search for a user's username address if they want to keep it private in the Wallet app.

The attacker set up a large number of malicious servers. Once a user's Electrum wallet is connected to these servers, they see what appears to be an official message when they send a Bitcoin transaction, telling them to upgrade the Electrum wallet, which actually contains a fraudulent URL.

Since the end of December 2018, Bitcoin wallet Electrum users have lost 771 BTCs (worth about \$4 million) in phishing attacks, according to a study released by Malwarebytes Labs. Electrum is known to implement a variant of a technology called Simplified Payment Verification (SPV), which allows users to send and receive transactions without having to download a full copy of the Bitcoin blockchain. An attacker is exploiting a vulnerability that anyone can manipulate a public Electrum peer to carry out an attack. (TNW)

In fact, the fact

that users don't end up using the same Bitcoin address is the "best experience" of using Bitcoin safely, which is one of the reasons why Electrum and other clients provide multiple Bitcoin addresses to send or receive utxos (meaning unspent bitcoins).

Electrum Wallet is one of the most popular Bitcoin wallets and has been around for several years. However, Electrum wallet users often rely on electrum servers, which presents some security and privacy trade-offs. If you use an Electrum personal server, Electrum wallet users can connect locally to their own private servers, enjoying the convenience of Electrum without any trade-offs.

Star Daily News Bitcoin Wallet Electrum official Twitter announced that the next version of Electrum will support Lightning online payments. Its lightning node implementation has been consolidated into the main branch of Electrum. Electrum also confirmed that the wallet will adopt a new implementation of in-house development written using Python.

(Cointelegraph)

XRP is now available to Coinbase users living in New York. New Yorkers can now log in to Coinbase or use our iOS and Android apps to purchase, sell, convert, send, receive or store XRP.

When an Electrum wallet queries a third-party Electrum server, the server can link two transactions together and know which address is a zero address.

To use mnometts to transfer addresses from electrum wallets to web wallets, you need to set Electrum to be compatible with Qtum phone mnometts in the initial installation (and then use phone wallet mnometts to restore phone wallets on Electrum). This setting is screenshot of the Electrum configuration.

Original title: Coinbase Wallet launches short address support to send cryptocurrencies directly to the user name.

You can immediately sign up for a Coinbase account to p

urchase, sell, convert, send, receive, or store KNC.

In this demo, SatoshiLabs' CTO Pavol Rusnak shows how to send Bitcoin transactions via Electrum wallet and SMS to.

You buy bitcoins anonymously with cash and send them to your Electrum wallet.

Electrum is a popular software wallet that works by connecting to a dedicated server. These servers receive a hash of the Bitcoin address in the wallet and reply with transaction information. Electrum wallets are fast and have few resources, but by default, it connects to these servers and can easily monitor users. In addition to Electrum, some other software uses public Electrum servers. By 2019, it is a faster and better alternative to BIP37.

You buy bitcoins anonymously in cash and send them to your Electrum wallet.

Coinbase announced that Coinbase Wallet supports the use of human-friendly short addresses to send cryptocurrencies, including .eth addresses that support Coinbase Wallet username addresses and Ethereum Name Services (ENS), and that users who do not have a .eth address can also purchase their .eth address by visiting the ENS website through the wallet's dapp browser. At the same time, it is easier for users to send encrypted assets back to Coinbase from Coinbase Wallet. Coinbase also provides a privacy option to keep a user's username private or to make it private in the Wallet app so that other users cannot search for that user's username address.

There are several Litecoin wallets to choose from! Such a good wallet - Electrum Litecoin wallet! View exclusive reviews on Electrum.

Stellar (XLM) has been rolled out to Android and iOS users on Coinbase. Coinbase customers who use these applications can now purchase, sell, convert, send, receive, or store XLM. XLM is understood to have listed the Coinbase Pro last week.

(Zycrypto)

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BINANCE

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10X TREZOR WALLETS MODEL T

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(otherwise than for ordinary holidays) or during which dealings are restricted or suspended;

- (b) any breakdown in the means of communication normally employed in determining the price of any such Authorised Investments or the current price thereof on that Recognised Stock Exchange or that OTC Market or when for any reason the prices of any of such Authorised Investments cannot be promptly and accurately ascertained (including any period when the fair value of a material portion of the Authorised Investments cannot be determined);
- (c) any period when the remittance of monies which will or may be involved in the realisation of such Authorised Investments or in the payment for such Authorised Investments cannot, in our opinion, be carried out at normal rates of exchange;
- (d) the existence of any state of affairs which, in our or the Trustee's opinion might seriously prejudice the interests of Holders (whether of any particular class or Sub-Fund or of the Fund) as a whole or of the Deposited Property (whether of any particular class or Sub-Fund or of the Fund);
- (e) any forty-eight (48) hour period (or such longer period as we and the Trustee may agree) prior to the date of meeting or adjourned meeting of Holders of any class or Sub-Fund or the Fund;
- (f) the existence of any state of affairs as a result of acts of God, governmental restriction, conditioning or control breakdown in communication systems or by reason of any other act, matter or thing beyond our or the Trustee's reasonable control, which in our or the Trustee's opinion, might seriously prejudice the interests of the Holders (whether of a particular class or Sub-Fund or of the Fund) as a whole or of the Deposited Property (whether or not of any particular class or Sub-Fund or of the Fund) or might, in relation to the operation of the Fund or any particular Sub-Fund or class, substantially impair our and/or the Trustee's conduct of or ability to conduct their business activities;
- (g) any period where any dealing in Units is suspended pursuant to any order or direction of MAS;
- (h) in the case of a Sub-Fund which is a feeder fund, during any period when dealings in units or shares in any of the Underlying Funds in which the Sub-Fund is invested are restricted or suspended;
- (i) in exceptional circumstances where such suspension is in the interest of the Holders (whether of a particular class or Sub-Fund or of the Fund); or
- (j) such other circumstances as may be required under the provisions of the Code.

Subject to the provisions of the Code, we may also suspend the issue or realisation of Units during any period when the valuation of a material proportion of the Authorised Investments of a class or Sub-Fund is suspended pursuant to Clause 10.8 of the Deed.

Subject to the provisions of the Code, the suspension will take effect immediately upon written declaration by us or the Trustee (as the case may be) and it will terminate upon the written declaration by us or the Trustee (as the case may be) as soon as practicable when the condition giving rise to the suspension ceases to exist and no other conditions under which suspension is authorised under this paragraph 16 exists and in any event, within such period as may be permitted by the Code. The period of suspension may be extended if we satisfy the Trustee that it is in the best interest of the Holders. It may also be extended in accordance with the Code.

Please refer to the Deed for the full meaning of the terms **Deposited Property**, **Recognised Stock Exchange**, **OTC Market** and **Authorised Investments**.

- 16.2** If we determine (after consultation with the Trustee) that it would be detrimental to the remaining Holders of a Sub-Fund or class to realise or continue to realise Units relating to such Sub-Fund or class at a price ascertained on the basis of the Net Asset Value of the Deposited Property of such Sub-Fund or class, we may substitute such value with the fair value as determined in

single pricing basis. With effect from 8 November 2004, performance calculations in relation to all classes are based on an NAV-to-NAV pricing (adjusted to take into account any Preliminary Charge and Realisation Charge).

- (2) "**NAV-to-NAV (unadjusted)**" – Performance calculations are based on NAV-to-NAV basis (without adjustments).
- (3) Performance figures of the Sub-Fund are calculated in its base currency (save for DWS India Equity Fund Class J where it and the benchmark are calculated in Japanese Yen) and on the basis of dividends (if any) reinvested taking into account all charges which would have been payable upon such reinvestment. For periods exceeding one (1) year, calculations are on an average annual compounded basis.
- (4) Performance calculation of the benchmark is in the base currency (save for comparison with DWS India Equity Fund Class J where it is calculated in Japanese Yen). The benchmark figures are from Datastream.

The benchmark against which the performance of the Sub-Fund is measured is the MSCI India Total Return index, with Gross Dividends reinvested.

As at 28 June 2019, Class B has not been incepted and a track record of at least one year is therefore not available for this class.

The past performance of the Sub-Fund is not necessarily indicative of future performance.

11. Expense Ratios for the Year Ended 31 December 2018

The expense ratios of Class A, Class I and DWS India Equity Fund Class J of the Sub-Fund are as follows:

<u>Class A</u>	<u>Class I</u>	<u>DWS India Equity Fund Class J</u>
1.69%	0.19%	0.64%

12. Turnover Ratio for the Year Ended 31 December 2018

The turnover ratio of the Sub-Fund is 24.32%.