AmFunds Management

AmFunds Management Berhad
198601005272 (154432-A)

AmDynamic* Sukuk
("Fund")

*The word "Dynamic" in this context refers to the Fund's investment strategy which is active management, not buy-and-hold strategy.

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of AmFunds Management Berhad and they have collectively and individually accepted full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised the issuance of the Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Fund and lodgement of this Product Highlights Sheet should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of AmFunds Management Berhad, the management company responsible for the Fund and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IF INVESTORS ARE UNABLE TO MAKE THEIR OWN EVALUATION, THEY ARE ADVISED TO CONSULT PROFESSIONAL ADVISERS.

PERSONAL DATA

As part of our day-to-day business, we collect your personal information when you apply to open an account with us, subscribe to any of our products or services or communicate with us. In return, we may use this information to provide you with our products or services, maintain our records or send you relevant information. We may use your personal information which includes information on any transactions conducted with us, for one or more of the following purposes, whether in Malaysia or otherwise:

a. assess your eligibility or suitability for our products which you had applied for and to verify your identity or financial standing through credit reference checks;
b. to notify you of more and up-to-date information such as improvements and new features to the existing products and services, development of new products, services and promotions which may be of interest to you;
c. manage and maintain your account(s) through regular updates, consolidation and improving the accuracy of our records. In this manner we can respond to your enquiries, complaints and to generally resolve disputes quickly so that we can improve our business and your relationship with us;
d. conduct research for analytical purposes, data mining and analyse your transactions / use of products and services to better understand your current financial / investment position and future needs. We will also produce data, reports and statistics from time to time, however such information will be aggregated so that your identity will remain confidential;
e. comply with the requirements of any law and regulations binding on us such as conducting anti-money laundering checks, crime detection / prevention, prosecution, protection and security;
f. enforcement of our rights to recover any debt owing to us including transferring or assigning our rights, interests and obligations under any of your agreement with us;
g. in the normal course of general business planning, oversight functions, strategy formulation and decision making within AmBank Group;
h. to administer and develop the Manager's and/or the Manager's associated companies within the AmBank Group business relationship with you;
i. outsourcing of business and back-room operations within AmBank Group and/or other service providers; and
j. any other purpose(s) that is required or permitted by any law, regulations, standards, guidelines and/or relevant regulatory authorities including with the trustee of the Fund.

Investors are advised to read our latest or updated privacy notice provided as required under the Personal Data Protection Act 2010 ("Privacy Notice") which is available on our website at www.aminvest.com. Our Privacy Notice may be revised from time to time and if there is or are any revision(s), it will be posted on our website and/or other means of communication deemed suitable by us. However, any revision(s) will be in compliance with the Personal Data Protection Act 2010.

This Product Highlights Sheet only highlights the key features and risks of the Fund. Investors are advised to request, read and understand the prospectus which includes any supplementary or replacement prospectus of the Fund ("Prospectus") before deciding to invest.

The Fund has been certified as being Shariah-compliant by the Shariah adviser appointed for the Fund.

PRODUCT HIGHLIGHTS SHEET

This Product Highlights Sheet is an important document:

- **It is a summary of the salient information about the Fund.**
- **You MUST NOT invest in the Fund based on this Product Highlights Sheet alone.** Please read the Prospectus before deciding to make an investment. If you do not have a copy, please contact us to ask for one.
- You should not invest in the Fund if you do not understand it or are not comfortable with the accompanying risks.

What is the Fund about?

AmDynamic* Sukuk is a sukuk fund issued by AmFunds Management Berhad (the "Manager") that aims to provide capital appreciation by investing primarily in sukuk both locally and globally.

* The word "Dynamic" in this context refers to the Fund's investment strategy which is active management, not buy-and-hold strategy.

Who is the Fund suitable for?

The Fund is suitable for investors:
- seeking steady growth in value by investing in sukuk as an asset class;
- with medium to long-term* investment goals; and
- are willing to assume additional rate of return risk and liquidity risk associated with investing in sukuk with longer duration (i.e. there will be no portfolio maturity limitation) and lower credit ratings (i.e. there will be no minimum rating for the sukuk purchased or held by the Fund).

*Note: * Medium to long-term refers to a period of at least three (3) years.*

What am I investing in?

Fund Category	Sukuk.
Fund Type	Growth.
Investment Objective	The Fund aims to provide capital appreciation by investing primarily in sukuk both locally and globally. *Note: Any material change to the investment objective of the Fund would require unit holders' approval.*
Investment Strategy	To achieve the investment objective, the Fund is actively managed to enhance and optimize returns by investing directly in sovereign, quasi-sovereign and corporate sukuk either directly or via collective investment schemes. In managing the Fund, there are: • no sector weight constraints; • no minimum rating for a sukuk purchased or held by the Fund. A higher level of credit risk may generate a relatively higher level of expected return; and • no portfolio maturity limitation. The Fund may invest in sukuk of varying maturities in view of the rate of return scenario. AmIslamic Funds Management Sdn Bhd (the "Investment Manager") will also: • analyze the general economic and market conditions; • use models that analyze and compare expected returns and assumed risk; • focus on sukuk that would deliver better returns for a given level of risk; • consider sukuk with a favorable credit outlook and potential for capital appreciation; and • manage the portfolio by taking into account the coupon rate and time to maturity of the sukuk. The Fund invests in Malaysia and to a lesser extent, in eligible markets of other countries globally. The Fund is actively managed. However, the frequency of its trading strategy will depend on investment opportunities.
Asset Allocation	• 70% to 98% of the Fund's net asset value ("NAV") in sovereign, quasi-sovereign and corporate sukuk; and • At least 2% of the Fund's NAV in liquid assets (cash, Shariah-compliant liquidity instruments or Islamic money market instruments).
Base Currency	Ringgit Malaysia (MYR).
Performance Benchmark	BPAM Corporates Sukuk Index. *(obtainable from: www.aminvest.com)* The performance benchmark has been changed from Bloomberg AIBIM Bursa Malaysia Sovereign Shariah Index ("BMSSI") because BMSSI has been discontinued by Bloomberg effective 25 July 2015. *Note: The risk profile of the Fund may not be the same as the risk profile of the performance benchmark.*
Launch Date	**Class A**: 12 June 2012 **Class B**: 16 July 2014

Income Distribution	**Class A and Class B:** Income distribution (if any) is incidental.

Shariah Investment Guidelines applicable to the Fund

The following are the Shariah investment guidelines for the Fund, which the Investment Manager, is to strictly adhere to on a continuous basis. Any potential departures from these guidelines due to certain unique conditions or unusual situations will require Amanie Advisors Sdn Bhd's (the "Shariah Adviser") prior approval before implementation.

1. Type of Securities

The Fund is to acquire only the following Shariah-compliant fixed income instruments:

Sukuk
Sukuk are certificates that provide evidence of an investment into an underlying asset or a project which is typically an income generating asset or project. The types of sukuk that are permissible for the Fund to invest in would include but not limited to:
1. Bai' Bithaman Ajil
2. Murabahah
3. Ijarah
4. Musharakah
5. Mudarabah
6. Istithmaar

All these sukuk must represent an undivided beneficial ownership of the sukuk investors in the underlying income producing assets. The profits payable to sukuk investors is to be generated from these assets.

The above list is not meant to be exhaustive. As the sukuk market is always evolving, the fund manager would be allowed to invest in newly introduced sukuk structures if they are deemed as Shariah-compliant by the Shariah Adviser.

Shariah-compliant mortgage-backed securities
Shariah-compliant mortgage-backed securities would include any form of Shariah-compliant securitization of which the underlying mortgage pools are based on the following Shariah contracts:
1. Ijarah Muntahiya bi Tamleek (Lease ending with ownership)
2. Musharakah Mutanaqisah (Diminishing partnership)

Shariah-compliant asset backed securities
Shariah-compliant asset backed securities would include any form of Shariah-compliant securitization based on a true sale concept of which the cash flow related to the underlying assets are based on the transactions that use the following Shariah contracts, but not limited to:
1. Ijarah
2. Musharakah
3. Mudarabah

Shariah fixed income deposit or investment
This will include all dealings and transactions using Murabahah based commodity trading and other Shariah-compliant liquidity instruments to obtain a fixed income return through a special arrangement.
1. Commodity Murabahah
2. Tawarruq
3. Mudarabah investment account
4. Wakalah investment
5. Shariah-compliant Government Investment Issues

2. Restrictions

Any Shariah fixed income or liquidity instruments that are not mentioned in this guideline will have to be submitted to the Shariah Adviser for evaluation and endorsement prior to investment.

Who am I investing with?

Manager	:	AmFunds Management Berhad ("AFM")
Investment Manager	:	AmIslamic Funds Management Sdn Bhd
Trustee	:	Deutsche Trustees Malaysia Berhad ("DTMB")
Trustee's Delegate (Custodian)	:	Deutsche Bank (Malaysia) Berhad ("DTMB")
Shariah Adviser	:	Amanie Advisors Sdn Bhd

What are the possible outcomes of my investment?

Best Case	Capital appreciation and income distribution.
Mid Case	No significant change in investment i.e. no capital appreciation and no income distribution.
Worst Case	Capital loss and with no income distribution.

What are the key risks associated with the Fund?

General risks associated with investing in a unit trust fund

Market Risk	Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors resulting in a decline in a fund's NAV.
Inflation Risk	This is the risk that investors' investment in a fund may not grow or generate income at a rate that keeps pace with inflation.
Manager's Risk	This risk refers to the day-to-day management of a fund by the manager which will impact the performance of a fund.
Non-Compliance Risk	This is the risk of the manager, the investment manager or the trustee not complying with their respective internal policies, the deed and its supplemental deeds, securities law or guidelines issued by the regulators relevant to each party, which may adversely affect the performance of a fund.
Loan Financing Risk	This risk occurs when investors take a loan / financing to finance their investment. The inherent risk of investing with borrowed money includes investors being unable to service the loan repayments.
Country Risk	Investments of a fund in any countries may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which a fund invests in.
Suspension Risk	Refers to situation where the Manager suspends dealings of units in a fund (no redemption or subscription are allowed) under exceptional circumstances as set out in the Prospectus - Temporary suspension of determination of NAV and of the issue, switching and redemption of units. Suspension of a fund may potentially result in unit holders not being able to redeem their units into cash based on their liquidity needs and their investments will continue to be subject to the risk factors inherent in the Fund.

Specific risks associated with the Fund

Credit and Default Risk	Credit risk relates to the creditworthiness of the issuers of the fixed income instruments and their expected ability to make timely payment of profit or interest and/or principal. Default risk relates to the risk that an issuer of a fixed income instrument either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the fixed income instruments.
Rate of Return Risk	Rate of return risk refers to the impact of rate of return changes on the valuation of fixed income instruments. When rate of return rises, fixed income instruments prices generally decline and this may lower the market value of the Fund's investment in fixed income instruments. The reverse may apply when rate of return falls.
Liquidity Risk	Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund and consequently the value of the Unit Holders' investments in the Fund will be negatively affected when it has to sell such assets at unfavourable prices.
Emerging Markets Risk	The Fund may be investing in Shariah-compliant securities in emerging markets which may be subject to higher political, regulatory and liquidity risks compared to these risks in developed markets.
Currency Risk	As the investments of the Fund may be denominated in currencies other than the base currency, any fluctuation in the exchange rate between the base currency and the currencies in which the investments are denominated may have an impact on the value of these investments.
Shariah Non-Compliance Risk	This is the risk of the Fund not conforming to Shariah Investment Guidelines. Non-compliance may adversely affect the NAV of the Fund when the rectification of non-compliance results in losses.
Counterparty Credit Risk	Counterparty credit risk is the risk arising from the possibility that the counterparty may default or not able to fulfill a trade settlement prior or on the settlement date of the trade. This could adversely affect the value of the Fund.

Note: The abovementioned risks which investors should consider before investing in the Fund should not be considered to be an exhaustive list. Investors should be aware that investments in the Fund may be exposed to other unforeseeable risks from time to time. Investors are advised to consult their professional adviser. Please refer to the Prospectus under "Risk Factors" for further details on risks.

Please note that if you invest in units through a distributor via a nominee system of ownership, you will not be deemed a unit holder under the deed of the Fund.

What are the fees and charges involved?

There are fees and charges involved and you are advised to consider them before investing in the Fund.

What will I be charged by AFM?

Entry Charge	**Class A**: Nil. **Class B**: Up to 1.00% of the NAV per unit of the Class. *Notes: The entry charge is to be charged upon investment in the Fund. There will be no entry charge for all staff from AmBank Group. Investors are advised that they may negotiate for lower entry charge prior to the conclusion of the sales.*

Exit Penalty	**Class A**: Up to 1.00% of the NAV per unit of the Class. **Class B**: Up to 1.00% of the NAV per unit of the Class. *Note: All exit fee penalty incurred by exiting unit holders who redeem their units will be placed back to the Fund.*
Transfer Fee	Nil.
Bank Charges/Fees	Bank charges or fees are incurred only upon withdrawals.
Switching Fee	For switches between any of the funds managed by AFM, investors will be charged on the differences of entry charge between funds switched, which is up to a maximum of 6% of NAV per unit of the fund switched into. No entry charge will be imposed if the fund to be switched into has a lower entry charge. However, the Manager has the discretion to waive or reduce the switching fee. Switching may also be subject to an exit penalty should the fund switched out impose an exit penalty. Investors are not allowed to switch between Class(es) of the Fund.

What are the key ongoing fees charged to the Fund?

Annual Management Fee	**Class A**: Up to 1.00% per annum of the NAV of the Class. **Class B**: Up to 1.00% per annum of the NAV of the Class.
Annual Trustee Fee	Up to 0.08% per annum of the NAV of the Fund, subject to a minimum fee of RM10,000 per annum.

Note: Unless stated otherwise, all fees, charges and/or expenses disclosed in the Product Highlights Sheet are exclusive by way of example and not limitation; goods and services tax, value added tax, consumption tax, levies, duties and other taxes as may be imposed by the Government of Malaysia from time to time (collectively known as "Taxes"). If these fees, charges and/or expenses are subject to any Taxes, such Taxes shall be borne and payable by the unit holders and/or the Fund (as the case may be) at the prevailing rate, including any increase or decrease to the rate, in addition to the fees, charges and/or expenses stated herein.

You are advised to consider the fees and charges involved before investing in the Fund. Unit prices and distributions, if any, may go down as well as up.

How will I be notified of any increase in fees and charges?

- A written communication will be sent to unit holders to notify of the higher rate and its effective date; and
- A supplementary or replacement prospectus will be registered and issued.

How often are valuations available?

We publish updated information on our website **www.aminvest.com**; and the NAV per unit of the Fund is sent to the Federation of Investment Managers Malaysia ("FIMM") in order for it to be published in major newspapers on a daily basis.

How can I invest in or exit from this investment?

How can I invest in this investment?

Investors may submit applications to the Manager on any business day with complete documentation subject to the minimum initial investment amount and minimum additional investment amount (or such amount as the Manager may from time to time decide).

	Class A	**Class B**
Minimum Initial Investment	RM100,000	RM1,000
Minimum Additional Investment	RM500	RM500
Submission of Application	Monday to Friday (except public holiday).	
Cut-off Time	• If an application with cleared payments and complete documentation is accepted by us or our appointed distributors **before** 4.00 p.m. on a business day, it will be processed at the closing NAV per unit calculated at the end of the same business day. • If an application with cleared payments and complete documentation is accepted by us or our appointed distributors **after** 4.00 p.m. on a business day, it will be processed at the closing NAV per unit calculated at the next business day. *Notes:* • *The Manager reserves the right to reject any application that is unclear, incomplete and/or not accompanied by the required documents or proof of payment. Incomplete applications will not be processed until all the necessary information has been received.* • *Investors should note that different distributors may have different cut off times in respect of receiving application request. Investors are advised to contact the relevant distributors to obtain further information and should check with the relevant distributors on their cut off time in respect of receiving application request.*	

Note: The Manager reserves the right to change the stipulated amount from time to time. You may request for a lower amount subject to the Manager's discretion to accept.

YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT.

How can I exit from this investment?

Investors may withdraw all or part of their units on any business day subject to the minimum withdrawal and to maintain a minimum holding for partial withdrawal (or such units as the Manager may from time to time decide).

	Class A	Class B
Minimum Redemption / Switching	500 units.	500 units.
Minimum Holding / Balance	1,000 units.	1,000 units.
Submission of Redemption Request	Monday to Friday (except public holiday).	
Access to Money	• If a redemption request with complete documentation is accepted by us or our appointed distributors **before** 4.00 p.m. on a business day, it will be processed at the end of day NAV per unit of the Fund of the same business day. • If a redemption request with complete documentation is accepted by us or our appointed distributors **after** 4.00 p.m. on a non-business day, it will be processed at the end of day NAV per unit of the Fund of the next business day. • The redemption proceeds will be paid to investors within seven (7) business days of receiving the redemption request. *Notes:* • *Once the Manager accept the investor's redemption request, it can only be cancelled at the Manager's discretion.* • *The Manager reserve the right to reject any application that is unclear, incomplete and/or not accompanied by the required documents. Incomplete applications will not be processed until all the necessary information has been received.*	
Cooling-off Right	Investors who are investing with the Manager for the first time may exercise their cooling-off right. The cooling-off right, however, shall not extend to a corporation / institution, staff of Manager and Investment Manager and persons registered to deal in unit trust funds of the Manager. The refund for every unit held by the investor pursuant to his/her exercise of a cooling-off right shall be the sum of: (a) the NAV per unit on the day the units were purchased or the prevailing NAV per unit at the point of exercise of the cooling-off right (whichever is lower); and (b) the entry charge per unit originally imposed on the day the units were purchased. Investors shall be refunded within seven (7) business days from receipt of the cooling-off application.	
Cooling-off Period	The cooling-off period shall be for a total of six (6) business days commencing from the date the application for units is received by the Manager. *Note: Application for units in Class A under Employees Provident Fund – Members Investment Scheme ("EPF-MIS") will be subject to EPF's terms and conditions (if any).*	

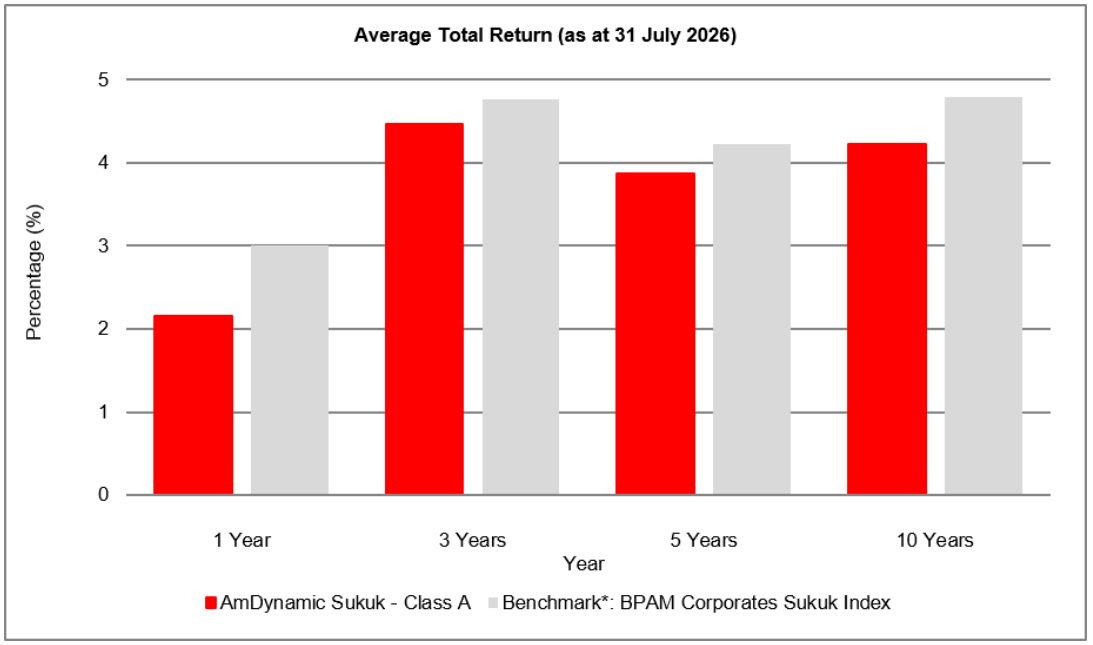
Note: The Manager reserves the right to change the stipulated unit from time to time. You may request for a lower amount subject to the Manager's discretion to accept.

No withdrawals will be paid in cash under any circumstances.

Fund Performance

Average Total Return for AmDynamic Sukuk - Class A (as at 31 July 2026)

	1 Year	3 Years	5 Years	10 Years
	%	%	%	%
AmDynamic Sukuk - Class A	2.15	4.47	3.87	4.23
Benchmark*: BPAM Corporates Sukuk Index	3.00	4.77	4.22	4.80



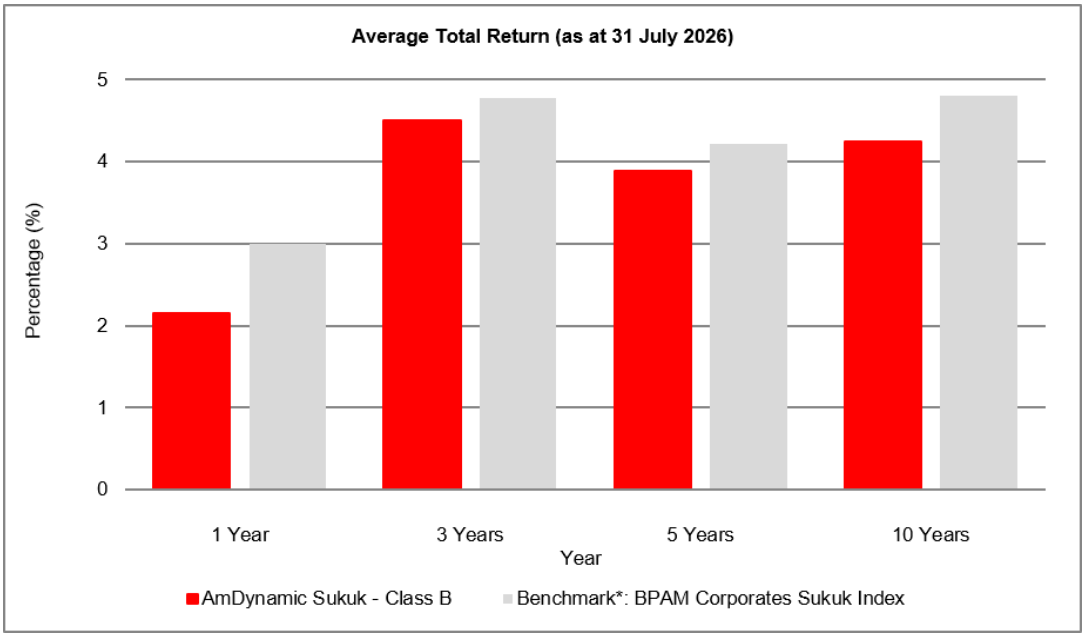
Benchmark*: **from 20 June 2012 to 25 July 2015 – Bloomberg AIBIM Bursa Malaysia Sovereign Shariah Index. The performance benchmark has been changed to BPAM Corporates Sukuk Index (Available at www.aminvest.com) because BMSSI has been discontinued by Bloomberg effective 25 July 2015.**

Source Benchmark Return: **AmFunds Management Berhad**

Source Fund Return: **Novagni Analytics and Advisory Sdn. Bhd.**

Average Total Return for AmDynamic Sukuk - Class B (as at 31 July 2026)

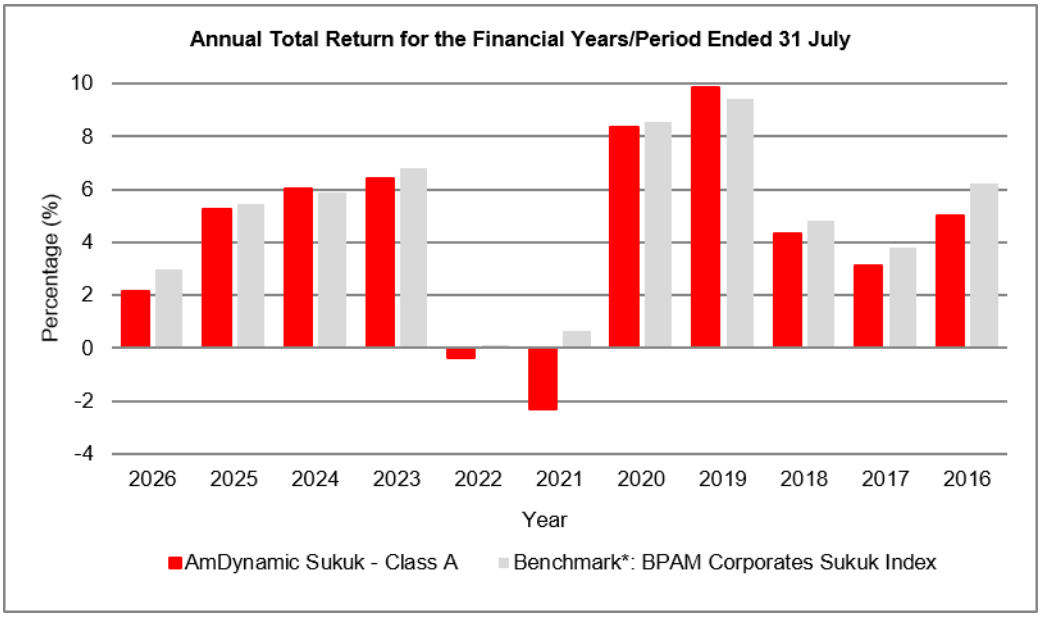
	1 Year	3 Years	5 Years	10 Years
	%	%	%	%
AmDynamic Sukuk - Class B	2.15	4.51	3.89	4.24
Benchmark*: BPAM Corporates Sukuk Index	3.00	4.77	4.22	4.80



Benchmark*: **from 20 June 2012 to 25 July 2015 − Bloomberg AIBIM Bursa Malaysia Sovereign Shariah Index. The performance benchmark has been changed to BPAM Corporates Sukuk Index (Available at www.aminvest.com) because BMSSI has been discontinued by Bloomberg effective 25 July 2015.**
Source Benchmark Return: **AmFunds Management Berhad**
Source Fund Return: **Novagni Analytics and Advisory Sdn. Bhd.**

Annual Total Return AmDynamic Sukuk - Class A for the Financial Years Ended 31 July

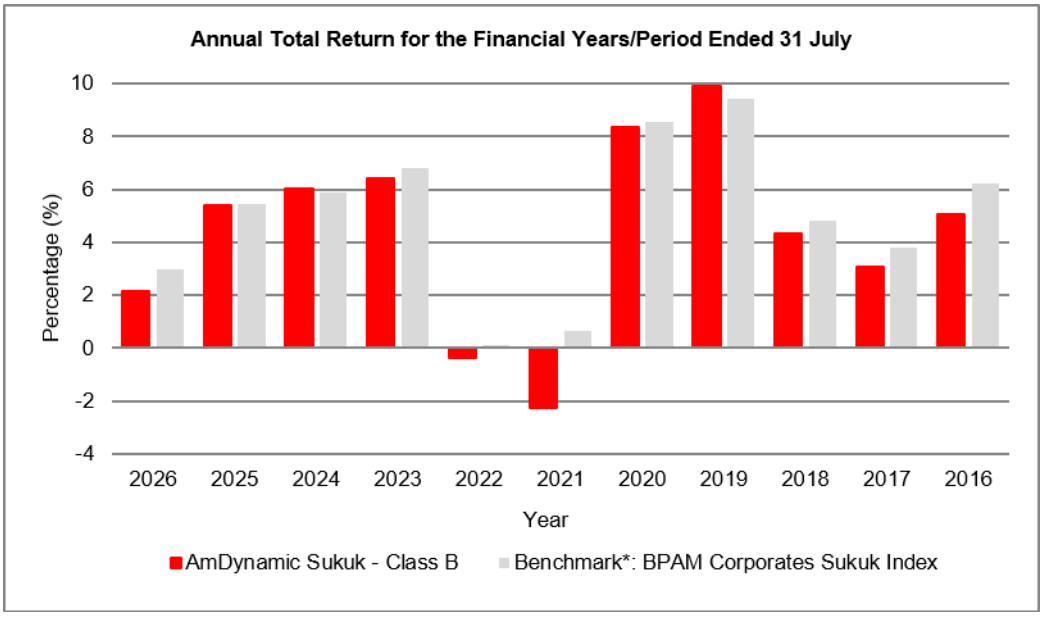
	2026	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
	%	%	%	%	%	%	%	%	%	%	%
AmDynamic Sukuk - Class A	2.15	5.24	6.05	6.41	-0.36	-2.30	8.38	9.86	4.35	3.12	5.01
Benchmark*: BPAM Corporates Sukuk Index	3.00	5.46	5.88	6.79	0.11	0.65	8.55	9.41	4.80	3.79	6.24



Benchmark*: **from 20 June 2012 to 25 July 2015 − Bloomberg AIBIM Bursa Malaysia Sovereign Shariah Index. The performance benchmark has been changed to BPAM Corporates Sukuk Index (Available at www.aminvest.com) because BMSSI has been discontinued by Bloomberg effective 25 July 2015.**
Source Benchmark Return: **AmFunds Management Berhad**
Source Fund Return: **Novagni Analytics and Advisory Sdn. Bhd.**

Annual Total Return AmDynamic Sukuk - Class B for the Financial Years Ended 31 July

	2026	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
	%	%	%	%	%	%	%	%	%	%	%
AmDynamic Sukuk - Class B	2.15	5.38	6.04	6.41	-0.37	-2.28	8.37	9.93	4.31	3.07	5.08
Benchmark*: BPAM Corporates Sukuk Index	3.00	5.46	5.88	6.79	0.11	0.65	8.55	9.41	4.80	3.79	6.24



Benchmark*: **from 20 June 2012 to 25 July 2015 – Bloomberg AIBIM Bursa Malaysia Sovereign Shariah Index. The performance benchmark has been changed to BPAM Corporates Sukuk Index (Available at www.aminvest.com) because BMSSI has been discontinued by Bloomberg effective 25 July 2015.**
Source Benchmark Return: **AmFunds Management Berhad**
Source Fund Return: **Novagni Analytics and Advisory Sdn. Bhd.**

1-Year Fund Performance Review

Class A - For the financial year ended 31 July 2026, the Fund registered a return of 2.15% comprising of negative 2.22% capital and 4.37% income distribution. Thus, the Fund's return of 2.15% has underperformed the benchmark's return of 3.00% by 0.85%.

Class B - For the financial year ended 31 July 2026, the Fund registered a return of 2.15% comprising of negative 2.43% capital and 4.58% income distribution. Thus, the Fund's return of 2.15% has underperformed the benchmark's return of 3.00% by 0.85%.

Basis of calculation and assumptions

The Fund performance is calculated based on net asset value per unit of the Fund. Average total return of the Fund and its benchmark for a period is computed based on the absolute return for that period annualised over one year.

Portfolio Turnover Ratio (PTR)

	Financial Year Ended 31 July 2026	Financial Year Ended 31 July 2025	Financial Year Ended 31 July 2024
PTR (times)	0.28	1.35	0.82
Remarks	The decrease in the PTR for 2026 and increase in 2025 were due mainly to investing activities.		

Distribution

	Financial Year Ended 31 July 2026		Financial Year Ended 31 July 2025		Financial Year Ended 31 July 2024	
	Class A	**Class B**	**Class A**	**Class B**	**Class A**	**Class B**
Gross distribution (RM sen per unit)	7.0042	7.0325	3.5030	3.6842	-	-
Net distribution (RM sen per unit)	6.9210	7.0092	3.4591	3.6410	-	-

Distribution is in the form of cash and units.

Past performance of the Fund is not an indication of its future performance.
Unit prices and investment returns may go down, as well as up.

Who should I contact for further information or to lodge a complaint?

1. If you have any complaints, you may direct your complaints to your personal adviser from the distributor or contact our customer service representative at 03-2032 2888. Alternatively, you can e-mail us at enquiries@aminvest.com. If you wish to write to us, please address your letter to:

   AmFunds Management Berhad
   9th & 10th Floor, Bangunan AmBank Group
   No.55, Jalan Raja Chulan
   50200 Kuala Lumpur

2. If you are dissatisfied with the outcome of your complaint to us, you may then submit your dispute to Financial Markets Ombudsman Service (FMOS) within 6 months from the date of receiving our final decision on your complaint:

(a)	via the FMOS Complaint Handling Portal	:	complaint.fmos.org.my
(b)	via phone to	:	03-2272 2811
(c)	in person or via letter to	:	**The Chief Executive Officer** Financial Markets Ombudsman Service (FMOS) Level 14, Main Block Menara Takaful Malaysia No 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur

3. Alternatively, you may also lodge your complaint to the Securities Commission Malaysia (SC) even if you have initiated a dispute resolution process with FMOS. To lodge a complaint, please contact the SC's Consumer & Investor Office:

(a)	via phone to the Aduan Hotline at	:	03-6204 8999
(b)	via fax to	:	03-6204 8991
(c)	via e-mail to	:	aduan@seccom.com.my
(d)	via online complaint form available at	:	www.sc.com.my
(e)	via ordinary mail/courier to	:	**Consumer & Investor Office** Securities Commission Malaysia No. 3, Persiaran Bukit Kiara Bukit Kiara 50490 Kuala Lumpur

4. You can also direct your complaint to Federation of Investment Managers Malaysia (FIMM):

(a)	via online complaint form available at	:	www.fimm.com.my/investors/lodge-a-complaint/
(b)	via downloaded complaint form to	:	**Legal & Regulatory Affairs** Federation of Investment Managers Malaysia 19-06-1, 6th Floor, Wisma Capital A No. 19, Lorong Dungun Damansara Heights 50490 Kuala Lumpur
(c)	via phone to the Aduan Hotline at	:	03-7890 4242
(d)	via e-mail to	:	complaints@fimm.com.my
(e)	via letter to	:	**Legal & Regulatory Affairs** Federation of Investment Managers Malaysia 19-06-1, 6th Floor, Wisma Capital A No. 19, Lorong Dungun Damansara Heights 50490 Kuala Lumpur

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