



**AmInvest**

**AmFunds Management Berhad**  
**198601005272 (154432-A)**

# AmGlobal Multi Asset (the “Fund”)

## 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 enquiries, 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 relevant information and document in relation to the AmGlobal Multi Asset, including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgement of the relevant information and document in relation to the Fund, including 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 the AmFunds Management Berhad, the management company responsible for the Fund and takes no responsibility for the contents in 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.

**SOPHISTICATED INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IF SOPHISTICATED 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.

Sophisticated Investors are advised to read our latest or updated Privacy Notice (notice provided as required under the Personal Data Protection Act 2010) available on our website at [www.aminvest.com](http://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 this Fund. Sophisticated Investors are advised to request, read and understand the Fund's Information Memorandum which includes supplementary(ies) or replacement Information Memorandum of the Fund (“Information Memorandum”) before deciding to invest.**

# 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 Information Memorandum 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?

AmGlobal Multi Asset is a wholesale mixed assets fund issued by AmFunds Management Berhad (the "Manager") which seeks to achieve capital appreciation and less on income distribution through a flexible allocation in global equities and global fixed income instruments.

## Who is the Fund suitable for?

The Fund is suitable for Sophisticated Investors who:

- seek capital appreciation and less on income distribution;
- have a long-term\* investment horizon; and
- wish to seek global investment exposure.

*Note: \*Long term means the investment horizon should at least be five (5) years.*

## What am I investing in?

Fund Category	Mixed assets.
Fund Type	Income and Growth.
Investment Objective	<p>The Fund seeks to achieve capital appreciation and less on income distribution through a flexible allocation in global equities and global fixed income instruments.</p> <p><i>Note: Any material change to the investment objective of the Fund would require unit holders' approval.</i></p>
Investment Strategy	<p>The Fund seeks to achieve its investment objective by investing 0% to 100% in a diversified portfolio of global assets, including equities, fixed income, and other asset classes. The aggregate value of money market instruments and deposits must not exceed 30% of the Fund's NAV. The Fund will have the flexibility to invest in a diversified range of instruments such as equities, equity-related securities, debt securities and fixed income instruments listed or unlisted in the eligible markets.</p> <p>The Fund's investment strategy is unconstrained by market capitalisation, country and sector to maximise potential growth. The Fund will focus on companies that are able to provide growth opportunities and investment in fixed income instruments which provide stability.</p> <p>As a result, a combination of top-down and bottom-up strategies will be adopted when identifying investment opportunities. Macro factors like the economics, earnings, valuation, behavioural and geopolitics factors are closely monitored while focusing on quality companies with good fundamental to provide growth potential to the investment portfolio. Investments in fixed income instruments will take into consideration the economic and credit environment, interest rate outlook, credit spread, monetary policy and yield.</p>
Asset Allocation	<p>Equities and equity-related securities : 0% - 100%</p> <p>Fixed income instruments : 0% - 100%</p> <p>Money market instruments and deposits : 0% - 30%</p>
Base Currency of the Fund	US Dollar (USD).
Benchmark	Nil. The Fund does not have a specific benchmark.
Launch Date	5 June 2025.
Initial Offer Period	<p>A period of up to twenty one (21) days commencing from the 5 June 2025 to 25 June 2025</p> <p><i>Note: The Manager reserves the right to determine a shorter offer period and notify the Trustee. The decision for a shorter offer period is based on the sole discretion of the Manager.</i></p>
Initial Offer Price	<b>RM Class:</b> RM1.0000
Distribution Policy	<p>Subject to availability of income, distribution will be paid once a year.</p> <p>At the Manager's discretion, the Fund may distribute from its gain, income and capital. The rationale for distribution out of capital is to allow the Fund the ability to (i) distribute income on a regular basis in accordance with the distribution policy of the Fund or (ii) increase the amount of distributable income to the Unit Holders, after taking into consideration the risk of distributing out of capital.</p> <p>Distribution out of the Fund's capital has the effect of lowering the NAV of the Fund, may reduce part of the Unit Holders' original investment and may also result in reduced future returns to Unit Holders. When a substantial amount of the original investment is being returned to the Unit Holders, it has a risk of eroding the capital of the Fund and may, over time, cause the NAV of the Fund to fall. The greater the risk of capital erosion that exists, the greater the likelihood that, due to capital erosion, the value of future returns would also be diminished</p> <p><i>Note: Distribution amount (if any) for each of the Classes could be different subject to the sole discretion of the Manager.</i></p>

## Who am I investing with?

Manager	: AmFunds Management Berhad ("AFM")
Trustee	: Deutsche Trustees Malaysia Berhad
Trustee's Delegate (Custodian)	: Deutsche Bank (Malaysia) Berhad
Taxation Adviser	: Deloitte Tax Services Sdn Bhd
Auditor	: Ernst & Young PLT

All transactions with related parties are to be executed on terms which are best available to the Fund and which are not less favourable to the Fund than an arm's length transaction between independent parties. The Fund may have dealings with parties related to the Manager. The related parties defined are AmIslamic Funds Management Sdn Bhd ("AIFM"), AmInvestment Bank Berhad, AmInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad. The directors of AFM may have direct or indirect interest through their directorships in parties related to AFM.

The Manager may conduct cross trades between funds and private mandates it currently manages provided that all criteria imposed by the regulators are met. Notwithstanding, cross trades between the personal account of an employee of the Manager and the Fund's account and between the Manager's proprietary trading accounts and the Fund's account are strictly prohibited. The execution of cross trade will be reported to the investment committee and disclosed in the Fund's report accordingly.

## 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 no income distribution.

## What are the key risks associated with the Fund?

### General risks associated with investing in a wholesale 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, which will result in a decline in the fund's net asset value.
Inflation Risk	This is the risk that Sophisticated Investors' investment in the 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 the fund by the manager which will impact the performance of the fund.
Non-Compliance Risk	This is the risk of the manager or the trustee not complying with their respective internal policies, the deed and its supplemental deed, securities law or guidelines issued by the regulators relevant to each party, which may adversely affect the performance of the 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 repayments.
Country Risk	Investments of the fund in any country 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 the fund invests in.
Suspension Risk	Refers to situation where the Manager suspends dealings of units in the fund (no redemption or subscription are allowed) under exceptional circumstances as set out in Information Memorandum. Suspension of the fund may potentially result in unit holders not being able to redeem their units into cash based on their liquidity needs and continue to be subject to the risk factors inherent in the fund.

### Specific risks associated with the Fund

Stock Specific Risk	Prices of a particular stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such stock will adversely affect the Fund's NAV.
Risk Associated with Investments in Equity-Related Securities	The Fund may invest in equity-related securities such as warrants that are capable of being converted into shares. As warrants are linked to the particular equity securities from which they are derived, the warrants inherit the risks linked to that underlying equity securities such as market risk, currency risk, country risk, industry risk, and liquidity risk.
Concentration Risk	This is the risk that the Fund may be overly concentrated in a few countries, industries or segment of economy. As such, developments affecting any of those countries, industries or segment of economy may affect the NAV of the Fund more adversely as compared to other funds which is more diversified across. This risk may be mitigated by diversifying the investment across the regions, industries and different segments of economy.
Interest Rate Risk	Interest rate risk refers to the impact of interest rate changes on the valuation of fixed income instruments. When interest rates rise, 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 interest rates fall.
Distribution Risk	The distribution of income is not guaranteed.
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 will be negatively affected when it has to sell such assets at unfavourable prices.
Counterparty Credit Risk	Counterparty credit risk is the risk arising from the possibility that the counterparty may default or not able to fulfil a trade settlement prior or on the settlement date of the trade. This could adversely affect the value of the Fund.
Credit and Default Risk	Credit risk relates to the creditworthiness of the issuers of the fixed income instruments or money market instruments and their expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the fixed income instruments or money market instruments.
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. Investors should be aware that if the currencies in which the investments are denominated depreciate against the base currency, this will have an adverse effect on the NAV of the Fund in the base currency and vice versa.

**Note: The abovementioned risks which Sophisticated Investors should consider before investing into the Fund should not be considered to be an exhaustive list. Sophisticated Investors should be aware that investments in the Fund may be exposed to other unforeseeable**

**risks from time to time. Sophisticated Investors are advised to consult their professional adviser. Please refer to the Information Memorandum 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	Up to 5.00% of the NAV per unit of the Class(es)  <i>Notes: There will be no entry charge for all staff from AmBank Group and its subsidiaries. All entry charges will be rounded up to two (2) decimal points. Sophisticated Investors are advised that they may negotiate for lower entry charge prior to the conclusion of sales. The Manager reserves the right to waive or reduce the entry charge from time to time at its absolute discretion.</i>
Exit Penalty	There will be no exit penalty for this Fund.
Transfer Fee	Nil.
Bank Charges/Fees	Bank charges or fees, if any, will be borne by you.
Switching Fee	<i>Switching between funds managed by the Manager</i> Unit holders are only allowed to switch to other funds where the currency denomination is the same as the fund switched out. For switches between any of the funds managed by the Manager, unit holders will be charged on the differences of the entry charge between the 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.  <i>Switching between Classes of the Fund</i> Unit holders are allowed to switch between Class(es) of the Fund, provided that the Class(es) is denominated in the same currency.

### What are the key ongoing fees charged to the Fund?

Annual Management Fee	Up to 0.75 % per annum (p.a.) of the Fund's NAV attributable to the Class(es)
Annual Trustee Fee	Up to 0.035% p.a. of the NAV of the Fund (excluding foreign sub-custodian fee and charges, where applicable).
Performance Fee and Hurdle Rate	The Manager will earn a 10% performance fee on the appreciation in the NAV per unit on the respective Class(es) over and above the Hurdle Rate during a Performance Period. In the interest of unit holders, the Manager imposes a Hurdle Rate which is the High Water Mark plus 5%, in which the Fund's performance have to exceed before the Manager is eligible for a performance fee.  <i>Notes:</i> <ul style="list-style-type: none"> <li>Hurdle Rate is the minimum return that the Fund must achieve before the Manager is entitled to charge a performance fee. Hurdle Rate is the High Water Mark plus 5% set at the beginning of each Performance Period.</li> <li>Performance Period is a period of 12 months beginning from 1 January to 31 December every year.</li> <li>High Water Mark is the NAV per unit on the last valuation day of the previous Performance Period or the HWM for the previous Performance Period, whichever is higher.</li> </ul>
Fund Expenses	The Fund's expenses currently include but are not limited to: <ul style="list-style-type: none"> <li>audit fees;</li> <li>tax agent's fees;</li> <li>printing and postages of annual and quarterly reports;</li> <li>bank charges;</li> <li>investment committee fee for independent members;</li> <li>lodgement fees for Fund's reports;</li> <li>outsourced fund accounting fee;</li> <li>foreign custodians' charges (if any);</li> <li>fees paid to brokers or dealers (if any); and</li> <li>other expenses as permitted by the deed.</li> </ul>

**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.**

**Sophisticated Investors 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 information memorandum will be issued.

## How often are valuations available?

We publish updated information on our website [www.aminvest.com](http://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?

A Sophisticated Investor may submit an application to the Manager in accordance with the cut-off time of processing your application request subject to the minimum initial investment amount and minimum additional investment amount (or such amount as the Manager may from time to time decide).

Minimum Initial Investment	<b>RM Class:</b> RM250,000
Minimum Additional Investment	<b>RM Class:</b> RM100,000
Submission of Application	Monday to Friday (except public holiday).
Processing an Application / Cut-off Time	<ul style="list-style-type: none"> <li>If an application with complete documentation is accepted by the Manager or our appointed distributors before 4.00 p.m. on a Business Day, it will be processed at the closing NAV per unit of the same Business Day.</li> <li>If an application with complete documentation is accepted by the Manager or our appointed distributors after 4.00 p.m. on a Business Day or on a non-Business Day, it will be processed at the closing NAV per unit of the next Business Day.</li> </ul> <p>Notes:</p> <ul style="list-style-type: none"> <li>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.</li> <li>You should note that different distributors may have different cut-off times in respect of receiving application request. You 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</li> </ul>

*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?

A Sophisticated Investor may redeem all or part of their units in accordance with the cut-off time of processing your application request subject to the minimum redemption and to maintain a minimum holding balance for partial withdrawal (or such units as the Manager may from time to time decide).

Minimum Redemption / Switching	<b>RM Class:</b> 100,000 units
Minimum Holding / Balance	<b>RM Class:</b> 250,000 units
Submission of Redemption Request	Monday to Friday (except public holiday).
Processing a Redemption Request / Cut-off Time	<p>Redemption request can be made on any Business Day by completing the transaction form or letter of instructions.</p> <ul style="list-style-type: none"> <li>If a redemption request with complete documentation is accepted by the Manager or our appointed distributors before 4.00 p.m. on a Business Day, it will be processed at the closing NAV per unit of the same Business Day.</li> <li>If a redemption request with complete documentation is accepted by the Manager or our appointed distributors after 4.00 p.m. on a Business Day or on a non-Business Day, it will be processed at the closing NAV per unit of the next Business Day.</li> </ul> <p>Notes:</p> <ul style="list-style-type: none"> <li>The Manager reserves 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.</li> <li>You should note that different distributors may have different cut-off times in respect of receiving redemption request. You 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 redemption request.</li> </ul>
Payment of Redemption Proceeds	Within ten (10) days of receiving the redemption proceeds request with complete documentation.
Cooling-off Right	Not applicable for this Fund.

*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.*

**No redemption will be paid in cash under any circumstances.**

## 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](mailto:enquiries@aminvest.com). If you wish to write to us, please address your letter to:  
**AmFunds Management Berhad**  
9<sup>th</sup> Floor, Bangunan AmBank Group  
No. 55, Jalan Raja Chulan  
50200 Kuala Lumpur
2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (FMOS):
  - (a) via phone to : 03-2272 2281
  - (b) via letter to : Financial Markets Ombudsman Service (FMOS)  
Level 14 Main Block Menara Takaful Malaysia  
No 4 Jalan Sultan Sulaiman  
50000 Kuala Lumpur
3. You can also direct your complaint to the Securities Commission Malaysia ("SC") even if you have initiated a dispute resolution process with FMOS. To make 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](mailto:aduan@seccom.com.my)
  - (d) via online complaint form available at : [www.sc.com.my](http://www.sc.com.my)
  - (e) via letter 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")'s Complaints Bureau:
  - (a) via phone to the Aduan Hotline at : 03-7890 4242
  - (b) via e-mail to : [complaints@fimm.com.my](mailto:complaints@fimm.com.my)
  - (c) via online complaint form available at : [www.fimm.com.my](http://www.fimm.com.my)
  - (d) via letter to : Legal & Regulatory Affairs  
Federation of Investment Managers Malaysia  
19-06-1, 6<sup>th</sup> Floor, Wisma Capital A  
No. 19, Lorong Dungun Damansara Heights  
50490 Kuala Lumpur

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