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**SEVENTH SUPPLEMENTARY INFORMATION
MEMORANDUM DATED 31 OCTOBER 2025
IN RESPECT OF
AMINCOME INSTITUTIONAL SRI 3 (*FORMERLY
KNOWN AS AMINCOME INSTITUTIONAL 3*)**

The Manager

AmFunds Management Berhad

Registration number: [198601005272 (154432-A)]

The Trustee

Deutsche Trustees Malaysia Berhad

Registration number: [200701005591(763590-H)]

THIS SEVENTH SUPPLEMENTARY INFORMATION MEMORANDUM DATED 31 OCTOBER 2025 HAS TO BE READ IN CONJUNCTION WITH THE REPLACEMENT INFORMATION MEMORANDUM DATED 1 DECEMBER 2014, THE FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 APRIL 2015, THE SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 10 SEPTEMBER 2015, THE THIRD SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 APRIL 2017, THE FOURTH SUPPLEMENTARY INFORMATION MEMORANDUM DATED 5 JULY 2019, THE FIFTH SUPPLEMENTARY INFORMATION MEMORANDUM DATED 16 FEBRUARY 2024 AND THE SIXTH SUPPLEMENTARY INFORMATION MEMORANDUM DATED 8 MARCH 2024 FOR AMINCOME INSTITUTIONAL SRI 3 (*FORMERLY KNOWN AS AMINCOME INSTITUTIONAL 3*).

AMINCOME INSTITUTIONAL SRI 3 (*FORMERLY KNOWN AS AMINCOME INSTITUTIONAL 3*) IS A QUALIFIED SUSTAINABLE AND RESPONSIBLE INVESTMENT FUND UNDER THE GUIDELINES ON SUSTAINABLE AND RESPONSIBLE INVESTMENT FUNDS.

SOPHISTICATED INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THE INFORMATION MEMORANDUMS. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER. FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY SOPHISTICATED INVESTORS, SEE "RISK FACTORS" COMMENCING ON PAGE 11 OF THE REPLACEMENT INFORMATION MEMORANDUM, PAGE 5 OF THE THIRD SUPPLEMENTARY INFORMATION MEMORANDUM AND PAGE 5 & 6 OF THE SIXTH SUPPLEMENTARY INFORMATION MEMORANDUM.

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RESPONSIBILITY STATEMENTS

This Seventh Supplementary Information Memorandum dated 31 October 2025 (the “Seventh Supplementary Information Memorandum”) in relation to the Replacement Information Memorandum for AmIncome Institutional SRI 3 (*formerly known as AmIncome Institutional 3*) dated 1 December 2014 (the “Replacement Information Memorandum”), First Supplementary Information Memorandum dated 1 April 2015 (the “First Supplementary Information Memorandum”), the Second Supplementary Information Memorandum dated 10 September 2015 (the “Second Supplementary Information Memorandum”), the Third Supplementary Information Memorandum dated 1 April 2017 (the “Third Supplementary Information Memorandum”), the Fourth Supplementary Information Memorandum dated 5 July 2019 (the “Fourth Supplementary Information Memorandum”), the Fifth Supplementary Information Memorandum dated 16 February 2024 (the “Fifth Supplementary Information Memorandum”) and the Sixth Supplementary Information Memorandum dated 8 March 2024 (the “Sixth Supplementary Information Memorandum”) (collectively, the “Information Memorandums”) has been reviewed and approved by the directors of AmFunds Management Berhad and they collectively and individually accept full responsibility for the accuracy of all 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 this Seventh Supplementary Information Memorandum false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has not authorised or recognised the AmIncome Institutional SRI 3 (*formerly known as AmIncome Institutional 3*) (the “Fund”) and a copy of this Seventh Supplementary Information Memorandum has not been registered with the Securities Commission Malaysia.

The lodgement of this Seventh Supplementary Information Memorandum should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in this Seventh Supplementary Information Memorandum.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of AmFunds Management Berhad responsible for the Fund and takes no responsibility for the contents in this Seventh Supplementary Information Memorandum. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Seventh Supplementary Information Memorandum, 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.

ADDITIONAL STATEMENTS

An investment in the Fund carries with it a degree of risk. The value of units and the income from it, if any, may go down as well as up, and investment in wholesale fund involve risks including the risk of total capital loss and no income distribution. Sophisticated Investors should consider the risk factors set out under the heading Risk Factors in the Information Memorandums.

Statements made in the Information Memorandums are based on the law and practice currently in force in Malaysia and are subject to changes in such law and practices.

Any reference to a time or day in the Information Memorandums shall be a reference to that time or day in Malaysia, unless otherwise stated.

No person has been authorised to issue any advertisement or to give any information, or to make any representations in connection with the offering, placing, subscription, sale, switching or redemption of units in the Fund other than those contained in the Information Memorandums and, if issued, given or made, such advertisement, information or representations must not be relied upon by an investor. Any purchase made by any person on the basis of statements

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or representations not contained in or inconsistent with the information and representations in the Information Memorandums will be solely at the risk of the Sophisticated Investor. Sophisticated Investors may wish to consult their independent professional adviser about the suitability of the Fund for their investment needs.

The Information Memorandums do not constitute an offer or solicitation to anyone in any jurisdiction in which such offer or solicitation is not authorised or to any person to whom it is unlawful to make such offer or solicitation.

The Manager has the right to reject any application by a US Person. However, if you are investing through our appointed distributor who operates under a nominee system of ownership, kindly consult the respective distributor accordingly.

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. 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.

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Unless otherwise provided in this Seventh Supplementary Information Memorandum, all the capitalized terms used herein shall have the same meanings ascribed to them in the Information Memorandums.

EXPLANATORY NOTE

This Seventh Supplementary Information Memorandum has been issued to inform Sophisticated Investors of the following:

- the update and rectification made to the performance benchmark;
- the update made to the investment restrictions or limits of the Fund and consolidation of the investment restrictions and limits; and
- other updates which are general in nature.

A. KEY DATA OF THE FUND

Page 8 of the Replacement Information Memorandum, page 5 of the Third Supplementary Information Memorandum and page 5 of the Sixth Supplementary Information Memorandum

The disclosure in the “**Performance Benchmark**” of the fund, is hereby deleted in its entirety and replaced with the following:-

Performance Benchmark	FTSE BPA Malaysia Corporates 1Y-3Y All Bond Index (available at www.aminvest.com) <i>Note: The above performance benchmark may be changed to reflect any material change to the Fund's asset allocation range as permitted by the prevailing regulations.</i>
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B. THE FUND'S DETAILED INFORMATION

Page 14 of the Replacement Information Memorandum, page 7 of the Third Supplementary Information Memorandum and page 10 of the Sixth Supplementary Information Memorandum

1. The information in relation to “**Performance Benchmark**” is hereby deleted in its entirety and replaced with the following:-

FTSE BPA Malaysia Corporates 1Y-3Y All Bond Index
(available at www.aminvest.com)

Note: The above performance benchmark may be changed to reflect any material change to the Fund's asset allocation range as permitted by the prevailing regulations.

Page 15 of the Replacement Information Memorandum, page 7- 8 of the Third Supplementary Information Memorandum, page 5 of the Fourth Information Memorandum and page 10 – 11 of the Sixth Supplementary Information Memorandum

2. The disclosure in relation to “**Investment Restrictions or Limits**” of the Fund is hereby deleted in its entirety and replaced with the following:-
 - i. The Fund's weighted duration is +/- 1.0 year of the performance benchmark duration;
 - ii. The Fund's investment in cash, deposits and money market instruments is restricted to counterparties that carry a minimum short-term credit rating of P2 (by RAM) or its equivalent as rated by a local rating agency or long-term credit rating of A3 (by RAM) or its equivalent as rated by a local rating agency;

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- iii. The Fund's investment in fixed income instruments (excluding cash, deposits and money market instruments) is restricted to instruments that have a minimum short-term credit rating of P2 (by RAM) or its equivalent as rated by a local rating agency or long-term credit rating of A3 (by RAM) or its equivalent as rated by a local rating agency.
- iv. Maximum tenure (i.e. legal maturity) for fixed income instruments is 10 years;
- v. Maximum of 20% of single issuer's total outstanding debt;
- vi. Maximum single issuer exposure* limit of 5% of the Fund's NAV;
- vii. Maximum group of companies exposure* limit of 5% of the Fund's NAV;
*Group of companies exposure refers to the exposure limits which are applicable on the overall exposure to individual issuers, arising from investments in debt securities issued by a single issuer. An issuer is deemed to be related/ interconnected to another if the issuer controls more than 50% of the equities of the other party. Exposures to related/ interconnected issuers should be grouped together and be treated as an exposure to a single group of companies.
- viii. The single issuer exposure limit and group of companies exposure limit above (vi. and vii.) are not applicable to the securities or instruments issued or guaranteed by the Malaysian government or Bank Negara Malaysia;
- ix. Maximum 30% of the Fund's NAV in Malaysian government securities;
- x. Maximum exposure of 100% of Fund's NAV in AAA rating, 80% of Fund's NAV in AA rating, and 10% of Fund's NAV in A rating (by RAM or equivalent as rated by a local rating agency); and
- xi. The aggregate value of the Fund's investments in foreign country must not exceed 20% of the Fund's NAV, where:
 - a. Maximum exposure of 5% of the Fund's NAV is allowed in an individual foreign country.

C. ADDITIONAL INFORMATION

Page 34 of the Replacement Information Memorandum

The disclosure in relation to "HOW DO YOU MAKE A COMPLAINT?" hereby revised and the entire section is replaced with the following:-

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/index.php
- (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

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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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