AmFunds Management Berhad
198601005272 (154432-A)

AmIncome Value SRI *(formerly known as AmIncome Value)* ("Fund")

The Fund is a qualified Sustainable and Responsible Investment ("SRI") fund under the Guidelines on Sustainable and Responsible Investment Funds.

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 AmIncome Value SRI *(formerly known as AmIncome Value)*, 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 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 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?

AmIncome Value SRI *(formerly known as AmIncome Value)* is a wholesale fixed income fund issued by AmFunds Management Berhad ("Manager") which aims to provide steady growth by investing in short to medium term fixed income instruments, fixed deposits and other permitted investments.

Who is the Fund suitable for?

The Fund is suitable for sophisticated investors seeking:

- to invest the cash portion of their investment portfolio;
- to preserve* their capital; and
- a short to medium term investment horizon.

*Note: * The Fund is not a capital protected / a capital guaranteed fund. Therefore, capital/returns are not guaranteed.*

What am I investing in?

Fund Category	Wholesale Fixed Income.
Fund Type	Growth.
Investment Objective	The Fund aims to provide steady growth by investing in short to medium term fixed income instruments, fixed deposits and other permitted investments. *Note: Any material change to the investment objective of the Fund would require unit holders' approval.*
Investment Strategy	The Fund will invest up to 100% of its net asset value ("NAV") in short to medium term domestic fixed income instruments with minimum short-term local credit rating of P2 (by RAM Rating Services Berhad ("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, where up to 30% of its NAV in deposits and money market instruments for liquidity purposes. The Fund may invest up to 30% of the Fund's NAV in Malaysian government securities. Notwithstanding the above, the aggregate value of the Fund's investment in Malaysian government securities, cash, deposits and money market instruments shall not exceed 30% of the Fund's NAV. In the unlikely event of a bond credit rating downgrade below the stipulated minimum, the Manager reserves the right to hold the affected fixed income instruments until its maturity if it is in the best interest of the unit holders. A credit downgrade generally will have no impact on the fixed income instruments upon its maturity if credit default does not occur. The Fund may increase its exposure in cash, deposits and money market instruments which may differ from the Fund's strategies and asset allocation for defensive purposes during periods of market volatility to protect the portfolios from a drop in market value as well as for liquidity to meet any large redemptions in a bear market. The Manager will ensure that at least two-thirds (2/3) of the Fund's NAV are in line with the sustainability considerations during the temporary defensive position. The Fund also incorporates sustainability considerations in securities or instruments selection (including instruments issued under their respective green, social and sustainability ("GSS") bond framework), by investing in companies which are well governed and with positive environmental and social impact. The issuer of such securities or instruments are evaluated based on the sustainability considerations as disclosed in the section "ESG Assessment Methodology" and their disclosure of information pertaining to environmental and social impact. As an SRI qualified Fund, the investments of the Fund are subject to the integration of the sustainability considerations. At least two-thirds (2/3) of the Fund's NAV are maintained in securities or instruments that are subjected to sustainability considerations. A greater proportion of the Fund's holdings would be securities or instruments with better environmental, social and governance ("ESG") scores. The Manager will ensure that at least two-thirds (2/3) of the investments of the Fund are in line with the sustainability principles adopted and the overall impact of such investments of the Fund is not inconsistent with any other sustainability principles by continuously monitoring and rebalancing the investments throughout the lifecycle of the Fund. The term "any other sustainability principles" refers to additional sustainability frameworks, standards, or guidelines that the Manager may adopt or align with, in addition to the Fund's core sustainability principles. These may include, but are not limited to, the United Nations Principles for Responsible Investment ("UN PRI"), the United Nations Sustainable Development Goals ("SDGs"), and relevant sustainability frameworks or taxonomies introduced by regulatory authorities such as the Securities Commission Malaysia's ("SC") SRI Taxonomy. This approach allows the Manager flexibility to align the Fund's investment process with evolving sustainability practices and regulatory developments, while remaining consistent with the Fund's overall sustainability objectives.

	If the Fund's investment becomes inconsistent with its investment strategies or the Fund breaches the two-thirds (2/3) asset allocation threshold in investments that are subjected to sustainability considerations, the Manager will dispose and replace the investment(s) within three (3) months. However, any breach as a result of: - (i) any appreciation or depreciation in value of the Fund's investments; or (ii) repurchase of units or payment made out of the Fund, need not be reported to the SC and must be rectified as soon as practical within three (3) months from the date of the breach. The three-month period may be extended if it is in the best interest of Unit Holders and Trustee's consent is obtained. Such extension must be subject to at least a monthly review by the Trustee. The Manager will as soon as practicable notify SC of any changes to the Fund immediately at its best efforts to provide, without prior request, the relevant information which may include but is not limited to any event that could impact the Fund's ability to comply with the Guidelines on Sustainable and Responsible Investment Funds to the SC. When the Fund is found to be no longer in compliance with the Guidelines on Sustainable and Responsible Investment Funds, the SC may revoke the Fund's SRI qualification.
ESG Assessment Methodology	All issuers or depository financial institutions of the permitted investments undergo ESG evaluation by the Manager using information obtained publicly and through engagement with sovereign or corporate issuers and depository financial institutions, which the Manager may supplement with data and references of external parties including credit rating agencies, research companies, as well as service and index providers. The Manager will assess the ESG factors of each sovereign or corporate issuer and depository financial institution before proposing the ESG scores to an internal committee. The committee has the discretion to exclude a recommendation or request for further information before considering exclusion. ESG scores are reviewed by an internal committee. On a case-by-case basis, the committee will restrict investment in a company where the committee has unmitigated concerns on any one of the company's E, S or G aspects. The ESG evaluation is reviewed annually to ensure its continued relevance. The general considerations of ESG factors considered under each of the ESG pillars may include: • Environmental (E) – climate change, energy sustainability, natural resources, pollution and waste, and environmental opportunities; • Social (S) – human capital, human rights, product liability, consumer protection, stakeholder opposition, social opportunities; and • Governance (G) – corporate governance, management structure and behaviour, employee relations and executive compensation. For instruments issued by sovereign issuers, the Manager will evaluate the sovereign issuers more specifically on the sustainability considerations as below and subjected to applicability: <u>Environment</u> 1. Environmental vulnerability – The risk of disruption to a country's economic output caused by degree of exposure to natural disasters or adverse weather conditions. 2. Environmental readiness – Considerations being given to country's available resources and institutional capability to leverage private and public sector investment for adaptive action to climate change and other natural disasters. There is also consideration of existing efforts to transition towards carbon neutrality, climate change adaptation strategies, resilience records. <u>Social</u> 1. Human development – Considerations are given to a country's Human Development Index adjusted by inequality factor, as well as Gender Inequality Index by the United Nations Development Programme ("UNDP"). 2. Safety - The population safety aspect supplements the Human Development Index assessment. Violent deaths (homicides) per 100,000 people is used as a proxy for overall violence of a country as recognized by United Nations Office on Drugs and Crime ("UNODC"). <u>Governance</u> The Manager assesses the standard sovereign credit factors for governance. 1. Institutional strength – Includes assessment of a government institutions and policymaking relating to delivery sustainable public finances, promotion balanced economic growth, and responding to economic or political shocks. 2. Monetary policy effectiveness – Reflecting monetary policy credibility, including the independence of the central bank, its policymaking tools and effectiveness, track record on price stability, and role as a lender of last resort. The sustainability considerations of ESG factors considered for sovereign issuers are updated and reviewed annually. These ESG factors are based on multi-national sources gathered from the United Nations Development Programme ("UNDP"), United Nations Office on Drugs and Crime ("UNODC"), World Bank, International Monetary Fund, Eurostat and United Nations Statistics Division and publicly available global rankings and the data is verified against government data. The Manager also continuously seeks verification on the relevant data from government institution websites, public speeches, public announcements, newsflash, central banks and/or national statistics agency of the respective sovereigns in our investment universe. Where available and necessary, the Manager will seek in-person engagement with representatives of the government institutions for details and data. As for instruments issued by corporate issuers or depository financial institutions, the Manager will evaluate the corporate issuers or depository financial institutions more specifically on the sustainability considerations below and subjected to applicability: • Environment

	1. Climate change and biodiversity – Does the activities of the company impact the climate and natural habitats which in turn affects biodiversity? How does the company manage transition risks and progress towards environmental targets? 2. Pollution and natural resources – Does the activities of the company impact pollution such as water, air soil, noise pollution etc.? Does the company have good track record on energy consumption and use natural resources efficiently? 3. Waste management – What is the company's waste related policies such as disposal of chemical waste. • Social 1. Responsibility towards customers – How does the company treat its customers and fulfill its social obligations? Has the company been involved in misrepresentation or mis-selling of products? Are the customers' data well protected? 2. Labour standards – Does the company treat its workforce fairly? Does the working conditions meet the standards of the labour department? Is there diversity in the workforce? Does the company have an inclusion culture? Are there any human rights violation issues? 3. Health and safety – Does the company provide a safe and healthy environment to work in? What is the trend in worksite incidents/ fatalities? 4. Community engagements – Does the company engage with the community they serve or operate in, especially in providing employments and corporate social responsibility initiatives to give back to the community? 5. Supply chain management – is the company aware of the social environment of its suppliers, such as forced labour and human rights violation? 6. Employee relations and diversity – How is the company regarded by its employees? Is the company recognized as one of the top employers in its industry? Does the company have policies to protect employee rights? What is the gender/ ethnic breakdown and trends towards labour diversity? • Governance 1. Corporate governance – Does the company have good corporate governance structure in place? What is the proportion of independent directors? How transparent is the company in its reporting to shareholders? 2. Risk management – How compliant is the company with regards to regulatory requirements? Has there been any regulatory breach? 3. Corruption/Mismanagement – Are there policies in place against bribery and corruption? Is the company or its management involved in any scandals relating to issues such as bribery or misappropriation of funds? What are the rectification and mitigation measures to address these scandals? The assessment of each sovereign or corporate issuer and depository financial institution's performance is not absolute but is explicitly intended to be relative to the standards and performance of its peers. The weightage of each of the E, S and G pillars could differ across sectors and companies, to reflect their relative importance and absolute impact on the factors under the ESG pillars consideration. For example, "E" would be given a higher weight for an oil and gas company with no exposure to renewables business compared with a telecommunications provider. However, "G" is given a higher weight across all sectors to reflect our emphasis on corporate governance. The ESG assessment methodology rates each sovereign or corporate issuer and depository financial institution of the investment with an ESG score, on a scale of 1 to 5, with 1 as the lowest and 5 as the highest. A higher ESG score is assigned to a sovereign issuer, corporate issuer or depository financial institution with stronger ESG characteristics and vice versa for a sovereign issuer, corporate issuer or depository financial institution with weaker ESG characteristics. A sovereign issuer, corporate issuer or depository financial institution with a neutral ESG will be assigned an ESG score of 3. Accordingly, the Manager reviews the ESG scores and data points at least annually to ensure its continued relevance. The Manager also constantly monitors relevant news that may affect the ESG scores and re-assigns the ESG scores accordingly. The ESG evaluation is reviewed and updated periodically, i.e., at least once a year, or as and when required. Such reviews may be prompted by material events or relevant news developments. The Fund would maintain at least two-thirds (2/3) of the portfolio in investments with ESG scores of at least 3.
Asset Allocation	• 70% to 100% of its NAV in fixed income instruments; and • Up to 30% of its NAV in Malaysian government securities, cash, deposits and money market instruments
Base Currency of the Fund	Ringgit Malaysia (RM)
Benchmark	RAM Quantshop 1-5 years MGS Index plus 50 basis points (over 3-year rolling period)
Launch Date	15 September 2010.
Distribution Policy	Income distribution (if any) will be reinvested. Note: Should there be realized income or gains, there may be income distribution declared.

Who am I investing with?

Manager	:	AmFunds Management Berhad ("AFM")
Trustee	:	Deutsche Trustees Malaysia Berhad
Trustee's Delegate (Custodian)	:	Deutsche Bank (Malaysia) Berhad

The Manager has established policies and guidelines to identify, manage, and mitigate situations that may give rise to actual or potential conflicts of interest.

The Fund may engage in transactions with related parties related to the Manager. The related parties defined are AmIslamic Funds Management Sdn. Bhd., AmInvestment Bank Berhad, AmInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad.

Such transactions may involve:

- dealings on sale and purchase of investment securities and instruments by the Fund;
- money market deposits and placements by the Fund; and
- holding of units in the funds by related parties.

All related party transactions 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 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 are strictly prohibited. The execution of cross trade (if any) will be reported to the person(s) or members of the committee undertaking an oversight function of the Fund 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

Inflation Risk	This is the risk that investors' investment in the Fund may not grow or generate income at a rate that keeps pace with inflation.
Non-Compliance Risk	This is the risk of the Manager or the trustee not complying with their respective internal policies, the Fund's 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.
Mismatch Risk	This is the risk that the fund chosen by the investor may not be suitable for the needs and circumstances of the investor.
Market Risk	This is the risk of prices of assets falling in response to general market factors such as economic factors, socio-political environment, regulatory factors and broad investor sentiment.
Financing Risk	This is the risk of investing with borrowed money, which includes the investor's inability to service the loan repayments and the adverse impact of an increase in interest rates on the loan repayments, where the investor may be subject to higher loan repayments, where the investor may be subject to higher loan repayment installments.
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.

Specific risks associated with the Fund

Credit (Default) Risk	This is the risk of issuers of fixed income instruments defaulting on their payment obligations (i.e. principal and/or coupon/profit obligation) which in turn would adversely affect the NAV of the Fund
Interest Rate Risk	This is the risk of an increase in interest rates causing the value of fixed income instruments held by the Fund to generally decline
Liquidity Risk	The Fund holding investments that are illiquid or difficult to dispose of would be exposed to liquidity risk, which in this context refers to the inability of the Fund to take advantage of potentially better pricing that would be available if there were more buyers and the securities are more actively traded in the market.
Sustainability and Responsible Investment and Impact Risk	As the Fund has an intention to generate positive sustainable and responsible impact alongside a financial return ("impact"), the investor must be able to accept temporary capital losses due to the potentially restricted number of companies that the Fund can invest in due to those companies which may not meet the sustainability considerations requirement and, consequently, should view investment in the Fund as a long-term investment. The Fund may seek to exclude holdings deemed inconsistent with the sustainability considerations. As a result, the investments of the Fund will be more limited than other funds that do not apply sustainability considerations. The Fund may be precluded from purchasing, or required to sell, certain investments that are inconsistent with its investment policy and sustainability considerations which might otherwise be advantageous to hold. The incorporation of sustainability considerations could result in performance that is better or worse than the performance of the other funds depending on the performance of the excluded investments. The Manager will oversee the Fund by mitigating financial risk through measures such as minimum credit rating thresholds, while seeking to enhance potential returns through securities selection, curve positioning, active duration management, and market condition analysis. Additionally, the Manager will employ models to analyze and compare expected returns against assumed risks. In addition, to mitigate sustainability and impact risks, the Fund integrates an ESG Assessment Methodology into its investment process. This evaluates potential investments across ESG pillars to identify issuers with stronger sustainability profiles and lower long-term risk exposure. While this may narrow the investment universe, it supports the Fund's alignment with responsible investment principles under the Guidelines on Sustainable and Responsible Investment Funds. The Manager will also focus on securities or instruments that would deliver better returns and will consider obligations with more favourable or improving credit or industry outlook that provides the potential for capital appreciation.

Greenwashing Risk	Greenwashing is defined as making false, misleading or unsubstantiated claims in relation to ESG credential of an investment product. The Fund may inadvertently invest into such products, without prior knowledge of the fraudulent claims. As greenwashing could result in reputational risk, regulatory fines, and/or withdrawal of the products, there could be a negative impact on the value of the Fund. In mitigating the greenwashing risk, there are governance and guidelines in place for assessing the sustainability of the sovereign or corporate issuer and depository financial institution. The Manager's firmwide sustainability matters are governed by the firm's sustainability framework, approved by the Board, while its investment approach is governed by the firm's sustainable investment guidelines, approved by the committee undertaking an oversight function of the Fund. These frameworks set out defined criteria and a structured process to assess the sustainability performance of investee companies. The ESG score prescribed to the sovereign or corporate issuer and depository financial institution are reviewed and approved by appropriate approving authorities internally, and updated periodically, i.e. at least once a year.

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 an institutional unit trust advisers which adopts the nominee system of ownership, the unit holder would not be considered to be a unit holder under the deed and the unit holder may consequently not have all the rights ordinarily exercisable by a unit holder (for example, the right to call for a unit holders' meeting and to vote thereat and the right to have the unit holder's particulars appearing in the register on unit holders 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	There will be no entry charge charged for this Fund.
Exit Penalty	There will be no exit penalty for this Fund.
Transfer Fee	Transfer facility is not available for this Fund.
Switching Fee	Switching facility is not available for this Fund.

What are the key ongoing fees charged to the Fund?

Annual Management Fee	Up to 0.75% p.a. of the NAV of the Fund.
Annual Trustee Fee	Up to 0.08% p.a. of the NAV of the Fund, subject to a minimum fee of RM10,000 p.a.
Fund Expenses	A list of the expenses directly related to the Fund are as follows: • Audit fees; • Tax agent's fees; • Printing and postages of annual and quarterly reports; • Bank charges; • Lodgement fees for Fund's reports; • Commission paid to dealers (if any); and • Other expenses as permitted by the deed.

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**; 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	RM1,000,000.00 or such other amount as the Manager may from time to time decide.
Minimum Additional Investment	RM500,000.00 or such other amount as the Manager may from time to time decide.

Submission of Application	Monday to Friday (except public holiday).
Processing an Application / Cut-off Time	• 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. • 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. *Notes:* • *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.* • *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.*

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.

<u>How can I exit from this investment?</u>

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	500,000 units or such units as the Manager may from time to time decide.
Minimum Holding / Balance	10,000 units or such units as the Manager may from time to time decide.
Submission of Redemption Request	Monday to Friday (except public holiday).
Processing a Redemption Request / Cut-off Time	Redemption request can be made on any business day by completing the transaction form or letter of instructions. • 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. • 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. *Notes:* • *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.* • *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.*
Payment of Redemption Proceeds	By the tenth (10) day of processing the redemption 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. 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