



Amlslamic Funds Management

**SECOND SUPPLEMENTARY INFORMATION
MEMORANDUM DATED
30 SEPTEMBER 2026
IN RESPECT OF
AMINSTITUTIONAL INCOME PREMIUM**

The Manager

Amlslamic Funds Management Sdn. Bhd.

Registration number: [200801029135 (830464-T)]

The Trustee

AmanahRaya Trustees Berhad

Registration number: [200701008892 (766894-T)]

THIS SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 30 SEPTEMBER 2026 HAS TO BE READ IN CONJUNCTION WITH THE INFORMATION MEMORANDUM FOR AMINSTITUTIONAL INCOME PREMIUM DATED 18 MARCH 2019 AND THE FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 14 FEBRUARY 2024.

THIS IS A WHOLESALE FUND.

UNITS OF THE FUND ARE OFFERED EXCLUSIVELY TO SOPHISTICATED INVESTORS, AS DEFINED IN THE SECURITIES COMMISSION MALAYSIA'S GUIDELINES ON UNLISTED CAPITAL MARKET PRODUCTS UNDER THE LODGE AND LAUNCH FRAMEWORK AND GUIDELINES ON CATEGORIES OF SOPHISTICATED INVESTORS.

THIS SECOND SUPPLEMENTARY INFORMATION MEMORANDUM IS NOT INTENDED FOR DISTRIBUTION TO RETAIL INVESTORS.

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 10 OF THE INFORMATION MEMORANDUM.

RESPONSIBILITY STATEMENTS

This Second Supplementary Information Memorandum dated 30 September 2026 ("Second Supplementary Information Memorandum") in relation to the Information Memorandum for AmInstitutional Income Premium dated 18 March 2019 ("Information Memorandum") and the First Supplementary Information Memorandum dated 14 February 2024 ("First Supplementary Information Memorandum") (collectively, the "Information Memorandums") has been reviewed and approved by the directors of AmIslamic Funds Management Sdn. Bhd. and they have 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 Second Supplementary Information Memorandum false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has not authorised or recognised the AmInstitutional Income Premium ("Fund") and a copy of this Second Supplementary Information Memorandum has not been registered with the Securities Commission Malaysia.

The lodgement of this Second 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 Second Supplementary Information Memorandum.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of AmIslamic Funds Management Sdn. Bhd. responsible for the Fund and takes no responsibility for the contents in this Second Supplementary Information Memorandum. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Second 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

Sophisticated Investors should note that they may seek recourse under the Capital Markets and Services Act 2007 for breaches of securities laws including any statement in this Second Supplementary Information Memorandum that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to this Second Supplementary Information Memorandum or the conduct of any other person in relation to the Fund.

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 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 practices 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 a Sophisticated Investor. Any purchase made by any person on the basis of statements 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 Investors. 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 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.

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

EXPLANATORY NOTE

This Second Supplementary Information Memorandum has been issued to inform Sophisticated Investors of the following, but not limited to:

- the updates made to the disclosure in “Definitions”;
- the update on Corporate Directory of the Trustee;
- the updates made to the disclosure in “The Fund’s Detailed Information”;
- the updates made to the disclosure in “Fees, Charges and Expenses”;
- the updates made to the disclosure in “Transaction Information”;
- the updates made to the disclosure in “The Management Company”;
- the updates made to the disclosure in “The Shariah Adviser”;
- the updates made to the disclosure in “Related Party Transactions or Conflict of Interest”; and
- other editorial, general and administrative updates.

A. DEFINITIONS

Pages 4 to 5 of the Information Memorandum

1. The definition of “AmInvest” under Section 1 “Definitions” is hereby deleted in its entirety.
2. The definition of “Sophisticated Investor(s)” under Section 1 “Definitions” is hereby deleted in its entirety and replaced with the following:

Sophisticated Investor(s)	Has the same meaning as prescribed in the SC Guidelines and Guidelines on Categories of Sophisticated Investors or such other relevant laws and guidelines as may be amended from time to time.
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B. CORPORATE DIRECTORY

Page 6 of the Information Memorandum and page 3 of the First Supplementary Information Memorandum

1. The information on the registered office and business address of the Trustee is hereby deleted in its entirety and replaced with the following:

TRUSTEE

AmanahRaya Trustees Berhad

Registration number: 200701008892 (766894-T)

Registered office

Level 34, Vista Tower
The Intermark
348 Jalan Tun Razak
50400 Kuala Lumpur

Business office

Level 31, Vista Tower
The Intermark
348 Jalan Tun Razak
50400 Kuala Lumpur
Tel: (03) 8680 5129
Fax: (03) 8680 5214
Website: www.artrustees.my

Email: info@artrustees.com.my

2. The following note is hereby inserted at the end of the section:

Note: The corporate information which may be updated from time to time is also available on our website at www.aminvest.com/connect/corporate-directory.

C. THE FUND'S DETAILED INFORMATION

Page 7 of the Information Memorandum

1. The information in relation to "Investment strategy" and "Asset allocation" under Section 3.1 "Fund Information" are hereby deleted in its entirety and replaced with the following:

Investment strategy	The Fund seeks to achieve its investment objective by investing more than 50% of the NAV in RM-denominated Islamic fixed income securities and up to 50% of the NAV in Islamic money market instruments and Islamic deposits. The Fund may also invest in other Shariah-compliant permitted investment as provided in the Deed.
Asset allocation	• More than 50% of the Fund's NAV in Islamic fixed income securities; and • Up to 50% of the Fund's NAV in Islamic money market instruments and Islamic deposits.

Pages 8 to 9 of the Information Memorandum and pages 4 to 5 of the First Supplementary Information Memorandum

1. The information in relation to "Shariah Investment Guidelines" under Section 3.2 "Other Information" is hereby deleted in its entirety and replaced with the following:

Shariah Investment Guidelines	The Fund is to acquire only the following Shariah-compliant fixed income instruments: <u>Sukuk</u> 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 Manager would be allowed to invest in newly introduced Sukuk structures if they are deemed as Shariah-compliant by the Shariah Adviser. <u>Shariah fixed income deposit or investment</u> 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
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3. Mudarabah investment account
4. Wakalah investment
5. Shariah-compliant government investment issues

Islamic deposits

Islamic deposits shall be placed with financial institutions licensed under the Islamic Financial Services Act 2013 and/or Financial Services Act 2013, whichever is appropriate. For the avoidance of doubt, only Islamic account is permitted for placement of Islamic deposits with financial institutions licensed under the Financial Services Act 2013. The Fund is also prohibited from investing in interest-bearing deposits and recognising any interest income.

Islamic money market instruments

Islamic money market instruments issued in Malaysia must be approved by the Shariah Advisory Council of BNM. Islamic money market instruments that are endorsed by other Shariah adviser or committee must be approved by the Shariah Adviser upon review of the relevant documents e.g. principal terms and conditions and Shariah pronouncements or approvals.

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.

Cleansing / Purification Process for the Fund

Active Breach / Wrong Investment

Refers to Shariah non-compliant investment made by the Manager. The said investment will be disposed of / withdrawn with immediate effect or within a month of knowing the status of the investment. In the event of the investment resulted in gain (through capital gain and/or dividend) received before or after the disposal of the investment, the gain is to be channeled to *baitulmal* and/or any other charitable bodies as advised by the Shariah Adviser. The Fund has a right to retain only the investment cost. If the disposal of the investment resulted in losses to the Fund, the losses are to be borne by the Manager.

Zakat for the Fund

The Fund does not pay zakat on behalf of Muslim individuals and Islamic legal entities who are investors of the Fund. Thus, investors are advised to pay zakat on their own.

The investment portfolio of the Fund will comprise instruments that have been classified as Shariah-compliant by the Shariah Advisory Council of the SC ("SACSC") and, where applicable the Shariah Advisory Council of BNM. For instruments that are not classified as Shariah-compliant by the SACSC and, where applicable the Shariah Advisory Council of BNM, the status of the instruments has been determined in accordance with the ruling issued by the Shariah Adviser.

D. FEES, CHARGES AND EXPENSES

Page 13 of the Information Memorandum

1. The information in relation to "(c) Fund Expenses" under Section 5.2 "Ongoing Fees and Expenses" is hereby deleted in its entirety and replaced with the following:

(c) Fund Expenses

The Manager and the Trustee may be reimbursed out of the Fund for any cost reasonably incurred in the administration of the Fund. The Fund's expenses currently include but are not limited to audit fees, tax agent's fees, printing and postages of annual and quarterly reports, bank charges, remuneration and out of pocket expenses of the person(s) or members of the committee undertaking an oversight function of the Fund, lodgement fees for Fund's reports, fees paid to brokers or dealers (if any), Shariah advisor fee and other expenses as permitted by the Deed.

2. The information under Section 5.3 "Rebates and Commission" is hereby deleted in its entirety and replaced with the following:

The Manager will not retain any rebate from, or otherwise share in any commission with, any broker, dealer in consideration of directing dealings in the assets of the Fund. Any rebate or shared commission received in connection with transactions effected for the Fund will be credited to the account of the Fund and will form part of the Fund's assets, subject to applicable laws, regulations and the requirements of the SC.

Notwithstanding the foregoing, the Manager may receive and retain soft commissions provided by any broker or dealer in connection with transactions effected for the Fund, provided that:

- (i) the soft commissions bring direct benefit or advantage to the management of the Fund and may include research and advisory-related goods and services that assist the Manager and/or the investment manager in the investment-management and decision-making process;
- (ii) any dealing with the broker or dealer is executed on terms that are the most favourable and reasonably available for the Fund;
- (iii) the availability of soft commissions is not the sole or primary purpose for performing or arranging transactions with the broker or dealer; and
- (iv) the Manager will not enter into unnecessary trades or excessive transactions for the purpose of obtaining or qualifying for soft commissions.

Details of the soft commissions received, where required, will be disclosed in the Fund's annual report.

E. TRANSACTION INFORMATION

Page 19 of the Information Memorandum

1. The information under Section 6.6 "Unclaimed Moneys" is hereby deleted in its entirety and replaced with the following:

Any moneys payable to you which remains unclaimed (hereinafter referred to as "Unclaimed Amount") for a period of not less than two (2) years from the date of payment or such other period as may be prescribed by the Unclaimed Moneys Act 1965 will be paid to Registrar of Unclaimed Moneys in accordance with the requirements of the said Act. Thereafter, all claims need to be made to the Registrar of Unclaimed Moneys.

Unit Holders may claim the Unclaimed Amount from the Registrar of Unclaimed Moneys.

Pages 20 to 21 of the Information Memorandum

1. The information in relation to "Cross Trade" and "Customer Identification Program" under Section 6.7 "Other Relevant Information when Making an Investment" are hereby deleted in its entirety and replaced with the following:

Customer Identification Program / Anti-Money Laundering

We and/or our appointed distributors are required to comply with all applicable laws and regulation in relation to anti-money laundering, counter terrorism financing, anti-restricted activity financing and counter proliferation financing.

THIS SECOND SUPPLEMENTARY INFORMATION MEMORANDUM HAS TO BE READ IN CONJUNCTION WITH THE INFORMATION MEMORANDUM AND THE FIRST SUPPLEMENTARY INFORMATION MEMORANDUM FOR AMINSTITUTIONAL INCOME PREMIUM

As part of these obligations, we may, at the time an application is made or at any time thereafter, request such information and documentation as may be necessary to verify the identity of an investor, beneficial ownership, source of funds and source of wealth, or to comply with ongoing due diligence and regulatory requirements. Failure to provide the required information or documentation may result in the rejection of an application, restrictions being placed on transactions or redemptions, or the termination of the investment.

In circumstances where required information is not provided or where verification cannot be satisfactorily completed, we and/or our appointed distributors reserve the right to refuse to accept a subscription application or to delay or decline the processing of redemption requests. In the case of a subscription application, any monies received will be returned to the account from which the monies were originally debited, without interest or profit. In the case of a redemption request, the relevant units will not be redeemed until the necessary requirements have been satisfied.

Where required under applicable laws and regulations, we shall report suspicious transactions or other matters to the relevant authorities.

We and/or our appointed distributors have established and maintain know-your-customer ("KYC") policies and procedures, which include measures to identify and verify the investors through appropriate documentation, such as identity cards, passports, constituent documents or any other official documents, as applicable.

For corporate investors, the required information may include, without limitation, details of the company's incorporation, principal place of business, nature of business, source of funds and/or assets, information on the ownership and control structure of the company, including the identity of its ultimate beneficial owner(s), as well as identification documents of directors, shareholders, partners or authorised signatories, relevant board resolutions, and details of authorised account operators, in accordance with applicable regulatory requirements.

If you invest in the Fund through a distributor, the distributor may be required to provide additional information to us, including details of ultimate beneficial owners or beneficiaries investing in the Fund. Failure to provide such information may result in the rejection or delay of subscription or redemption requests until the required information is received.

These measures are implemented to safeguard the integrity of the financial system and to prevent the misuse of the Fund for unlawful activities.

F. THE MANAGEMENT COMPANY

Page 22 of the Information Memorandum and pages 5 to 6 of the First Supplementary Information Memorandum

The information under Section 7.3 "Designated Fund Manager" is hereby deleted in its entirety and replaced with the following:

Haslinda binti Ibrahim

The profile of Haslinda binti Ibrahim is available on our website at: www.aminvest.com/about-us/corporate-profile/amislamic-funds-management-sdn-bhd.

G. THE SHARIAH ADVISER

Pages 23 to 24 of the Information Memorandum and pages 6 to 8 of the First Supplementary Information Memorandum

The information under Section 8 is hereby deleted in its entirety and replaced with the following:

The information relating to Amanie Advisors Sdn Bhd ("Amanie Advisors") and its experience is available on our website at: www.aminvest.com/values-based-investing/shariah-adviser.

Amanie Advisors' representatives meet with the Manager every quarter to address Shariah advisory matters pertaining to our Islamic funds.

The roles of the Shariah Adviser are:

1. To provide Shariah expertise and advice on Shariah matters in relation to the Islamic capital market products or the Islamic capital market service, including matters relating to documentation, structure, feature, investment instruments and ensure that all aspects of the products or activities are in accordance with Shariah requirements as set out in the relevant securities laws and guidelines issued by the SC. Documentation includes where applicable, the Deed, Information Memorandum, offering documents and circular to Unit Holders relating to acquisition or disposal of assets.
2. To ensure that the applicable Shariah rulings, principles and concepts endorsed by the Shariah Advisory Council are complied with.
3. To give consideration on aligning with the principles set out in the *Maqasid al-Shariah Guidance Islamic Capital Market Malaysia* issued by the SC in relation to the Islamic capital market product and Islamic capital market service and disclose the same in the Shariah pronouncement.
4. To apply *ijtihad* (intellectual reasoning) to ensure all aspects relating to the Islamic capital market product and the Islamic capital market service are in compliance with Shariah, in the absence of any rulings, principles and concepts endorsed by the Shariah Advisory Council.
5. To act with due care, skill and diligence.
6. To consult the SC where there is ambiguity or uncertainty to any Shariah matters.
7. To review reports of the compliance officer or any investment transaction report to ensure that the Islamic fund management business and investment activities are Shariah-compliant.
8. To prepare a report stating its opinion whether the Islamic fund management business has been managed or administered in accordance with Shariah.

The designated person responsible for Shariah advisory matters of the Islamic funds is Puan Suhaida Mahpot as the Chief Executive Officer of Amanie Advisors and Dr. Shamsiah Binti Mohamad as the Resident Shariah Scholar supported by Encik Ahmad Anas Fadzil and Encik Ahmad Faizul Rizal Amran as the Shariah officers, and their profiles are available on our website at <http://www.aminvest.com/values-based-investing/shariah-adviser>.

H. RELATED PARTY TRANSACTIONS OR CONFLICT OF INTEREST

Page 30 of the Information Memorandum and page 8 of the First Supplementary Information Memorandum

The information in relation to “Related Party Transactions or Conflict of Interest” under Section 11 is hereby deleted in its entirety and replaced with the following:

The Manager has established and maintained policies and procedures to identify, manage and mitigate actual, potential or perceived conflicts of interest that may arise in the course of managing the Fund.

Where a conflict of interest arises or may arise between the interests of the Fund and those of any director, shareholder, committee member, or employee of the Manager who performs an oversight or decision making function in relation to the Fund, such person shall declare the conflict and recuse himself or herself from any deliberation, decision making process or exercise of discretion relating to the matter, in accordance with the Manager’s internal governance policies, to preserve the integrity and impartiality of the Fund’s operations.

The Fund may enter into transactions with related parties of the Manager. For the purposes of this Information Memorandum, the related parties of the Manager include AmFunds Management Berhad, AmInvestment Bank Berhad, AmInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad.

Such related party transactions may include, but are not limited to:

- dealings in the sale and purchase of investment securities and instruments by the Fund;
- placement of monies in money market deposits or investments; and
- the holding of units in the Fund by related parties in their capacity as investors.

All related party transactions shall be carried out on terms which are fair and reasonable, consistent with prevailing market practices and which are not less favourable to the Fund than those available in comparable arm’s length transactions between independent parties. Such transactions shall be undertaken in accordance with the provisions of the Deed, the Manager’s internal policies and applicable regulatory requirements, and shall be subject to appropriate review and oversight.

THIS SECOND SUPPLEMENTARY INFORMATION MEMORANDUM HAS TO BE READ IN CONJUNCTION WITH THE INFORMATION MEMORANDUM AND THE FIRST SUPPLEMENTARY INFORMATION MEMORANDUM FOR AMINSTITUTIONAL INCOME PREMIUM

The Manager may undertake cross trades involving the fund and another fund or private mandate under the Manager's management, where permitted under the respective deeds, respective investment mandates, and applicable regulatory requirements. Any such cross trade shall be undertaken only where the Manager determines that the transaction is in the best interests of the fund and other participating portfolio, and that the terms, including the transaction price, are fair, reasonable and determined on an objective and independently supportable basis.

All cross trades involving the fund shall be subject to the Manager's internal policies and controls, appropriate segregation of duties, documentation and independent review or oversight. Cross trades between the fund and the personal account of any director, committee member or employee of the Manager are strictly prohibited.

Trading in securities by directors, committee members performing an oversight function and employees of the Manager are permitted, subject to strict compliance with the Manager's policies and guidelines on conflict of interest management and personal account dealing.

In addition, such individuals are required to disclose any directorships and interests held in any company, to ensure transparency and to facilitate the effective identification, monitoring and management of potential conflicts of interest.

Details of related party transactions and cross trades (if any) will be disclosed in the Funds' reports to Unit Holders in accordance with applicable requirements.

To the best of the Trustees' knowledge, there has been no event of conflict of interest or related party transaction which exists between the Trustees and the Manager or any potential occurrence of it.

THE REMAINING PAGE IS INTENTIONALLY LEFT BLANK