



Powered by Group Wealth Management
AmFunds Management Berhad
198601005272 (154432-A)

AmIslamic Global SRI ("Fund")

AmIslamic Global SRI 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 omissions of other facts which would make any statement in this Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

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

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

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

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

PERSONAL DATA

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

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

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

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

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

PRODUCT HIGHLIGHTS SHEET

This Product Highlights Sheet is an important document:

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

What is the Fund about?

AmIslamic Global SRI is a Shariah-compliant equity unit trust fund issued by AmFunds Management Berhad (the “Manager”) that aims to provide total return that outperforms its benchmark over medium to long-term* by investing in Shariah-compliant equities of companies incorporated and/or primarily listed in developed countries.

Note: * medium to long-term refers to an investment horizon of at least three (3) years.

Who is the Fund suitable for?

The Fund is suitable for investors seeking:

- medium to long-term i.e. at least three (3) years investment goals;
- potential regular flow of income distribution;
- potential capital growth; and
- access to global equity markets.

What am I investing in?

Fund Category	Equity (Shariah-compliant).
Fund Type	Income.
Investment Objective	<p>The Fund aims to provide total return that outperforms its benchmark over medium to long-term* by investing in Shariah-compliant equities of companies incorporated and/or primarily listed in developed countries.</p> <p>Notes:</p> <ul style="list-style-type: none"> - Any material change to the investment objective of the Fund would require unit holders’ approval. - * Medium to long-term refers to an investment horizon of at least three (3) years.
Investment Policy and Principal Strategy	<p>The Fund follows a rule-based investment strategy, focusing on Shariah-compliant equities in the MSCI World Islamic Index. The Fund also incorporates the principle of environmental, social and governance (“ESG”) in securities selection through MSCI ESG Ratings*. Through MSCI ESG Ratings, companies with poor performance on ESG topics are excluded.</p> <p>* MSCI ESG ratings methodology is available at https://www.msci.com/documents/1296102/34424357/MSCI+ESG+Ratings+Methodology.pdf</p> <p>The investable universe of the Fund comprises Shariah-compliant equities in the index that meets the ESG factors ascribed (“Investable Universe”). At least two-thirds (2/3) of the Fund’s NAV are maintained in Shariah-compliant securities or Shariah-compliant instruments that are subjected to sustainability considerations (“Minimum Asset Allocation”) at all times.</p> <p>The portfolio construction rules of the Fund involve segregating the portfolio into two (2) sub-portfolios of:</p> <ol style="list-style-type: none"> 1) Shariah-compliant stocks in defensive sectors (e.g. utilities, telecommunication, healthcare, etc) from the Investable Universe; and 2) All Shariah-compliant stocks from the Investable Universe weighted by volatility in inverse order i.e. the lower the volatility the higher the weight of the equities. <p>These two (2) sub-portfolios are then combined to form the total portfolio, with small positions which render transaction costs uneconomical being filtered out.</p> <p>The Manager has discretion in managing the Fund’s asset allocation and stock selection from the refined stock universe above. In times of actual or anticipated heightened market weaknesses, the Manager may increase its allocation to lower risk assets, such as Islamic liquid assets to safeguard the investments of the Fund. However, we will ensure that the Minimum Asset Allocation is maintained at all times.</p> <p>The Manager will ensure that the Fund’s investments are in line with the sustainability principles and the overall impact of such investments of the Fund is not inconsistent with other sustainability considerations by continuously monitoring and evaluating the investments to ensure that the Fund continues to comply with the</p>

	<p>sustainable investment process throughout the Fund's lifecycle. If the Fund breaches the Minimum Asset Allocation or if the Fund's investments become inconsistent with its investment policy and principal strategies of ESG factors, the Manager will dispose of and/or replace the investment(s) within seven (7) Business Days from the date of the breach. The seven (7) Business Days period may be extended to three (3) months if it is in the best interest of unit holders and the Trustee's consent is obtained. However, any breach as a result of any:-</p> <ul style="list-style-type: none"> (i) appreciation or depreciation in value of the Fund's investments; or (ii) repurchase of Units or payment made out of the Fund, <p>need not be reported to the SC and must be rectified as soon as practicable within three (3) months from the date of the breach. The three (3)-month period may be extended if it is in the best interest of unit holders and the Trustee's consent is obtained. Such extension must be subject to at least a monthly review by the Trustee.</p> <p>The Manager will notify the SC of any changes to the Fund immediately and use its best efforts to provide, without prior request, as soon as reasonably practicable, 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.</p> <p>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.</p> <p>The Fund will invest in eligible markets including but not limited to the following countries: Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Hong Kong, Ireland, Italy, Japan, Netherlands, New Zealand, Norway, Singapore, Spain, Sweden, Switzerland, the United Kingdom and the United States of America.</p>
<p>ESG Assessment Methodology</p>	<p>The Manager incorporates the principle of ESG in securities selection through MSCI ESG Ratings.</p> <p>The MSCI ESG ratings methodology is available at https://www.msci.com/documents/1296102/34424357/MSCI+ESG+Ratings+Methodology.pdf.</p> <p>For Islamic liquid assets, the Manager will carry out ESG evaluation of the corporate issuer and depository financial institution using information obtained publicly and through engagement with 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 the corporate issuers and depository financial institutions 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.</p> <p>The general considerations of ESG factors considered under each of the ESG pillars may include, but are not limited to the following:-</p> <ul style="list-style-type: none"> • Environment <ul style="list-style-type: none"> 1. Climate change and biodiversity – Do 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 – Do 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 <ul style="list-style-type: none"> 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? Do the working conditions meet the standards? 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 employment 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 <ul style="list-style-type: none"> 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 measure to address these scandals?

	The assessment of each 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 ESG assessment methodology rates each corporate issuers and depository financial institution 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 corporate issuer and depository financial institution with stronger ESG characteristics and vice versa for corporate issuer and depository financial institution with weaker ESG characteristics. The ESG evaluation is reviewed annually to ensure its continued relevance.
Asset Allocation	<ul style="list-style-type: none"> ▪ At least 70% of the Fund's net asset value ("NAV") in Shariah-compliant equities; and ▪ A maximum of 30% of the Fund's NAV in Islamic liquid assets.
Base Currency	United States Dollar (USD).
Performance Benchmark	MSCI World Islamic Index (net of tax) ¹ (<i>obtainable: www.aminvest.com</i>) <i>Note: The MSCI World Islamic Index is only used as a reference for investment performance comparison purpose. The risk profile of the Fund is not the same as the risk profile of the MSCI World Islamic Index.</i>
Launch Date	5 September 2018
Income Policy	<p>RM Class Subject to availability of income, distribution will be paid at least semi-annually and can be in the form of cash or units.</p> <p>USD Class - R Subject to availability of income, distribution will be paid at least semi-annually and will be reinvested into the Class.</p> <p><i>Notes:</i></p> <ul style="list-style-type: none"> - <i>Income distribution amount (if any) for each of the Classes could be different subject to the sole discretion of the Manager.</i> - <i>For RM Class only, if income distribution earned does not exceed RM500, it will be automatically reinvested.</i>
Distribution Policy	

Shariah Investment Guidelines

The following are the Shariah Investment Guidelines for the Fund, which the Investment Manager, is to strictly adhere to on a continuous basis. At all times the Fund shall invest in investment instruments that are allowed under Shariah principles and shall not invest in investment instruments that are prohibited by Shariah principles based on the parameters of the applicable Shariah Advisory Council ("SAC"), relevant Shariah board, and the Shariah Adviser.

1. Investment of the Fund will primarily be in Shariah-compliant securities in the MSCI World Islamic Index. Any securities which are listed under the MSCI World Islamic Index shall be accepted and be treated as Shariah-compliant securities.
2. 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. The Fund is also prohibited from investing in interest-bearing deposits and recognising any interest income.
3. Islamic money market instruments issued in Malaysia must be approved by SAC of Bank Negara Malaysia ("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.
4. Islamic financial derivatives that are endorsed by other Shariah adviser(s) or Shariah committee(s) must be approved by the Shariah Adviser upon review of the relevant documents e.g. principal terms and conditions and Shariah pronouncements or approvals.
5. For avoidance of doubt, the documents relating to the Shariah-compliant liquidity management instrument should be submitted for prior approval by the Shariah Adviser. Where the Shariah Adviser requests for a change to the Shariah Investment Guidelines, it shall give the Manager a reasonable period of time to effect such change in the Prospectus in accordance with the requirements of any applicable law and regulation.

Purification Process for the Fund

Shariah non-compliant investment

The Manager will immediately dispose-off any Shariah non-compliant investment inadvertently made in the Fund. If the disposal of the Shariah non-compliant investment results in losses to the Fund, the losses are to be borne by the Manager by ensuring the loss portion is restored and returned to the Fund. The said investment will be disposed/withdrawn with immediate effect or within a month of knowing the status of the investment. In the event that there are any capital gains or dividend or profit received before or after the disposal of the investment, such gains will be channeled to Baitulmal and/or any other charitable bodies as advised by the Shariah Adviser. The Fund has the right to retain only the investment cost.

Reclassification of Shariah status of the Fund's investment

If securities are reclassified as Shariah non-compliant by the SAC of the Securities Commission Malaysia ("SC") and/or the Shariah board of the MSCI Islamic Indices and/or any other relevant sources, as per the Shariah Adviser's advice, the said securities shall be disposed of soonest practical, once the total amount of dividends received and the market value held exceed or equal the investment costs. Any dividends received up to the date of the announcement/review and capital gains arising from the disposal of the Shariah non-compliant securities made at the time of the announcement/review can be kept by the Fund. However, any dividends received and excess capital gains derived from the disposal of Shariah non-compliant securities after the announcement/review day is to be channeled to Baitulmal and/or any charitable bodies as advised by the Shariah Adviser.

On the other hand, the Fund is allowed to hold the investment in the Shariah non-compliant securities if the market price of the said securities is below the investment cost. It is also permissible for the Fund to keep the dividends received during the holding period until such time when

the total amount of dividends received and the market value of the Shariah non-compliant securities held equal the investment cost. At this stage, the Fund is advised to dispose of their holding.

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 SAC of the SC and, where applicable the SAC of the BNM. For instruments that are not classified as Shariah-compliant by the SAC of the SC and, where applicable the SAC of the BNM, the status of the instruments has been determined in accordance with the ruling issued by the Shariah Adviser.

Who am I investing with?

Manager	: AmFunds Management Berhad ("AFM")
Investment Manager	: Amlslamic Funds Management Sdn Bhd ("AIFM")
Trustee	: HSBC (Malaysia) Trustee Berhad
Trustee's Delegate (Custodian)	: The Hongkong and Shanghai Banking Corporation Limited
Shariah Adviser	: Amanie Advisors Sdn Bhd
Taxation Advisor	: Deloitte Malaysia Tax Services Sdn Bhd (formerly known as Deloitte Tax Services Sdn. Bhd.)
Auditor	: Ernst & Young PLT

All transactions with related parties are to be executed on terms which are the 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 are AIFM, AmlInvestment Bank Berhad, AmlInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad.

The Manager may conduct cross trades between funds and private mandates which it is currently managing provided that all criteria imposed by the regulators are met. Notwithstanding the above, 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 person(s) or members of a committee undertaking the 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 investment risks

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

Specific risks associated with the Fund

Stock Specific Risk	Prices of a particular stock may fluctuate in response to the circumstances affecting individual companies.
Currency Risk	As the investments of the Fund may be denominated in currencies other than the base currency of the Fund, any fluctuation in the exchange rate between the base currency and the currencies of the Fund in which the investments are denominated may have an impact on the value of these investments.
Concentration Risk	This is the risk that the Fund may be overly concentrated in a few regions. As such, developments affecting any of those few regions may affect the NAV of the Fund more adversely as compared to the scenario where the Fund is more diversified across many regions.

Liquidity Risk	Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund and consequently the value of the unit holders' investments in the Fund will be negatively affected when it has to sell such assets at unfavourable prices.
Shariah Non-Compliance Risk	This is the risk of the Fund not conforming to Shariah Investment Guidelines. Shariah non-compliance may adversely affect the NAV of the Fund when the rectification of Shariah non-compliance results in losses.
Reclassification Of Shariah Status Risk	This risk refers to the risk that the currently held Shariah-compliant equities in the Fund may be reclassified as Shariah non-compliant in the periodic review of the equities by the SAC of SC, the Shariah Adviser or the Shariah boards of the relevant Islamic indices. If this occurs, the Manager will take the necessary and allowable steps to rectify the non-compliance by taking into consideration of the interest of the unit holders.
Income Distribution Risk	The distribution of income is not guaranteed.
Sustainability and Responsible Investment and Impact Risk	<p>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.</p> <p>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 and the investments included in place of such excluded investments.</p> <p>This risk is mitigated via the investment policy and principal strategy of the Fund which involves segregation of the portfolios into two (2) sub-portfolios which consist of Shariah-compliant stocks in defensive sectors and all Shariah-compliant stocks from the Investable Universe weighted by volatility in inverse order. In times of actual or anticipated heightened market weaknesses, the Manager may increase the Fund's allocation to lower risk assets.</p>
Greenwashing Risk	<p>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.</p> <p>In mitigating the greenwashing risk, the ESG score assigned to the securities by the service provider are reviewed by the Manager periodically, at least once a year. The Manager may use the ESG scores from other service providers for comparison and assessment, to identify potential inconsistencies. For Islamic liquid assets, the ESG score prescribed to the corporate issuers and depository financial institutions are reviewed and approved by the appropriate approving authorities internally, and updated periodically i.e. at least once a year.</p>

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

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

What are the fees and charges involved?

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

What will I be charged by AFM?

Entry Charge	USD Class - R	RM Class
	Up to 5.00% of the NAV per unit of the Class(es).	
	<p><i>Notes:</i> There will be no entry charge for all employees of AMMB Holdings Berhad and its subsidiaries. All entry charges will be rounded up to two (2) decimal places. Investors are advised that they may negotiate for lower entry charge prior to the conclusion of sales.</p>	
Exit Penalty	There is 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	<p><u>Switching between funds managed by the Manager</u> Unit holders are only allowed to switch to other funds where the currency denomination is the same as the Class being 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 the 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. The Manager reserves the right to reject frequent</p>	

	switching that may adversely affect the Fund. <u>Switching between Class(es) of the Fund</u> Unit holders are not allowed to switch between Class(es) of the Fund.
--	--

What are the key ongoing fees charged to the Fund?

Annual Management Fee	<table border="1" style="width: 100%;"> <tr> <th style="width: 50%;">USD Class - R</th> <th style="width: 50%;">RM Class</th> </tr> <tr> <td colspan="2" style="text-align: center;">Up to 1.80% per annum of the Fund's NAV attributable to this Class.</td> </tr> </table>	USD Class - R	RM Class	Up to 1.80% per annum of the Fund's NAV attributable to this Class.		
USD Class - R	RM Class					
Up to 1.80% per annum of the Fund's NAV attributable to this Class.						
Annual Trustee Fee	Up to 0.06% per annum of the NAV of the Fund.					
Fund Expenses	<p>The Fund's expenses currently include but are not limited to:</p> <ul style="list-style-type: none"> • audit fees; • tax agent's fees; • printing and postages of annual and semi-annual reports; • bank charges; • remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Fund; • sub-custodian fee (if any); • Shariah Adviser's fee (if any); • lodgement fees for the Fund's reports; • commissions paid to brokers or dealers (if any); and • other expenses as permitted by the deed. 					

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

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

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

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

How often are valuations available?

We publish updated information on our website www.aminvest.com, including the NAV per unit of the Fund.

How can I invest in and exit from this investment?

How can I invest in this investment?

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

Minimum Investment	Initial	<table border="1" style="width: 100%;"> <tr> <th style="width: 50%;">USD Class - R</th> <th style="width: 50%;">RM Class</th> </tr> <tr> <td style="text-align: center;">USD5,000</td> <td style="text-align: center;">RM5,000</td> </tr> </table>	USD Class - R	RM Class	USD5,000	RM5,000	
USD Class - R	RM Class						
USD5,000	RM5,000						
Minimum Investment	Additional	<table border="1" style="width: 100%;"> <tr> <th style="width: 50%;">USD Class - R</th> <th style="width: 50%;">RM Class</th> </tr> <tr> <td style="text-align: center;">USD1,000</td> <td style="text-align: center;">RM1,000</td> </tr> </table>	USD Class - R	RM Class	USD1,000	RM1,000	
USD Class - R	RM Class						
USD1,000	RM1,000						
Submission Application	of	Monday to Friday (except public holiday).					
Cut-off Time		<ul style="list-style-type: none"> • If an application with complete documentation is accepted by us or our appointed distributors before 4.00 p.m. on a Business Day, it will be processed at the closing NAV per unit of the same Business Day. • If an application with complete documentation is accepted by us or our appointed distributors after 4.00 p.m. on a Business Day, it will be processed at the closing NAV per unit of the next Business Day. <p><i>Notes:</i></p> <ul style="list-style-type: none"> • <i>Business Day is a day on which the Bursa Malaysia Securities Berhad and/or commercial banks in Kuala Lumpur are open for business. The Manager may declare certain Business Days to be non-Business Days although Bursa Malaysia Securities Berhad and/or commercial banks in Kuala Lumpur are open, if the markets in which the Fund is invested in are closed for business. This is to ensure that investors are given a fair valuation of the Fund when making subscriptions or redemptions. This information will be communicated to investors via the Manager's website at www.aminvest.com. Alternatively, you may contact our customer service at (603) 2032 2888.</i> • <i>The Manager reserves the right to reject any application that is unclear, incomplete and/or not accompanied</i> 					

	<p>by the required documents or proof of payment. Incomplete applications will not be processed until all the necessary information has been received.</p> <ul style="list-style-type: none"> 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.
--	--

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

You should NOT make payment in cash to a unit trust consultant or issue a cheque in the name of a unit trust consultant.

How can I exit from this investment?

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

Minimum Redemption	USD Class - R	RM Class
	1,000 units	1,000 units
Minimum Holding	USD Class - R	RM Class
	5,000 units	5,000 units
Submission of Redemption Request	Monday to Friday (except public holiday).	
Access to Money	<ul style="list-style-type: none"> If a redemption request with complete documentations is accepted by us or our appointed distributors before 4.00 p.m. on a Business Day, it will be processed at the closing NAV per unit of the same Business Day. If a redemption request with complete documentations is accepted by us or our appointed distributors after 4.00 p.m. or a Business Day, it will be processed at the closing NAV per unit of the next Business Day. The redemption proceeds will be paid to unit holders within seven (7) Business Days of receiving the redemption request with complete documentation. <p>Note: Once the Manager accepts the investor's redemption request, it can only be cancelled at the Manager's discretion.</p>	
Cooling-off Right	<p>If an investor makes an investment and later decide that the investment does not suit his/her needs, he/she may withdraw his/her money within the cooling-off period. Investors should be aware that the cooling-off right is only available on your first investment with the Manager. Subsequent investments will not enjoy this right. The cooling-off right is not available to corporation, institution, staff of the Manager and persons registered with a body approved by the SC to deal in unit trust funds.</p> <p>The refund for every unit held by the investor pursuant to his/her exercise of a cooling-off right shall be the sum of:</p> <p>(a) the NAV per unit on the day the units were purchased or the prevailing NAV per unit at the point of exercise of the cooling-off right (whichever is lower); and</p> <p>(b) the entry charge per unit originally imposed on the day the units were purchased.</p> <p>Unit holders shall be refunded within seven (7) Business Days from the receipt of the cooling-off application by the Manager.</p>	
Cooling-off Period	The cooling-off period is within six (6) Business Days commencing from the date the application for units is received by the Manager.	

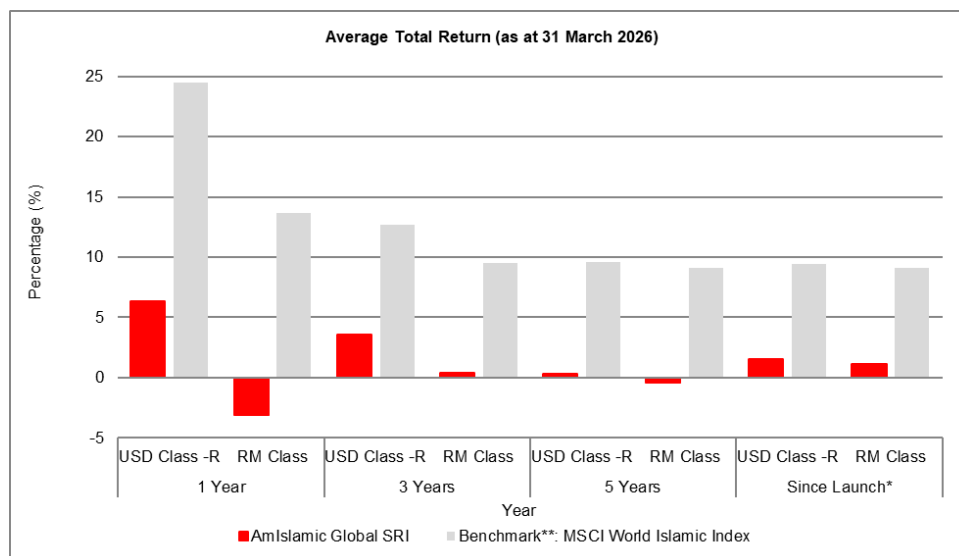
Note: The Manager reserves the right to change the stipulated amount from time to time. You may request for a lower amount subject to the Manager's discretion to accept.

No withdrawals will be paid in cash under any circumstances.

Fund Performance

Average Total Return (as at 31 March 2026)

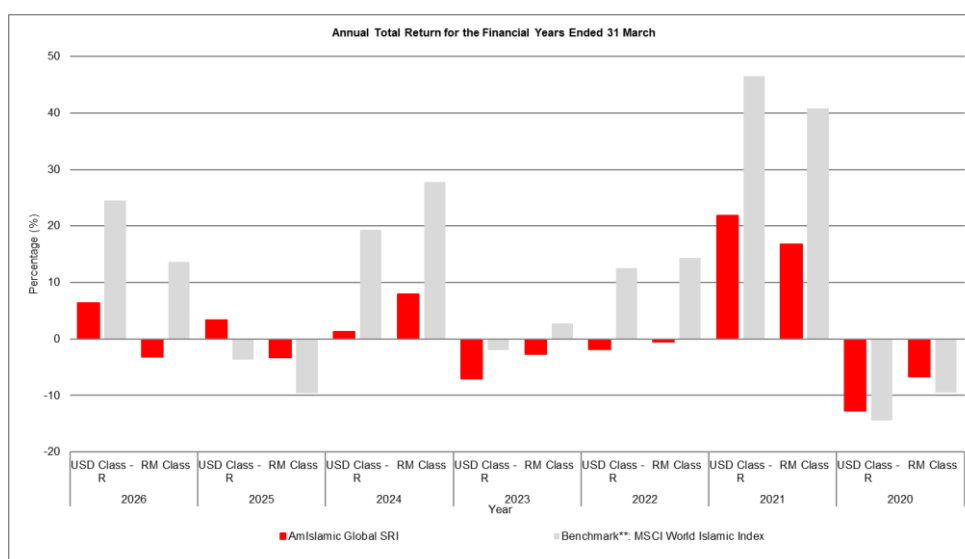
	1 Year		3 Years		5 Years		Since Launch*	
	%		%		%		%	
	USD Class - R	RM Class	USD Class - R	RM Class	USD Class - R	RM Class	USD Class - R	RM Class
Amlslamic Global SRI	6.36	-3.13	3.61	0.41	0.30	-0.41	1.57	1.15
Benchmark**: MSCI World Islamic Index	24.48	13.66	12.69	9.51	9.58	9.07	9.44	9.08



Since Launch of Fund*: **5 September 2018**
 Benchmark**: **MSCI World Islamic Index (net of tax) (Available at www.aminvest.com)**
 Source Benchmark Return: **AmFunds Management Berhad**
 Source Fund Return: **Novagni Analytics and Advisory Sdn. Bhd.**

Annual Total Return for the Financial Years Ended 31 March

	2026		2025		2024		2023		2022		2021		2020	
	%		%		%		%		%		%		%	
	USD Class -R	RM Class	USD Class -R	RM Class	USD Class -R	RM Class	USD Class -R	RM Class	USD Class -R	RM Class	USD Class -R	RM Class	USD Class -R	RM Class
AmIslamic Global SRI	6.36	-3.13	3.31	-3.25	1.24	8.00	-7.02	-2.72	-1.87	-0.53	21.86	16.82	-12.73	-6.74
Benchmark**: MSCI World Islamic Index	24.48	13.66	-3.63	-9.54	19.32	27.77	-1.93	2.75	12.59	14.37	46.55	40.79	-14.41	-9.50



Benchmark**: **MSCI World Islamic Index (net of tax) (Available at www.aminvest.com)**
 Source Benchmark Return: **AmFunds Management Berhad**
 Source Fund Return: **Novagni Analytics and Advisory Sdn. Bhd.**

1-Year Fund Performance Review

USD Class - R

For the financial year ended 31 March 2026, the Fund registered a return of 6.36% which is entirely capital growth in nature. Thus, the Fund's return of 6.36% has underperformed the benchmark's return of 24.48% by 18.12%.

RM Class

For the financial year ended 31 March 2026, the Fund registered a negative return of 3.13% comprising of negative 3.63% capital and 0.50% income distribution. Thus, the Fund's negative return of 3.13% has underperformed the benchmark's return of 13.66% by 16.79%

Basis of calculation and assumptions

Amlslamic Global SRI's performance is calculated based on the NAV per unit of the Fund. Average total return of the Fund and its benchmark for a year is computed based on the absolute return for that period annualised over one year.

Portfolio Turnover Ratio (PTR)

	Financial Year Ended 31 March 2026	Financial Year Ended 31 March 2025	Financial Year Ended 31 March 2024
PTR (times)	0.55	0.51	0.60
Remarks	The increase in the PTR for 2026 and decrease in 2025 were due mainly to investing activities.		

Distribution

	Financial Year Ended 31 March 2026		Financial Year Ended 31 March 2025		Financial Year Ended 31 March 2024	
	USD Class - R (cent)	RM Class (sen)	USD Class - R (cent)	RM Class (sen)	USD Class - R (cent)	RM Class (sen)
Gross distribution per unit in respective currencies	-	0.5299	-	1.4202	-	0.2711
Net distribution per unit in respective currencies	-	0.5299	-	1.4202	-	0.2000

Distribution is in the form of cash or reinvestment of units.

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

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

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

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

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

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

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

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

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

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

¹ Source: MSCI. The MSCI information may only be used for your internal use, may not be reproduced or disseminated in any form and may not be used as a basis for or a component of any financial instruments or products or indices. None of the MSCI information is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such. Historical data and analysis should not be taken as an indication or guarantee of any future performance analysis, forecast or prediction. The MSCI information is provided on an "as is" basis and the user of this information assumes the entire risk of any use made of this information. MSCI, each of its affiliates and each other person involved in or related to compiling, computing or creating any MSCI information (collectively, the "MSCI Parties") expressly disclaims all warranties (including, without limitation, any warranties of originality, accuracy, completeness, timeliness, non-infringement, merchantability and fitness for a particular purpose) with respect to this information. Without limiting any of the foregoing, in no event shall any MSCI Party have any liability for any direct, indirect, special, incidental, punitive, consequential (including, without limitation, lost profits) or any other damages. (www.msci.com.)

THIS PAGE IS INTENTIONALLY LEFT BLANK