AmInvest

Powered by Group Wealth Management

AmFunds Management Berhad
198601005272 (154432-A)

AmIslamic Growth
("Fund")

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of AmFunds Management Berhad and they have collectively and individually accepted full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

The 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 law, 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 the 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 Growth is an Islamic equity unit trust fund issued by AmFunds Management Berhad (the "Manager") that aims to provide long-term*** capital growth mainly through investments in securities with superior growth potential*, which conforms to principles of Shariah.

Who is the Fund suitable for?

The Fund is suitable for investors:

- seeking diversified portfolio of Islamic equities with emphasis on growth;
- seeking potential capital growth from Islamic investments rather than regular income** distribution; and
- with long-term*** investment goals.

Notes:
** Superior growth potential refers to earnings growth higher than the market average*
*** Income distribution (if any) could be in the form of units or cash.*
**** Long-term refers to a period of at least five (5) years.*

What am I investing in?

Fund Category	Equity (Islamic)
Fund Type	Growth
Investment Objective	AmIslamic Growth aims to provide long-term capital growth mainly through investments in securities with superior growth* potential, which conforms to principles of Shariah. As such, income** will be incidental to the overall capital growth objective and a substantial portion of the income from investments will be reinvested, rather than distributed. *Notes:* *Any material change to the investment objective of the Fund would require Unit Holders' approval.* ** Superior growth potential in this context refers to earnings growth higher than the market average.* *** The income distribution could be in the form of units or cash.*
Investment Strategy	In seeking to achieve its investment objective, the Fund can under normal circumstances, invest in Shariah-compliant equities up to 95% of its net asset value ("NAV"). In managing the Fund, AmIslamic Funds Management Sdn Bhd (the "Investment Manager") may opt to invest in the investments either directly or via Shariah-compliant unit trust funds. Value-add from equities investments is derived from active stock selection with focus on undervalued Shariah-compliant stock relative to its earnings growth potential and/or its intrinsic value. The Fund invests in Malaysia and to a lesser extent, in foreign eligible markets. The Fund is actively managed. However, the frequency of its trading strategy will depend on investment opportunities.
Asset Allocation	• 80% to 95% of the Fund's NAV will be invested in the Shariah-compliant equity; and • At least 5% of the Fund's NAV in Shariah-compliant liquid assets. *Note: In adverse market conditions and as part of the temporary defensive strategy, the Fund may reduce the exposure in equities to a minimum of 40% of the Fund's NAV and increase its investments in liquid assets such as cash and other permitted investments. During this period, the Fund's investment may differ from the stipulated asset allocation.*
Base Currency	Ringgit Malaysia (RM)
Performance Benchmark	FTSE Bursa Malaysia Emas Shariah Index [1]. *(obtainable from: www.bursamalaysia.com)* *Note: The benchmark does not imply that the risk profile of the Fund is the same as the risk profile of the benchmark. Investors of the Fund will assume a higher risk compared to the benchmark. Hence, the returns of the Fund may be potentially higher due to the higher risk faced by the investors.*
Launch Date	10 September 2004
Income Distribution	Income distribution (if any) is incidental.

Shariah Investment Guidelines

Equity Screening Process

The investment of the Fund in Shariah-compliant shares must only be done in companies listed in the Securities Commission Malaysia's ("SC") list of approved Shariah stocks. The Investment Manager will first identify the securities which are Shariah-compliant based on the list of securities approved by the SC. Amanie Advisors Sdn Bhd (the "Shariah Adviser") will then review the securities purchased by the Investment Manager to ensure that the investments of the Fund are in compliance with the acceptable Shariah requirements. The Shariah Advisory Council of the SC (the "SACSC") adopts a two-tier quantitative approach, which applies the business activity benchmarks and the financial ratio benchmarks, in determining the Shariah status of the listed securities. Hence, the securities will be classified as Shariah-compliant if they are within the business activity benchmarks and the financial ratio benchmarks.

Business activity benchmarks

The contribution of Shariah non-compliant activities to the overall revenue and profit before taxation of the company will be computed and compared against the relevant business activity benchmarks as follows:

(i) The five-per cent benchmark

The five-per cent benchmark is applicable to the following businesses/activities:

- conventional banking;
- conventional insurance;
- gambling;
- liquor and liquor-related activities;
- pork and pork-related activities;
- non-halal food and beverages;
- Shariah non-compliant entertainment;
- interest income from conventional accounts and instruments (including dividends from investment in Shariah non-compliant instruments, interest income awarded arising from a court judgement or arbitrator);
- tobacco and tobacco-related activities; and
- other activities deemed non-compliant according to Shariah.

For the above-mentioned businesses/activities, the contribution of Shariah non-compliant businesses/activities to the overall revenue or profit before taxation of the company must be less than five per cent.

(ii) The 20-per cent benchmark

The 20-per cent benchmark is applicable to the following businesses/activities:

- share trading;
- stockbroking business;
- rental received from Shariah non-compliant activities; and
- other activities deemed non-compliant according to Shariah.

For the above-mentioned businesses/activities, the contribution of Shariah non-compliant businesses/activities to the overall revenue or profit before taxation of the company must be less than 20 per cent.

Financial ratio benchmarks

For the financial ratio benchmarks, the SACSC takes into account the following:

(i) Cash over total assets

Cash only includes cash placed in conventional accounts and instruments, whereas cash placed in Islamic accounts and instruments is excluded from the calculation.

(ii) Debt over total assets

Debt only includes interest-bearing debt whereas Islamic financing or sukuk is excluded from the calculation.

Each ratio, which is intended to measure riba and riba-based elements within a company's statements of financial position, must be less than 33 per cent.

In addition to the above two-tier quantitative criteria, the SACSC also takes into account the qualitative aspect which involves public perception or image of the company's activities from the perspective of Islamic teaching.

Special Purpose Acquisition Companies ("SPACs")

In classifying securities of SPACs, the SACSC considers the following criteria:

(i) The proposed business activity should be Shariah-compliant;
(ii) The entire proceeds raised from the initial public offering should be placed in Islamic accounts; and
(iii) In the event that the proceeds are invested, the entire investment should be Shariah-compliant.

Shariah-compliant securities include ordinary shares and warrants (issued by the companies themselves). This means that warrants are classified as Shariah-compliant securities provided the underlying shares are also Shariah-compliant. On the other hand, loan stocks and bonds are Shariah non-compliant securities unless they are structured based on the SACSC's approved Shariah rulings, concepts and principles.

The Manager will provide to the Shariah Adviser on a quarterly basis the monthly report on the holding of the Funds and transactions entered into for the Fund. As for the initial public offering, it has to be clearly stated in the information memorandum or prospectus that the stock has been approved by the SACSC. For securities not certified by the SACSC, a statement stating that the status of the securities has been determined in accordance with the ruling issued by the Shariah Adviser.

Cleansing/ Purification Process for the Fund

a) Active Breach/ Wrong Investment

Refers to Shariah non-compliant investment made by the Manager. The said investment will be disposed/withdrawn of with immediate effect. In the event of the investment resulted in gain (through capital gain and/or dividend), the gain is to be channelled to baitulmal or any other charitable bodies as advised by the Shariah Adviser. If the disposal of the investment resulted in losses to the Fund, the losses are to be borne by the Manager.

All costs incurred during the acquisition and disposal process, either the investment resulted in either gain or losses, are to be borne by the Manager.

b) Reclassification of Shariah Status of the Fund's Investment

As per the SACSC's ruling, the said security which was reclassified as Shariah non-compliant by SACSC will be disposed of soonest practical. If the respective market price of Shariah non-compliant securities exceeds or is equal to the investment cost, the Fund must liquidate them immediately. Any dividends received up to the date of the announcement and capital gains arising from the disposal of Shariah non-compliant securities on the date of the announcement can be kept by the Fund. However, any dividends received and excess capital gain from the disposal of Shariah non-compliant securities after the date of the announcement should be channelled to *baitulmal* and/or charitable bodies.

On the other hand, the Fund is allowed to hold their 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 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.

Shariah-compliant Fixed Income Instruments

1. Type of Securities

The Fund is to acquire only the following Shariah-compliant fixed income instruments:

Sukuk
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 asset.

The above list is not meant to be exhaustive. As the sukuk market is always evolving, the Investment Manager would be allowed to invest in newly introduced sukuk structures if they are deemed as Shariah-compliant by the Shariah Adviser.

Shariah-compliant mortgage backed securities
Shariah-compliant mortgage backed securities would include any form of Shariah-compliant securitization of which the underlying mortgage pools are based on the following Shariah contracts:
1. Ijarah Muntahiya bi Tamleek (Lease with ownership transfer)
2. Musharakah Mutanaqisah (Diminishing partnership)

Shariah-compliant asset backed securities
Shariah-compliant asset backed securities would include any form of Shariah-compliant securitization based on a true sale concept of which the cash flow related to the underlying assets are based on the transactions that use the following Shariah contracts, but not limited to:
1. Ijarah
2. Musharakah
3. Mudarabah

Shariah fixed income deposit or investment
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
3. Mudarabah investment account
4. Wakalah investment
5. Shariah-compliant Government Investment Issues (Mudarabah and Musharakah certificates)

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.

Who am I investing with?

Manager	:	AmFunds Management Berhad ("AFM")
Investment Manager	:	AmIslamic Funds Management Sdn Bhd
Trustee	:	AmanahRaya Trustees Berhad
Trustee's Delegate	:	CIMB Islamic Bank Berhad
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 best available to the Fund and which are not less favourable to the Fund than an arm's length transaction between independent parties. The Fund may have dealings with parties related to the Manager. The related parties defined areAmIslamic Funds Management Sdn Bhd, AmInvestment Bank Berhad, AmInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad.

The Manager may conduct cross trades between funds and private mandates it currently manages provided that all criteria imposed by the regulators are met. Notwithstanding, cross trades between the personal account of an employee of the Manager and the Fund's account and between the Manager's proprietary trading accounts and the Fund's account are strictly prohibited. The execution of cross trade will be reported to the investment committee and disclosed in the Fund's reports 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 with no income distribution.

What are the key risks associated with the Fund?

General risks associated with investing in a unit trust fund

Market Risk	Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors resulting in a decline in a fund's NAV.
Inflation Risk	This is the risk that investors' investment in a fund may not grow or generate income at a rate that keeps pace with inflation.
Manager's Risk	This risk refers to the day-to-day management of the fund by the manager which will impact the performance of a fund.
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.
Loan Financing Risk	This risk occurs when investors take a loan/financing to finance their investment. The inherent risk of investing with borrowed money includes investors being unable to service the loan repayments.
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 a fund invests in.
Suspension Risk	Refers to situation 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

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.
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, any fluctuation in the exchange rate between the base currency and the currencies in which the investments are denominated may have an impact on the value of these investments.
Shariah Non-Compliance Risk	This is the risk of the Fund not conforming to Shariah investment guidelines. Note that as the Fund can only invest in Shariah Compliant instruments, non-compliance may adversely affect the NAV of the Fund when the rectification of 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 SACSC, the Shariah adviser or the Shariah boards of the relevant Islamic indices. If this occurs, the Manager will take the necessary steps to dispose such equities.

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	Up to 6.00% of the NAV per unit of the Fund. *Notes: The entry charge is to be charged upon investment in the Fund. There will be no entry charge for all staff from AmBank Group. Investors are advised that they may negotiate for lower entry charge prior to the conclusion of the sales. Investment under the Employees Provident Fund – Members Investment Scheme ("EPF-MIS") will be levied an entry charge of up to 3.00% of the NAV per unit.*
Exit Penalty	There is no exit penalty for this Fund.
Transfer Fee	Nil.
Bank Charges/Fees	Bank charges or fees are incurred only upon withdrawal.
Switching Fee	For switches between any of the funds managed by AFM, investors will be charged on the differences of entry charge between funds switched, which is up to a maximum of 6% of NAV per unit of the fund switched into. No entry charge will be imposed if the fund to be switched into has a lower entry charge. However, the Manager has the discretion to waive or reduce the switching fee. Switching may also be subject to an exit penalty should the fund switched out impose an exit penalty.

What are the key ongoing fees charged to the Fund?

Annual Management Fee	Up to 1.50% per annum of the NAV of the Fund.
Annual Trustee Fee	Up to 0.06% per annum of the NAV of the Fund.

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.

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**; 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?

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 Initial Investment	RM1,000.
Minimum Additional Investment	RM500.
Submission of Application	Monday to Friday (except public holiday).
Cut-off Time	• If an application with cleared payments and 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 calculated at the end of the same business day. • If an application with cleared payments and 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 calculated at the next business day. *Notes:* • *Business Day is a day on which the Bursa Malaysia and/or banks in Kuala Lumpur are open for business.*

	The Manager may declare certain Business Day to be a non-Business Day although banks in Kuala Lumpur are open, if the market in which the Fund is invested is closed for business. This information will be communicated to investors via the Manager's website at www.aminvest.com. • *The Manager reserves the right to reject any application that is unclear, incomplete and/or not accompanied by the required documents or proof of payment. Incomplete applications will not be processed until all the necessary information has been received.* • *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 withdrawal and to maintain a minimum holding for partial withdrawal (or such units as the Manager may from time to time decide).

Minimum Redemption / Switching	500 units.
Minimum Holding / Balance	1,000 units.
Submission of Redemption Request	Monday to Friday (except public holiday).
Access To Money	• If a redemption request 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 end of day NAV per unit of the Fund of the same business day. • If a redemption request with complete documentation is accepted by us or our appointed distributors **after** 4.00 p.m. on a non-business day, it will be processed at the end of day NAV per unit of the Fund of the next business day. • The redemption proceeds will be paid to investors within seven (7) Business Days of receiving the redemption request. *Notes:* • *Once the Manager accept the investor's redemption request, it can only be cancelled at the Manager's discretion.* • *The Manager reserve 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.*
Cooling-off Right	Investors who are investing with the Manager for the first time may exercise their cooling-off right. The cooling-off right, however, shall not extend to a corporation/institution, staff of Manager and Investment Manager and persons registered to deal in unit trust funds of the Manager. The refund for every unit held by the investor pursuant to his/her exercise of a cooling-off right shall be the sum of: (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 (b) the entry charge per unit originally imposed on the day the units were purchased. Investors shall be refunded within seven (7) Business Days from receipt of the cooling-off application.
Cooling-off Period	The cooling-off period shall be for a total of six (6) business days commencing from the date the application for units is received by the Manager. *Note: Application under EPF-MIS will be subjected to EPF's terms and conditions (if any).*

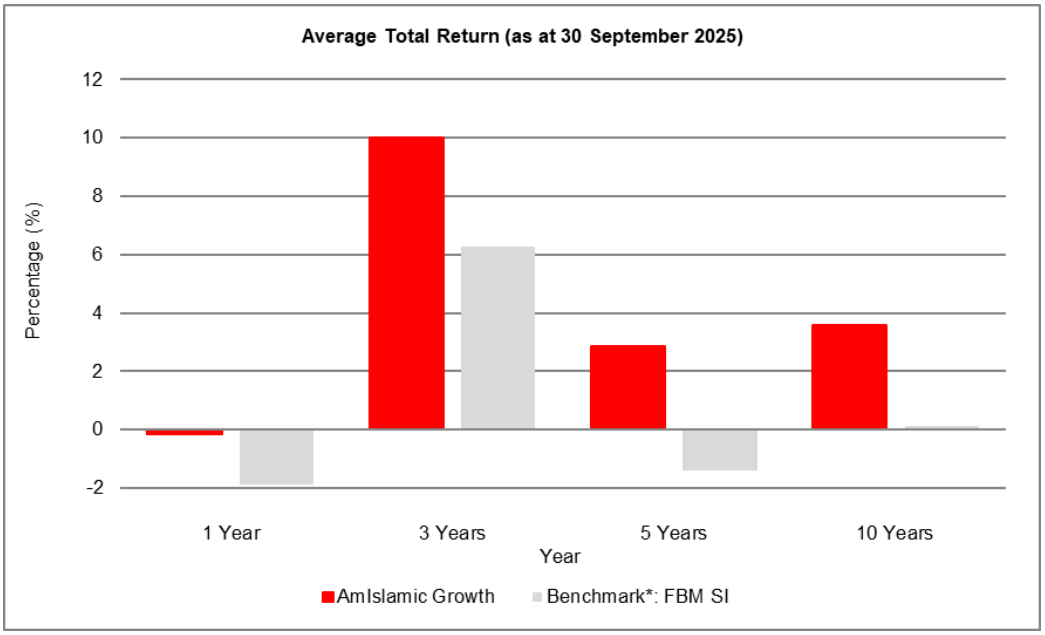
Note: The Manager reserves the right to change the stipulated amount from time to time. You may request for a lower amount subject to the Manager's discretion to accept.

No withdrawals will be paid in cash under any circumstances.

Fund Performance

Average Total Return (as at 30 September 2025)

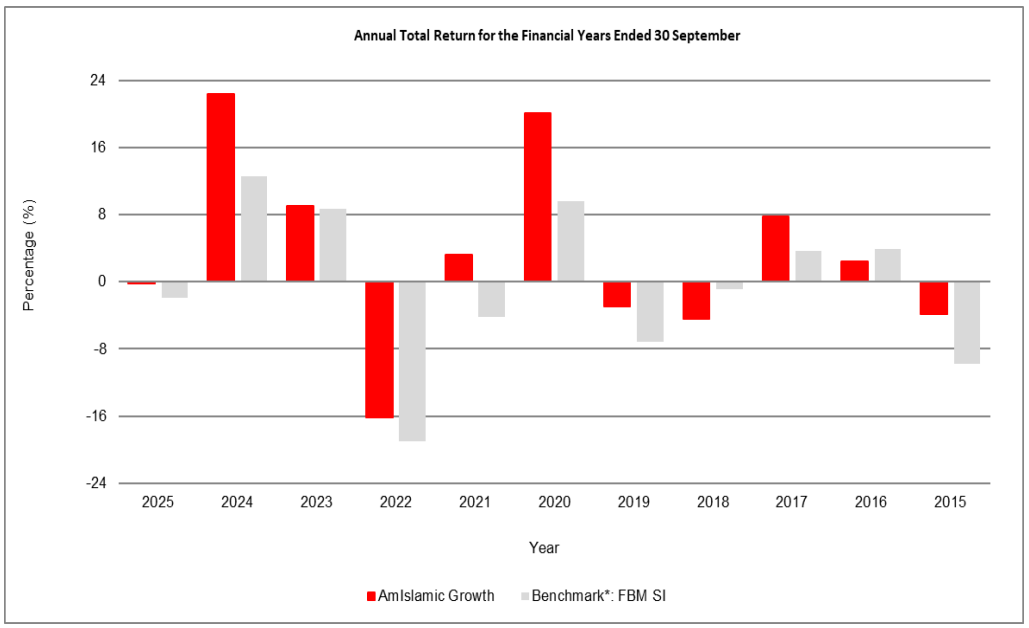
	1 Year	3 Years	5 Years	10 Years
	%	%	%	%
AmIslamic Growth	-0.15	10.02	2.88	3.57
Benchmark*: FBM SI	-1.87	6.28	-1.41	0.11



Benchmark*: **FTSE Bursa Malaysia EMAS Shariah Index ("FBM SI")**
(Available at www.aminvest.com / www.bursamalaysia.com)
Source Benchmark Return: **AmFunds Management Berhad**
Source Fund Return: **Novagni Analytics and Advisory Sdn. Bhd.**

Annual Total Return for the Financial Years Ended 30 September

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
	%	%	%	%	%	%	%	%	%	%	%
AmIslamic Growth	-0.15	22.39	9.00	-16.11	3.17	20.11	-2.89	-4.43	7.79	2.38	-3.88
Benchmark*: FBM SI	-1.87	12.60	8.66	-19.02	-4.20	9.62	-7.18	-0.93	3.64	3.86	-9.83



Benchmark*:	**FTSE Bursa Malaysia EMAS Shariah Index ("FBM SI")** **(Available at www.aminvest.com / www.bursamalaysia.com)**
Source Benchmark Return:	**AmFunds Management Berhad**
Source Fund Return:	**Novagni Analytics and Advisory Sdn. Bhd.**

1-Year Fund Performance Review

For the financial year ended 30 September 2025, the Fund registered a negative return of 0.15% comprising of negative 1.72% capital and 1.57% income distribution. Thus, the Fund's negative return of 0.15% has outperformed the benchmark's negative return of 1.87% by 1.72%.

Basis of calculation and assumptions

AmIslamic Growth's performance is calculated based on the net asset value per unit of the Fund. Average total return of the Fund and its benchmark for a period is computed based on the absolute return for that period annualised over one year.

Portfolio Turnover Ratio (PTR)

	Financial Year Ended 30 September 2025	Financial Year Ended 30 September 2024	Financial Year Ended 30 September 2023
PTR (times)	0.18	0.11	0.37
Remarks	The increase in the PTR for 2025 and decrease for 2024 were due mainly to investing activities.		

Distribution

	Financial Year Ended 30 September 2025	Financial Year Ended 30 September 2024	Financial Year Ended 30 September 2023
Gross distribution (RM sen per unit)	1.0160	-	0.4000
Net distribution (RM sen per unit)	1.0160	-	0.4000

Distribution is in the form of units or cash.

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/index.php
(b)	via phone to	:	03-2272 2811
(c)	in person or via letter to	:	The Chief Executive Officer Financial Markets Ombudsman Service (FMOS) Level 14, Main Block Menara Takaful Malaysia No 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur

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] The Fund is not in any way sponsored, endorsed, sold or promoted by FTSE International Limited ("FTSE"), by Bursa Malaysia Berhad ("BURSA MALAYSIA") or by the London Stock Exchange Group companies (the "LSEG") and neither FTSE nor BURSA MALAYSIA nor LSEG makes any warranty or representation whatsoever, expressly or impliedly, either as to the results to be obtained from the use of the FTSE Bursa Malaysia Index Series ("the Index"), and/or the figure at which the said Index stands at any particular time on any particular day or otherwise. The Index is compiled and calculated by FTSE. However, neither FTSE nor BURSA MALAYSIA nor LSEG shall be liable (whether in negligence or otherwise) to any person for any error in the Index and neither FTSE nor BURSA MALAYSIA nor LSEG shall be under any obligation to advise any person of any error therein. "FTSE®", "FT-SE®" and "Footsie®" are trademarks of LSEG and are used by FTSE under license. "BURSA MALAYSIA "is a trade mark of BURSA MALAYSIA.

THIS PAGE IS INTENTIONALLY LEFT BLANK

THIS PAGE IS INTENTIONALLY LEFT BLANK