

Annual Report for

AmPRS - Growth Fund

31 August 2025





TRUST DIRECTORY

PRS Provider

AmFunds Management Berhad 9th & 10th Floor, Bangunan AmBank Group 55 Jalan Raja Chulan 50200 Kuala Lumpur

Trustee

Deutsche Trustees Malaysia Berhad

Auditors and Reporting Accountants
Ernst & Young PLT

Taxation Adviser

Deloitte Malaysia Tax Services Sdn. Bhd. (formerly known as Deloitte Tax Services Sdn. Bhd.)

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PRS PROVIDER'S REPORT

Dear Members,

We are pleased to present you the PRS Provider's report and the audited accounts of AmPRS – Growth Fund ("Fund") for the financial year ended 31 August 2025.

Salient Information of the Fund

Name	AmPRS – Growth Fund ("Fund")
Category/ Type	Core (Growth) / Growth
Objective	AmPRS – Growth Fund aims to provide long term capital growth by investing primarily in equities, equity-related securities and/or REITs.
	Note: Any material change to the investment objective of the Fund would require Members' approval.
Performance Benchmark	 30% FTSE Bursa Malaysia Top 100 Index 20% MSCI AC Asia Pacific ex Japan Index 20% MSCI AC World Index 30% Quantshop Medium* MGS Index (Available at www.aminvest.com) The performance benchmark of the Fund will be changed from 30% FTSE Bursa Malaysia Top 100 Index 20% MSCI AC Asia Pacific ax Japan Index and 40%
	Malaysia Top 100 Index, 30% MSCI AC Asia Pacific ex Japan Index and 40% Quantshop Medium* MGS Index to 30% FTSE Bursa Malaysia Top 100 Index, 20% MSCI AC Asia Pacific ex Japan Index, 20% MSCI AC World Index and 30% Quantshop Medium* MGS Index with effect from the date of this Fourth Supplementary Disclosure Document. The change of benchmark is to ensure that the benchmark aligns with the Fund's revised asset allocation and to provide a more accurate measure of the Fund's performance.
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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).

The blended returns are calculated by AmFunds Management Berhad using end of day index level values licensed from MSCI ("MSCI Data"). For the avoidance of doubt, MSCI is not the benchmark "administrator" for, or a "contributor", "submitter" or "supervised contributor" to, the blended returns, and the MSCI Data is not considered a "contribution" or "submission" in relation to the blended returns, as those terms may be defined in any rules, laws, regulations, legislation or international standards. MSCI Data is provided "AS IS" without warranty or liability and no copying or distribution is permitted. MSCI does not make any representation regarding the advisability of any investment or strategy and does not sponsor, promote, issue, sell or otherwise recommend or endorse any investment or strategy, including any financial products or strategies based on, tracking or otherwise utilizing any MSCI Data, models, analytics or other materials or information.

Note: Blended return refers to returns from blending the end of day index level values of:

- (i) one or more MSCI Index(es); and
- (ii) one or more non MSCI index (es).

Income Distribution Policy

Subject to availability of income, distribution (if any) is incidental.

At the Investment Manager's discretion, the Fund may distribute from its gain, income and capital. The rationale for distribution out of capital is to allow the Fund the ability to (i) declare distribution when the Fund has insufficient realised gains or realised income to do so or (ii) increase the amount of distributable income to the Members, after taking into consideration the risk of distributing out of capital.

The Fund aims to provide Long Term capital growth. While this may generally mean that the Fund seeks to increase its NAV per unit over the Long Term, distributing out of capital may not necessarily erode the value of the investment of the Members as the distributions declared are reinvested back into the Fund. Hence, the Fund's capital distribution, if any, would still be consistent with the investment objective of the Fund.

Distribution out of the Fund's capital has the effect of lowering the NAV of the Fund, may reduce part of the Members' original investment and may also result in reduced future returns to Members. When a substantial amount of the original investment is being returned to the Members, it has a risk of eroding the capital of the Fund and may, over time, cause the NAV of the Fund to fall. The greater the risk of capital erosion that exists, the greater the likelihood that, due to capital erosion, the value of future returns would also be diminished.

Note: Income distribution (if any) will be in the form of units.

Fund Performance Data

Portfolio Composition

Details of portfolio composition of the Fund as at 31 August are as follows:

	As at 31 August		
	2025	2024	2023
	%	%	%
Consumer discretionary	8.04	10.98	11.48
Consumer staples	3.24	2.79	3.26
Energy	1.49	1.06	0.53
Financials	17.01	8.39	7.93
Health care	1.22	2.14	2.00
Industrials	2.60	3.92	2.83
Information technology	21.40	18.88	13.46
Materials	1.44	0.15	1.07
Real estate/REITs	1.21	3.80	1.13
Telecommunication services	8.52	9.43	9.01
Utilities	3.16	1.63	1.10
Collective Investment Schemes	0.96	9.85	9.94
Corporate bonds	16.64	23.02	28.25
Government Investment Issue	2.53	-	-
Exchange traded fund	4.21	-	-
Money market deposits and cash			
equivalents	6.33	3.96	8.01
Total	100.00	100.00	100.00

Note: The abovementioned percentages are calculated based on total net asset value.

Performance Details

Performance details of the Fund for the financial years ended 31 August are as follows:

	FYE	FYE	FYE	
	2025	2024	2023	
Net asset value (RM)				
- Class D	10,077,815	9,449,584	8,754,477	
- Class I	118,300,935	96,834,654	81,079,204	
Units in circulation				
- Class D	18,008,885	17,433,555	16,143,725	
- Class I	202,155,483	171,074,125	143,532,855	
Net asset value per unit (RM)				
- Class D	0.5596	0.5420	0.5423	
- Class I	0.5852	0.5660	0.5649	
Highest net asset value per unit (I	RM)			
- Class D	0.5741	0.5777	0.5607	
- Class I	0.5996	0.6031	0.5832	
Lowest net asset value per unit (F	RM)			
- Class D	0.4933	0.5180	0.5243	
- Class I	0.5154	0.5409	0.5243	
Benchmark performance (%)				
- Class D	3.70	10.04	1.80	
- Class I	3.70	10.04	1.80	
Total return (%) ⁽¹⁾				
- Class D	4.96	-0.22	1.59	
- Class I	5.23	0.02	1.85	

	FYE 2025	FYE 2024	FYE 2023
- Capital growth (%)			
- Class D	3.29	-0.22	1.59
- Class I	3.45	0.02	1.85
- Income distribution (%)			
- Class D	1.67	ı	-
- Class I	1.78	ı	-
Gross distribution (RM sen per un	it)		
- Class D	0.9053	ı	-
- Class I	1.0095	ı	-
Net distribution (RM sen per unit)			
- Class D	0.9053	ı	-
- Class I	1.0095	-	-
Total expense ratio (%) ⁽²⁾	1.35	1.33	1.31
Portfolio turnover ratio (times)(3)	0.65	0.43	0.63

Note:

- (1) Total return is the actual return of the Fund for the respective financial years computed based on the net asset value per unit and net of all fees. Total return is calculated based on the published NAV/unit (last business day).
- (2) Total expense ratio ("TER") is calculated based on the total fees and expenses incurred by the Fund divided by the average fund size calculated on a daily basis. The TER increased by 0.02% as compared to 1.33% per annum for the financial year ended 31 August 2024 mainly due to increase in expenses.
- (3) Portfolio turnover ratio ("PTR") is calculated based on the average of the total acquisitions and total disposals of investment securities of the Fund divided by the average fund size calculated on a daily basis. The increase in the PTR for 2025 and decrease in 2024 were due mainly to investing activities.

Average Total Return (as at 31 August 2025)

	AmPRS - Growth Fund ^(a) %	Benchmark ^{(b)**} %
One year		
- Class D	4.96	3.70
- Class I	5.23	3.70
Three years		
- Class D	2.09	4.89
- Class I	2.34	4.89
Five years		
- Class D	-1.24	2.62
- Class I	-0.99	2.62
Ten years		
- Class D	2.26	3.90
- Class I	2.52	3.90

Annual Total Return

Financial Years Ended (31 August)	AmPRS - Growth Fund ^(a) %	Benchmark ^{(b)**} %
2025		
- Class D	4.96	3.70
- Class I	5.23	3.70

Financial Years Ended (31 August)	AmPRS - Growth Fund ^(a) %	Benchmark ^{(b)**}
2024		
- Class D	-0.22	10.04
- Class I	0.02	10.04
2023		
- Class D	1.59	1.80
- Class I	1.85	1.80
2022		
- Class D	-10.62	0.72
- Class I	-10.38	0.72
2021		
- Class D	-1.20	-5.32
- Class I	-0.97	-5.32

- (a) Source: Novagni Analytics and Advisory Sdn. Bhd.
- (b) 30% FTSE Bursa Malaysia Top 100 Index, 30% Quantshop Medium MGS Index, 20% MSCI AC Asia Pacific ex Japan Index and 20% MSCI AC World Index. (Available at www.aminvest.com)
 - **Benchmark From to 8 April 2013 to 23 April 2025
 20% FTSE Bursa Malaysia Emas Shariah Index, 15% MSCI
 AC Asia Pacific ex Japan Islamic Index, 15% MSCI AC World
 Islamic Index, 50% Quantshop Medium GII Index.
 - From 24 April 2025 onwards
 30% FTSE Bursa Malaysia Top 100 Index, 30% Quantshop
 Medium MGS Index, 20% MSCI AC Asia Pacific ex Japan
 Index and 20% MSCI AC World Index.

The Fund 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.

Note: Past performance is not necessarily indicative of future performance and that unit prices and investment returns may go down, as well as up.

Fund Performance

Class D

For the financial year under review, the Fund registered a return of 4.96% comprising of 3.29% capital growth and 1.67% income distribution.

Thus, the Fund's return of 4.96% has outperformed the benchmark's return of 3.70% by 1.26%.

As compared with the financial year ended 31 August 2024, the net asset value ("NAV") per unit of the Fund increased by 3.25% from RM0.5420 to RM0.5596, while units in circulation increased by 3.30% from 17,433,555 units to 18,008,885 units.

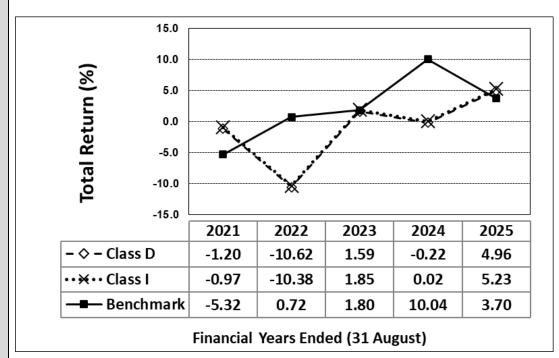
Class I

For the financial year under review, the Fund registered a return of 5.23% which is comprising of 3.45% capital growth and 1.78% income distribution.

Thus, the Fund's return of 5.23% has outperformed the benchmark's return of 3.70% by 1.53%.

As compared with the financial year ended 31 August 2024, the net asset value ("NAV") per unit of the Fund increased by 3.39% from RM0.5660 to RM0.5852, while units in circulation increased by 18.17% from 171,074,125 units to 202,155,483 units.

The following line chart shows comparison between the annual performances of AmPRS - Growth Fund for Class D and Class I and its benchmark for the financial years ended 31 August.



Note: Past performance is not necessarily indicative of future performance and that unit prices and investment returns may go down, as well as up.

Strategies and Policies Employed

The AmPRS – Growth Fund may invest its assets into a well-diversified portfolio comprising the following asset classes:

- Equities and/or equity-related securities;
- Fixed income securities:
- Money market instruments; and
- Deposits.

The AmPRS – Growth Fund will invest in securities that are traded and/or listed in the local and foreign Eligible Markets.

The Investment Manager may opt to invest in the securities directly or via CIS of AFM or other CIS such as REITs and ETFs.

In the event of a severe market condition, the Investment Manager may employ a temporary defensive position and deviate from the investment strategy and asset allocation of the Fund by reducing the Fund's exposure in equities and/or equity-related securities and increasing the Fund's exposure in fixed income securities, money market instruments and/or deposits.

The AmPRS – Growth Fund may also invest in derivatives for the purpose of hedging (subject to the PRS Guidelines) if it is deemed necessary to do so.

Portfolio Structure

The table below is the asset allocation of the Fund as at 31 August 2025 and 31 August 2024.

	As at 31.08.2025 %	As at 31.08.2024 %	Changes %
Consumer discretionary	8.04	10.98	-2.94
Consumer staples	3.24	2.79	0.45
Energy	1.49	1.06	0.43
Financials	17.01	8.39	8.62
Health care	1.22	2.14	-0.92
Industrials	2.60	3.92	-1.32
Information technology	21.40	18.88	2.52
Materials	1.44	0.15	1.29
Real estate/REITs	1.21	3.80	-2.59
Telecommunication services	8.52	9.43	-0.91
Utilities	3.16	1.63	1.53
Collective Investment Schemes	0.96	9.85	-8.89
Corporate bonds	16.64	23.02	-6.38
Government Investment Issue	2.53	-	2.53
Exchange traded fund	4.21	-	4.21
Money market deposits and cash			
Equivalents	6.33	3.96	2.37
Total	100.00	100.00	

For the financial year under review, there were some changes to the sector weights, the most notable being in collective investment schemes, corporate bonds, consumer discretionary, real estate/ REITs, industrials, health care and telecommunication services where weighting decreased by 8.89%, 6.38%, 2.94%, 2.59%, 1.32%, 0.92% and 0.91% respectively, whereas the Fund had increased weight in financials, exchange traded fund, information technology, utilities, materials, consumer staples and energy by 8.62%, 4.21%, 2.52%, 1.53%, 1.29%, 0.45% and 0.43%, respectively.

Securities Lending / Repurchase Transactions

The Fund has not undertaken any securities lending or repurchase transactions (collectively referred to as "securities financing transactions").

Cross Trade

There were no cross trades undertaken during the financial year under review.

Distribution/ Unit splits

During the financial year under review, the Fund declared income distribution, detailed as follows:

Class D

Date of distribution	Distribution	NAV per unit	NAV per unit
	per unit	Cum-Distribution	Ex-Distribution
	RM (sen)	(RM)	(RM)
25-Oct-24	0.9053	0.5539	0.5449

	Class I			
	Date of distribution	Distribution per unit RM (sen)	NAV per unit Cum-Distribution (RM)	NAV per unit Ex-Distribution (RM)
	25-Oct-24	1.0095	0.5787	0.5686
	There is no unit s	plit declared for the fina	ancial year under review	1.
State of Affairs		es that materially affect	nge to the state of affa t any interests of the m	
Rebates and Soft Commission	by virtue of trans systems and se subscription fee	actions conducted for t rvices relating to perf s for fund's benchma sion making process	cheme provider receive he Fund, in the form of ormance measuremen ark indices. All of th which are of demor	research services, t of portfolios and ese assist in the
	execute trades f provider. The sof systems and ser subscription feed investment decis	or the Fund and other t commission received vices relating to perfo s for fund's benchma sion making process	ingement with a total or funds or investments would be in the form of rmance measurement ark indices. All of the which are of demore investments managed	s managed by the research services, of portfolios and/or ese assist in the astrable benefit to
	Soft commission churning of trade		e benefit of the Fund	and there was no
Market Review	MSCI World Inde	ex gaining 1.7% in Se markets performance.	nancial period with a poper ptember, helped by str The markets, however, r	rong United States
	jumped 4.5% in Nature tax cuts and dere	November following Do	and December. The I nald Trump's victory, his subsequently in Decer	s potential plans for
	the US and the F Index, however,	ederal Reserve's (Fed	ed 3.5% on surging cor) decision to hold intere and March on rising US d by the US.	st rate steady. The
	calmer geopolitic that the US will in that the Fed could July and August, Intelligence (AI)	al scenario following a reach trade agreement ld cut interest rates in driven by strong earni eaders like Nvidia. As registering a gain of +	counded in May and J cease-fire between Isra s that result in lower ta the coming months. Th ngs reports and optimis a result, the MSCI Wo 14.1% (+11.7% in Ring	ael and Iran, hopes ariffs, and optimism e rally extended to sm around Artificial arld Index closed at

Market Outlook

We remain vigilant on the global equity markets as the impact of tariffs on the United States (US) economy and inflation starts to unfold. As a proactive "risk management" step, the Federal Reserve (Fed) has initiated a long-awaited 25bps rate cut in September, lowering the Federal Funds Rate (FFR) to 4.00–4.25%.

Risk appetite improves following the conclusion of US' trade agreement with different countries, and thus the rerating of global equity markets. Meanwhile, Asia equities continue to be supported by stable inflation, a robust technology sector, and the return of foreign inflows.

We favor sectors that i) have structural long term growth potentials, ii) supported by domestic demand and iii) offer high yields, which provide resilience amid concerns over a potential slowdown in global trade. We will adopt a balanced approach between value and growth as well as focus on geographies and sectors which are expected to experience growth/resilience.

Kuala Lumpur, Malaysia AmFunds Management Berhad

23 October 2025

Independent auditors' report to the members of AmPRS – Growth Fund

Report on the audit of the financial statements

Opinion

We have audited the financial statements of AmPRS – Growth Fund (the "Fund"), which comprise the statement of financial position as at 31 August 2025, and statement of comprehensive income, statement of changes in net assets attributable to members and statement of cash flows of the Fund for the financial year then ended, and notes to the financial statements, including material accounting policy information, as set out on pages 14 to 57.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Fund as at 31 August 2025, and of its financial performance and cash flows for the financial year then ended in accordance with MFRS Accounting Standards and IFRS Accounting Standards.

Basis for opinion

We conducted our audit in accordance with approved standards on auditing in Malaysia and International Standards on Auditing. Our responsibilities under those standards are further described in the *Auditors' responsibilities for the audit of the financial statements* section of our report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Independence and other ethical responsibilities

We are independent of the Fund in accordance with the By-Laws (on Professional Ethics, Conduct and Practice) of the Malaysian Institute of Accountants ("By-Laws") and the International Code of Ethics for Professional Accountants (including International Independence Standards) ("IESBA Code"), and we have fulfilled our other ethical responsibilities in accordance with the By-Laws and the IESBA Code.

Information other than the financial statements and auditors' report thereon

The Provider of the Fund (the "Provider") is responsible for the other information. The other information comprises the information included in the annual report of the Fund, but does not include the financial statements of the Fund and our auditors' report thereon.

Our opinion on the financial statements of the Fund does not cover the other information and we do not express any form of assurance conclusion thereon.

Independent auditors' report to the members of AmPRS – Growth Fund (cont'd.)

Information other than the financial statements and auditors' report thereon (cont'd.)

In connection with our audit of the financial statements of the Fund, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements of the Fund or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report the fact. We have nothing to report in this regard.

Responsibilities of the Provider and the Trustee for the financial statements

The Provider is responsible for the preparation of the financial statements of the Fund that give a true and fair view in accordance with MFRS Accounting Standards and IFRS Accounting Standards. The Provider is also responsible for such internal control as the Provider determines is necessary to enable the preparation of financial statements of the Fund that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements of the Fund, the Provider is responsible for assessing the Fund's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Provider either intends to liquidate the Fund or to cease operations, or has no realistic alternative but to do so.

The Trustee is responsible for overseeing the Fund's financial reporting process. The Trustee is also responsible for ensuring that the Provider maintains proper accounting and other records as are necessary to enable true and fair presentation of these financial statements.

Auditors' responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements of the Fund as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with approved standards on auditing in Malaysia and International Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Independent auditors' report to the members of AmPRS – Growth Fund (cont'd.)

Auditors' responsibilities for the audit of the financial statements (cont'd.)

As part of an audit in accordance with the approved standards on auditing in Malaysia and International Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements of the
 Fund, whether due to fraud or error, design and perform audit procedures responsive to
 those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis
 for our opinion. The risk of not detecting a material misstatement resulting from fraud is
 higher than for one resulting from error, as fraud may involve collusion, forgery,
 intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit
 procedures that are appropriate in the circumstances, but not for the purpose of
 expressing an opinion on the effectiveness of the Fund's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Provider.
- Conclude on the appropriateness of the Provider's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Fund's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements of the Fund or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Fund to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements of the Fund, including the disclosures, and whether the financial statements of the Fund represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the Provider regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Independent auditors' report to the members of AmPRS – Growth Fund (cont'd.)

Other matters

This report is made solely to the members of the Fund, as a body, in accordance with the Guidelines on Private Retirement Schemes issued by the Securities Commission Malaysia and for no other purpose. We do not assume responsibility to any other person for the content of this report.

Ernst & Young PLT 202006000003 (LLP0022760-LCA) & AF 0039 Chartered Accountants Ng Sue Ean No. 03276/07/2026 J Chartered Accountant

Kuala Lumpur, Malaysia 23 October 2025

STATEMENT OF FINANCIAL POSITION AS AT 31 AUGUST 2025

	Note	2025 RM	2024 RM
ASSETS			
Investments Dividend/Distribution receivables Amount due from Provider Amount due from broker Capital repayment receivables Tax recoverable Cash at banks TOTAL ASSETS	4 5(a) 6 7	120,251,830 35,312 11,486 - - 183,574 8,810,179 129,292,381	102,072,285 93,436 12,078 246,906 3,940 203,971 5,166,321 107,798,937
LIABILITIES			
Amount due to Provider Amount due to brokers Amount due to Trustee Amount due to Private Pension Administrator ("PPA") Sundry payables and accruals TOTAL LIABILITIES (EXCLUDING NET ASSETS	5(b) 6 8 9	152,636 741,287 4,350 4,358 11,000	177,807 1,320,814 3,559 3,561 8,958
ATTRIBUTABLE TO MEMBERS)	-	913,631	1,514,699
NET ASSET VALUE ("NAV") OF THE FUND ATTRIBUTABLE TO MEMBERS	11	128,378,750	106,284,238
NET ASSETS ATTRIBUTABLE TO MEMBERS OF THE FUND COMPRISE:			
Members' contribution Accumulated losses	11(a)(b) 11(c)(d)	129,283,027 (904,277) 128,378,750	111,403,150 (5,118,912) 106,284,238
NET ASSET VALUE - Class D - Class I		10,077,815 118,300,935 128,378,750	9,449,584 96,834,654 106,284,238
UNITS IN CIRCULATION - Class D - Class I	11(a) 11(b)	18,008,885 202,155,483	17,433,555 171,074,125
NAV PER UNIT (RM)	(-)	,,	, ,
- Class D - Class I		0.5596 0.5852	0.5420 0.5660

The accompanying notes form an integral part of the financial statements.

STATEMENT OF COMPREHENSIVE INCOME FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

	Note	2025 RM	2024 RM
INVESTMENT INCOME			
Dividend/Distribution income Interest income Net gain/(loss) from investments: - Financial assets at fair value through profit or		2,242,653 1,265,894	1,575,031 1,255,856
loss ("FVTPL") Other net realised losses on foreign currency	10	5,965,079	(535,701)
exchange Other net unrealised gain/(loss) on foreign currency		(1,165,355)	(692,393)
exchange	,	814 8,309,085	(1,347) 1,601,446
EXPENDITURE	_		
Management fee Trustee's fee	5 8	(1,372,776) (45,644)	(1,147,674) (39,240)
PPA administrative fee Audit fee	9	(45,644)	(39,240)
Tax agent's fee		(5,000) (16,459)	(5,000) (16,787)
Brokerage and other transaction fees Custodian's fee		(397,013) (47,539)	(316,217) (47,518)
Other expenses	,	(5,984) (1,936,059)	(6,446) (1,618,122)
	•		
Net income/(loss) before finance cost and taxation Finance cost – distribution to members		6,373,026	(16,676)
Class DClass I	14(a) 14(b)	(158,484) (1,763,841)	-
	14(5)	(1,922,325)	-
Net income/(loss) before taxation Taxation	13	4,450,701 (236,066)	(16,676) (133,145)
Net income/(loss) after taxation, representing total comprehensive income/(loss) for the financial year	r	4,214,635	(149,821)
Total comprehensive income/(loss) comprises the following:			
Realised (loss)/income Unrealised gain/(loss)	11(c) 11(d)	(577,575) 4,792,210	1,922,326 (2,072,147)
omeansed gam/(1033)	11(u)	4,792,210	(149,821)

STATEMENT OF COMPREHENSIVE INCOME FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025 (CONT'D.)

	Note	2025 RM	2024 RM
Distribution for the financial period Net distribution	14(a)(b)	1,922,325	
Gross distribution per unit (sen) - Class D - Class I	14(a) 14(b)	0.9053 1.0095	<u>-</u>
Net distribution per unit (sen) - Class D - Class I	14(a) 14(b)	0.9053 1.0095	<u>-</u>

AmPRS – Growth Fund

STATEMENT OF CHANGES IN NET ASSETS ATTRIBUTABLE TO MEMBERS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

	Note	Members' contribution - Class D RM	Members' contribution - Class I RM	Accumulated losses RM	Total RM
At 1 September 2024 Total comprehensive income for the		10,009,071	101,394,079	(5,118,912)	106,284,238
financial year		-	-	4,214,635	4,214,635
Creation of units Reinvestment of	11(a)(b)	838,544	19,756,578	-	20,595,122
distribution	11(a)(b)	158,484	1,763,841	-	1,922,325
Cancellation of units	11(a)(b)	(683,124)	(3,954,446)		(4,637,570)
Balance at 31 August 2025		10,322,975	118,960,052	(904,277)	128,378,750
At 1 September 2023 Total comprehensive loss for the		9,306,639	85,496,133	(4,969,091)	89,833,681
financial year		_	_	(149,821)	(149,821)
Creation of units	11(a)(b)	900,382	17,773,597	-	18,673,979
Cancellation of units	11(a)(b)	(197,950)	(1,875,651)	_	(2,073,601)
Balance at 31 August 2024	· / · /	10,009,071	101,394,079	(5,118,912)	106,284,238

STATEMENT OF CASH FLOWS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

	2025 RM	2024 RM
CASH FLOWS FROM OPERATING AND INVESTING ACTIVITIES		
Proceeds from sale of investments Purchases of investments Capital repayment received Dividend/Distribution received Interest received Management fee paid Trustee's fee paid PPA administrative fee paid Tax agent's fee paid Custodian's fee paid Tax refund Payments for other expenses Net cash used in operating and investing activities	67,240,445 (80,849,054) 7,563 1,891,172 1,332,791 (1,338,147) (44,853) 44,847 (13,459) (47,539) 20,397 (498,649) (12,254,486)	30,898,216 (50,932,142) 100 1,303,964 1,332,853 (1,137,116) (38,713) (38,711) (16,787) (47,518) (328,635) (19,004,489)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from creation of units Payments for cancellation of units Net cash generated from financing activities	20,595,714 (4,697,370) 15,898,344	18,692,758 (2,019,577) 16,673,181
NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE FINANCIAL YEAR CASH AND CASH EQUIVALENTS AT THE END OF THE FINANCIAL YEAR	3,643,858 5,166,321 8,810,179	(2,331,308) 7,497,629 5,166,321
Cash and cash equivalents comprise: Cash at banks	8,810,179	5,166,321

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

1. GENERAL INFORMATION

AmPRS – Growth Fund (the "Fund") was established pursuant to a Deed dated 4 December 2012 as amended by Deeds supplemental thereto (the "Deeds"), between AmFunds Management Berhad as the PRS Provider (the "Provider"), Deutsche Trustees Malaysia Berhad as the Trustee and all members.

The Fund aims to provide long term capital growth by investing primarily in equities, equity-related securities and/or REITs. As provided in the Deeds, the financial year shall end on 31 August and the units in the Fund were first offered for sale on 8 April 2013.

The financial statements were authorised for issue by the Provider on 23 October 2025.

2. BASIS OF PREPARATION OF THE FINANCIAL STATEMENTS

The financial statements of the Fund have been prepared on a historical cost basis, except as otherwise stated in the accounting policies and comply with MFRS Accounting Standards as issued by the Malaysian Accounting Standards Board ("MASB") and IFRS Accounting Standards.

Standards effective during the financial year

The adoption of the following MFRS Accounting Standards and amendments to MFRS Accounting Standards which became effective during the financial year did not have any material financial impact to the financial statements.

Effective for financial periods

Description beginning on or after

Amendments to MFRS 16 Leases: Lease Liability in a Sale and

Leaseback* 1 January 2024

Amendments to MFRS 101 Presentation of Financial Statements:

Non-Current Liabilities with Covenants

1 January 2024

Amendments to MFRS 107 Statement of Cash Flows and MFRS 7

Financial Instruments: Disclosures: Supplier Finance Arrangements 1 January 2024

Standards issued but not yet effective

The new and amended standards that have been issued but not yet effective up to the date of issuance of the Fund's financial statements are disclosed below. The Fund intends to adopt these new pronouncements, if applicable, when they become effective.

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

2. BASIS OF PREPARATION OF THE FINANCIAL STATEMENTS (CONT'D.)

Standards issued but not yet effective (cont'd.)

Description	Effective for financial periods beginning on or after
Amendments to MFRS 121 The Effects of Changes in Foreign Exchange Rates: Lack of Exchangeability Amendments to MFRS 9 Financial Instruments and MFRS 7 Financial Instruments: Disclosures: Amendments to the Classifications and	1 January 2025
Measurement of Financial Instruments	1 January 2026
Amendments that are part of Annual Improvements - Volume 11: Amendments to MFRS 1 First-time Adoption of Malaysian Financial Reporting Standards Amendments to MFRS 7 Financial Instruments: Disclosures Amendments to MFRS 9 Financial Instruments Amendments to MFRS 10 Consolidated Financial Statements* Amendments to MFRS 107 Statement of Cash Flows Amendments to MFRS 9 and MFRS 7 Contracts Referencing	1 January 2026
Nature-dependent Electricity*	1 January 2026
MFRS 18 Presentation and Disclosure in Financial Statements	1 January 2027
MFRS 19 Subsidiaries without Public Accountability: Disclosures* Amendments to MFRS 10 and MFRS 128: Sale or Contribution	1 January 2027
of Assets between an Investor and its Associate or Joint Venture*	Deferred

^{*} These MFRS Accounting Standards and Amendments to MFRS Accounting Standards are not relevant to the Fund.

3. MATERIAL ACCOUNTING POLICY INFORMATION

3.1 Income recognition

Income is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the income can be reliably measured. Income is measured at the fair value of consideration received or receivable.

(i) Dividend/Distribution income

Dividend/Distribution income is recognised when the Fund's right to receive the payment is established.

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

3. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D.)

3.1 Income recognition (cont'd.)

(ii) Interest income

For all interest-bearing financial assets, interest income is calculated using the effective interest method. Effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial assets. The calculation takes into account all contractual terms of the financial instrument and includes any fees or incremental costs that are directly attributable to the instrument and are an integral part of the effective interest rate, but not future credit losses.

Once the recorded value of a financial asset or a group of similar financial assets has been reduced due to an impairment loss, interest income continues to be recognised using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

(iii) Gain or loss on disposal of investments

On disposal of investments, the net realised gain or loss on disposal is measured as the difference between the net disposal proceeds and the carrying amount of the investments. The net realised gain or loss is recognised in profit or loss.

3.2 Income tax

Current tax assets and liabilities are measured at the amount expected to be recovered from or paid to the tax authorities. The tax rates and tax laws used to compute the amount are those that are enacted or substantively enacted at the reporting date.

Current taxes are recognised in profit or loss except to the extent that the tax relates to items recognised outside profit or loss, either in other comprehensive income or directly in equity.

3.3 Functional and presentation currency

Functional currency is the currency of the primary economic environment in which the Fund operates that most faithfully represents the economic effects of the underlying transactions. The functional currency of the Fund is Ringgit Malaysia ("RM") which reflects the currency in which the Fund competes for funds, issues and redeems units. The Fund has also adopted RM as its presentation currency.

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

3. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D.)

3.4 Foreign currency transactions

Transactions in currencies other than the Fund's functional currency (foreign currencies) are recorded in the functional currency using exchange rates prevailing at the transaction dates. At each reporting date, foreign currency monetary items are translated into RM at exchange rates ruling at the reporting date. All exchange gains or losses are recognised in profit or loss.

3.5 Statement of cash flows

The Fund adopts the direct method in the preparation of the statement of cash flows.

Cash and cash equivalents are short-term, highly liquid investments that are readily convertible to cash with insignificant risk of changes in value.

3.6 Members' contribution

The members' contribution of the Fund are classified as liabilities under the requirements of MFRS 132 *Financial Instruments: Presentation* ("MFRS 132").

Under MFRS 132, a unit trust fund with one common class of members is classified as equity as it meets the requirement of having identical features. In a multi-unit class fund, if any one class (or a group of classes) can be differentiated in terms of their features, then all the classes will be classified as liability.

The Fund issues cancellable units in two classes. Details are disclosed in Note 11.

3.7 Distribution

Distribution is at the discretion of the Provider. A distribution to the Fund's members is accounted for as a deduction from realised income and recognised in the statement of comprehensive income, as the members' contribution are classified as financial liability as per Note 3.6. Realised income is the income earned from dividend/distribution income, interest income, other income and net gain on disposal of investments after deducting expenses and taxation. A proposed distribution is recognised as a liability in the period in which it is approved. Distribution is either reinvested or paid in cash to the members on the distribution payment date. Reinvestment of units is based on the NAV per unit on the distribution payment date, which is also the time of creation.

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

3. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D.)

3.8 Financial instruments – initial recognition and measurement

(i) Initial recognition

Financial assets and financial liabilities are recognised when the Fund becomes a party to the contractual provisions of the instrument. Regular way purchases and sales of financial assets are recognised using trade date accounting or settlement date accounting. The method used is applied consistently for all purchases and sales of financial assets that belong to the same category of financial assets.

(ii) Initial measurement

All financial assets are recognised initially at fair value, in the case of financial assets not recorded at FVTPL, transaction costs that are attributable to the acquisition of the financial assets. All financial liabilities are recognised initially at fair value and, in the case of financial liabilities not recorded at FVTPL, net of directly attributable transaction costs.

(iii) "Day 1" profit or loss

At initial measurement, if the transaction price differs from the fair value, the Fund immediately recognises the difference between the transaction price and fair value (a "Day 1" profit or loss) in profit or loss provided that fair value is evidenced by a quoted price in an active market for an identical asset or liability (i.e. Level 1 input) or based on a valuation technique that uses only data from observable markets. In all other cases, the difference between the transaction price and model value is recognised in profit or loss on a systematic and rational basis that reflects the nature of the instrument over its tenure.

3.9 Financial assets

Classification and measurement

The classification of financial assets depends on the Fund's business model of managing the financial assets in order to generate cash flows ("business model test") and the contractual cash flow characteristics of the financial instruments ("SPPI test"). The business model test determines whether cash flows will result from collecting contractual cash flows, selling the financial assets, or both and the assessment is performed on a portfolio basis. The SPPI test determines whether the contractual cash flows are solely for payments of principal and interest and the assessment is performed on a financial instrument basis.

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

3. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D.)

3.9 Financial assets (cont'd.)

Classification and measurement (cont'd.)

Business model

The business model reflects how the Fund manages the financial assets in order to generate cash flows. That is, whether the Fund's objective is solely to collect the contractual cash flows from the assets, or is to collect both the contractual cash flows and cash flows arising from the sale of assets. If neither of these is applicable (e.g. the financial assets are held for trading purposes), then the financial assets are classified as part of "other" business model. Factors considered by the Fund in determining the business model for a portfolio of assets include past experience on how the cash flows for these assets were collected, how the asset's performance is evaluated and reported to key management personnel, and how risks are assessed and managed.

Cash flow characteristics

Where the business model is to hold the financial assets to collect contractual cash flows, or to collect contractual cash flows and sell, the Fund assesses whether the financial assets' contractual cash flows represent solely payment of principal and interest ("SPPI"). In making this assessment, the Fund considers whether the contractual cash flows are consistent with a basic lending arrangement, i.e. interest includes only consideration for time value of money, credit risk, other basic lending risks and a profit margin that is consistent with a basic lending arrangement. Financial assets with embedded derivatives are considered in their entirety when determining whether their cash flows are SPPI.

The Fund may classify its financial assets under the following categories:

Financial assets at amortised cost

A financial asset is measured at amortised cost if it is held within a business model whose objective is to hold financial assets in order to collect contractual cash flows and its contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. Financial assets include in this category are deposits with licensed financial institutions, cash at banks, amount due from Provider, amount due from Target Fund Manager, amount due from brokers, dividend/distribution receivables, capital repayment receivables and other receivables.

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

3. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D.)

3.9 Financial assets (cont'd.)

Classification and measurement (cont'd.)

The Fund may classify its financial assets under the following categories: (cont'd.)

Financial assets at FVOCI

A financial asset is measured at fair value through other comprehensive income ("FVOCI") if its business model is both to hold the asset to collect contractual cash flows and to sell the financial assets. In addition, the contractual terms of the financial assets give rise on specified dates to cash flows that are solely payments of principal and interest on the outstanding principal.

These investments are initially recorded at fair value and transaction costs are expensed in the profit or loss. Subsequent to initial recognition, these investments are remeasured at fair value. All fair value adjustments are initially recognised through OCI. Debt instruments at FVOCI are subject to impairment assessment.

Financial assets at FVTPL

Any financial assets that are not measured at amortised cost or FVOCI are measured at FVTPL. Subsequent to initial recognition, financial assets at FVTPL are measured at fair value. Changes in the fair value of those financial instruments are recorded in "Net gain or loss on financial assets at FVTPL". Dividend/Distribution revenue and interest earned elements of such instruments are recorded separately in "Dividend/Distribution income" and "Interest income" respectively. Exchange differences on financial assets at FVTPL are not recognised separately in profit or loss but are included in net gain or net loss on changes in fair value of financial assets at FVTPL.

Instruments that qualify for amortised cost or FVOCI may be irrevocably designated as FVTPL, if doing so eliminates or significantly reduces a measurement or recognition inconsistency. Equity instruments are normally measured at FVTPL, nevertheless, the Fund is allowed to irrevocably designate equity instruments that are not held for trading as FVOCI, with no subsequent reclassification of gains or losses to profit or loss.

The Fund subsequently measures its investments at FVTPL. Dividends/Distributions earned whilst holding the investments are recognised in profit or loss when the right to receive the payment has been established. Gains and losses on the investments, realised and unrealised, are included in profit or loss.

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

3. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D.)

3.10 Financial liabilities - classification and subsequent measurement

Financial liabilities issued by the Fund are classified as financial liabilities at amortised cost, where the substance of the contractual arrangement results in the Fund having an obligation either to deliver cash or another financial asset to the members. After initial measurement, financial liabilities are subsequently measured at amortised cost using the effective interest method. Amortised cost is calculated by taking into account any discount or premium on acquisition and fees or costs that are an integral part of the effective interest rate.

3.11 Derecognition of financial instruments

(i) Derecognition of financial asset

A financial asset (or, where applicable a part of a financial asset or part of a group of similar financial assets) is derecognised when:

- the rights to receive cash flows from the asset have expired, or
- the Fund has transferred its rights to receive cash flows from the asset or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a "pass-through" arrangement; and either:
 - the Fund has transferred substantially all the risks and rewards of the asset, or
 - the Fund has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset.

For investments classified as FVOCI - debt instruments, the cumulative fair value change recognised in OCI is recycled to profit or loss.

(ii) Derecognition of financial liability

A financial liability is derecognised when the obligation under the liability is discharged, cancelled or expired. Gains and losses are recognised in profit or loss when the liabilities are recognised, and through the amortisation process.

(iii) Capital repayment received

Capital repayments received are cash received by the Fund as a result of capital reduction, a corporate action executed by a REIT entities in which the Fund is holding units of shares as its investments. A capital reduction is made out of an entity's contributed share capital. The shareholders will receive a return of capital and the cost of the shareholder's investments are reduced accordingly by the amount of capital returned.

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

3. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D.)

3.12 Financial instruments – expected credit losses ("ECL")

The Fund assesses the ECL associated with its financial assets at amortised cost using simplified approach. Therefore, the Fund does not track changes in credit risk, but instead recognises a loss allowance based on lifetime ECLs at each reporting date. The ECL in respect of financial assets at amortised cost, if any, is recognised in profit or loss.

Financial assets together with the associated allowance are written off when it has exhausted all practical recovery efforts and there is no realistic prospect of future recovery. The Fund may also write-off financial assets that are still subject to enforcement activity when there is no reasonable expectation of full recovery. If a write-off is later recovered, the recovery is credited to profit or loss.

3.13 Determination of fair value

For the investments in local quoted equity securities, fair value is determined based on the closing price quoted on Bursa Malaysia Berhad. For investments in foreign listed securities, which are quoted in the respective stock exchanges, fair value will be determined based on the published market price quoted by the respective stock exchanges at the end of each business day. For investments in Collective Investment Schemes ("CIS"), fair value is determined based on the closing NAV per unit of the CIS. Purchased cost is the quoted price that the Fund paid when buying its investments. For investments in local fixed income securities, nominal value is the face value of the securities and fair value is determined based on the indicative prices from Bond Pricing Agency Malaysia Sdn. Bhd. plus accrued interest, which includes the accretion of discount and amortisation of premium. Adjusted cost of investments relates to the purchased cost plus accrued interest, adjusted for amortisation of premium and accretion of discount, if any, calculated over the period from the date of acquisition to the date of maturity of the respective securities as approved by the Provider and the Trustee. The difference between purchased/adjusted cost and fair value is treated as unrealised gain or loss and is recognised in profit or loss.

3.14 Classification of realised and unrealised gains and losses

Unrealised gains and losses comprise changes in the fair value of financial instruments for the period and from reversal of prior period's unrealised gains and losses for financial instruments which were realised (i.e. sold, redeemed or matured) during the reporting period.

Realised gains and losses on disposals of financial instruments classified at FVTPL are calculated using the weighted average method. They represent the difference between an instrument's initial carrying amount and disposal amount.

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

3. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D.)

3.15 Significant accounting estimates and judgments

The preparation of the Fund's financial statements requires the Provider to make judgments, estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities, and the disclosure of contingent liabilities at the reporting date. However, uncertainty about these assumptions and estimates could result in outcomes that could require a material adjustment to the carrying amount of the asset or liability in the future.

The Fund classifies its investments as financial assets at FVTPL as the Fund may sell its investments in the short-term for profit-taking or to meet members' cancellation of units.

No major judgments have been made by the Provider in applying the Fund's accounting policies. There are no key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

4. INVESTMENTS

	2025 RM	2024 RM
Financial assets at FVTPL		
Exchange traded fund - foreign	5,407,818	_
Quoted equity securities - local	11,301,328	15,628,335
Quoted equity securities - foreign	77,701,658	50,074,882
Quoted CIS - foreign	-	1,430,957
Unquoted CIS - local	1,231,191	10,470,414
Unquoted fixed income securities - local	24,609,835	24,467,697
	120,251,830	102,072,285

Name of trust	Number of units	Fair value RM	Purchased cost RM	Fair value as a percentage of NAV %
Exchange traded fund - foreign				
Hong Kong				
Ishares Core Sensex India ETF USD	48,000	1,028,776	1,089,870	0.80
Total in Hong Kong	48,000	1,028,776	1,089,870	0.80

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

4. INVESTMENTS (CONT'D.)

Name of trust/company	Number of units/shares	Fair value RM	Purchased cost RM	Fair value as a percentage of NAV %
Exchange traded fund - foreign (d	cont'd.)			
United States				
iShares 7-10 Year Treasury Bond ETF Vanguard S&P 500 Growth	7,600	3,085,184	3,082,453	2.40
Index Fund	740	1,293,858	1,139,239	1.01
Total in United States	8,340	4,379,042	4,221,692	3.41
Total exchange traded fund - foreign	56,340	5,407,818	5,311,562	4.21
runa - roreign	30,340	3,407,018	3,311,302	4.21
Quoted equity securities - local				
Consumer discretionary Genting Berhad	467,000	1,335,620	2,106,519	1.04
Energy Dialog Group Berhad	475,000	888,250	1,074,620	0.69
Financials CIMB Group Holdings Berhad Malayan Banking Berhad	300,000 140,000	2,229,000 1,386,000	2,222,050 1,419,500	1.74 1.08
3 2 2	440,000	3,615,000	3,641,550	2.82
Health care				
Hartalega Holdings Berhad	550,000	649,000	1,424,147	0.50
Industrials				
Gamuda Berhad	280,000	1,556,800	1,310,242	1.21
Real estate				
Matrix Concepts Holdings Berhad	75	98	67	_**

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

4. INVESTMENTS (CONT'D.)

Name of company	Number of shares	Fair value RM	Purchased cost RM	Fair value as a percentage of NAV %
Quoted equity securities - local (co	ont'd.)			
Utilities Tenaga Nasional Berhad YTL Corporation Berhad	135,000 576,000 711,000	1,782,000 1,474,560 3,256,560	1,932,944 1,442,398 3,375,342	1.39 1.15 2.54
Total quoted equity securities - local	2,923,075	11,301,328	12,932,487	8.80
Quoted equity securities - foreign				
Australia				
Materials BHP Group Limited Rio Tinto Limited	8,000 2,400 10,400	954,499 765,566 1,720,065	955,552 800,821 1,756,373	0.74 0.60 1.34
Total in Australia	10,400	1,720,065	1,756,373	1.34
China				
Consumer staples Kweichow Moutai Co., Ltd.	1,600	1,402,069	1,398,672	1.09
Financials CITIC Securities Company Limited	87,000	1,621,592	1,632,110	1.26
Industrials Shanghai International Airport Co., Ltd.	70,000	1,339,545	1,333,727	1.05
Information technology Naura Technology Group Co., Ltd.	6,060	1,336,554	1,244,330	1.04
Total in China	164,660	5,699,760	5,608,839	4.44

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

4. INVESTMENTS (CONT'D.)

Name of company	Number of shares	Fair value RM	Purchased cost RM	Fair value as a percentage of NAV %
Quoted equity securities - foreign	(cont'd.)			
Hong Kong				
Consumer discretionary Alibaba Group Holding Limited Meituan Yum China Holdings, Inc.	45,000 24,000 13,400 82,400	2,823,635 1,336,732 2,539,161 6,699,528	2,471,004 2,011,885 2,826,481 7,309,370	2.20 1.04 1.98 5.22
Consumer staples China Resources Beer (Holdings) Company Limited	76,000	1,153,251	1,715,201	0.90
Financials AIA Group Limited Ping An Insurance (Group) Company Of China, Ltd.	73,000 116,000 189,000	2,905,906 3,541,841 6,447,747	2,576,128 2,910,940 5,487,068	2.26 2.76 5.02
Health care Hansoh Pharmaceutical Group Company Limited	20,000	390,694	391,356	0.30
Telecommunication services Baidu, Inc. Tencent Holdings Limited	22,100 12,400 34,500	1,071,500 4,011,389 5,082,889	1,468,813 2,931,027 4,399,840	0.83 3.13 3.96
Total in Hong Kong	401,900	19,774,109	19,302,835	15.40
Indonesia				
Financials PT Bank Central Asia Tbk PT Bank Rakyat Indonesia	640,000	1,322,491	1,630,729	1.03
(Persero) Tbk	2,272,000 2,912,000	2,354,690 3,677,181	3,216,029 4,846,758	1.83 2.86

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

4. INVESTMENTS (CONT'D.)

Name of company	Number of shares	Fair value RM	Purchased cost RM	Fair value as a percentage of NAV %
Quoted equity securities - foreign ((cont'd.)			
Indonesia (cont'd.)				
Health care PT Kalbe Farma Tbk	1,730,000	537,889	535,141	0.42
Telecommunication services PT Telkom Indonesia (Persero) Tbk	500,000	400,483	486,218	0.31
Total in Indonesia	5,142,000	4,615,553	5,868,117	3.59
Japan				
Financials Mitsubishi UFJ Financial Group, Inc	4,000	259,821	237,046	0.20
Total in Japan	4,000	259,821	237,046	0.20
Philippines				
Real estate SM Prime Holdings Inc.	909,600	1,551,635	2,188,299	1.21
Total in Philippines	909,600	1,551,635	2,188,299	1.21
Singapore				
Utilities Sembcorp Industries Ltd.	40,000	798,812	804,297	0.62
Total in Singapore	40,000	798,812	804,297	0.62
South Korea				
Consumer discretionary Hyundai Motor Company	800	534,336	521,209	0.42

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

4. INVESTMENTS (CONT'D.)

Name of company	Number of shares	Fair value RM	Purchased cost RM	Fair value as a percentage of NAV %
Quoted equity securities - foreign (c	ont'd.)			
South Korea (cont'd.)				
Financials				
Hana Financial Group Inc.	100	24,956	20,806	0.02
Information technology				
Hanmi Semiconductor Co., Ltd.	3,000	792,396	859,278	0.62
Samsung Electronics Co., Ltd.	24,140	5,108,246	5,486,363	3.98
SK Hynix Inc.	40	32,667	22,412	0.02
, <u> </u>	27,180	5,933,309	6,368,053	4.62
Materials				
LG Chem Ltd.	148	124,689	441,399	0.10
Telecommunication services				
NAVER Corporation	2,150	1,400,127	1,563,876	1.09
	2,100	1,100,127	1,000,010	1.00
Total in South Korea	30,378	8,017,417	8,915,343	6.25
T -5				
Taiwan				
Information technology				
Aspeed Technology Inc.	3,000	2,067,540	1,427,080	1.61
Hon Hai Precision Industry Co., Ltd.	112,000	3,144,703	2,587,475	2.45
MediaTek Inc.	17,000	3,213,415	3,203,296	2.50
Taiwan Semiconductor Manufacturing				
Company Limited	33,000	5,281,645	4,269,822	4.12
Unimicron Technology Corp.	72,000	1,435,482	1,644,107	1.12
_	237,000	15,142,785	13,131,780	11.80
Total in Taiwan	237,000	15,142,785	13,131,780	11.80
Thailand				
Consumer staples				
CP All Public Company Limited	279,000	1,603,626	2,195,076	1.25
	5,555	.,000,020	=, . 55,5.0	

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

4. INVESTMENTS (CONT'D.)

Details of investments as at 31 August 2025 are as follows: (cont'd.)

				Fair
Name of company	Number of shares	Fair value RM	Purchased cost RM	value as a percentage of NAV %
Quoted equity securities - foreign	(cont'd.)			
Thailand (cont'd.)				
Energy PTT Exploration And Production Public Company Limited	70,000	1,024,147	1,028,829	0.80
Industrials Airports of Thailand Public Company Limited	92,000	435,655	451,230	0.34
	•			
Total in Thailand	441,000	3,063,428	3,675,135	2.39
United States				
Consumer discretionary Domino's Pizza, Inc.	900	1,741,448	1,826,903	1.36
Financials American Express Company Moody's Corporation MSCI Inc.	1,680 900 800 3,380	2,349,756 1,936,986 1,917,531 6,204,273	1,953,071 1,713,140 1,835,113 5,501,324	1.83 1.51 1.49 4.83
Information technology Adobe Inc. Advanced Micro Devices, Inc. Microsoft Corporation Nvidia Corporation	1,000 600 1,450 50 3,100	1,505,988 411,974 3,101,906 36,769 5,056,637	1,682,551 458,076 2,583,863 38,515 4,763,005	1.17 0.32 2.42 0.03 3.94
Telecommunication services Alphabet Inc. The Walt Disney Company	4,000 900 4,900	3,606,095 449,820 4,055,915	2,809,500 458,263 3,267,763	2.81 0.35 3.16
Total in United States	12,280	17,058,273	15,358,995	13.29
Total in quoted equity securities - foreign	7,393,218	77,701,658	76,847,059	60.53

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

4. INVESTMENTS (CONT'D.)

Details of investments as at 31 August 2025 are as follows: (cont'd.)

						Fair
			Number	Fair	Purchased	value as a percentage
Name of trust	:		of units	value	cost	of NAV
				RM	RM	%
Unquoted CIS	6 - local					
AmConservati	ve*		248,740	295,528	253,317	0.23
AmIslamic Glo	bal SRI*	<u>-</u>	861,330	935,663	861,627	0.73
Total unquote	ed CIS - loca	al .	1,110,070	1,231,191	1,114,944	0.96
						Fair
		0 114			A 11	value as a
Maturity date	Issuer	Credit rating	Nominal value	Fair value	Adjusted cost	percentage of NAV
date	issuei	rating	RM	RM	RM	%
Unquoted fixe	nd incomo s	ocuritios	local			
Oriquoted fixe	ea income s	ecurilles	- iocai			
Corporate bo	nds					
04.09.2025	Fortune					
	Premiere		0.000.000	0.040.005	0.040.000	4.00
28.08.2026	Sdn. Bho MTT Shipp		2,000,000	2,049,295	2,049,923	1.60
20.00.2020	Sdn. Bho	•	2,000,000	2,017,457	2,000,856	1.57
20.04.2028	UMW Hold		_,000,000	_,0 ,	_,000,000	
	Berhad	AA	1,000,000	1,086,468	1,075,466	0.85
06.04.2029	MMC Port					
	Holdings		000 000	046 979	016 776	0.74
11.01.2030	Sdn. Bho Projek	d. AA	900,000	946,872	916,776	0.74
11.01.2000	Lebuhra	va				
	Usahasa	ama				
	Berhad	AAA	2,000,000	2,099,917	2,012,297	1.63
03.05.2030	GENM Ca	-	0.000.000	0.400.000	0.055.040	0.07
21.06.2030	Berhad S P Setia	AA	3,200,000	3,423,080	3,255,816	2.67
21.00.2030	Berhad	AA	1,500,000	1,571,303	1,533,113	1.22
02.06.2032	TNB Powe		1,000,000	.,0,000	1,000,110	
	Generati					
	Sdn. Bho	d. AAA	700,000	758,526	708,112	0.59
27.07.2032	Sarawak Petchem					
	Sdn. Bho		700,000	764,211	703,430	0.59
	33.11. 311 0	/ U U I	. 50,000	. 5 ., = . 1	. 55, 156	0.00

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

4. INVESTMENTS (CONT'D.)

Details of investments as at 31 August 2025 are as follows: (cont'd.)

Maturity date	Issuer	Credit rating	Nominal value RM	Fair value RM	Adjusted cost RM	Fair value as a percentage of NAV %
Unquoted fixe	ed income s	ecurities	- local (cont'd	.)		
Corporate bo	nds (cont'd.	.)				
12.01.2033	Projek Lebuhra Usahasa Berhad		2,800,000	3,025,508	2,849,994	2.36
22.02.2033	Petroleum Sarawak Explorati & Produc	ion ction				
02.06.2037	Sdn. Bho TNB Powe Generati	er	1,000,000	1,069,504	1,004,416	0.83
05.10.2040	Sdn. Bho Solarpack Suria Su Petani	d. AAA	700,000	805,645	708,716	0.63
	Sdn. Bho	d. AA _	1,500,000	1,745,025	1,546,982	1.36
		-	20,000,000	21,362,811	20,365,897	16.64
Government	Investment	Issue				
23.03.2054	Governme Malaysia		3,000,000	3,247,024	3,190,293	2.53
Total Governi Issue	ment Invest	ment -	3,000,000	3,247,024	3,190,293	2.53
Total unquote securities -		ome •	23,000,000	24,609,835	23,556,190	19.17
Total financia	l assets at I	VTPL		120,251,830	119,762,242	93.67
Excess of fair value over purchased/ adjusted cost		489,588				

^{*} These CIS are managed by the Provider.
** represents less than 0.01%

^{***} Non-rated.

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

4. INVESTMENTS (CONT'D.)

The weighted average effective yield on investments are as follows:

	Effe	ctive yield
	2025	2024
	%	%
Corporate bonds	3.80	4.10
Government Investment Issue	3.91	-

Analysis of the remaining maturity of investments as at 31 August 2025 and 31 August 2024 are as follows:

	Less than 1 year RM	1 year to 5 years RM	More than 5 years RM
2025			
At nominal value:			
Corporate bonds	4,000,000	8,600,000	7,400,000
Government Investment Issue		-	3,000,000
2024 At nominal value: Corporate bonds	1,200,000	7,900,000	14,100,000

5. AMOUNT DUE FROM/TO PROVIDER

		Note	2025 RM	2024 RM
(a)	Due from Provider Creation of units	(i)	11,486	12,078
(b)	Due to Provider Cancellation of units Management fee payable	(ii) (iii)	7,621 145,015 152,636	67,421 110,386 177,807

- (i) This represents amount receivable from the Provider for units created.
- (ii) This represents amount payable to the Provider for units cancelled.

The normal credit period in the current and previous financial years for creation and cancellation of units is three business days.

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

5. AMOUNT DUE FROM/TO PROVIDER (CONT'D.)

(iii) Management fee is at a rate of 1.50% (2024: 1.50%) per annum for Class D and 1.25% (2024: 1.25%) per annum for Class I on the NAV of the Fund, calculated on a daily basis.

As the Fund invested in the CIS, the management fee related to the CIS has been charged by the Provider. According to Securities Commission Malaysia's Guidelines on Private Retirement Schemes, the management fee can only be charged once and hence, no management fee can be charged on the NAV of the unquoted CIS of this Fund to avoid double charging of management fee.

The normal credit period in the current and previous financial years for management fee payable is one month.

6. AMOUNT DUE FROM/TO BROKERS

Amount due from/to brokers arose from the sale/purchase of investments. The settlement period is within two business days from the transaction date.

7. CAPITAL REPAYMENT RECEIVABLES

The amount relates to the capital repayment as a result of corporate action from its investment in securities.

8. AMOUNT DUE TO TRUSTEE

Trustee's fee is at rate of 0.04% (2024: 0.04%) per annum for both Class D and Class I on the NAV of the Fund, calculated on a daily basis.

The normal credit period in the current and previous financial years for Trustee's fee payable is one month.

9. AMOUNT DUE TO PPA

PPA administrative fee is at a rate of 0.04% (2024: 0.04%) per annum for both Class D and Class I on the NAV of the Fund, calculated on a daily basis.

The normal credit period in the current and previous financial years for PPA's administrative fee payable is one month.

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

10. NET GAIN/(LOSS) FROM INVESTMENTS

	2025 RM	2024 RM
Net gain/(loss) on financial assets at FVTPL comprised:		
- Net realised gains on sale of investments	2,873,474	1,581,035
Net realised losses on foreign currency exchange	(1,699,791)	(45,936)
 Net unrealised gains on changes in fair value of 		
investments	4,692,631	1,521,820
 Net unrealised gain/(loss) on foreign currency fluctuation 		
of investments denominated in foreign currency	98,765	(3,592,620)
	5,965,079	(535,701)

11. NAV ATTRIBUTABLE TO MEMBERS

Total NAV attributable to members is represented by:

	Note	2025 RM	2024 RM
Members' contribution - Class D	(a)	10,322,975	10,009,071
Members' contribution - Class I	(b)	118,960,052	101,394,079
Accumulated losses			
 Realised losses 	(c)	(1,393,962)	(816,387)
Unrealised gain/(loss)	(d)	489,685	(4,302,525)
		128,378,750	106,284,238

The Fund issues cancellable units in two classes as detailed below:

Classes of units	_		Distribution policy
Class D	RM	Distributor appointed by the PRS Provider	Incidental
Class I		Employer-Sponsored Retirement Scheme and also employees of any employers with prior arrangement	
		with the PRS Provider	

The different charges and features for each class are as follows:

- (i) Sales charge
- (ii) Management fee charges

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

11. NAV ATTRIBUTABLE TO MEMBERS (CONT'D.)

(a) Members' contribution/Units in circulation - Class D

	2025		2024	
	Number of units	RM	Number of units	RM
At beginning of the financial				
year	17,433,555	10,009,071	16,143,725	9,306,639
Creation during the financial				
year	1,547,474	838,544	1,652,349	900,382
Reinvestment of				
distribution	290,848	158,484	-	-
Cancellation during the				
financial year	(1,262,992)	(683,124)	(362,519)	(197,950)
At end of the financial year	18,008,885	10,322,975	17,433,555	10,009,071

(b) Members' contribution/Units in circulation - Class I

	2025		2024	
	Number of units	RM	Number of units	RM
At beginning of the financial				
year	171,074,125	101,394,079	143,532,855	85,496,133
Creation during the financial				
year	35,016,779	19,756,578	30,829,624	17,773,597
Reinvestment of				
distribution	3,102,077	1,763,841	-	-
Cancellation during the				
financial year	(7,037,498)	(3,954,446)	(3,288,354)	(1,875,651)
At end of the financial year	202,155,483	118,960,052	171,074,125	101,394,079

(c) Realised

	2025 RM	2024 RM
At beginning of the financial year	(816,387)	(2,738,713)
Realised income for the financial year	1,344,750	1,922,326
Finance cost – distribution to members (Note 14)	(1,922,325)	-
Net realised (loss)/income for the financial year	(577,575)	1,922,326
At end of the financial year	(1,393,962)	(816,387)

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

11. NAV ATTRIBUTABLE TO MEMBERS (CONT'D.)

(d) Unrealised

	2025 RM	2024 RM
At beginning of the financial year	(4,302,525)	(2,230,378)
Net unrealised gain/(loss) for the financial year	4,792,210	(2,072,147)
At end of the financial year	489,685	(4,302,525)

12. SIGNIFICANT RELATED PARTIES TRANSACTIONS AND BALANCES

The related parties and their relationships with the Fund are as follows:

Related parties Relationships

AmFunds Management Berhad
AmInvestment Bank Berhad
AMMB Holdings Berhad ("AMMB")
Subsidiaries and associates of AMMB
as disclosed in its financial statements

The Provider
Holding company of the Provider
Ultimate holding company of the Provider
Subsidiaries and associate companies of
the ultimate holding company of the
Provider

There are no units held by the Provider or any other related party as at 31 August 2025 and 31 August 2024.

13. TAXATION

	2025 RM	2024 RM
Local tax	-	488
Foreign tax	236,066_	132,657
	236,066	133,145

Pursuant to Paragraph 20 of Schedule 6 of the Income Tax Act ("ITA"), any income received by an approved scheme as defined under Section 2 of the ITA is exempted from income tax.

The taxation charged for the financial year is related to withholding tax derived from countries including Australia, China, Hong Kong, Indonesia, Philippines, Singapore, South Korea, Taiwan, Thailand and United States calculated at the rates prevailing in these countries.

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

13. TAXATION (CONT'D.)

A reconciliation of income tax expense applicable to net income/(loss) before taxation at the statutory income tax rate to income tax expense at the effective income tax rate of the Fund is as follows:

	2025 RM	2024 RM
Net income/(loss) before taxation	4,450,701	(16,676)
Taxation at Malaysian statutory rate of 24% (2024: 24%) Tax effects of:	1,068,168	(4,002)
Income not subject to tax	(2,530,300)	(1,291,082)
Losses not allowed for tax deduction	772,185	1,039,879
Restriction on tax deductible expenses	297,615	248,978
Non-permitted expenses for tax purposes	595,329	111,708
Permitted expenses not used and not available for future		
financial years	33,069	27,664
Tax expense for the financial year	236,066	133,145

14. DISTRIBUTION

Details of distribution to members for the current financial year are as follows:

Financial year ended 31 August 2025

	Distribution Ex-date	Gross distribution per unit RM (sen)	Net distribution per unit RM (sen)	Total distribution RM
(a)	Class D			
	25 October 2024	0.9053	0.9053	158,484
(b)	Class I			
	25 October 2024	1.0095	1.0095	1,763,841

Gross distribution per unit is derived from gross realised income less expenses divided by the number of units in circulation, while net distribution per unit is derived from gross realised income less expenses and taxation divided by the number of units in circulation.

All distribution during the current financial year was sourced from realised income. There was no distribution out of capital.

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

15. TOTAL EXPENSE RATIO ("TER")

The Fund's TER is as follows:

	2025 % p.a.	2024 % p.a.
Management fee	1.20	1.17
Trustee's fee	0.04	0.04
PPA administrative fee	0.04	0.04
Fund's other expenses	0.07	0.08
Total TER	1.35	1.33

The TER of the Fund is the ratio of the sum of fees and expenses incurred by the Fund to the average NAV of the Fund calculated on a daily basis.

16. PORTFOLIO TURNOVER RATIO ("PTR")

The PTR of the Fund, which is the ratio of average total acquisitions and disposals of investments to the average NAV of the Fund calculated on a daily basis is 0.65 times (2024: 0.43 times).

17. SEGMENTAL REPORTING

The Provider and Investment Committee of the Fund are responsible for allocating resources available to the Fund in accordance with the overall investment strategies as set out in the Investment Guidelines of the Fund. The Fund is managed by three segments:

- A portfolio of equity instruments;
- A portfolio of CIS; and
- A portfolio of fixed income instruments.

The investment objective of each segment is to achieve consistent returns from the investments in each segment while safeguarding capital by investing in diversified portfolios. There have been no changes in reportable segments in the current financial year.

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

17. SEGMENTAL REPORTING (CONT'D.)

	Equity portfolio RM	CIS portfolio RM	Fixed income portfolio RM	Total RM
2025				
Dividend/Distribution income Interest income Net gains from investments:	2,041,091	201,562	- 1,265,894	2,242,653 1,265,894
- Financial assets at FVTPL Other net realised losses	5,576,780	57,835	330,464	5,965,079
on foreign currency exchange Other net unrealised gains on	(1,165,202)	(153)	-	(1,165,355)
foreign currency exchange	217	597		814
Total segment investment income for the financial year	6,452,886	259,841	1,596,358	8,309,085
Financial assets at FVTPL Dividend/Distribution receivables	89,002,986 35,312	6,639,009	24,609,835	120,251,830 35,312
Total segment assets	89,038,298	6,639,009	24,609,835	120,287,142
Amount due to brokers	741,287	<u>-</u> _	<u>-</u> _	741,287
Total segment liability	741,287	<u>-</u>		741,287
2024				
Dividend/Distribution income Interest income	1,433,896 -	141,135 -	- 1,255,856	1,575,031 1,255,856
Net (loss)/gain from investments:				
 Financial assets at FVTPL Other net realised (loss)/gain 	(1,403,177)	380,163	487,313	(535,701)
on foreign currency exchange Other net unrealised losses on	(692,493)	100	-	(692,393)
foreign currency exchange	(750)	(597)	<u>-</u>	(1,347)
Total segment investment (loss)/ income for the financial year	(662,524)	520,801	1,743,169	1,601,446
Financial assets at FVTPL	65,703,217	11,901,371	24,467,697	102,072,285
Dividend/Distribution receivable	63,337	30,099	-	93,436
Amount due from broker Total segment assets	246,906 66,013,460	- 11,931,470	<u>-</u> 24,467,697	246,906 102,412,627
. 5.6. 559511. 455515	55,515,400	11,001,710	£ 1, 101 ,001	102,712,021
Amount due to brokers	1,320,814			1,320,814
Total segment liability	1,320,814	-	-	1,320,814

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

17. SEGMENTAL REPORTING (CONT'D.)

Expenses of the Fund are not considered part of the performance of any investment segment. The following table provides reconciliation between the net reportable segment income and net income/(loss) after taxation:

	2025 RM	2024 RM
Net reportable segment investment income	8,309,085	1,601,446
Less: Expenses	(1,936,059)	(1,618,122)
Net income before finance cost and taxation	6,373,026	(16,676)
Finance cost - distribution to members	(1,922,325)	-
Taxation	(236,066)	(133,145)
Net income/(loss) after taxation	4,214,635	(149,821)

In addition, certain assets and liabilities are not considered to be part of the net assets or liabilities of an individual segment. The following table provides reconciliation between the net reportable segment assets and liabilities and total assets and liabilities of the Fund.

	2025	2024
	RM	RM
Total segment assets	120,287,142	102,412,627
Amount due from Provider	11,486	12,078
Capital repayment receivables	-	3,940
Tax recoverable	183,574	203,971
Cash at banks	8,810,179	5,166,321
Total assets of the Fund	129,292,381	107,798,937
Total as wester (Pal-196)	744.007	4 000 04 4
Total segment liability	741,287	1,320,814
Amount due to Provider	152,636	177,807
Amount due to Trustee	4,350	3,559
Amount due to PPA	4,358	3,561
Sundry payables and accruals	11,000	8,958
Total liabilities of the Fund	913,631	1,514,699

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

18. TRANSACTIONS WITH THE PROVIDER AND BROKERS

Details of transactions with the Provider and brokers for the financial year ended 31 August 2025 are as follows:

	Transactions value RM %			age fee, stamp nd clearing fee %
Macquarie Securities (Australia)				
Limited	25,378,189	17.22	92,587	23.31
CLSA	19,332,939	13.12	2,678	0.67
Masterlink Securities Corporation	13,422,970	9.11	68,464	17.24
Daiwa Capital Markets Hong				
Kong Limited	13,282,780	9.01	37,471	9.43
AmFunds Management Berhad	9,625,954	6.53	-	-
Daishin Securites Co., Ltd.	8,832,207	5.99	34,772	8.75
AmInvestment Bank Berhad*	7,640,771	5.18	28,811	7.25
CLSA Limited (Hong Kong)	7,522,552	5.10	31,935	8.04
Instinet Pacific Limited (Hong				
Kong)	6,088,726	4.13	16,564	4.17
Affin Hwang Investment Bank				
Berhad	4,671,968	3.17	20,097	5.06
Others	31,599,683	21.44	63,817	16.08
Total	147,398,739	100.00	397,196	100.00

^{*} A financial institution related to the Provider.

The Provider is of the opinion that the above transactions have been entered in the normal course of business and have been established under terms that are no less favourable than those arranged with independent third parties.

The above transactions are in respect of quoted equity securities and CIS, unquoted CIS and fixed income securities. Transactions in unquoted CIS and fixed income securities do not involve any commission or brokerage fee.

19. FINANCIAL INSTRUMENTS

(a) Classification of financial instruments

The accounting policies in Note 3 describe how the classes of financial instruments are measured, and how income and expenses, including fair value gains and losses, are recognised. The following table analyses the financial assets and liabilities of the Fund in the statement of financial position by the class of financial instrument to which they are assigned, and therefore by the measurement basis.

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

19. FINANCIAL INSTRUMENTS (CONT'D.)

(a) Classification of financial instruments (cont'd.)

	Financial assets at FVTPL RM	Financial assets at amortised cost RM	Financial liabilities at amortised cost RM	Total RM
2025				
Financial assets				
Investments	120,251,830	-	-	120,251,830
Dividend/Distribution		25 242		25.242
receivables Amount due from Provider	-	35,312 11,486	-	35,312 11,486
Cash at banks	- -	8,810,179	- -	8,810,179
Total financial assets	120,251,830	8,856,977		129,108,807
Financial liabilities				
Amount due to Provider	-	-	152,636	152,636
Amount due to brokers Amount due to Trustee	-	-	741,287 4,350	741,287 4,350
Amount due to PPA	-	-	4,358	4,358
Total financial liabilities		_	902,631	902,631
2024				
Financial assets Investments	102,072,285	_	_	102,072,285
Dividend/Distribution	102,072,203			102,072,203
receivables	-	93,436	-	93,436
Amount due from Provider	-	12,078	-	12,078
Amount due from broker	-	246,906	-	246,906
Capital repayment				
receivables Cash at banks	-	3,940	-	3,940
Total financial assets	102,072,285	5,166,321 5,522,681	<u> </u>	5,166,321 107,594,966
Total Illiancial assets	102,072,203	5,522,001		107,334,300
Financial liabilities				
Amount due to Provider	-	-	177,807	177,807
Amount due to brokers	-	-	1,320,814	1,320,814
Amount due to Trustee	-	-	3,559	3,559
Amount due to PPA Total financial liabilities	<u> </u>	 -	3,561 1,505,741	3,561 1,505,741
i otai iiilaliolai liabilities		_	1,000,171	1,000,171

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

19. FINANCIAL INSTRUMENTS (CONT'D.)

(a) Classification of financial instruments (cont'd.)

	Income, expenses, gains and losses	
	2025	2024
	RM	RM
Income, of which derived from:		
 Dividend/Distribution income from financial 		
assets at FVTPL	2,242,653	1,575,031
 Interest income from financial assets at amortised cost 	1,265,894	1,255,856
Net gain/(loss) from financial assets at FVTPL	5,965,079	(535,701)
Other net realised losses on foreign currency		
exchange	(1,165,355)	(692,393)
Other net unrealised gain/(loss) on foreign currency		
exchange	814	(1,347)

(b) Financial instruments that are carried at fair value

The Fund's financial assets and liabilities are carried at fair value.

The Fund uses the following hierarchy for determining and disclosing the fair value of financial instruments by valuation technique:

Level 1: quoted (unadjusted) prices in active markets for identical assets or liabilities;

Level 2: other techniques for which all inputs which have a significant effect on the recorded fair value are observable; either directly or indirectly; or

Level 3: techniques which use inputs which have a significant effect on the recorded fair value that are not based on observable market data.

The following table shows an analysis of financial instruments recorded at fair value by the level of the fair value hierarchy:

	Level 1 RM	Level 2 RM	Level 3 RM	Total RM
2025 Financial assets at FVTPL	94,410,804	25,841,026	<u>-</u> .	120,251,830
2024 Financial assets at FVTPL	67,134,174	34,938,111	-	102,072,285

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

19. FINANCIAL INSTRUMENTS (CONT'D.)

(c) Financial instruments that are not carried at fair value and whose carrying amounts are reasonable approximation of fair value

The following are classes of financial instruments that are not carried at fair value and whose carrying amounts are reasonable approximation of fair value due to their short period to maturity or short credit period:

- Dividend/Distribution receivables
- Amount due from/to Provider
- Amount due from/to brokers
- Capital repayment receivables
- Cash at banks
- Amount due to Trustee
- Amount due to PPA

There are no financial instruments which are not carried at fair value and whose carrying amounts are not reasonable approximation of their respective fair value.

20. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES

The Fund is exposed to a variety of risks that include market risk, credit risk, liquidity risk, single issuer risk, regulatory risk, country risk, management risk and non-compliance risk.

Risk management is carried out by closely monitoring, measuring and mitigating the above said risks, careful selection of investments coupled with stringent compliance to investments restrictions as stipulated by the Capital Markets and Services Act 2007, Securities Commission Malaysia's Guidelines on Private Retirement Schemes and the Deeds as the backbone of risk management of the Fund.

(a) Market risk

The Fund's principal exposure to market risk arises primarily due to changes in the market environment, global economic and geo-political developments.

The Fund's market risk is affected primarily by the following risks:

(i) Price risk

Price risk refers to the uncertainty of an investment's future prices. In the event of adverse price movements, the Fund might endure potential loss on its investments in equities and CIS. In managing price risk, the Provider actively monitors the performance and risk profile of the investment portfolio.

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

20. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (CONT'D.)

(a) Market risk (cont'd.)

(i) Price risk (cont'd.)

The result below summarised the price risk sensitivity of the Fund's NAV due to movements of price by -5.00% and +5.00% respectively:

Percentage movements in	Sensitivity of the	e Fund's NAV
price by:	2025	2024
	RM	RM
-5.00%	(4,782,100)	(3,880,229)
+5.00%	4,782,100	3,880,229

(ii) Interest rate risk

Interest rate risk will affect the value of the Fund's investments, given the interest rate movements, which are influenced by regional and local economic developments as well as political developments.

Domestic interest rates on deposits and placements with licensed financial institutions are determined based on prevailing market rates.

The result below summarized the interest rate sensitivity of the Fund's NAV, or theoretical value due to the parallel movement assumption of the yield curve by +100bps and -100bps respectively:

	Sensitivity of the Fund's NAV, or theoretical value			
Parallel shift in yield curve by:	2025 RM	2024 RM		
+100bps -100bps	(1,402,210) 1,599,394_	(1,115,862) 1,206,781		

(iii) Currency risk

Currency risk is associated with the Fund's financial assets and financial liabilities that are denominated in currencies other than the Fund's functional currency. Currency risk refers to the potential loss the Fund might face due to unfavorable fluctuations of currencies other than the Fund's functional currency against the Fund's functional currency.

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

20. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (CONT'D.)

(a) Market risk (cont'd.)

(iii) Currency risk (cont'd.)

The result below summarised the currency risk sensitivity of the Fund's NAV due to appreciation/depreciation of the Fund's functional currency against currencies other than the Fund's functional currency.

Percentage movements in currencies other than the	Sensitivity of the Fund's NA			
Fund's functional currency:	2025	2024		
-	RM	RM		
-5.00%	(4,167,128)	(2,624,139)		
+5.00%	4,167,128	2,624,139		

The net unhedged financial assets of the Fund that are not denominated in Fund's functional currency are as follows:

Financial assets/	2025		2024		
(liability) denominated in	RM equivalent	% of NAV	RM equivalent	% of NAV	
Australian Dollar					
Investments	1,720,065	1.34	2,913,595	2.74	
Dividend/Distribution					
receivables	10,483	0.01	30,582	0.03	
Cash at banks	91,507	0.07	97,032	0.09	
	1,822,055	1.42	3,041,209	2.86	
Chinese Yuan Renmin	nhi				
Investments	5,699,760	4.44	_	_	
Cash at banks	320,080	0.25	_	_	
Amount due to brokers	•	(0.45)	_	-	
, and and to brokers	5,438,595	4.24			
•	3,133,033	··- ·			
Hong Kong Dollar					
Investments	20,802,885	16.20	16,302,075	15.34	
Dividend/Distribution					
receivables	-	-	13,697	0.01	
· · · · · · · · · · · · · · · · · · ·	20,802,885	16.20	16,315,772	15.35	
•					
Indonesian Rupiah					
Investments	4,615,553	3.59	3,360,789	3.16	
Japanese Yen					
Investments	259,821	0.20	_	-	
•	,				

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

20. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (CONT'D.)

(a) Market risk (cont'd.)

(iii) Currency risk (cont'd.)

The net unhedged financial assets of the Fund that are not denominated in Fund's functional currency are as follows: (cont'd.)

Financial assets/	202		20	
(liabilities) denominated in	RM equivalent	% of NAV	RM equivalent	% of NAV
New Taiwan Dollar				
Investments	15,142,785	11.80	11,379,517	10.71
Cash at banks	536,995	0.42	1,302,086	1.23
Amount due to brokers	-	-	(510,430)	(0.48)
- -	15,679,780	12.22	12,171,173	11.46
Philippine Peso				
Investments	1,551,635	1.21	1,853,247	1.74
Cingganaga Dallas				
Singapore Dollar Investments	700 010	0.62	2 452 000	2.24
Dividend/Distribution	798,812	0.62	2,452,998	2.31
receivables	_	_	40,036	0.04
Capital repayment			+0,030	0.04
receivables	_	_	3,940	_*
Amount due to brokers	(160,041)	(0.12)	-	-
-	638,771	0.50	2,496,974	2.35
South Korean Won				
Investments	8,017,417	6.25	9,114,714	8.58
Dividend/Distribution	0,017,417	0.23	9,114,714	0.50
receivables	4,772	_*	_	_
Cash at banks	216	_*	_	_
	8,022,405	6.25	9,114,714	8.58
-				
Thai Baht Investments	2 062 429	2.20	4,128,904	2 00
IIIvesiiileilis	3,063,428	2.39	4,120,904	3.88
United States Dollar				
Investments	21,437,315	16.70	-	-
Dividend/Distribution				
receivables	6,057	_*	-	-
Cash at banks	4,260	<u>-*</u> .	4	_*
-	21,447,632	16.70	4	_*

^{*} represents less than 0.01%.

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

20. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (CONT'D.)

(b) Credit risk

Credit risk is the risk that the counterparty to a financial instrument will cause a financial loss to the Fund by failing to discharge an obligation. Credit risk applies to short-term deposits and dividend/distribution receivables. The issuer of such instruments may not be able to fulfill the required interest payments or repay the principal invested or amount owing. These risks may cause the Fund's investments to fluctuate in value.

(i) Credit quality of financial assets

The following table analyses the Fund's portfolio of debt securities by rating category as at 31 August 2025 and 31 August 2024:

Credit rating	RM	As a % of debt securities	As a % of NAV
2025			
AAA	8,523,311	34.63	6.63
AA	12,839,500	52.17	10.01
NR	3,247,024	13.20	2.53
	24,609,835	100.00	19.17
2024			
AAA	8,419,056	34.41	7.93
AA	16,048,641	65.59	15.09
	24,467,697	100.00	23.02

Cash at banks are held for liquidity purposes and are not exposed to significant credit risk.

(ii) Credit risk concentration

Concentration of risk is monitored and managed based on sectorial distribution. The table below analyses the Fund's portfolio of debt securities by sectorial distribution as at 31 August 2025 and 31 August 2024:

Sector	RM	As a % of debt securities	As a % of NAV
2025			
Consumer discretionary	4,509,548	18.33	3.52
Energy and utilities	5,142,911	20.90	4.00
Public administration	3,247,024	13.19	2.53
Real estate	3,620,598	14.71	2.82
Transportation and storage	8,089,754	32.87	6.30
	24,609,835	100.00	19.17

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

20. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (CONT'D.)

(b) Credit risk (cont'd.)

(ii) Credit risk concentration (cont'd.)

Concentration of risk is monitored and managed based on sectorial distribution. The table below analyses the Fund's portfolio of debt securities by sectorial distribution as at 31 August 2025 and 31 August 2024: (cont'd.)

Sector	RM	As a % of debt securities	As a % of NAV
2024			
Consumer discretionary	4,480,581	18.31	4.22
Energy and utilities	6,236,504	25.49	5.87
Real estate	5,709,430	23.33	5.37
Transportation and storage	8,041,182	32.87	7.56
	24,467,697	100.00	23.02

(c) Liquidity risk

Liquidity risk is defined as the risk that the Fund will encounter difficulty in meeting obligations associated with financial liabilities that are settled by delivering cash or another financial assets. Exposure to liquidity risk arises because of the possibility that the Fund could be required to pay its financial liabilities or redeem its units earlier than expected. This is also the risk of the Fund experiencing large redemptions, when the Investment Manager could be forced to sell large volumes of its holdings at unfavourable prices to meet redemption requirements.

The Fund maintains sufficient level of liquid assets, after consultation with the Trustee, to meet anticipated payments and cancellations of units by members. Liquid assets comprise of cash at banks, deposits with licensed financial institutions and other instruments, which are capable of being converted into cash within 5 to 7 days. The Fund's policy is to always maintain a prudent level of liquid assets so as to reduce liquidity risk.

The Fund's financial liabilities have contractual maturities of not more than six months.

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

20. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (CONT'D.)

(c) Liquidity risk

The following table presents the undiscounted contractual cash flows from different financial assets and financial liabilities classes in the Fund:

		Contra	actual cash flow	s (undiscounte	d)	
	0 – 1	1 – 2	2 – 3	3 – 4	4 – 5	More than
	year	years	years	years	years	5 years
	RM	RM	RM	RM	RM	RM
2025						
Financial assets						
Investments	5,087,626	932,131	1,935,178	1,770,786	7,478,908	15,206,971
Dividends receivables	35,312	-	-	-	-	-
Amount due from Provider	11,486	-	-	-	-	-
Cash at banks	8,810,179	-	-	-	-	-
Total financial assets	13,944,603	932,131	1,935,178	1,770,786	7,478,908	15,206,971
Financial liabilities						
Amount due to Provider	152,636	-	-	-	-	-
Amount due to brokers	741,287	-	-	-	-	-
Amount due to Trustee	4,350	-	-	-	-	-
Amount due to PPA	4,358	-	-	-	-	-
Total financial liabilities	902,631	-	-	-	-	-
						·

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

20. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (CONT'D.)

(c) Liquidity risk (cont'd.)

The following table presents the undiscounted contractual cash flows from different financial assets and financial liabilities classes in the Fund: (cont'd.)

		d)				
	0 – 1	1 – 2	2 – 3	3 – 4	4 – 5	More than
	year	years	years	years	years	5 years
	RM	RM	RM	RM	RM	RM
2024						
Financial assets						
Investments	2,356,618	6,026,287	850,431	1,853,606	2,688,958	16,475,880
Dividend/Distribution receivables	93,436	-	-	-	-	-
Amount due from Provider	12,078	-	-	-	-	-
Amount due from broker	246,906	-	-	-	-	-
Capital repayments receivable	3,940	-	-	-	-	-
Cash at banks	5,166,321	-	-	-	-	-
Total financial assets	7,879,299	6,026,287	850,431	1,853,606	2,688,958	16,475,880
Financial liabilities						
Amount due to Provider	177,807	-	-	-	-	-
Amount due to brokers	1,320,814	-	-	-	-	-
Amount due to Trustee	3,559	-	-	-	-	-
Amount due to PPA	3,561	-	-	-	-	_
Total financial liabilities	1,505,741	-	-	_	-	_

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

20. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (CONT'D.)

(d) Single issuer risk

Internal policy restricts the Fund from investing in securities issued by any issuer of not more than a certain percentage of its NAV. Under such restriction, the risk exposure to the securities of any single issuer is diversified and managed based on internal/external ratings.

(e) Regulatory risk

Any changes in national policies and regulations may have effects on the capital market and the NAV of the Fund.

(f) Country risk

The risk of price fluctuation in foreign securities may arise due to political, financial and economic events in foreign countries. If this occurs, there is possibility that the NAV of the Fund may be adversely affected.

(g) Management risk

Poor management of the Fund may cause considerable losses to the Fund that in turn may affect the NAV of the Fund.

(h) Non-compliance risk

This is the risk of the Provider or the Trustee not complying with their respective internal policies, the Deeds, securities laws or guidelines issued by the regulators relevant to each party, which may adversely affect the performance of the Fund.

21. CAPITAL MANAGEMENT

The capital of the Fund can vary depending on the demand for creation and cancellation of units to the Fund.

The Fund's objectives for managing capital are:

- (a) To invest in investments meeting the description, risk exposure and expected return indicated in its Disclosure Document;
- (b) To maintain sufficient liquidity to meet the expenses of the Fund, and to meet cancellation requests as they arise; and
- (c) To maintain sufficient fund size to make the operations of the Fund cost-efficient.

No changes were made to the capital management objectives, policies or processes during the current and previous financial years.

STATEMENT BY THE PROVIDER

I, Wong Weng Tuck, being the Director of and on behalf of the Board of Directors of AmFunds Management Berhad (the "Provider"), do hereby state that, in the opinion of the Provider, the accompanying financial statements are drawn up in accordance with MFRS Accounting Standards and IFRS Accounting Standards so as to give a true and fair view of the financial position of AmPRS – Growth Fund (the "Fund") as at 31 August 2025 and of the comprehensive income, the changes in net assets attributable to members and cash flows for the financial year then ended.

For and on behalf of the Provider

WONG WENG TUCK

Executive Director

Kuala Lumpur, Malaysia 23 October 2025

THE SCHEME TRUSTEE'S REPORT

TO THE MEMBERS OF AMPRS – GROWTH FUND ("Fund")

We have acted as the Scheme Trustee of the Fund for the financial year ended 31 August 2025 and we hereby confirm to the best of our knowledge, after having made all reasonable enquiries, AmFunds Management Berhad has operated and managed the Fund during the year covered by these financial statements in accordance with the following:-

- 1. Limitations imposed on the investment powers of the PRS Provider under the deed, securities laws and the Guidelines on Private Retirement Schemes;
- 2. Valuation and pricing is carried out in accordance with the deed; and
- 3. Any creation and cancellation of units are carried out in accordance with the deed and any regulatory requirement.

We are of the opinion that the distribution of income by the Fund is appropriate and reflects the investment objective of the Fund.

For Deutsche Trustees Malaysia Berhad

Ng Hon Leong Head, Fund Operations Sylvia Beh Chief Executive Officer

Kuala Lumpur 23 October 2025

DIRECTORY

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P.O Box 13611, 50816 Kuala Lumpur

Distributors

For more details on the list of distributors, please contact the PRS Provider.

For enquiries about this Scheme and any other funds offered by the PRS Provider Please call 2032 2888 between 8.45 a.m. to 5.45 p.m. (Monday-Thursday) Friday 8.45 a.m. to 5.00 p.m.

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