

Fund Overview	Fund Facts																																				
<p>Investment Objective</p> <p>AmTech & Innovation Fund (the "Fund") seeks to provide capital growth by investing in one (1) collective investment scheme, which is an exchange-traded fund.</p> <p>The Fund is suitable for Sophisticated Investors seeking:</p> <ul style="list-style-type: none">• potential capital appreciation on their investment;• participation in global equity market; and• long-term* investment horizon <p><small>Note: * Long term means the investment horizon should at least be five (5) years. Any material change to the investment objective of the Fund would require Unit Holders' approval. This material is not intended for non-sophisticated investors.</small></p>	<p>Fund Category / Type</p> <p>Wholesale (Feeder Fund) / Growth</p> <p>Base Currency</p> <p>USD</p> <p>Investment Manager</p> <p>AmFunds Management Berhad</p> <p>Launch Date</p> <table><tr><td>USD Class</td><td>28 April 2025</td></tr><tr><td>MYR Class</td><td>28 April 2025</td></tr><tr><td>MYR-Hedged Class</td><td>28 April 2025</td></tr></table> <p>Initial Offer Price</p> <table><tr><td>USD Class</td><td>USD 1.0000</td></tr><tr><td>MYR Class</td><td>MYR 1.0000</td></tr><tr><td>MYR-Hedged Class</td><td>MYR 1.0000</td></tr></table> <p>Minimum Initial / Additional Investment</p> <table><tr><td>USD Class</td><td>USD 1,000 / USD 1,000</td></tr><tr><td>MYR Class</td><td>MYR 5,000 / MYR 1,000</td></tr><tr><td>MYR-Hedged Class</td><td>MYR 5,000 / MYR 1,000</td></tr></table> <p>Annual Management Fee</p> <p>Up to 1.20% p.a. of the Fund's NAV attributable to the Class(es)</p> <p>Annual Trustee Fee</p> <p>Up to 0.03% p.a. of the NAV of the Fund (excluding foreign sub-custodian fee and charges, where applicable)</p> <p>Entry Charge</p> <p>Up to 5.00% of the NAV per unit of the Class(es)</p> <p>Exit Fee</p> <p>Nil</p> <p>Redemption Payment Period</p> <p>Within five (5) Business Days of receiving the redemption proceeds from Target Fund provided that receipt of complete documentation.</p> <p>Income Distribution</p> <p>Subject to the availability of income, distribution (if any) is incidental.</p> <p>*Data as at (as at 30 November 2025)</p> <p>NAV Per Unit*</p> <table><tr><td>USD Class</td><td>USD 1.1640</td></tr><tr><td>MYR Class</td><td>MYR 1.1273</td></tr><tr><td>MYR-Hedged Class</td><td>MYR 1.1500</td></tr></table> <p>Fund Size*</p> <table><tr><td>USD Class</td><td>USD 0.60 million</td></tr><tr><td>MYR Class</td><td>MYR 9.37 million</td></tr><tr><td>MYR-Hedged Class</td><td>MYR 56.58 million</td></tr></table> <p>Unit in Circulation*</p> <table><tr><td>USD Class</td><td>0.52 million</td></tr><tr><td>MYR Class</td><td>8.31 million</td></tr><tr><td>MYR-Hedged Class</td><td>49.20 million</td></tr></table> <p><small>Source: AmFunds Management Berhad The above fees and charges may be subject to any applicable taxes and/or duties (imposed by the Government of Malaysia which are payable by the unit holder(s) and/or the Fund (as the case may be) at the prevailing rate.</small></p>	USD Class	28 April 2025	MYR Class	28 April 2025	MYR-Hedged Class	28 April 2025	USD Class	USD 1.0000	MYR Class	MYR 1.0000	MYR-Hedged Class	MYR 1.0000	USD Class	USD 1,000 / USD 1,000	MYR Class	MYR 5,000 / MYR 1,000	MYR-Hedged Class	MYR 5,000 / MYR 1,000	USD Class	USD 1.1640	MYR Class	MYR 1.1273	MYR-Hedged Class	MYR 1.1500	USD Class	USD 0.60 million	MYR Class	MYR 9.37 million	MYR-Hedged Class	MYR 56.58 million	USD Class	0.52 million	MYR Class	8.31 million	MYR-Hedged Class	49.20 million
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<p>Fund Performance (as at 30 November 2025)</p> <p>There is no fund performance record as the Fund is launched less than one year.</p> <p><small>Past performance is not necessarily indicative of future performance. Unit prices and investment returns may go down as well as up.</small></p>																																					
<p>Performance Table in Share Class Currency (as at 30 November 2025)</p> <p>There is no fund performance record as the Fund is launched less than one year.</p> <p><small>The returns presented are net of all relevant fees, charges, and costs associated with the wholesale investment. These may include, but are not limited to, management fees, trustee fees, and other applicable charges. Over time, such fees and charges can materially reduce the overall returns on your investment.</small></p> <p><small>It is important to note that the sales charge is deducted upfront and directly reduces the amount of the initial investment that is allocated to the fund, which in turn can have the effect of lowering returns to investors in the long run. These costs may be deducted from your investment amount, from the returns generated, or directly from the Fund's assets, and are reflected in the unit price (NAV per unit). This includes expenses related to the marketing and distribution of the Fund. Additionally, all fees and charges payable to the Manager and the Trustee are subject to applicable taxes and/or duties, which may vary from time to time as imposed by the government.</small></p> <p><small>Given the impact these costs can have on your investment returns, investors are strongly advised to read and understand the contents of the Fund's information memorandum and consider the cumulative impact of these costs before making any investment decision.</small></p> <p><small>Past performance is not necessarily indicative of future performance and that unit prices and investment returns may go down, as well up.</small></p>																																					

<p>Asset Allocation (as at 30 November 2025)</p> <table><tr><td>Invesco NASDAQ 100 ETF.</td><td>91.32%</td></tr><tr><td>Money market deposits and cash equivalents</td><td>8.56%</td></tr><tr><td>Forward contract</td><td>0.12%</td></tr></table> <p><small>Source: AmFunds Management Berhad</small></p>	Invesco NASDAQ 100 ETF.	91.32%	Money market deposits and cash equivalents	8.56%	Forward contract	0.12%	<p>Target Fund's Top 5 Holdings (as at 30 November 2025)</p> <table><tr><td>NVIDIA</td><td>9.87%</td></tr><tr><td>Microsoft</td><td>8.38%</td></tr><tr><td>Apple</td><td>8.23%</td></tr><tr><td>Broadcom</td><td>5.59%</td></tr><tr><td>Amazon</td><td>5.10%</td></tr></table> <p><small>Source: Invesco Ltd.</small></p>	NVIDIA	9.87%	Microsoft	8.38%	Apple	8.23%	Broadcom	5.59%	Amazon	5.10%																
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<p>Target Fund's Sector Allocation* (as at 30 November 2025)</p> <table><tr><td>Technology</td><td>64.14%</td></tr><tr><td>Consumer Discretionary</td><td>18.32%</td></tr><tr><td>Health Care</td><td>4.22%</td></tr><tr><td>Telecommunications</td><td>3.72%</td></tr><tr><td>Industrials</td><td>3.67%</td></tr><tr><td>Consumer Staples</td><td>2.39%</td></tr><tr><td>Basic Materials</td><td>1.50%</td></tr><tr><td>Utilities</td><td>1.37%</td></tr><tr><td>Energy</td><td>0.48%</td></tr><tr><td>Real Estate</td><td>0.19%</td></tr></table> <p><small>Source: Invesco Ltd.</small></p>	Technology	64.14%	Consumer Discretionary	18.32%	Health Care	4.22%	Telecommunications	3.72%	Industrials	3.67%	Consumer Staples	2.39%	Basic Materials	1.50%	Utilities	1.37%	Energy	0.48%	Real Estate	0.19%	<p>Target Fund's Country Allocation* (as at 30 November 2025)</p> <table><tr><td>United States</td><td>96.34%</td></tr><tr><td>Canada</td><td>1.35%</td></tr><tr><td>Netherlands</td><td>0.75%</td></tr><tr><td>Brazil</td><td>0.63%</td></tr><tr><td>China</td><td>0.47%</td></tr><tr><td>United Kingdom</td><td>0.46%</td></tr></table> <p><small>Source: Invesco Ltd.</small></p>	United States	96.34%	Canada	1.35%	Netherlands	0.75%	Brazil	0.63%	China	0.47%	United Kingdom	0.46%
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*As percentage of NAV. Please note that asset exposure for the Target Fund is subject to frequent change on a daily basis.

Target Fund Manager's Commentary (as at 30 November 2025)

Overview

- In November, the NASDAQ-100 Index (NDX) returned -1.57% vs. 0.25% of the S&P 500.
- NDX's underperformance was driven by its overweight exposure and differentiated holdings in Technology and its underweight exposure and differentiated holdings in Health Care.
- The increase in volatility was attributed to growing concerns around the valuations of artificial intelligence-related companies. Companies such as Nvidia, Oracle and Palantir were all down over 10% for the month of November.
- Many investors were concerned if the Federal Open Market Committee would cut the target Fed Funds rate at the next meeting in December. Fed Funds futures showed a low of a 34% chance of a rate cut at one point during the month before finishing the month at 84%, a wide range for the indicator.

Outlook

- The U.S. government was shutdown for a total of 43 days from 1 October through 12 November. The first release of employment numbers were released on 20 November and showed an increase in the US unemployment rate to 4.4% from 4.3%. Initial jobless claims came in at 224k, higher than the estimate of 218k.
- The first inflation reading of PCE (Personal Consumption Expenditures), the FOMC's preferred inflation reading, will be released on 5 December and will show price changes for the month ending of September. It is expected that the October PCE reading will be announced before the end of December while the November reading currently does not have a scheduled release date.
- Although many investors believe the Fed Funds target rate will trend down in the future, consensus for a rate cut in December was a topic up for debate. Investors will be paying close attention to the FOMC announcement on 10 December with a focus on future positioning into 2026.

Source: Invesco Ltd.

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