AmInvest
Powered by Group Wealth Management

AmFunds Management Berhad
198601005272 (154432-A)

AmCore Private Markets Fund
(formerly known as Core Private Markets Fund) (the "Fund")

RESPONSIBILITY STATEMENT

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

STATEMENT OF DISCLAIMER

The relevant information and document in relation to the AmCore Private Markets Fund *(formerly known as Core Private Markets Fund)*, including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

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

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

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

PERSONAL DATA

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

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

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

This Product Highlights Sheet only highlights the key features and risks of this Fund. Sophisticated investors are advised to request, read and understand the Fund's Information Memorandum including any supplementary(ies) or replacement information memorandum of the Fund ("Information Memorandum") before deciding to invest.

PRODUCT HIGHLIGHTS SHEET

This Product Highlights Sheet is an important document:

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

What is the Fund about?

AmCore Private Markets Fund *(formerly known as Core Private Markets Fund)* is a wholesale feeder fund issued by AmFunds Management Berhad ("Manager") which seeks to provide long-term capital growth by investing in the Allianz Core Private Markets Fund ("Target Fund"). The Target Fund aims to achieve an attractive risk-adjusted return for the investors by investing indirectly via a Total Return Swap, in a well-diversified portfolio of Private Markets Assets focused initially on corporate private debt, private equity, infrastructure equity and infrastructure debt and additionally, potentially at a later stage, in renewable energy and real estate.

Who is the Fund suitable for?

The Fund is suitable for sophisticated investors seeking:

- exposure in diversified cross-asset private markets;
- investment that provides capital growth;
- long-term investment horizon.

What am I investing in?

Fund Category	Wholesale (feeder fund).
Fund Type	Growth.
Investment Objective	The Fund seeks to provide long-term capital growth. *Note: Any material change to the investment objective of the Fund would require unit holders' approval.*
Investment Strategy	The Fund seeks to achieve its investment objective by investing a minimum of 85% of the Fund's net asset value ("NAV") in the Target Fund. This implies that the Fund has a passive strategy. The Target Fund aims to achieve an attractive risk-adjusted return for the investors of the Target Fund by investing indirectly via Total Return Swap, in a well-diversified portfolio of private markets assets focused initially on corporate private debt, private equity, infrastructure equity and infrastructure debt and additionally, potentially at a later stage, in renewable energy and real estate. The Target Fund will provide access to a global and diversified portfolio of businesses across a variety of sectors and geographies. Even though the Fund is passively managed, the Fund's investments will be actively rebalanced from time to time to accommodate for subscription and redemption requests, price movements of the Target Fund or due to reasons beyond the Manager's control. During this period, the Fund's investment may differ from the stipulated asset allocation. Additionally, the Manager does not intend to take temporary defensive measure for the Fund during adverse market, economic, political or any other conditions to allow the Fund to mirror the performance of the Target Fund. The Manager may, in consultation with the Trustee and with the approval of the unit holders, terminate the Fund or replace the Target Fund with another fund that has similar objective, if in the Manager's opinion, the Target Fund no longer meets the Fund's investment objective. *Note: A replacement of this Target Fund would require unit holder's prior approval.*
Asset Allocation	• A minimum of 85% of the Fund's NAV in the Target Fund; and • A maximum of 15% of the Fund's NAV in liquid assets such as cash and deposits. For clarification, deposit includes cash with bank which pays interest. *Notes:* *1. If the size of the Fund is below USD120,000, and the Fund is unable to employ its investment strategy in the best interest of the unit holders, the Fund may deviate from the stipulated asset allocation of the Fund by holding up to 100% of the Fund's NAV in liquid assets.* *2. During the (i) Initial Offer Period, (ii) the period when the Fund invest in/redeem from the Target Fund and/or (iii) the Fund does not meet the minimum amount to invest in/ redeem from the Target Fund, the Fund may deviate from its asset allocation, which will cause the Fund to hold cash and deposits that exceeds the limit of liquid assets.* *3. Following the Target Fund's subscription and redemption period on a quarterly basis, the Fund will also allow subscription and redemption on a designated date on a quarterly basis as well. As such, the Manager may only rebalance the portfolio and asset allocation of the Fund once every quarter.*
Base Currency of the Fund	US Dollar (USD).
Launch Date	4 September 2024

Initial Offer Period	A period of up to twenty-one (21) days commencing from 4 September 2024 to 24 September 2024. *Note: The Manager reserves the right to determine a shorter offer period and notify the Trustee. The decision for a shorter offer period is based on the sole discretion of the Manager. The Fund will commence on a date which the investment of the Fund may first be invested into the Target Fund.*
Initial Offer Price	**RM Class:** RM1.0000 **RM-Hedged Class:** RM1.0000 **USD Class:** USD1.0000
Distribution Policy	Subject to the availability of income, the Fund endeavors to distribute on a quarterly basis. However, the amount of income available for distribution may vary from period to period. Any distribution declared, at the Manager's sole and absolute discretion, may be in the form of cash and/or Units. At the 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) distribute income on a regular basis in accordance with the distribution policy of the Fund or (ii) increase the amount of distributable income to the unit holders, after taking into consideration the risk of distributing out of capital. Distribution out of the Fund's capital has the effect of lowering the NAV of the Fund, may reduce part of the unit holders' original investment and may also result in reduced future returns to unit holders. When a substantial amount of the original investment is being returned to the unit holders, 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. *Notes: The Manager reserves the right to vary the frequency and/or amount of distribution for each of the classes.*

Target Fund's Information

Name of Target Fund	Allianz Core Private Markets Fund
Regulatory Authority	The Target Fund is a sub-fund of the Allianz Private Markets Solutions Fund S.A. SICAV-RAIF which is setup as a Luxembourg *fonds d'investissement alternatif réservé* (reserved alternative investment fund) and as such the Luxembourg authority is acknowledging the Target Fund but did not approve the Target Fund. Allianz Global Investors GmbH acting as the alternative investment fund manager is supervised by the German authority, *Bundesanstalt für Finanzdienstleistungsaufsicht* (Federal Financial Supervisory Authority).
Management Company	Allianz Global Investors GmbH (AllianzGI)
Alternative Investment Fund Manager	Allianz Global Investors GmbH (Luxembourg)
Domicile	Luxembourg.
Date of Establishment	23 June 2023
Name of Share Class	PQf8 H2-USD
Base Currency of the Target Fund	Euro (EUR)
Reference Benchmark	Nil.
Investment Objectives and Policies	The Target Fund aims to achieve risk-adjusted return for the investors by investing indirectly via Total Return Swap, in a well-diversified portfolio of Private Markets Assets focused initially on corporate private debt, private equity, infrastructure equity and infrastructure debt and additionally, potentially at a later stage, in renewable energy and real estate. The Target Fund will provide access to a global and diversified portfolio of businesses across a variety of sectors and geographies. No assurance can be given that the objectives of the investment policy will be achieved. The Target Fund shall primarily invest directly or indirectly in (i) Listed Debt Securities, (ii) a Total Return Swap, (iii) UCITS, (iv) alternative investment funds (AIF), (v) exchange-traded funds (ETFs), (vi) money market instruments and (vii) cash and Cash Equivalents. The Target Fund shall at all times invest more than 90% of its net assets in eligible assets pursuant to section 26, no. 4 of the German Investment Tax Act (InvStG) and comply with the thresholds pursuant to section 26, no. 5 and 6 of InvStG. Investment in AIF units or shares of domestic or foreign undertakings for collective investments in transferable securities and of domestic or foreign investment funds must comply with the criteria of section 26, no. 1 through 7 of InvStG. "Listed Debt Securities" shall mean listed bonds issued or guaranteed by governments, municipalities, supra-nationals, central, regional, or local authority and their agencies as well as companies of (including those that generate a predominant share of their sales or their profits in) such country, region and/or market as well as companies that are under common management or control of, or have substantial direct or indirect participation in the foregoing companies and corporate bonds traded on a regulated market, multilateral systems within the meaning of Article 4(1) No 22 of MiFID II or multilateral systems within the meaning of Article 4(1) No 23 of MiFID II which shall each:- (a) cover the global market, with the exclusion of Emerging Markets; (b) denominate in EUR; (c) have a maturity of up to fifty (50) years; (d) not be subordinated; and (e) at the time of acquisition, have an Investment Grade Rating. "Emerging Markets" means a country which is not classified by the World Bank as a high-income economy (high gross national income per capital). "Investment Grade Rating" means index rating of BBB- or higher obtained as follows:-

	• Middle rating of the three main agencies Standard & Poor's, Moody's and Fitch; • Lowest of two ratings if only two of the agencies mentioned rate the security; • Rating by only one of the agencies mentioned if only one of them rates the security or the equivalent by another rating agency; or • as determined by the Management Company to be of comparable quality if the security is unrated. "Total Return Swap" shall mean one or more swap agreement(s) entered into between the Target Fund and Allianz Lebensversicherungs AG ("Allianz Leben") or another subsidiary of Allianz SE which shall reference and transport the economic result of a portfolio of investments in Private Markets Assets ("Reference Portfolio") made directly or indirectly (including via investment vehicles, which may in addition to third party management companies also be managed by the Management Company) by Allianz Leben or another subsidiary of Allianz SE as further defined between Target Fund and Allianz Leben or another subsidiary of Allianz SE respectively in such agreement(s). "Private Markets Assets" shall mean certain assets in the area of inter alia private equity, debt, infrastructure equity, infrastructure debt, renewable energy and real estate. "Cash Equivalents" shall (i) include all current accounts, cash deposits (including such deposits with a maturity of up to twelve (12) months), certificates of deposit, repurchase agreements, commercial papers with a maturity of up to nine (9) months) and (ii) exclude collateral cashed received by the Target Fund.

Note: Please refer to the Information Memorandum under "Information on Allianz Core Private Markets Fund" for further details on the Target Fund.

Who am I investing with?

Manager	:	AmFunds Management Berhad ("AFM")
Trustee	:	AmanahRaya Trustees Berhad
Trustee's Delegate (Custodian)	:	Deutsche Bank (Malaysia) Berhad
Taxation Adviser	:	Deloitte Malaysia Tax Services Sdn. Bhd. *(formerly known as Deloitte Tax Services Sdn. Bhd.)*
Auditor	:	Ernst & Young PLT

All transactions with related parties are to be executed on terms which are best available to the Fund and which are not less favourable to the Fund than an arm's length transaction between independent parties. The Fund may have dealings with parties related to the Manager. The related parties defined are AmIslamic Funds Management Sdn Bhd ("AIFM"), AmInvestment Bank Berhad, AmInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad.

The Manager may conduct cross trades between funds and private mandates it currently manages provided that all criteria imposed by the regulators are met. Notwithstanding, cross trades between the personal account of an employee of the Manager and the Fund's account and between the Manager's proprietary trading accounts and the Fund's account are strictly prohibited. The execution of cross trade will be reported to the investment committee and disclosed in the Fund's report accordingly.

What are the possible outcomes of my investment?

Best Case	Capital appreciation and income distribution.
Mid Case	No significant change in investment i.e. no capital appreciation and no income distribution.
Worst Case	Capital loss and no income distribution.

What are the key risks associated with the Fund?

General risks associated with investing in a wholesale fund

Market Risk	Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the fund's net asset value.
Inflation Risk	This is the risk that sophisticated investors' investment in the fund may not grow or generate income at a rate that keeps pace with inflation.
Manager's Risk	This risk refers to the day-to-day management of the fund by the manager which will impact the performance of the fund.
Non-Compliance Risk	This is the risk of the manager or the trustee not complying with their respective internal policies, the deed and its supplemental deed, securities law or guidelines issued by the regulators relevant to each party, which may adversely affect the performance of the fund.
Loan Financing Risk	This risk occurs when investors take a loan / financing to finance their investment. The inherent risk of investing with borrowed money includes investors being unable to service the repayments.
Country Risk	Investments of the fund in any country may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the fund invests in.

Specific risks associated with the Fund

Risk of a Passive Strategy	As the Fund adopts a passive strategy of investing a minimum of 85% of its NAV into the Target Fund at all times, this strategy would result in the Fund being exposed to the risk of its NAV declining when the Target Fund's net asset value declines.
Risk of not meeting the Fund's Investment Objective	This is the risk that the Fund may deviate from the intended investment objective.
Currency Risk	As the Fund offers multiple currency classes, certain class(es) would be exposed to currency risk. This is the risk associated with investments in certain class(es) of the Fund which is denominated in currency different from the base currency of the Fund. When the base currency of the Fund depreciates against the denomination currency of certain class(es), the class(es) will suffer currency losses. This is in addition to any gains or losses derived from the Fund's investment in the Target Fund.

Distribution Risk	The distribution of income is not guaranteed.
Liquidity Risk	The Fund will be investing a minimum of 85% of its assets in the Target Fund. There may be exceptional circumstances, which could cause delays in the redemption of shares of the Target Fund and units of the Fund. In the event of exceptional circumstances such as suspension of calculation of net asset value of the Target Fund, no shares of the Target Fund will be redeemed.
Redemption Risk	The ability of the Fund to honour requests for redemption in a timely manner is subject to any deferral of redemptions from the Target Fund, the Fund's holding of adequate liquid assets and the Fund's ability to seek borrowings on a temporary basis as permitted by the relevant laws to meet redemption requests. In the event there are insufficient liquid assets, the Manager may have to liquidate the Fund's investments at an unfavourable price.
Suspension Risk	Refers to situation where the Manager suspends dealings of units in the Fund (no redemption or subscription are allowed) under exceptional circumstances as set out in Information Memorandum. Suspension of the Fund may potentially result in unit holders not being able to redeem their units into cash based on their liquidity needs and continue to be subject to the risk factors inherent in the Fund.

Specific risks associated with the Target Fund

Investments in the Target Fund are associated to the following risks:

- Risk associated with hedged classes of the Target Fund
- Risk associated with holding shares subject to distribution
- Risk associated with holding shares of class PQf8 H2-USD
- Risk associated with different issue prices for classes
- Risks associated with Total Return Swap
- Specific counterparty risk in relation to the Total Return Swap
- Risks associated with collateral
- Risks associated with governing law
- Legal position of Target Fund
- Concentration of Investments
- Risk associated with valuation of the Total Return Swap
- Conflict of Interest
- Risks in relation to reference investment portfolio made by Allianz Leben
- Risk associated with investments in private equity
- Risk associated with investments in corporate private debt
- Risk associated with investments in infrastructure equity and debt
- Risks associated with investments in renewable energy
- Risks associated with investments in real estate
- Specific Tax Risks

These risks of the Target Fund are elaborated in the Fund's prevailing Information Memorandum and its supplementary(ies) (if any).

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

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

What are the fees and charges involved?

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

What will I be charged by AFM?

Entry Charge	<table><tr><th>Distribution Channel</th><th>Entry Charge</th></tr><tr><td>Direct Sales</td><td>Up to 5.00% of the NAV per unit of the class(es).</td></tr><tr><td>Institutional Unit Trust Scheme Adviser ("IUTA")</td><td>Up to 5.00% of the NAV per unit of the class(es).</td></tr></table> *Notes: There will be no entry charge payable by AmBank Group staff. Sophisticated investors are advised that they may negotiate for lower entry charge prior to the conclusion of sales. The Manager reserves the right to waive or reduce the entry charge from time to time at its absolute discretion.*
Exit Penalty	There will be no exit penalty for this Fund.
Transfer Fee	Nil.
Bank Charges/Fees	Bank charges or fees, if any, will be borne by you.
Switching Fee	Nil. Switching is not allowed for this Fund.

What are the key ongoing fees charged to the Fund?

Annual Management Fee	Up to 1.80% per annum (p.a.) of the NAV of the Fund.
Annual Trustee Fee	Up to 0.04% p.a. of the NAV of the Fund (excluding foreign sub-custodian fee and charges, where applicable).
Fund Expenses	The Fund's expenses currently include but are not limited to: • audit fees; • tax agent's fees; • printing and postages of annual and quarterly reports; • bank charges; • investment committee fee for independent members; • lodgement fees for Fund's reports; • foreign custodians' charges (if any); • fees paid to brokers or dealers (if any); and • other expenses as permitted by the deed.

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

Target Fund Fees and Expenses

Sophisticated Investors should note that the fees and expenses provided below is not an exhaustive list payable by the Target Fund.

Management Fee	Up to 0.90% p.a. of the net asset value of the Target Fund.
Administrative Fee	Up to 0.15% p.a. of the net asset value of the Target Fund
Target Fund Expenses	Other expenses of the Target Fund incurred in connection with the ongoing operation and administration of the Target Fund (as described in section on costs and expenses in the information memorandum of the Target Fund).

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

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

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

How often are valuations available?

We publish updated information on our website **www.aminvest.com**; and the NAV per unit of the Fund is sent to the Federation of Investment Managers Malaysia ("FIMM") in order for it to be published in major newspapers on a monthly basis.

How can I invest in or exit from this investment?

How can I invest in this investment?

A sophisticated investor may submit an application to the Manager in accordance with the cut-off time of processing your application request subject to the minimum initial investment amount and minimum additional investment amount (or such amount as the Manager may from time to time decide).

Minimum Initial Investment	**RM Class:** RM500,000 **RM-Hedged Class:** RM500,000 **USD Class:** USD120,000
Minimum Additional Investment	**RM Class:** RM200,000 **RM-Hedged Class:** RM200,000 **USD Class:** USD50,000
Submission of Application	Monday to Friday (except public holiday).
Processing an Application / Cut-off Time	Subscription of units may be performed once every three (3) months. Complete documentation of a subscription request should be submitted three (3) months minus four (4) Business Days in advance of a designated valuation day, i.e. 31 December, 31 March, 30 June and 30 September. • If an application with complete documentation is accepted by the Manager or our appointed distributors before 4.00 p.m. of three (3) months minus four (4) Business Days in advance of the designated valuation day, it will be processed at the closing NAV per unit of the same designated valuation day. Please refer to the illustration titled "For subscription request accepted before 4.00 p.m." below. • If an application with complete documentation is received by the Manager or our appointed distributors later than 4.00 p.m. of three (3) months minus four (4) Business Days in advance of the designated valuation day, the late subscription request **will be rejected**. *Notes:* • *"Business Day" is a day on which the Bursa Malaysia and/or commercial banks in Kuala Lumpur are open for business. The Manager may declare certain Business Days to be non-Business Days although Bursa Malaysia and/or commercial banks in Kuala Lumpur are open, if the markets in which the Fund is invested in are closed for business. This information will be communicated to you via our website at www.aminvest.com.* • *The Manager reserves the right to reject any application that is unclear, incomplete and/or not accompanied by the required documents or proof of payment. Incomplete applications will not be processed until all the necessary information has been received.* • *You should note that different distributors may have different cut-off times in respect of receiving application request. You are advised to contact the relevant distributors to obtain further information and should check with the relevant distributors on their cut-off time in respect of receiving application request.*

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

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

How can I exit from this investment?

A Sophisticated Investor may redeem all or part of their units in accordance with the cut-off time of processing your application request subject to the minimum redemption and to maintain a minimum holding balance for partial withdrawal (or such units as the Manager may from time to time decide).

Minimum Redemption / Switching	**RM Class:** 200,000 units **RM-Hedged Class:** 200,000 units **USD Class:** 50,000 units
Minimum Holding / Balance	**RM Class:** 500,000 units **RM-Hedged Class:** 500,000 units **USD Class:** 120,000 units
Submission of Redemption Request	Monday to Friday (except public holiday).
Processing a Redemption Request / Cut-off Time	Redemption of units may be performed once every three (3) months. Redemption request can be made subject to a three (3) months minus four (4) Business Days' in advance of a designated valuation day, i.e. 31 December, 31 March, 30 June and 30 September, by completing the transaction form or letter of instructions.

	• If an application with complete documentation is accepted by the Manager or our appointed distributors **before 4.00 p.m.** of three (3) months minus four (4) Business Days in advance of the designated valuation day, it will be processed at the closing NAV per unit of the same designated valuation day. Please refer to the illustration titled "For redemption request accepted before 4.00 p.m." below. • If an application with complete documentation is received by the Manager or our appointed distributors **later than 4.00 p.m.** of three (3) months minus four (4) Business Days in advance of the designated valuation day, the late redemption request **will be rejected**. *Notes:* • *The Manager reserves the right to reject any application that is unclear, incomplete and/or not accompanied by the required documents. Incomplete applications will not be processed until all the necessary information has been received.* • *You should note that different distributors may have different cut-off times in respect of receiving redemption request. You are advised to contact the relevant distributors to obtain further information and should check with the relevant distributors on their cut-off time in respect of receiving redemption request.*
Payment of Redemption Proceeds	Within five (5) Business Days of receiving the redemption proceeds from the Target Fund subject to receipt of complete documentation. *Note:* **If the redemption request submitted by the Fund to the Target Fund is deferred on a valuation day of the Target Fund due to redemption requests of shares of the Target Fund received exceeding five percent (5%) of the asset under management of the Target Fund, the redemptions can be deferred to the next valuation day of the Target Fund in accordance to the redemption process of the Target Fund as prescribed in the Information Memorandum. The Manager will adopt a corresponding approach of the redemption process for the Fund until all redemptions have been met. Upon receipt of the redemption monies from the Target Fund, the Manager will remit the redemption monies to unit holders within five (5) Business Days.*
Cooling-off Right	Not applicable for this Fund.

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

No redemption will be paid in cash under any circumstances.

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

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

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

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

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

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

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

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

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