



AmFunds Management Berhad  
198601005272 (154432-A)

# AmGlobal Agribusiness

*(formerly known as Global Agribusiness) (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 omissions of other facts which would make any statement in this Product Highlights Sheet false or misleading.

## STATEMENT OF DISCLAIMER

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

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

The Securities Commission Malaysia is not liable for any non-disclosure on the part of AmFunds Management Berhad, the management company responsible for the Fund and takes no responsibility for the contents 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.

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

## PERSONAL DATA

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

- 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;
- 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;
- 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;
- 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;
- 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;
- 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;
- In the normal course of general business planning, oversight functions, strategy formulation and decision making within AmBank Group;
- To administer and develop the Manager's and/or the Manager's associated companies within the AmBank Group business relationship with you;
- Outsourcing of business and back-room operations within AmBank Group and/or other service providers; and
- Any other purpose(s) that is required or permitted by any law, regulations, standards, guidelines and/or relevant regulatory authorities including with the trustee of the Fund.

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

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

## PRODUCT HIGHLIGHTS SHEET

This Product Highlights Sheet is an important document:

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

### What is the Fund about?

The Fund is a global equity feeder fund issued by AmFunds Management Berhad (the "Manager") that aims to gain the greatest possible return on investments by investing in global agribusiness equities from agricultural commodities to consumer products.

### Who is the Fund suitable for?

The Fund is suitable for investors:

- seeking potential long-term\* capital appreciation; and
- seeking potential growth by capturing value via investing in global agribusiness.

*Note: \* Long-term refers to a period of at least five (5) years.*

### What am I investing in?

Fund Category	Feeder (Global equity).
Fund Type	Growth.
Investment Objective	The investment objective is to gain the greatest possible return on investments by investing in global agribusiness equities from agricultural commodities to consumer products.  <i>Note: Any material change to the investment objective of the Fund would require unit holders' approval.</i>
Investment Strategy	A minimum of 85% of the Fund's net asset value ("NAV") will be invested in the share class denominated in USD of the DWS Invest Global Agribusiness (the "Target Fund").
Asset Allocation	<ul style="list-style-type: none"> <li>• At least 85% of the Fund's NAV will be invested in the Target Fund; and</li> <li>• Up to 15% of the Fund's NAV will be invested in liquid assets for liquidity purposes.</li> </ul>
Base Currency	Ringgit Malaysia (RM).
Performance Benchmark	The MSCI World <sup>1</sup> is only used as a reference benchmark as the Fund is benchmark independent. (obtainable from: <a href="http://www.aminvest.com">www.aminvest.com</a> )  <i>Note: The risk profile of the performance benchmark is not the same as the risk profile of the Fund.</i>
Launch Date	3 May 2007
Income Distribution	Income distribution (if any) is incidental.

### Target Fund's Information

Name of Target Fund	DWS Invest Global Agribusiness.
Management Company of Target Fund	DWS Investment S.A.
Investment Manager of the Target Fund	DWS Investment GmbH.
Domicile Country	Luxembourg.
Regulatory Authority of the Target Fund	Commission de Surveillance du Secteur Financier ("CSSF"), Luxembourg.
Launch Date of the Target Fund	20 November 2006
Name of Share Class	USD FC
Investment Objective and Strategy	<p>The objective of the investment policy of the Target Fund is to achieve an appreciation as high as possible of capital invested.</p> <p>At least 70% of the Target Fund's assets are invested in shares, stock certificates, convertible bonds and warrant-linked bonds whose underlying warrants are for securities, participation and dividend-right certificates, and equity warrants of foreign and domestic issuers having their principal business activity in or profiting from the agricultural industry.</p> <p>The relevant companies operate within the multi-layered food value chain. This includes companies involved in the cultivation, harvesting, planning, production, processing, service and distribution of agricultural products (forestry and agriculture companies, tool and agricultural machine manufacturers, companies in the food industry such as wine, cattle and meat producers and processors, supermarkets and chemical companies).</p> <p>Investments in the securities mentioned above may also be made through Global Depository Receipts (GDRs) and American Depository Receipts (ADRs) listed on recognized exchanges and markets issued by international financial institutions.</p> <p>A maximum of 30% of the Target Fund's total assets may be invested in shares, stock certificates, convertible bonds and warrant-linked bonds whose underlying warrants are for securities, participation and dividend-right certificates of foreign and domestic issuers that do not satisfy the requirements of the preceding paragraph.</p> <p>Up to 30% of the Target Fund's assets may be invested in short-term deposits, money market instruments and bank balances.</p> <p>The Target Fund will not invest in contingent convertibles.</p>

## Who am I investing with?

Manager / Investment Manager	: AmFunds Management Berhad ("AFM")
Trustee	: HSBC (Malaysia) Trustee Berhad
Trustee's Delegate (Custodian)	: The Hongkong and Shanghai Banking Corporation Limited
Taxation Advisor	: 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, AmInvestment Bank Berhad, AmInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad. The directors of AFM may have direct or indirect interest through their directorships in parties related to AFM.

The Manager may conduct cross trades between funds and private mandates it is currently managing provided that all criteria imposed by the regulators are met. Notwithstanding the above, cross trades between the personal account of an employee of the Manager and the Fund's account and between the Manager's proprietary trading accounts and the Fund's account are strictly prohibited. The execution of cross trade will be reported to the person(s) or members of a committee undertaking the oversight function of the Fund and disclosed in the Fund's report accordingly.

## What are the possible outcomes of my investment?

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

## What are the key risks associated with the Fund?

### General Risks associated with investing in a unit trust fund

Market Risk	Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors resulting in a decline in a fund's NAV.
Inflation Risk	This is the risk that investors' investment in a fund may not grow or generate income at a rate that keeps pace with inflation.
Non-Compliance Risk	This is the risk of the manager, the investment manager or the trustee not complying with their respective internal policies, the deed and its supplemental deed, securities law or guidelines issued by the regulators relevant to each party, which may adversely affect the performance of a fund.
Loan Financing Risk	This risk occurs when investors take a loan / financing to finance their investment. The inherent risk of investing with borrowed money includes investors being unable to service the loan repayments.
Country Risk	Investments of a fund in any countries may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which a fund invests in.
Suspension Risk	Refers to situation where the Manager suspends dealings of units in a fund (no redemption or subscription are allowed) under exceptional circumstances as set out in the Prospectus - Temporary suspension of determination of NAV and of the issue, switching and redemption of units. Suspension of a fund may potentially result in unit holders not being able to redeem their units into cash based on their liquidity needs and their investments will continue to be subject to the risk factors inherent in the Fund.

### Specific Risks associated with the Fund

Industry Specific Risk	As the Fund invests in the Target Fund which primarily invests in securities in a particular industry, the Fund may be indirectly affected by risk specific to the industry in which the Target Fund invests.
Currency Risk	As the investments of the Fund will be denominated in currencies other than the base currency, any fluctuation in the exchange rate between the base currency and the currencies in which the investments are denominated may have an impact on the value of these investments.
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 NAV declines.
Risk of not meeting the Fund's Investment Objective	This is the risk that the Fund may deviate from the intended investment objective.
Counterparty Credit Risk	Counterparty credit risk is the risk arising from the possibility that the counterparty may default or not able to fulfill a trade settlement prior or on the settlement date of the trade. This could adversely affect the value of the Fund.

### Specific Risks associated with the Target Fund

Exchange Rate Risk	Investments in the Target Fund may entail exchange rate risks as the underlying assets of the Target Fund may be denominated in a currency or currencies other than the currency of the Target Fund. Exchange rate fluctuations are not systematically hedged by the Target Fund, and they can impact the performance of each share class (which is separate from the performance of the Target Fund's investments).
General Risks	Investment in collective investment schemes is intended to produce returns over the long term. The Target Fund should not expect to obtain short-term gains. The price and value of the shares, and the income deriving or accruing from them, may fall or rise. The Target Fund may lose its original investment and there is no assurance that the Target Fund's objective will be met.

Investor Profile and Volatility	The Target Fund has been classified by the management company of the Target Fund as risk-tolerant. It is intended for the risk-tolerant investor who, in seeking investments with strong returns, can tolerate the substantial fluctuations in the values of investments, and the very high risks this entails. Strong price fluctuations and high credit risks result in temporary or permanent reductions of the NAV per unit. Expectations of high returns and tolerance of risk by the investor are offset by the possibility of incurring significant losses up to and including the total loss of capital invested. The investor is willing and able to bear such a financial loss and is not concerned with capital protection.
Risks associated with Securities Lending and (Reverse) Repurchase Transactions	The Target Fund may engage in securities lending which will lead to a credit risk exposure to the counterparties to any securities lending contract. The Target Fund's investments can be lent to counterparties over a period of time. To the extent that any securities lending is not fully collateralized (for example, due to timing issues arising from payment lags or in the event of a sudden upward market movement), the Target Fund will have a credit risk exposure to the counterparties to the securities lending contracts. A default by the counterparty combined with a fall in the value of the collateral below that of the value of the securities lent may result in delays and costs in recovering securities and/or a reduction in the value of the Target Fund.
Risks associated with the use of Derivatives	The Target Fund may use derivative instruments as part of its investment strategy, for efficient portfolio management and/or hedging. When seeking to protect the value of its assets against changes in market prices due to changes in currency exchange rates, the Target Fund may (but is not required to) engage in a variety of investment techniques involving derivative instruments. Such investment may entail greater risks (such as market, liquidity, credit, political and foreign exchange risks) than direct investments. There is no guarantee that such products will be employed or that they will work, and their use could cause lower returns or even losses to the Target Fund.
Risks relating to Distributions	Distributions are at the discretion of the management company of the Target Fund and are not guaranteed. Distributions may be made out of the income and/or (if that income is insufficient) out of the capital of the Target Fund. Distributions (whether out of income or otherwise) may have the effect of lowering the NAV of the Target Fund. Distributions out of the capital may amount to a return or withdrawal of part of your original investment and may result in reduced future returns for you.
Additional Risk	Any fund that concentrates in a particular segment of the market will generally be more volatile than a fund that invests more broadly. Any market price movements, regulatory or technological changes, or economic conditions affecting the particular segment of the market in which the Target Fund concentrates may have a significant impact on its performance.

**Note:** The abovementioned risks which investors should consider before investing into the Fund should not be considered to be an exhaustive list. Investors should be aware that investments in the Fund may be exposed to other unforeseeable risks from time to time. Investors are advised to consult their professional adviser. Please refer to the Prospectus under “Risk Factors” and “The Information on the Target Fund” 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	Distribution Channel	Maximum entry charge
	Direct Sales & Institutional Unit Trust Advisers (“IUTA”)	Up to 5.00% of NAV per unit of the Fund.
	Employee Provident Fund - Members Investment Scheme (“EPF-MIS”)	Up to 3.00% of NAV per unit of the Fund.
Notes: The entry charge is to be charged upon investment in the Fund. There will be no entry charge for all staff from AmBank Group. Investors are advised that they may negotiate for lower entry charge prior to the conclusion of the sales.		
Exit Penalty	There is no exit penalty for this Fund.	
Transfer Fee	Nil. Transfer of Fund’s units is allowed only at the Manager’s discretion.	
Bank Charges/Fees	Bank charges or fees are incurred only upon withdrawals.	
Switching Fee	For switches between any of the funds managed by AFM, investors will be charged on the differences of entry charge between funds switched, which is up to 6% of NAV per unit of the fund switched into. No entry charge will be imposed if the fund to be switched into has a lower entry charge. However, the Manager has the discretion to waive or reduce the switching fee.	
	Switching may also be subject to an exit penalty should the fund switched out impose an exit penalty.	

### What are the key ongoing fees charged to the Fund?

Annual Management Fee	Up to 1.80% per annum of the NAV of the Fund.
Annual Trustee Fee	Up to 0.08% per annum of the NAV of the Fund.

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

### Target Fund Fees and Expenses

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

Sales Charges	Waived.
Redemption Charges	Waived.
Annual Management Fee	Up to 0.75% per annum of the NAV of the Target Fund.  <i>The management fee charged by the Target Fund will be paid out of the management fee charged by the Manager at the Fund level. Investor will incur a management fee at the Fund's level only and there is no double charging of the management fee.</i>
Service Fee	Nil.
Taxe d'abonnement	0.05% p.a.
Expense Cap	Not to exceed 15% of the management company fee.
Other Expenses	Other expenses may also be charged by the Target Fund (as described in Article 12(c) of the management regulations section).

**Investors are advised that they will be subjected to higher fees arising from the layered investment structure.**

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

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

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

### How often are valuations available?

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

### How can I invest in or exit from this investment?

#### How can I invest in this investment?

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

Minimum Initial Investment	RM1,000
Minimum Additional Investment	RM500
Submission of Application	Monday to Friday (except public holiday).
Cut-off Time	<ul style="list-style-type: none"> <li>• If an application with cleared payments and complete documentation is accepted by us or our appointed distributors <b>before</b> 4.00 p.m. on a Business Day, it will be processed at the closing NAV per unit calculated at the end of the same Business Day.</li> <li>• If an application with cleared payments and complete documentation is accepted by us or our appointed distributors <b>after</b> 4.00 p.m. on a Business Day, it will be processed at the closing NAV per unit calculated at the next Business Day.</li> </ul> <p><i>Notes:</i></p> <ul style="list-style-type: none"> <li>• "Business Day" is a day on which the Bursa Malaysia Securities Berhad and/or banks in Kuala Lumpur are open for business. The Manager may declare certain Business Day to be a non-Business Day although banks in Kuala Lumpur are open, if the market in which the Fund is invested is closed for business. This information will be communicated to investors via the Manager's website at <a href="http://www.aminvest.com">www.aminvest.com</a>.</li> <li>• 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.</li> <li>• 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 redemption request.</li> </ul>

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

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

#### How can I exit from this investment?

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

Minimum Redemption	500 units.
Minimum Holding	1,000 units.
Submission of Redemption Request	Monday to Friday (except public holiday).

Access to money	<ul style="list-style-type: none"> <li>If a redemption request with complete documentation is accepted by us or our appointed distributors <b>before</b> 4.00 p.m. on a Business Day, it will be processed at the end of day NAV per unit of the Fund of the same Business Day.</li> <li>If a redemption request with complete documentation is accepted by us or our appointed distributors <b>after</b> 4.00 p.m. on a non-Business Day, it will be processed at the end of day NAV per unit of the Fund of the next Business Day.</li> <li>The redemption proceeds will be paid to investors within five (5) Business Days of receiving the redemption proceeds from the Target Funds.</li> </ul> <p>Notes:</p> <ul style="list-style-type: none"> <li>Once the Manager accepts your redemption request, it can only be cancelled at our discretion.</li> <li>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.</li> </ul>
Cooling-off right	<p>Investors who are investing with the Manager for the first time may exercise their cooling-off right. The cooling-off right, however, shall not extend to a corporation / institution, staff of the Manager and persons registered to deal in unit trust funds of the Manager.</p> <p>If you make an investment and later decide that the investment does not suit your needs, you may withdraw your money within the cooling-off period. You should be aware that the cooling-off right is only available on your first investment with the Manager. Subsequent investments will not enjoy this right. The cooling-off right is not available to corporation/institution, staff of the Manager and persons registered with a body approved by the SC to deal in unit trust funds.</p> <p>The refund for every unit held by the investor pursuant to his/her exercise of a cooling-off right shall be the sum of:</p> <p>(a) the NAV per unit on the day the units were purchased or the prevailing NAV per unit at the point of exercise of the cooling-off right (whichever is lower); and</p> <p>(b) the entry charge per unit originally imposed on the day the units were purchased.</p> <p>Investors shall be refunded within seven (7) Business Days from receipt of the cooling-off application.</p>
Cooling-off Period	<p>The cooling-off period is within six (6) Business Days from the date of we accept the complete documentation.</p> <p><i>Note: Application under EPF-MIS will be subject to Employee Provident Fund's terms and conditions (if any).</i></p>

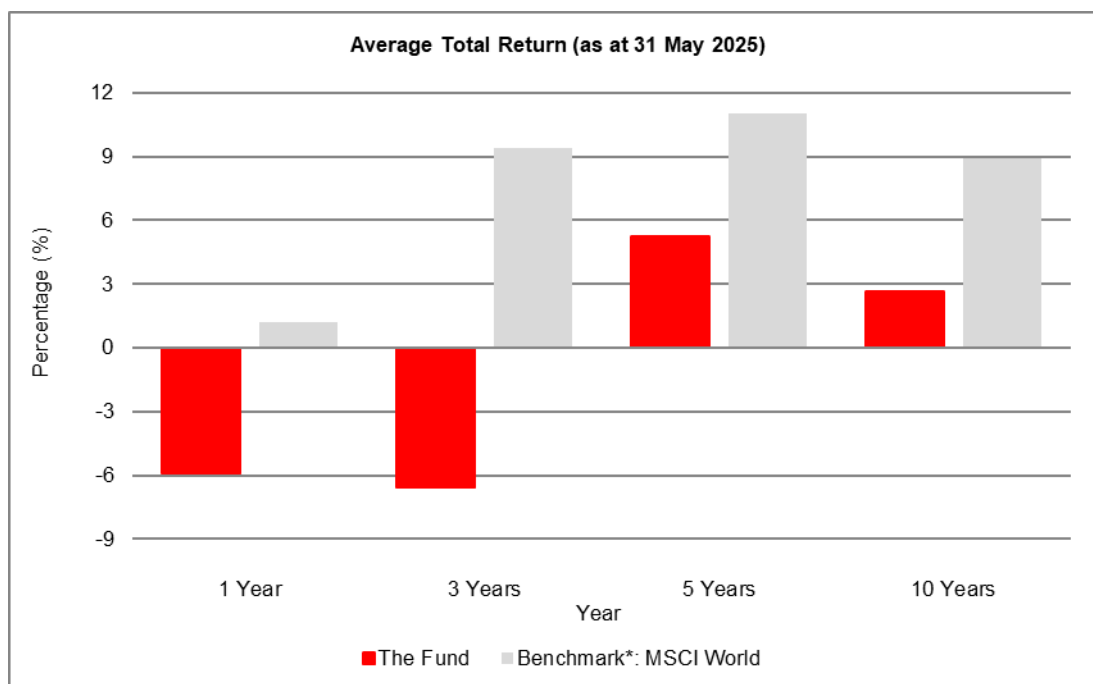
*Note: The Manager reserves the right to change the stipulated amount from time to time. You may request for a lower amount subject to the Manager's discretion to accept.*

**No withdrawals will be paid in cash under any circumstances.**

## Fund Performance

### Average Total Return (as at 31 May 2025)

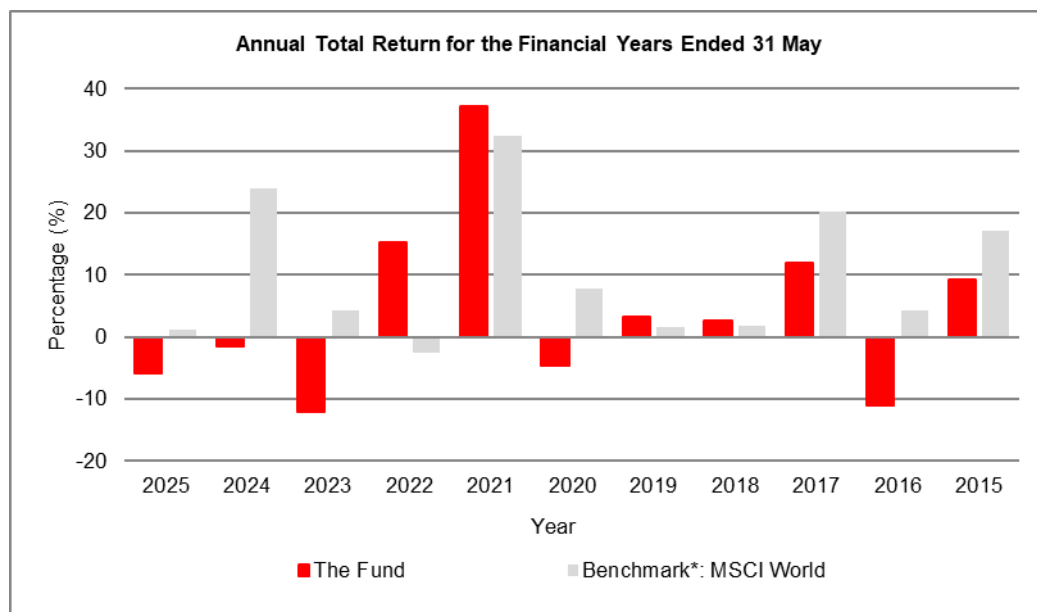
	1 Year	3 Years	5 Years	10 Years
	%	%	%	%
<b>The Fund</b>	-5.92	-6.56	5.22	2.63
<b>Benchmark*: MSCI World</b>	1.21	9.39	11.04	8.94



**\*Benchmark:** Morgan Stanley Capital International (MSCI) World ("MSCI World").  
The benchmark MSCI World, is only used as a reference benchmark as the Fund is benchmark independent. (Available at [www.aminvest.com](http://www.aminvest.com)).  
**Source Benchmark Return:** AmFunds Management Berhad  
**Source Fund Return:** Novagni Analytics and Advisory Sdn. Bhd.

#### Annual Total Return for the Financial Years Ended 31 May

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
	%	%	%	%	%	%	%	%	%	%	%
<b>The Fund</b>	-5.92	-1.48	-11.99	15.24	37.20	-4.57	3.16	2.53	11.87	-10.94	9.31
<b>Benchmark*: MSCI World</b>	1.21	24.01	4.32	-2.58	32.37	7.71	1.63	1.75	20.25	4.21	17.11



**\*Benchmark:** Morgan Stanley Capital International (MSCI) World ("MSCI World").  
The benchmark MSCI World, is only used as a reference benchmark as the Fund is benchmark independent. (Available at [www.aminvest.com](http://www.aminvest.com)).  
**Source Benchmark Return:** AmFunds Management Berhad  
**Source Fund Return:** Novagni Analytics and Advisory Sdn. Bhd.

#### 1-Year Fund Performance Review

For the financial year ended 31 May 2025, the Fund registered a negative return of 5.92% which is entirely capital in nature. Thus, the Fund's negative return of 5.92% has underperformed the benchmark's return of 1.21% by 7.13%.

#### Basis of calculation and assumptions

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

#### Portfolio Turnover Ratio (PTR)

	Financial Year Ended 31 May 2025	Financial Year Ended 31 May 2024	Financial Year Ended 31 May 2023
<b>PTR (times)</b>	0.07	0.80	0.83
<b>Remarks</b>	The decrease in the PTR for 2025 and 2024 were due mainly to investing activities.		

#### Distribution

	Financial Year Ended 31 May 2025	Financial Year Ended 31 May 2024	Financial Year Ended 31 May 2023
<b>Gross distribution (RM sen per unit)</b>	-	-	0.06
<b>Net distribution (RM sen per unit)</b>	-	-	0.06

Distribution is in the form of cash.

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

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

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

**AmFunds Management Berhad**  
9<sup>th</sup> & 10<sup>th</sup> 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	:	<a href="https://complaint.fmos.org.my/index.php">https://complaint.fmos.org.my/index.php</a>
(b)	via phone to	:	03-2272 2811
(c)	via letter to	:	<b>The Chief Executive Officer</b> 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	:	<a href="mailto:aduan@seccom.com.my">aduan@seccom.com.my</a>
(d)	via online complaint form available at	:	<a href="http://www.sc.com.my">www.sc.com.my</a>
(e)	via letter to	:	<b>Consumer &amp; Investor Office</b> 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)'s Complaints Bureau:
 

(a)	via online complaint form available at	:	<a href="https://www.fimm.com.my/investors/lodge-a-complaint/">https://www.fimm.com.my/investors/lodge-a-complaint/</a>
(b)	via downloaded complaint form to	:	<b>Legal &amp; Regulatory Affairs</b> 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	:	<a href="mailto:complaints@fimm.com.my">complaints@fimm.com.my</a>
(e)	via letter to	:	<b>Legal &amp; Regulatory Affairs</b> Federation of Investment Managers Malaysia 19-06-1, 6th Floor, Wisma Capital A No. 19, Lorong Dungun Damansara Heights 50490 Kuala Lumpur

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