



Powered by Group Wealth Management

FIFTH SUPPLEMENTARY INFORMATION MEMORANDUM DATED 18 DECEMBER 2025 IN RESPECT OF INCOME AND GROWTH FUND

The Manager

AmFunds Management Berhad

Registration number: [198601005272 (154432-A)]

The Trustee

HSBC (Malaysia) Trustee Berhad

Registration number: [193701000084 (001281-T)]

THIS FIFTH SUPPLEMENTARY INFORMATION MEMORANDUM DATED 18 DECEMBER 2025 HAS TO BE READ IN CONJUNCTION WITH THE INFORMATION MEMORANDUM DATED 20 JANUARY 2020, THE FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 15 SEPTEMBER 2022, THE SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 16 FEBRUARY 2024, THE THIRD SUPPLEMENTARY INFORMATION MEMORANDUM DATED 24 JULY 2024 AND THE FOURTH SUPPLEMENTARY INFORMATION MEMORANDUM DATED 15 OCTOBER 2025 FOR INCOME AND GROWTH FUND.

SOPHISTICATED INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THE INFORMATION MEMORANDUMS. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER. FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY SOPHISTICATED INVESTORS, SEE "RISK FACTORS" COMMENCING ON PAGE 20 OF THE INFORMATION MEMORANDUM.

THIS FIFTH SUPPLEMENTARY INFORMATION MEMORANDUM HAS TO BE READ IN CONJUNCTION WITH THE INFORMATION MEMORANDUM, THE FIRST SUPPLEMENTARY INFORMATION, THE SECOND SUPPLEMENTARY INFORMATION, THE THIRD SUPPLEMENTARY INFORMATION MEMORANDUM AND THE FOURTH SUPPLEMENTARY INFORMATION MEMORANDUM FOR INCOME AND GROWTH FUND

RESPONSIBILITY STATEMENTS

This Fifth Supplementary Information Memorandum dated 18 December 2025 ("Fifth Supplementary Information Memorandum") in relation to the Information Memorandum for Income and Growth Fund dated 20 January 2020 ("Information Memorandum"), the First Supplementary Information Memorandum dated 15 September 2022 ("First Supplementary Information Memorandum"), the Second Supplementary Information Memorandum dated 16 February 2024 ("Second Supplementary Information Memorandum"), the Third Supplementary Information Memorandum dated 24 July 2024 ("Third Supplementary Information Memorandum") and the Fourth Supplementary Information Memorandum dated 15 October 2025 ("Fourth Supplementary Information Memorandum") (collectively, the "Information Memorandums") has been reviewed and approved by the directors of AmFunds Management Berhad and they collectively and individually accept full responsibility for the accuracy of all 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 this Fifth Supplementary Information Memorandum false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has not authorised or recognised the Income and Growth Fund ("Fund") and a copy of this Fifth Supplementary Information Memorandum has not been registered with the Securities Commission Malaysia.

The lodgement of this Fifth Supplementary Information Memorandum should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in this Fifth Supplementary Information Memorandum.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of AmFunds Management Berhad responsible for the Fund and takes no responsibility for the contents in this Fifth Supplementary Information Memorandum. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Fifth Supplementary Information Memorandum, 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.

ADDITIONAL STATEMENTS

An investment in the Fund carries with it a degree of risk. The value of units and the income from it, if any, may go down as well as up, and investment in wholesale fund involve risks including the risk of total capital loss and no income distribution. Sophisticated Investors should consider the risk factors set out under the heading Risk Factors in the Information Memorandums.

Statements made in the Information Memorandums are based on the law and practice currently in force in Malaysia and are subject to changes in such law and practices.

Any reference to a time or day in the Information Memorandums shall be a reference to that time or day in Malaysia, unless otherwise stated.

No person has been authorised to issue any advertisement or to give any information, or to make any representations in connection with the offering, placing, subscription, sale, switching or redemption of units in the Fund other than those contained in the Information Memorandums and, if issued, given or made, such advertisement, information or representations must not be relied upon by an investor. Any purchase made by any person on the basis of statements or representations not contained in or inconsistent with the information and representations in the Information Memorandums will be solely at the risk of the Sophisticated Investor. Sophisticated Investors may wish to consult their independent professional adviser about the suitability of the Fund for their investment needs.

The Information Memorandums do not constitute an offer or solicitation to anyone in any jurisdiction in which such offer or solicitation is not authorised or to any person to whom it is unlawful to make such offer or solicitation.

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The Manager has the right to reject any application by a US Person. However, if you are investing through our appointed distributor who operates under a nominee system of ownership, kindly consult the respective distributor accordingly.

THE FUND MAY DECLARE DISTRIBUTION OUT OF CAPITAL. IF THE FUND DECLARE DISTRIBUTION OUT OF CAPITAL, THE CAPITAL OF THE FUND MAY BE ERODED AS THE DISTRIBUTION IS ACHIEVED BY FORGOING THE POTENTIAL FOR FUTURE CAPITAL GROWTH AND THIS CYCLE MAY CONTINUE UNTIL ALL CAPITAL IS DEPLETED.

PERSONAL DATA

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

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

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

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Unless otherwise provided in this Fifth Supplementary Information Memorandum, all the capitalized terms used herein shall have the same meanings ascribed to them in the Information Memorandums.

EXPLANATORY NOTE

This Fifth Supplementary Information Memorandum has been issued to inform Sophisticated Investors of the following, but not limited to:

- the removal of the accompanying notes under the “Investment Objective”;
- the update made to the accompanying notes of “Investor Profile”;
- the update made to the disclosure of “Unclaimed Moneys”; and
- other editorial, general and administrative updates.

A. THE FUND’S DETAILED INFORMATION

Page 9 of the Information Memorandum

The accompanying notes under “**Investment objective**” in Section 3.1 Fund Information is hereby deleted and replaced with the following:

Investment objective	<p>The Fund seeks to provide regular income and to a lesser extent long-term capital appreciation by investing in the Target Fund which will be investing in equities, debt securities and convertible securities.</p> <p><i>Note: Any material change to the investment objective of the Fund would require Unit Holders’ approval.</i></p>
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Page 10 of the Information Memorandum and page 3 of the Fourth Supplementary Information Memorandum

The “**Distribution policy**” under Section 3.1 Fund Information is hereby deleted and replaced with the following:

Distribution policy	<p><u>RM-Hedged Class</u></p> <p>Distribution, if any, will be made on a monthly basis and can be in the form of cash (by telegraphic transfer) or unit (by reinvestment into units of the Class).</p> <p><u>Other Classes</u></p> <p>Distribution, if any, will be made on a monthly basis and will be reinvested into the respective Classes. However, the Manager may at its sole discretion allow distribution in the form of cash.</p> <p>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.</p> <p>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.</p>
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	<p><i>Notes:</i></p> <p><i>Distribution amount (if any) for each of the Classes could be different subject to the sole discretion of the Manager.</i></p> <p><i>If the distribution earned does not exceed the amount 500 in the currency of the respective Class(es), it will be automatically reinvested.</i></p>
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Page 10 of the Information Memorandum

The accompanying notes under “**Investor profile**” in Section 3.1 Fund Information is hereby deleted and replaced with the following:

Investor profile	<p>The Fund is suitable for Sophisticated Investors seeking:</p> <ul style="list-style-type: none"> • regular income* and to a lesser extent long-term** capital appreciation on their investments; and • an investment portfolio of equities, debt securities and convertible securities. <p><i>Notes:</i></p> <p><i>*Distribution (if any) is paid out on a monthly basis.</i></p> <p><i>**Long-term refers to an investment horizon of at least five (5) years.</i></p>
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B. TRANSACTION INFORMATION

Page 38 of the Information Memorandum

The information in relation to “Unclaimed Moneys” under Section 7.6 “Unclaimed Moneys” are hereby revised and replaced with the following:

Any moneys payable to you which remains unclaimed (hereinafter referred to as “unclaimed amount”) for a period of not less than two (2) years from the date of payment or such other period as may be prescribed by the Unclaimed Moneys Act 1965 (as amended by the Unclaimed Moneys (Amendment) Act 2024) will be paid to Registrar of Unclaimed Moneys in accordance with the requirements of the said Act. Thereafter, all claims need to be made to the Registrar of Unclaimed Moneys.

Unit Holders may claim the unclaimed amount from the Registrar of Unclaimed Moneys.

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