



Powered by Group Wealth Management

AmFunds Management Berhad
198601005272 (154432-A)

India Growth Fund ("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 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 of 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:

- 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.

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.

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?

India Growth Fund is a retail feeder fund issued by AmFunds Management Berhad (the “Manager”) that aims to achieve long-term capital growth by investing in equity markets of the Indian subcontinent, including India, Pakistan, Sri Lanka and Bangladesh.

Who is the Fund suitable for?

The Fund is suitable for investors seeking:

- capital growth on their investments;
- a long-term* investment horizon; and
- investment exposure in the India market.

Notes:

* Long term means the investment horizon should at least be five (5) years.

What am I investing in?

Fund Category	Retail (feeder fund).
Fund Type	Growth.
Investment Objective	The Fund aims to achieve long-term capital growth by investing in equity markets of the Indian subcontinent, including India, Pakistan, Sri Lanka and Bangladesh. <i>Notes: Any material change to the investment objective of the Fund would require Unit Holders' approval.</i>
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 Allianz India Equity (the “Target Fund”), while the balance of the Fund's NAV will be invested in deposits and money market instruments for liquidity purposes and/or derivative for hedging purposes. This implies that the Fund has a passive strategy. The Fund will not be adopting any temporary defensive strategies in response to market conditions. All investment decisions are left with the fund manager of the Target Fund. Please refer to “Risk of a Passive Strategy” and “Risk of not Meeting the Fund's Investment Objective” under Risk Factors chapter for more details. <i>Note: A replacement of this Target Fund would require Unit Holder's approval.</i>
Asset Allocation	<ul style="list-style-type: none"> • A minimum of 85% of the Fund's NAV in the Target Fund; and • A maximum of 15% of the Fund's NAV in deposits and money market instruments for liquidity purposes and/or derivative for hedging purposes.
Base Currency	USD.
Performance Benchmark	MSCI India Total Return Net ¹ (in USD) (available at www.msci.com) <i>Note: The benchmark does not imply that the risk profile of the Fund is the same as the risk profile of the benchmark. Investors of the Fund will assume a higher risk compared to the benchmark. Hence, the returns of the Fund may be potentially higher due to the higher risk faced by the investors.</i>
Launch Date	2 January 2025
Offer Price	RM Class: RM1.0000 RM-Hedged Class: RM1.0000 USD Class: USD1.0000
Income Distribution Policy	Subject to the availability of income, distribution (if any) is incidental. <i>Note: Any distribution declared, at the Manager's sole and absolute discretion, may be in the form of cash and/or units.</i>

Target Fund's Information

Name of Target Fund	Allianz India Equity.
Management Company of Target Fund	Allianz Global Investors GmbH (AllianzGI).
Investment Manager of Target Fund	Allianz Global Investors Asia Pacific Limited (AllianzGI AP). Allianz Global Investors Singapore Limited (AllianzGI SG).
Domicile	Luxembourg.
Regulatory Authority of the Target Fund	Commission de Surveillance du Secteur Financier (CSSF).
Base Currency of the Target Fund	USD.
Date of Establishment	17 December 2008.
Name of Share Class	Class AT* USD of the Target Fund <i>Note: *The share class is an accumulating share class</i>
Investment Objective	The investment objective of Target Fund is geared towards generating long-term* capital growth by investing in equity markets of the Indian Subcontinent, including India, Pakistan, Sri Lanka and Bangladesh. <i>Note: *Long term means the investment outlook should at least be five (5) years.</i>
Investment Strategy	The investment strategy and principles of the Target Fund are as follows: - <ul style="list-style-type: none"> a) a minimum 70% of the Target Fund's assets are invested in equities as described in the investment objective of the Target Fund; b) less than 30% of the Target Fund's assets may be invested in equities other than described in the investment objective of the Target Fund; c) German investment tax act ("GITA") restriction (alternative 1) applies, the Target Fund classify as an equity-fund; d) Hong Kong Restriction applies*; e) "Versicherungsaufsichtsgesetz" (VAG) investment restriction applies*; f) a maximum 15% of the Target Fund's assets may be invested in convertible debt securities, thereof maximum 10% of the Target Fund's asset may be invested in contingent convertible bonds*; g) a maximum 25% of Target Fund's assets may be invested in money market instruments and/or held in time deposits and/or (up to 20% of Target Fund's assets) in deposits at sight and/or (up to 10% of Target Fund's assets) in money market funds for liquidity management; and h) a maximum 10% of the Target Fund's assets may be invested in an undertaking for collective investment in transferable securities (UCITS) and/or an undertaking for collective investment other than UCITS (UCI). i) where a country and/or region is referred to in the investment objective (or in the investment restriction), a Target Fund will make investments which have exposure or connection to such country and/or region. Such investments include equities of companies listed on a Regulated Market or incorporated, with a registered office or principal place of business, or that generate a material share of sales or profits in such country and/or region, as well as companies under common management or control of, or have substantial direct or indirect participation in, the foregoing companies. j) the Target Fund is managed in reference to a benchmark. A benchmark is always used for a Target Fund's performance measures if not otherwise referred to in the Target Fund's individual investment restrictions. A benchmark may be used also for a Target Fund's portfolio composition, where such case is explicitly referred to in the Target Fund's individual investment restrictions. In both cases, the Investment Manager's aim is to outperform the benchmark. <i>Note: *The Target Fund is an equity fund which does not intend to invest in the debt securities.</i>

Note: The Fund may be terminated without obtaining unit holders' approval in the event the Fund size is small, i.e. NAV is less than RM20 million or such other amount as the Manager and the Trustee may jointly deem it to be uneconomical for the Manager to continue managing the Fund, provided that it is also in the best interests of the unit holders to terminate the Fund.

Who am I investing with?

Manager	: AmFunds Management Berhad ("AFM")
Trustee	: AmanahRaya Trustees Berhad
Trustee's Delegate (Custodian)	: Deutsche Bank (Malaysia) Berhad
Taxation Advisor	: 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 Amlslamic Funds Management Sdn Bhd, AmlInvestment Bank Berhad, AmlInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad.

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, 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 trades 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 reports 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 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, which will result in a decline in the fund's net asset value.
Inflation Risk	This is the risk that investors' investment in the fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce investors' purchasing power even though the value of the investment in monetary terms has increased.
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. For example, any non-compliance with internal policies, investment mandate, the deed, relevant law or guidelines due to factors such as human error or weaknesses in operational process and systems, may adversely affect 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 deeds, securities law or guidelines issued by the regulators relevant to each party, which may adversely affect the performance of a unit trust fund when the manager or the trustee takes action to rectify the non-compliance.
Loan/Financing Risk	This risk occurs when investors take a loan/financing to finance their investment. The inherent risk of investing with borrowed/financed money includes investors being unable to service the loan/financing payments.
Country Risk	Investments of the fund in any country may be affected by changes in the economic and political climate, restrictions on currency repatriation or other developments in the law or regulations of the countries in which the fund invests in. For example, the deteriorating economic condition of the countries may adversely affect the value of the investments undertaken by the fund in those affected countries. This in turn may cause the net asset value or prices of units to fall.
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 continue to be subject to the risk factors inherent in the Fund.

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 a 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. In addition, it should be noted that the Fund's investment in the Target Fund may still be exposed to currency gains or losses resulting from fluctuations in foreign exchange rates between the base currency of the Target Fund and the other currencies which the Target Fund may be exposed to.
Income Distribution Risk	It should be noted that the distribution of income is not guaranteed. Circumstances preventing the distribution of income include, among others, insufficient realised returns to enable income distribution. Distribution of income (if any) should only be made from realised gains or realised income.
Liquidity Risk	The Fund will be investing a minimum of 85% of its NAV 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.
Taxation Risk / Withholding Tax Risk	This is the risk that the proceeds from the sale of securities and/or the receipt of income may be subject to tax, levies, duties or other charges imposed by the authorities in Luxembourg.

Specific risks associated with the Target Fund

Investment in the Target Fund are associated to the following risks:
<ul style="list-style-type: none"> • India Investment Risk • Asset Allocation Risk • Company-Specific Risk • Country and Region Risk • Currency Risk • Small capitalisation / Mid capitalisation Companies Risk • Derivatives Risk • Emerging Market Risk • General Market Risk • Liquidity Risk • Local Tax Risk
These risks of the Target Fund are elaborated in the Fund's prevailing Prospectus and its supplementary(ies) (if any).

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" 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	Up to 5.00% of the NAV per unit of the Class(es) <i>Note: There will be no entry charge for all employees of AMMB Holdings Berhad and its subsidiaries.</i>
Exit Penalty	There is no exit penalty for this Fund.
Transfer Fee	Nil.
Bank Charges/Fees	Bank charges or fees are incurred only upon redemptions.
Switching Fee	<i>Switching between funds managed by the Manager</i> Unit holders are only allowed to switch to other funds where the currency denomination is the same as the fund switched out. For switches between any of the funds managed by the Manager, unit holders will be charged on the differences of the entry charge between the funds switched, which is up to a maximum of 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. <i>Switching between Classes of the Fund</i> Unit Holders are allowed to switch between Class(es) of the Fund, provided that the Class(es) is denominated in the same currency.

What are the key ongoing fees charged to the Fund?

Annual Management Fee	Up to 1.80% of the of the Fund's NAV attributable to the Class(es)
Annual Trustee Fee	Up to 0.05% per annum of the NAV of the Fund.

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

All-in-Fee	Up to 2.50% p.a. of the NAV of the Target Fund <i>The fees and expenses of the Investment Manager, UCI Administration Agent and depositary will be covered by the All-in-Fee. There will be no double charging of management fee.</i>
Taxe d' Abonnement	0.05% p.a. of the NAV of the Target Fund

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; 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	RM Class: RM1,000 RM-Hedged Class: RM1,000 USD Class: USD1,000
Minimum Additional Investment	RM Class: RM500 RM-Hedged Class: RM500 USD Class: USD500
Submission of Application	Monday to Friday (except public holiday).
Cut-Off Time	The cut-off time is 4.00 p.m. on any Business Day. <ul style="list-style-type: none"> • If an application with complete documentation is accepted by us and receipt of payment from you (upon our advice) before 4.00 p.m. on a Business Day, we will process your application on the same Business Day. • If an application with complete documentation is accepted by us and receipt of payment from you (upon our advice) after 4.00 p.m. on a Business Day or on a non-Business Day, we will process your application on the next Business Day. <i>Notes:</i> <ul style="list-style-type: none"> • <i>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 a non-Business Days although Bursa Malaysia and/or commercial banks in Kuala Lumpur are open, if the market in which the Fund is invested in</i>

	<p>are closed for business. This is to ensure that investors are given a fair valuation of the Fund when making subscriptions or redemptions. This information will be communicated to investors via the Manager's website at www.aminvest.com. Alternatively, you may contact our Customer Service at (603) 2032 2888.</p> <ul style="list-style-type: none"> • 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. • Investors should note that different distributors may have different cut-off times in respect of receiving application request. Investors 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.
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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 / Switching	1,000 units.
Minimum Holding/ Balance	1,000 units
Submission of Redemption Request	Monday to Friday (except public holiday).
Access to Money	<p>Redemption request can be made on any Business Day by completing the transaction form.</p> <ul style="list-style-type: none"> • If a redemption request with complete documentations is accepted by us or our appointed distributors before 4.00 p.m. on a Business Day, it will be processed at the closing NAV per unit of the same Business Day. • If a redemption request with complete documentations is accepted by us or our appointed distributors after 4.00 p.m. on a Business Day or on a non-Business Day, it will be processed at the closing NAV per unit of the next Business Day. • Under normal circumstances, the redemption proceeds will be paid to Unit Holders within eight (8) Business Days* of receiving the redemption request with complete documentation. <p>Notes:</p> <ul style="list-style-type: none"> • <i>*However, if the redemption request submitted by the Fund to the Target Fund is deferred on a valuation day of the Target Fund due to the total net outflow from the Target Fund exceeding 10% of the NAV of the Target Fund on that valuation day, the redemption may be deferred from the above processing timeline (i.e., eight (8) Business Days). The Manager will mirror the redemption process of the Target Fund. The Management Company will take up to six (6) Business Days (included absolute discretion defer which shall not exceed two (2) valuation days as prescribed in Section 4.7 of the prospectus) to pay the redemption monies to the Fund. Subsequently, the redemption monies will be paid to the Unit Holders within five (5) Business Days, from the Fund's receipt of the redemption monies from the Target Fund. This means the Manager may take up to eleven (11) Business Days to pay the redemption proceeds to Unit Holders when a deferral of redemption is triggered.</i> • 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.
Cooling-Off Rights	<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 and will not be available for subsequent investments. 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 you pursuant to your exercise of a cooling-off right shall be the sum of:</p> <ol style="list-style-type: none"> 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 the entry charge per unit originally imposed on the day the units were purchased. <p>Unit holders shall be refunded within seven (7) Business Days from the receipt of the cooling-off application by the Manager.</p>
Cooling-Off Period and Rights	You may exercise cooling-off rights within six (6) Business Days commencing from the date the application for units is received by the Manager. This is, however, only available on your first investment with the Manager.

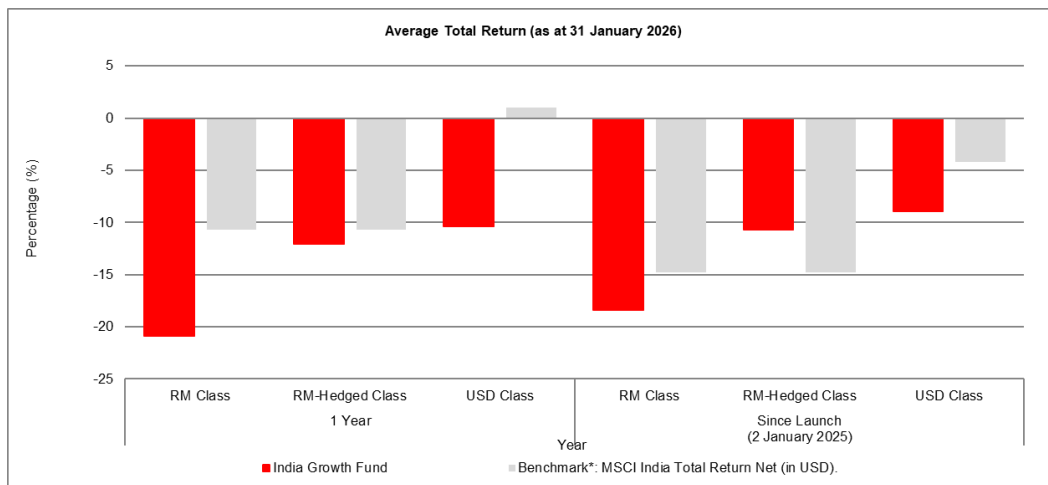
Note: The Manager reserves the right to change the stipulated amount from time to time. You may request for a lower amount subject to the Manager's discretion to accept.

No withdrawals will be paid in cash under any circumstances.

Fund Performance

Average Total Return (as at 31 January 2026)

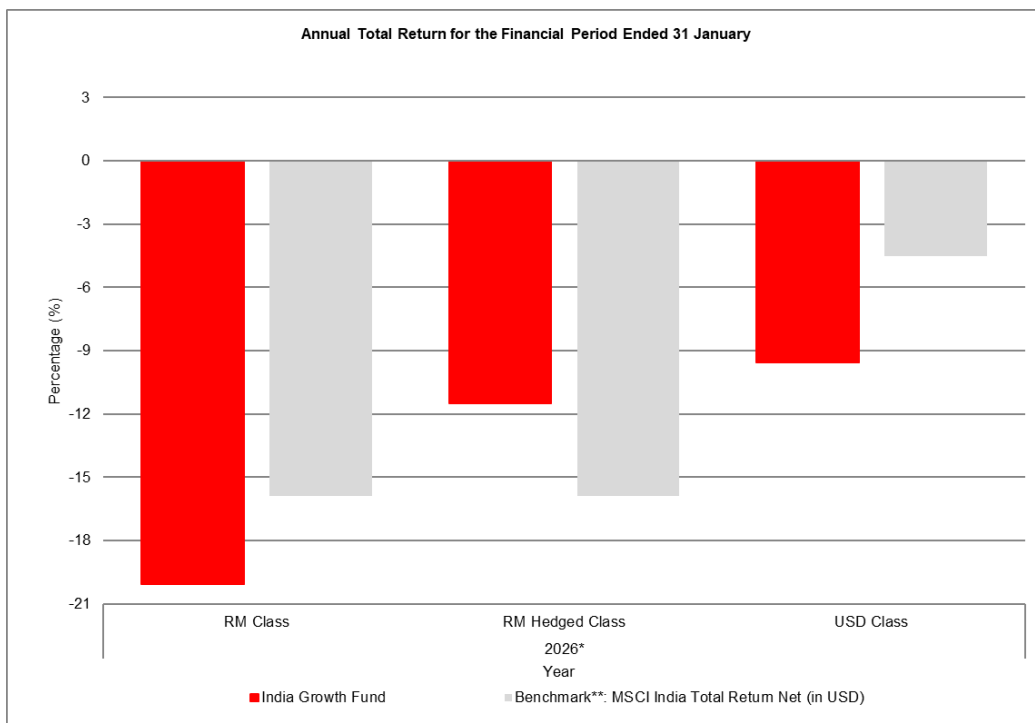
	1 Year			Since Launch (2 January 2025)		
	RM Class	RM Hedged Class	USD Class	RM Class	RM Hedged Class	USD Class
India Growth Fund	-20.91	-12.06	-10.37	-18.73	-10.69	-8.90
Benchmark*: MSCI India Total Return Net (in USD)	-10.66	-10.66	0.97	-14.80	-14.80	-4.21



Benchmark* MSCI India Total Return Net (in USD) (Available at www.aminvest.com)
Source Benchmark Return: AmFunds Management Berhad
Source Fund Return: Novagni Analytics and Advisory Sdn. Bhd.

Annual Total Return for the Financial Period Ended 31 January

	2026*		
	RM Class	RM Hedged Class	USD Class
India Growth Fund	-20.05	-11.48	-9.57
Benchmark**: MSCI India Total Return Net (in USD)	-15.88	-15.88	-4.54



*Total actual return for the financial period from 2 January 2025 (date of launch) to 31 January 2026
Benchmark** MSCI India Total Return Net (in USD) (Available at www.aminvest.com)
Source Benchmark Return: AmFunds Management Berhad
Source Fund Return: Novagni Analytics and Advisory Sdn. Bhd.

1 Year Fund Performance Review

RM Class	For the financial period under review, the Fund registered a negative return of 20.05% which is entirely capital in nature.
RM-Hedged Class	For the financial period under review, the Fund registered a negative return of 11.48% which is entirely capital in nature.
USD Class	For the financial period under review, the Fund registered a negative return of 9.57% which is entirely capital in nature.

Basis of calculation and assumptions

The Fund performance is calculated based on NAV 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 Period Ended 31 January 2026
PTR (times)	3.05
Remarks	Nil

Distribution

No distribution was declared by the Fund for the financial period ended 31 January.

**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. 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 |
| (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:

- | | | |
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| (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):

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| (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 |

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