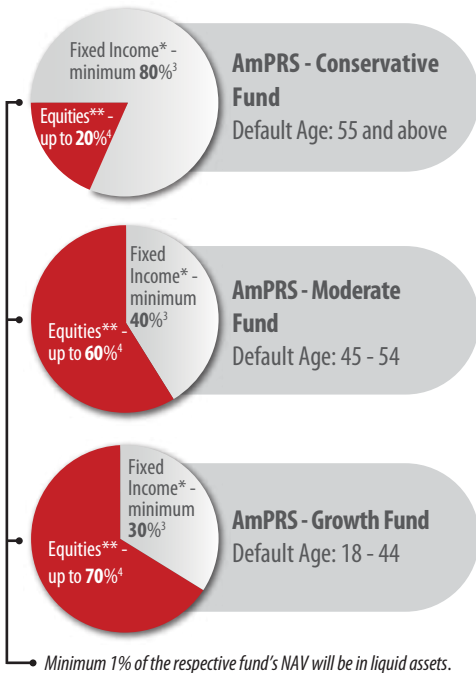


AmPRS Fund Offerings

Default Funds (AmPRS core funds¹)

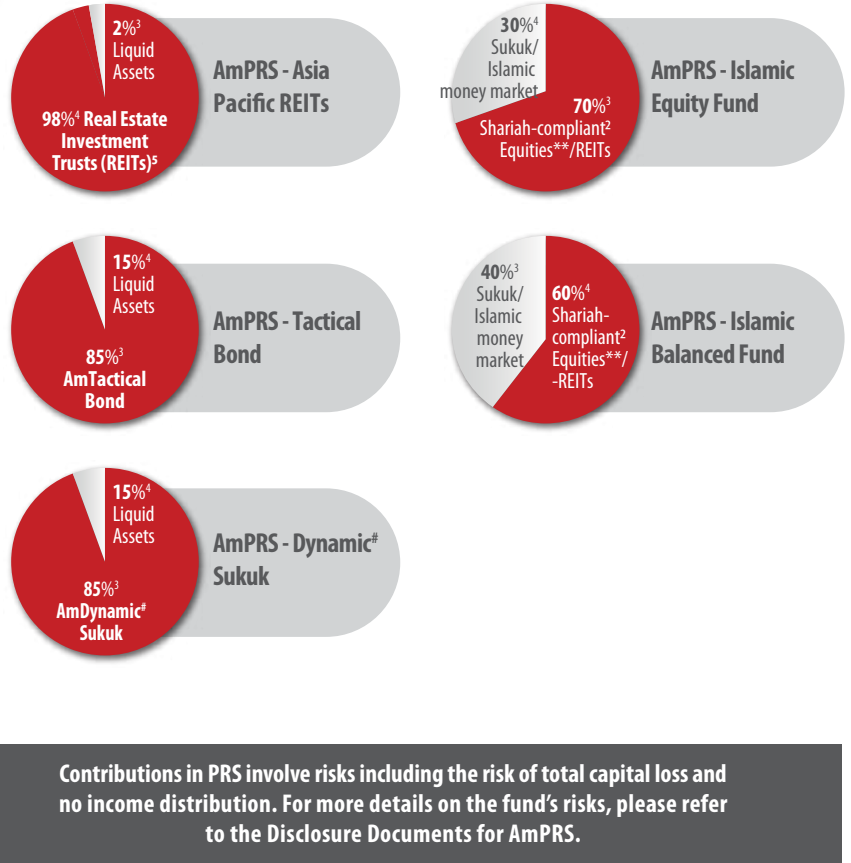
If you are unsure and do not have any preferences, AmInvest shall assist by placing your contributions into one of the default option fund based on your age group. The younger you are, the more risks you can afford to take; as you have more time to withstand and recover from market movements.



OR

Build Your Own Portfolio (AmPRS non-core funds)

Choose one or more funds to invest according to your needs.



Notes & Sources:

* Fixed income includes money market instruments.

** Equities include equity related securities.

1. PRS default option for core funds offer a packaged mix of underlying asset classes that provides growth, moderate and conservative risk returns based on evolving life stages towards retirement.
Source: www.ppa.my
2. While our Shariah-compliant funds have been structured to conform to Shariah principles, investors should seek their own independent Shariah advice prior to contributing to any of our Shariah-compliant funds.
3. Minimum allocation based on Fund's NAV.
4. Maximum allocation based on Fund's NAV.
5. 70-98% of AmAsia Pacific REITs' NAV will be invested in REITs; between 2-30% of the NAV in liquid assets.

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