

ANNOUNCEMENT

NOTICE

To all unit holders of Income and Growth Fund

RE: Issuance of the Fourth Supplementary Information Memorandum in respect of Income and Growth Fund dated 15 October 2025

Dear Valued Unit Holders/Distributors,

We wish to inform you that we have lodged the Fourth Supplementary Information Memorandum in respect of Income and Growth Fund dated and effective 15 October 2025 (the "Fourth Supplementary Information Memorandum") with Securities Commission Malaysia. The Fourth Supplementary Information Memorandum is 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, and the Third Supplementary Information Memorandum dated 24 July 2024 for Income and Growth Fund.

This Fourth Supplementary Information Memorandum is issued to include the following, but is not limited to:

- the update made to the disclosure in "Definitions";
- the update made to the disclosure in "Distribution Policy";
- the update made to the disclosure in "Fees, Charges and Expenses"; and
- the update made to the disclosure in "Transaction Information".

For further details, kindly refer to the summary list of key amendments below. Should you require further information and clarification, please do not hesitate to contact us at:

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Fax: +602-2031 5210

Email: enquiries@aminvest.com

AmFunds Management Berhad

15 October 2025

Summary List of Key Amendments for the Fourth Supplementary Information Memorandum in respect of Income and Growth Fund dated 15 October 2025 (the “Fourth Supplementary Information Memorandum”). The Fourth Supplementary Information Memorandum is 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, and the Third Supplementary Information Memorandum dated 24 July 2024 for Income and Growth Fund.

Details	Prior disclosure in the Information Memorandums	Revised disclosure in the Fourth Supplementary Information Memorandum
Business Day	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 banks in Kuala Lumpur are open, if the markets in which the Fund is invested in are closed for business. This is to ensure that investors are given a fair valuation of the Fund when making subscriptions or redemptions.	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: (i) the markets in which the Fund is invested in are closed for business; and/or (ii) the management company or investment manager of the Target Fund declares a non-business day and/or non-dealing day. 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 you via our website at www.aminvest.com. Alternatively, you may contact our Customer Service at (603) 2032 2888.
Distribution policy	<u>RM-Hedged Class</u> Distribution, if any, will be made on a quarterly basis and can be in the form of cash (by telegraphic transfer) or unit (by reinvestment into units of the Class).	<u>RM-Hedged Class</u> 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).

	<u>Other Classes</u> Distribution, if any, will be made on a quarterly basis and will be reinvested into the respective Classes. However, the Manager may at its sole discretion allow distribution in the form of cash. 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. <i>Notes:</i> <i>Distribution amount (if any) for each of the Classes could be different subject to the sole discretion of the Manager.</i> <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>	<u>Other Classes</u> 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. 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. <i>Notes:</i> <i>Distribution amount (if any) for each of the Classes could be different subject to the sole discretion of the Manager.</i> <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>
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Switching facility	<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 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 Class(es) of the Fund</i> Unit Holders are not allowed to switch between Class(es).	<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 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 Class(es) 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.
Transfer facility	Transfer facility is not available for this Fund.	Transfer of the Fund's units is allowed. Transfer of units of the Fund to US Person is not allowed. You can transfer all or some of your investments to another person by simply completing a transfer form and signed by both parties (transferor and transferee). A full set of account opening document is also required to be filled by the transferee if he/she is a new investor to the Manager. We may, at our absolute discretion without giving any reason, refuse to register a transfer.