ANNOUNCEMENT

NOTICE
To all Unit Holders / Distributors of AmIslamic Fixed Income Conservative ("Fund")

RE: Fund Termination Notice

Dear Valued Unit Holders / Distributors,

Thank you for investing with us.

The Fund was launched on 9 January 2012 as a Shariah-compliant unit trust fund which seeks to provide capital appreciation over the short to medium-term by investing in a portfolio consisting of fixed income instruments that comply with Shariah Principles by investing a minimum of 70% of its net asset value ("NAV") in Sukuk, while maintaining a weighted average portfolio duration of one (1) to three (3) years and carry a minimum long-term credit rating of A3 by RAM Rating Services Berhad ("RAM") or its equivalent as rated by a local or global rating agency. Despite our continuous efforts, the Fund's size stood at RM271,236.90 as at 19 November 2026.

Having considered the Fund's total expense ratio ("TER") relative to its size, the ongoing costs of maintaining the Fund and the interests of Unit Holders, and following consultation with the trustee, we have decided to terminate and wind up the Fund pursuant to Clause 12.2.1 of the Fund's deed and Section 13.6 of its prospectus. The ongoing costs, including audit fees, tax adviser fees, trustee fees and management fees, would result in a relatively higher TER, which would not be optimal for investors.

Pursuant to Clause 12.2.1 of the Fund's deed and Section 13.6 of the Fund's prospectus, we may terminate and wind up the Fund without obtaining prior approval from Unit Holders where the applicable conditions under those documents are satisfied. Following consultation with the trustee, we have determined that it is uneconomical to continue managing the Fund and that the termination is in the best interests of Unit Holders.

In view of the impending termination of the Fund, please be informed that all subscriptions and switching of units into the Fund have ceased with effect from 25 November 2026. We shall commence the liquidation of the Fund's investments on 20 January 2027 ("Commencement Date") and the liquidation is expected to be completed by 4 February 2027 ("Termination Date"), subject to prevailing market and settlement conditions. During this liquidation period, the Fund may not be able to fully adhere to its investment objective and strategy.

You may consider the following options for your investment:

Options Available	Description	Cut-Off Date
Option 1: Switch Your Units	You may switch your units in the Fund into units of another fund managed by us, subject to the terms and eligibility requirements of the fund. Please note that switching may only be made into a fund or class denominated in the same currency.	19 January 2027 4.00 p.m.

	Unit Holders will be charged on the differences of entry charge between funds switched, which is up to a maximum of 6.00% 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. If you purchased your units through a distributor, you may only switch into a fund available through that distributor. Please contact your distributor for details. A switching request received and accepted by us by 4.00 p.m. on a business day will be processed at the applicable NAV per unit in accordance with the relevant offering documents. We will not accept switching requests after 4.00 p.m. on 19 January 2027. **Important**: The investment objective, policy, strategy and risks of another fund may differ from those of the Fund. Please review the relevant offering document before making an investment decision. Our Client Service Officers or your distributor can provide factual information on available funds. If you require financial advice tailored to your personal circumstances, please consult a licensed financial adviser.	
<u>Option 2:</u> Redemption Before Termination	Should you choose not to continue holding your units or switch them into another fund, you may redeem your units by submitting a duly completed transaction form to us or your distributor. A redemption request received and accepted by us by 4.00 p.m. on a business day will be processed at the applicable NAV per unit in accordance with the Fund's prospectus. Your distributor may impose an earlier cut-off time or date. We will not accept redemption requests after 4.00 p.m. on 19 January 2027.	19 January 2027 4.00 p.m.
<u>Option 3:</u> Continue Holding Until Termination	You may continue holding your units in the Fund. In this case, no action is required from you. After the Fund's investments have been liquidated and provision has been made for its liabilities and permitted expenses, the remaining proceeds will be distributed to Unit Holders in proportion to their	Not applicable

	respective unit holdings. Payment will be made using the payment instructions recorded for your account, subject to the deed and applicable operational requirements. If your units are held through a distributor, please contact the distributor regarding payment arrangements.	

The winding-up exercise, including the Fund's audit, is expected to be completed by 2 April 2027. Legal and administrative costs incurred specifically in connection with the termination will be borne by us. The Fund's final audit and other expenses permitted under the deed will be paid from the Fund's assets and will reduce the amount available for distribution. These Fund-borne expenses are currently estimated to be approximately RM17,290.

Please ensure that your contact and payment details are current. If you invested through a distributor, please contact the distributor to update your details and confirm the applicable transaction and payment arrangements.

We thank you for your continued support. Should you require further information or clarification, please do not hesitate to contact us at:

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Email: enquiries@aminvest.com

AmFunds Management Berhad
25 November 2026