

# AmGold Plus Fund

## About AmInvest

AmInvest funds span across different asset classes over four decades, providing both conventional and Shariah-compliant solutions to retail and institutional investors.

## Key reasons to invest in AmGold Plus Fund (the “Fund”)

**This material is intended for Sophisticated Investors\* only and is not intended for non-sophisticated investors.**

### 1 Malaysia’s first fund providing exposure to the performance of a diversified basket of physical precious metals\*\*

Exposure in four major precious metals: gold, silver, platinum and palladium, through a single fund for resilient opportunities across market cycles.



#### Key Benefits

- ✓ **Store of value** - Gold and silver have preserved wealth across centuries, especially during economic uncertainty.
- ✓ **Inflation hedge** - Precious metals can help protect purchasing power when inflation rises.
- ✓ **Crisis protection** - Tend to perform well during market turmoil, geopolitical events, and financial crises.
- ✓ **Multiple demand drivers** - Used in investment, industry, technology, and jewellery – supporting long-term demand.
- ✓ **Global liquidity** - Deep, liquid markets accessible worldwide.

\*\* Source: Based on the funds’ investment objectives listed under Commodity Precious Metals category, Lipper Malaysia as of 30 December 2025

### 2 Potential diversification benefits within the precious metals sector

Different market drivers, such as demand and supply constraints, impact the performance of precious metals differently. Investing across multiple precious metals help reduce potential volatility and strengthen portfolio resilience.

Returns of Precious Metals Sectors							
2018	2019	2020	2021	2022	2023	2024	2025
20.2% Palladium	50.0% Palladium	46.8% Silver	-4.3% Gold	7.5% Platinum	14.6% Gold	25.5% Gold	72.1% Platinum
-0.9% Gold	21.7% Precious Metals	29.3% Precious Metals	-8.8% Precious Metals	3.7% Silver	4.0% Precious Metals	21.5% Silver	59.8% Silver
-1.7% Precious Metals	20.8% Platinum	22.9% Palladium	-10.2% Platinum	0.7% Precious Metals	-0.6% Silver	20.0% Precious Metals	50.3% Precious Metals
-8.3% Silver	18.4% Gold	24.6% Gold	-12.8% Silver	0.4% Gold	-3.0% Platinum	-8.7% Platinum	46.6% Gold
-14.8% Platinum	16.7% Silver	12.2% Platinum	-15.8% Palladium	-10.0% Palladium	-36.0% Palladium	-20% Palladium	35.9% Palladium

Note: The table is for illustration purposes only and does not represent the actual total returns of the portfolio holdings of the Target Fund. Past performance is not necessarily indicative of future performance and that unit prices and investment returns may go down, as well as up.

Source: Bloomberg, Aberdeen Investments, data from 31 December 2018 to 30 September 2025  
Index proxies: Precious Metals = GLTRI Index, Gold = GOLDLNP Index, Silver = SLVRLN Index, Platinum = PLTMLNPM Index, Palladium = PLDMLNPM Index. Precious Metals in the above table and subsequent calculations, tables and charts within this document are evaluated using the abrdn Physical Precious Metals Basket Index which reflects the daily performance of an investment in a precious metals basket with the following fixed components: gold, silver, platinum and palladium.

### 3 Low correlation to equities to stabilise your portfolio

- ✓ Precious metals have historically shown low correlation to equities, potentially reducing overall portfolio risk.
- ✓ GLTR’s<sup>1</sup> 10-year correlation<sup>2</sup> with the S&P 500 is just 0.18.

Source: Aberdeen Investments, Fund Factsheet, as of September 2025

<sup>1</sup> abrdn Physical Precious Metals Basket Shares ETF (“GLTR”) index is a benchmark for investors interested in the performance of precious metals. It tracks the performance of a basket of physical precious metals, including gold, silver, platinum and palladium.

<sup>2</sup> Correlation is the extent to which the values of two indices have historically moved in tandem with one another, measured on a scale of -1 to +1. Perfect positive correlation (+1) means that as one index increases or decreases, the other index moves lockstep in the same direction. A correlation of -1 means the two indices move in exactly inverse directions.

### 4 Leverage on the expertise of the Target Fund manager – Aberdeen Investments

A global asset manager overseeing USD504.1 billion in Assets Under Management (“AUM”).

Source: Aberdeen Investments, as at 30 June 2025

## Fund Information

Fund Type/Category	Growth/Wholesale (feeder fund)
Target Fund	abrdn Physical Precious Metals Basket Shares ETF (“GLTR”)
Investment Objective	The Fund seeks to achieve long-term capital appreciation by investing in one (1) collective investment scheme.

Note: Any material change to the investment objective of the Fund would require unit holders’ approval.

Asset Allocation	<ul style="list-style-type: none"> <li>• A minimum of 85% of the Fund’s Net Asset Value (“NAV”) in the Target Fund; and</li> <li>• A maximum of 15% of the Fund’s NAV in deposits and money market instruments for liquidity purposes and/or derivative for hedging purposes.</li> </ul>
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Investor Profile	<p>The Fund is suitable for <b>Sophisticated Investors*</b> seeking:</p> <ul style="list-style-type: none"> <li>• long-term<sup>†</sup> capital growth on their investments; and</li> <li>• to diversify their investment portfolio through exposure in precious metals.</li> </ul>
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Note: <sup>†</sup>Long term means the investment horizon should at least be five (5) years.

Specific Risks associated with the Fund	Risk of a passive strategy, risk of not meeting the fund’s investment objective, secondary trading risk, currency risk, distribution risk, redemption risk, liquidity risk and taxation risk/withholding tax risk
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Distribution Policy	Subject to the availability of income, distribution (if any) is incidental.
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Note: The Manager reserves the right to vary the frequency and/or amount of distribution for each of the Classes.

Trustee	Deutsche Trustees Malaysia Berhad
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## Fees and Charges

Entry Charge	Distribution Channel	Entry Charge
	Direct Sales	Up to 5.00% of the NAV per unit of the Class(es).
IUTA	Up to 5.00% of the NAV per unit of the Class(es).	

Exit Penalty	Nil
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Annual Management Fee	Up to 1.80% per annum (“p.a.”) of the Fund’s NAV attributable to the Class(es).
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Annual Trustee Fee	Up to 0.03% p.a. of the NAV of the Fund (excluding foreign sub-custodian fee and charges, where applicable).
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Note: The above fees and charges may be subject to any applicable taxes and/or duties imposed by the Government of Malaysia which are payable by the unit holder(s) and/or the Fund (as the case may be) at the prevailing rate.

**For more details of the Fund, please refer to the Information Memorandum.**

\*This material is intended for Sophisticated Investors only and is not intended for non-sophisticated investors. Please refer to the definition of “Sophisticated Investor” in the Information Memorandum.

Investments in the Fund involve risks including the risk of total capital loss and no income distribution. For more details on the Fund’s risks and Target Fund’s risks, please refer to the Information Memorandum.

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## Mengenai AmlInvest

Dana AmlInvest menjangkau kelas aset yang berbeza sejak lebih empat dekad, menyediakan kedua-dua penyelesaian konvensional dan patuh Syariah untuk pelabur runcit dan institusi.

## Sebab utama untuk melabur dalam AmGold Plus Fund (“Dana”)

**Bahan ini ditujukan hanya untuk Pelabur-pelabur Sofistikated\* dan tidak ditujukan untuk pelabur bukan sofistikated.**

### 1 Dana pertama di Malaysia yang memberikan pendedahan kepada prestasi bakul logam berharga fizikal yang dipelbagaikan\*\*

Pendedahan kepada empat logam berharga utama: emas, perak, platinum dan paladium melalui dana tunggal untuk peluang berdaya tahan merentas kitaran pasaran.



#### Manfaat Utama

- ✔ **Simpanan Nilai** - Emas dan perak mempunyai kekayaan terpelihara merentas abad, terutamanya semasa ketakpastian ekonomi.
- ✔ **Lindung nilai daripada inflasi** - Logam berharga boleh membantu melindungi kuasa beli apabila inflasi meningkat.
- ✔ **Perlindungan daripada krisis** - Menunjukkan prestasi yang baik ketika pasaran bergolak, berlaku peristiwa geopolitik dan krisis kewangan.
- ✔ **Berbilang pemacu permintaan** - Digunakan dalam pelaburan, industri, teknologi dan barang kemas – menyokong permintaan jangka panjang.
- ✔ **Kecairan global** - Pasaran yang mendalam, cair dan boleh diakses di seluruh dunia.

\*\* Sumber: Berdasarkan objektif pelaburan dana-dana yang tersenarai di bawah kategori Logam Berharga Komoditi, Lipper Malaysia setakat 30 Disember 2025

### 2 Manfaat kepelbagaian yang berpotensi dalam sektor logam berharga

Pemacu pasaran yang berbeza, seperti kekangan permintaan dan pengeluaran, memberi impak berbeza ke atas prestasi logam berharga. Melabur dalam pelbagai logam berharga akan membantu mengurangkan potensi ketaktentuan dan memperkukuh daya bertahan portfolio.

Pulangan Sektor Logam Berharga							
2018	2019	2020	2021	2022	2023	2024	2025
20.2% Paladium	50.0% Paladium	46.8% Perak	-4.3% Emas	7.5% Platinum	14.6% Emas	25.5% Emas	72.1% Platinum
-0.9% Emas	21.7% Logam Berharga	29.3% Logam Berharga	-8.8% Logam Berharga	3.7% Perak	4.0% Logam Berharga	21.5% Perak	59.8% Perak
-1.7% Logam Berharga	20.8% Platinum	22.9% Paladium	-10.2% Platinum	0.7% Logam Berharga	-0.6% Perak	20.0% Logam Berharga	50.3% Logam Berharga
-8.3% Perak	18.4% Emas	24.6% Emas	-12.8% Perak	0.4% Emas	-3.0% Platinum	-8.7% Platinum	46.6% Emas
-14.8% Platinum	16.7% Perak	12.2% Paladium	-15.8% Paladium	-10.0% Paladium	-36.0% Paladium	-20% Paladium	35.9% Paladium

Nota: Jadual ini hanyalah sebagai ilustrasi semata-mata dan tidak menunjukkan jumlah pulangan sebenar pengangan portfolio Dana Sasaran. Prestasi masa lalu bukan petunjuk prestasi masa hadapan dan harga unit dan pulangan pelaburan boleh turun dan juga naik.

Sumber: Bloomberg, Aberdeen Investments, data dari 31 Disember 2023 hingga 30 September 2025  
Proksi-proksi Indeks: Logam Berharga = Indeks GLTRI, Emas = Indeks GOLDLNP, Perak = Indeks SLVRLN, Platinum = Indeks PLTMLNPM, Paladium = Indeks PLDMLNPM. Logam Berharga dalam jadual di atas dan pengiraan, jadual dan carta seterusnya dalam dokumen ini dinilai menggunakan Indeks Bakul Logam Berharga Fizikal abrdn yang mencerminkan prestasi harian suatu pelaburan dalam bakul logam berharga dengan komponen tetap yang berikut: emas, perak, platinum dan paladium.

### 3 Korelasi yang rendah kepada ekuiti untuk menstabilkan portfolio anda

- ✔ Dari segi sejarah, logam berharga sentiasa menunjukkan korelasi yang rendah kepada ekuiti, berpotensi mengurangkan risiko portfolio secara keseluruhannya.
- ✔ Korelasi<sup>2</sup> 10 tahun GLTR<sup>1</sup> dengan S&P 500 hanya 0.18.

Sumber: Aberdeen Investments, Helaian Fakta Dana, pada September 2025

<sup>1</sup> Indeks (“GLTR”) ETF Saham Bakul Logam Berharga Fizikal abrdn ialah penanda aras bagi pelabur yang berminat dalam prestasi logam berharga. Ia menjejaki prestasi bakul logam berharga fizikal, termasuk emas, perak, platinum dan paladium.

<sup>2</sup> Korelasi ialah setakat mana nilai dua indeks mempunyai sejarah bergerak seiringan antara satu sama lain, diukur pada skala -1 kepada +1. Korelasi positif yang sempurna (+1) bermaksud apabila satu indeks naik atau turun, indeks yang satu lagi akan bergerak rapat dalam arah yang sama. Korelasi -1 bermaksud dua indeks tersebut bergerak betul-betul dalam arah songsang.

### 4 Memanfaatkan kepakaran pengurus Dana Sasaran – Aberdeen Investments

Pengurus aset global yang menyelia USD504.1 bilion Aset Di Bawah Pengurusan (AUM).

Sumber: Aberdeen Investments, seperti pada 30 Jun 2025

## Maklumat Dana

Jenis/Kategori Dana	Pertumbuhan/Borong (dana pembekal)
Dana Sasaran	abrdn Physical Precious Metals Basket Shares ETF
Objektif Pelaburan	Dana ini berusaha untuk menyediakan pertumbuhan modal dengan melabur dalam satu (1) skim pelaburan kolektif.

Nota: Sebarang perubahan besar kepada objektif pelaburan Dana akan memerlukan kelulusan pemegang unit.

Peruntukan Aset	<ul style="list-style-type: none"><li>• Minimum 85% daripada Nilai Aset Bersih (“NAB”) Dana akan dilaburkan dalam Dana Sasaran; dan</li><li>• Maksimum 15% daripada NAB Dana dalam deposit dan instrumen pasaran wang bagi tujuan kecairan dan/atau derivatif bagi tujuan lindung nilai.</li></ul>
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Profil Pelabur	Dana ini sesuai untuk <b>Pelabur-pelabur Sofistikated*</b> yang mencari: <ul style="list-style-type: none"><li>• pertumbuhan modal jangka panjang<sup>g</sup> ke atas pelaburan mereka; dan</li><li>• mempelbagaikan portfolio pelaburan melalui pendedahan kepada logam berharga.</li></ul>
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Nota: <sup>g</sup>Jangka panjang bermaksud jangka masa pelaburan hendaklah sekurang-kurangnya lima (5) tahun.

Risiko Khusus Berkaitan Dana	Risiko strategi pasif, risiko tidak memenuhi objektif pelaburan Dana, risiko dagangan sekunder, risiko mata wang, risiko pengagihan, risiko penebusan, risiko kecairan serta risiko percukaian/risiko cukai pegangan
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Polisi Pengagihan	Tertakluk kepada ketersediaan pendapatan, sebarang pengagihan (jika ada) adalah bersifat sampingan
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Nota: Pengurus berhak untuk mengubah kekerapan dan/atau jumlah pengagihan bagi setiap Kelas.

Pemegang Amanah	Deutsche Trustees Malaysia Berhad
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## Yuran dan Caj

Caj Masuk	Saluran Pengedaran	Caj Masuk
	Jualan Langsung	Sehingga 5.00% daripada NAB seunit bagi Kelas tersebut.
	IUTA	Sehingga 5.00% daripada NAB seunit bagi Kelas tersebut.

Penalti Keluar	Tiada
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Yuran Pengurusan Tahunan	Sehingga 1.80% setahun daripada NAB Dana yang berkaitan dengan Kelas tersebut
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Yuran Pemegang Amanah Tahunan	Sehingga 0.03% setahun daripada NAB Dana (tidak termasuk yuran dan caj sub-penjaga luar negara, jika berkenaan)
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Nota: Yuran dan caj di atas mungkin tertakluk kepada sebarang cukai dan/atau duti yang dikenakan oleh Kerajaan Malaysia yang perlu dibayar oleh pemegang unit dan/atau Dana (mengikut mana-mana yang berkenaan) pada kadar semasa.

**Untuk maklumat lanjut mengenai Dana tersebut, sila rujuk kepada Memorandum Maklumat.**

**\*Bahan ini ditujukan hanya untuk Pelabur-pelabur Sofistikated dan tidak ditujukan untuk pelabur-pelabur bukan sofistikated. Sila rujuk kepada definisi “Pelabur-pelabur Sofistikated” dalam Memorandum Maklumat.**

**Pelaburan dalam Dana melibatkan risiko termasuk risiko kehilangan keseluruhan modal dan tiada pengagihan pendapatan. Untuk maklumat lanjut mengenai risiko Dana dan risiko Dana Sasaran sila rujuk kepada Memorandum Maklumat.**

**Penafian** - Bahan iklan ini disediakan untuk tujuan makluman sahaja dan tidak boleh diterbitkan, diedarkan, diterbitkan semula atau diedarkan secara keseluruhan atau sebahagian, sama ada secara langsung atau tidak langsung, kepada mana-mana orang tanpa kebenaran bertulis terlebih dahulu daripada AmFunds Management Berhad [198601005272 (154432-A)] (“AmlInvest”). Bahan iklan tidak boleh ditafsirkan sebagai tawaran atau permohonan untuk pembelian atau penjualan mana-mana unit dalam dana borong AmlInvest. Pelabur hendaklah bertanggungjawab sepenuhnya untuk penggunaan dan pergantungan kepada apa-apa kandungan dalam bahan iklan ini. AmlInvest dan kakitangannya tidak akan bertanggungjawab terhadap pelabur untuk sebarang kerosakan, kerugian langsung, tidak langsung atau berbangkit (termasuk kehilangan keuntungan), tuntutan, tindakan, permintaan, liabiliti yang pelabur alami atau prosiding dan penghakiman yang dibawa atau ditentukan terhadap pelabur, dan kos, caj dan perbelanjaan yang ditanggung oleh pelabur atau untuk sebarang keputusan pelaburan yang pelabur telah buat dengan bergantung pada kandungan atau maklumat dalam bahan iklan ini. Pelabur adalah dinasihatkan untuk membaca dan memahami kandungan Memorandum Maklumat untuk AmGold Plus Fund bertarikh 30 Disember 2025, termasuk mana-mana tambahan berikutnya dari semasa ke semasa (“Memorandum Maklumat”) dan Lembaran Maklumat Produk (“PHS”), boleh didapati di [www.aminvest.com](http://www.aminvest.com), sebelum membuat sesuatu keputusan pelaburan. Memorandum Maklumat dan PHS tersebut telah diserahkan kepada Suruhanjaya Sekuriti Malaysia, yang tidak bertanggungjawab ke atas kandungannya. Kelulusan atau kebenaran Suruhanjaya Sekuriti Malaysia, atau pendaftaran, penyimpanan atau penyerahan Memorandum Maklumat dan PHS tidak bermakna atau menunjukkan bahawa Suruhanjaya Sekuriti Malaysia telah mencadangkan atau mengendors Dana tersebut. Suruhanjaya Sekuriti Malaysia tidak menyemak bahan iklan ini. Pelabur mungkin mahu mendapatkan nasihat daripada penasihat profesional sebelum membuat keputusan pelaburan. Unit Dana hanya akan diterbitkan apabila borang permohonan lengkap yang mengiringi Memorandum Maklumat diterima. Prestasi masa lalu bukan petunjuk kepada prestasi masa hadapan. Harga unit Dana dan pulangan pelaburan serta pengagihan pendapatan Dana yang boleh dibayar, jika ada, mungkin turun atau meningkat. Di mana pemecahan/pengagihan unit diisytiharkan, pelabur adalah dinasihatkan bahawa berikutan terbitan unit/pengagihan tambahan, Nilai Aset Bersih (“NAB”) setiap unit akan dikurangkan daripada NAB pemecahan pra unit/NAB merangkap pengagihan kepada NAB pemecahan pasca unit/NAB bekas pengagihan. Sila ambil perhatian bahawa jika pemecahan unit diisytiharkan, nilai pelaburan pelabur dalam Ringgit Malaysia akan kekal tidak berubah selepas pengagihan unit tambahan tersebut. Pelaburan dalam Dana tersebut terdedah kepada risiko strategi pasif, risiko tidak memenuhi objektif pelaburan Dana, risiko dagangan sekunder, risiko mata wang, risiko pengagihan, risiko penebusan, risiko kecairan serta risiko percukaian/risiko cukai pegangan. Sila rujuk Memorandum Maklumat untuk maklumat terperinci mengenai risiko khusus dana tersebut. Pelabur dinasihatkan untuk mempertimbangkan risiko ini dan risiko am lain yang telah diuraikan, serta yuran, caj dan perbelanjaan yang terlibat. Bahan iklan ini boleh diterjemahkan ke dalam bahasa selain Bahasa Inggeris. Sekiranya berlaku sebarang pertikaian atau kekeliruan yang timbul daripada versi terjemahan bahan iklan ini, versi bahasa Inggeris akan diguna pakai. Notis Privasi AmlInvest boleh diakses melalui [www.aminvest.com](http://www.aminvest.com).

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AmFunds Management Berhad 198601005272 (154432-A)  
Level 9 & 10, Bangunan AmBank Group  
55 Jalan Raja Chulan, 50200 Kuala Lumpur, Malaysia  
Email: [enquiries@aminvest.com](mailto:enquiries@aminvest.com)