

AmSingle Bond* Series 2



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 AmSingle Bond* Series 2 (the “Fund”)

For sophisticated investors only

1. Potential yearly income¹

Note: ¹Depending on the level of income the Fund generates and at the discretion of the Manager, the Fund may provide distribution on an annual basis.

2. Potentially higher returns than the fixed foreign currency account deposit rate²

Note: ²The risk profile of the Fund’s investments is higher than the risk profile of the Fund’s benchmark (Maybank 12 months GBP Fixed Foreign Currency Account Deposit Rate) and consequently, the Fund is expected to outperform the benchmark. There is no guarantee that the Fund’s performance will always outperform the benchmark.

3. Managed by award-winning Fund Manager - AmInvest

Best Bond Manager, Malaysia (5 consecutive years)

Asia Asset Management Best of the Best Awards 2025

Best Asian Bonds, Local Currency (10 Years) (2 consecutive years)

Asia Asset Management Best of the Best Awards 2025

Past performance is not necessarily indicative of future performance and that unit prices and investment returns may go down, as well as up. The grantors for the above-mentioned awards are not related to AmFunds Management Berhad and AmIslamic Funds Management Sdn. Bhd.

**Single bond refers to the Fund’s investment strategy to purchase a single credit bond, i.e. bonds that are issued by a single issuer.*

Fund Information

Fund Type/Category	Income/Bond (Wholesale)
Investment Objective	The Fund seeks to provide regular income over the medium to long-term.

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

Early Termination Feature of the Fund	The Fund has an early termination feature. The Fund’s early termination triggers when the Fund holds 100% in money market instruments, deposits and cash. This occurs when the issuer of the bond calls the bond, the bond matures or when the Manager disposes off all its holdings of the bond in view of the continued deterioration in the credit fundamentals of the bond which would affect the performance of the Fund and hence, leading to the Manager exercising its discretion to act in the best interests of the unit holders. Once any of the above criteria is met and in accordance with the requirements of the deed for the Fund, the Manager has the option to exercise the right to trigger an early termination without requiring a unit holders’ meeting by issuing a notice to unit holders on the next business day of the day when above criteria is met.
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In the event of an early termination, the Fund will be terminated, without having to seek the unit holder’s prior approval, on the early termination date, which will fall on a business day as decided by the Manager.

Performance Benchmark	Maybank 12 months GBP Fixed Foreign Currency Account Deposit Rate (obtainable via www.maybank2u.com.my)
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Note: The risk profile of the Fund’s investments is higher than the risk profile of the benchmark and consequently, the Fund is expected to outperform the benchmark. There is no guarantee that the Fund’s performance will always outperform the benchmark.

Asset Allocation	<ul style="list-style-type: none"> A minimum of 60% of NAV to be invested in bond; and A maximum of 40% of NAV to be invested in liquid assets such as cash, deposits and money market instruments either directly or via collective investment schemes.
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Investor Profile	The Fund is suitable for Sophisticated Investors : <ul style="list-style-type: none"> seeking an investment that seeks to provide income; have a medium to long-term[#] investment horizon; and seeking potentially higher returns than the Maybank 12 months GBP Fixed Foreign Currency Account Deposit Rate.
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Note: [#]Medium to long-term refers to a period of at least three (3) years.

Specific Risks associated with the Fund	Interest rate risk, distribution risk, liquidity risk, counterparty credit risk, credit and default risk, currency risk, early termination risk and concentration risk
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Fund Information (cont.)

Distribution Policy	Depending on the level of income the Fund generates and at the discretion of the Manager, the Fund may provide distribution on an annual basis.
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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.

Trustee	Deutsche Trustees Malaysia Berhad
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Fees and Charges

Entry Charge	Up to 2.00% of the NAV per unit of the Class(es).
Exit Penalty	Nil
Annual Management Fee	Up to 0.50% p.a. of the Fund’s NAV is charged and then apportioned to each Class based on the multi-class ratio.
Annual Trustee Fee	Up to 0.03% p.a. of the NAV of the Fund (excluding foreign sub-custodian fee and charges, where applicable).

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.

This material is intended for sophisticated investors only and is not intended for non-sophisticated investors. 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, 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-sebab utama untuk melabur dalam AmSingle Bond* Series 2 (“Dana”)

Untuk pelabur-pelabur sofistikated sahaja

1. Potensi pendapatan tahunan¹

Nota: ¹Bergantung kepada tahap pendapatan yang dijana oleh Dana dan mengikut budi bicara Pengurus, Dana mungkin menyediakan pengagihan setiap tahun.

2. Potensi pulangan yang lebih tinggi daripada kadar deposit akaun mata wang asing tetap²

Nota: ²Profil risiko pelaburan Dana adalah lebih tinggi daripada profil risiko penanda aras Dana (Maybank 12 months GBP Fixed Foreign Currency Account Deposit Rate) dan akibatnya, Dana dijangka mengatasi penanda aras. Tiada jaminan bahawa prestasi Dana akan sentiasa mengatasi penanda aras.

3. Diuruskan oleh Pengurus Dana pemenang anugerah - AmlInvest

Pengurus Bon Terbaik, Malaysia (5 tahun berturut-turut)

Asia Asset Management Best of the Best Awards 2025

Bon Asia Terbaik, Mata Wang Tempatan (10 Tahun) (2 tahun berturut-turut)

Asia Asset Management Best of the Best Awards 2025

Prestasi masa lalu tidak semestinya menunjukkan prestasi masa hadapan dan harga unit serta pulangan pelaburan boleh turun serta naik. Penganugerah bagi anugerah yang disebutkan di atas tidak mempunyai kaitan dengan AmFunds Management Berhad dan AmIslamic Funds Management Sdn. Bhd.

**Single Bond merujuk kepada strategi pelaburan Dana untuk membeli bon kredit tunggal, iaitu bon yang diterbitkan oleh penerbit tunggal.*

Maklumat Dana

Jenis/Kategori Dana	Pendapatan/Bon (Borong)
Objektif Pelaburan	Dana ini bertujuan untuk menyediakan pendapatan tetap dalam jangka sederhana hingga panjang.
<i>Nota: Sebarang perubahan penting kepada objektif pelaburan Dana memerlukan kelulusan pemegang unit.</i>	
Ciri Penamatan Awal Dana	Dana ini mempunyai ciri penamatan awal. Penamatan awal Dana tercetus apabila Dana memegang 100% dalam instrumen pasaran wang, deposit dan wang tunai. Ini berlaku apabila pengeluaran bon menyeru bon, bon matang atau apabila Pengurus melupuskan semua pegangan bon memandangkan kemerosotan berterusan dalam asas kredit bon yang akan menjejaskan prestasi Dana dan dengan itu, menyebabkan Pengurus menggunakan budi bicaranya untuk bertindak demi kepentingan terbaik pemegang unit. Sebaik sahaja mana-mana kriteria di atas dipenuhi dan mengikut keperluan surat ikatan untuk Dana, Pengurus mempunyai pilihan untuk melaksanakan hak untuk mencetuskan penamatan awal tanpa memerlukan mesyuarat pemegang unit dengan mengeluarkan notis kepada anda pada hari perniagaan berikutnya pada hari tersebut apabila kriteria di atas dipenuhi.
Penanda Aras Prestasi	Maybank 12 months GBP Fixed Foreign Currency Account Deposit Rate (boleh didapati di www.maybank2u.com.my)
<i>Nota: Profil risiko pelaburan Dana adalah lebih tinggi berbanding profil risiko penanda aras dan oleh itu, prestasi Dana dijangka mengatasi penanda aras tersebut. Namun, tiada jaminan bahawa prestasi Dana akan sentiasa mengatasi penanda aras.</i>	
Peruntukan Aset	<ul style="list-style-type: none">• Minimum 60% daripada NAB untuk dilaburkan dalam bon; dan• Maksimum 40% daripada NAB untuk dilaburkan dalam aset cair seperti wang tunai, deposit dan instrumen pasaran wang sama ada secara langsung atau melalui skim pelaburan kolektif.
Profil Pelabur	Dana ini sesuai untuk Pelabur-pelabur Sofistikated: <ul style="list-style-type: none">• mencari pelaburan yang bertujuan untuk memberi pendapatan;• mempunyai tempoh pelaburan jangka sederhana hingga jangka panjang³; dan• mencari pulangan yang berpotensi lebih tinggi daripada Maybank 12 months GBP Fixed Foreign Currency Account Deposit Rate.
<i>Nota: ³Jangka sederhana hingga panjang merujuk kepada tempoh sekurang-kurangnya tiga (3) tahun.</i>	
Risiko Khusus berkaitan Dana	Risiko kadar faedah, risiko pengagihan pendapatan, risiko kecairan, risiko dengan Dana kredit pihak berurusan, risiko kredit dan kemungkiran, risiko mata wang, risiko penamatan awal dan risiko penumpuan

Maklumat Dana (samb.)

Polisi Pengagihan	Bergantung pada tahap pendapatan yang dijana oleh Dana dan mengikut budi bicara Pengurus, Dana boleh menyediakan pengagihan secara tahunan.
Atas budi bicara Pengurus, Dana boleh mengagihkan daripada keuntungan, pendapatan dan modalnya. Rasional pengagihan keluar daripada modal adalah untuk membolehkan Dana berkebolehan (i) mengagihkan pendapatan secara tetap mengikut dasar pengagihan Dana atau (ii) meningkatkan jumlah pendapatan boleh agih kepada pemegang unit, setelah mengambil kira risiko pengagihan keluar daripada modal.	
Pengagihan daripada modal Dana akan menurunkan NAB Dana, boleh mengurangkan sebahagian daripada pelaburan asal pemegang unit dan juga boleh menyebabkan pulangan masa hadapan kepada pemegang unit berkurang. Apabila sejumlah besar pelaburan asal dipulangkan kepada pemegang unit, terdapat risiko penghakisan modal Dana dan dari semasa ke semasa, boleh menyebabkan NAB Dana menurun. Semakin besar risiko penghakisan modal yang wujud, semakin tinggi kemungkinan bahawa, akibat penghakisan modal tersebut, nilai pulangan masa hadapan juga akan berkurangan.	
Pemegang Amanah	Deutsche Trustees Malaysia Berhad
Yuran dan Caj	
Caj Masuk	Sehingga 2.00% daripada NAB per unit Kelas.
Penalti Keluar	Tiada
Yuran Pengurusan Tahunan	Sehingga 0.50% setahun daripada NAB Dana dikenakan dan kemudian diagihkan kepada setiap Kelas berdasarkan nisbah multi-kelas.
Yuran Pengurusan Amanah Tahunan	Sehingga 0.03% setahun daripada NAB Dana (tidak termasuk yuran dan caj sub-penjaga asing, jika berkenaan).

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.

Bahan ini ditujukan untuk pelabur sofistikated sahaja dan tidak ditujukan untuk pelabur bukan sofistikated. Pelaburan dalam Dana melibatkan risiko termasuk risiko kehilangan keseluruhan modal dan tiada pengagihan pendapatan. Untuk maklumat lanjut mengenai risiko Dana, sila rujuk Memorandum Maklumat.

Penafian - Bahan iklan ini disediakan untuk tujuan maklumat 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 AmSingle Bond* Series 2 bertarikh 8 December 2025, termasuk mana-mana Tambahan berikutnya dari semasa ke semasa (“Memorandum Maklumat”) dan Lembaran Maklumat Produk (“PHS”), boleh didapati di 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, penyerahan Memorandum Maklumat dan PHS tidak bermakna atau menunjukkan bahawa Suruhanjaya Sekuriti Malaysia telah mengesyorkan atau mengesahkan Dana tersebut. Suruhanjaya Sekuriti Malaysia tidak menyemak bahan iklan ini. Pelabur mungkin mahu mendapatkan nasihat daripada penasihat profesional sebelum membuat pelaburan. Unit Dana hanya akan diterbitkan apabila borang permohonan lengkap yang mengiringi Memorandum Maklumat diterima. Harga unit dan pengagihan pendapatan Dana yang boleh dibayar, jika ada, mungkin naik atau turun. 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 kadar faedah, risiko pengagihan pendapatan, risiko kecairan, risiko dengan Dana kredit pihak berurusan, risiko kredit dan kemungkiran, risiko mata wang, risiko penamatan awal dan risiko penumpuan. 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.

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