

Income and Growth 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 Income and Growth Fund (the "Fund")

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

Key features of the Fund

- 1** A Diversified 3-Sleeve Approach
- 2** Potential Monthly Distribution
- 3** Position for Income and Potential Growth

1 Equal weighted, diversified combination of 3 asset classes to invest into US markets



Portfolio management:

Focusing on capital structure opportunities while seeking to achieve income, total return and diversification.

Source: Allianz Global Investors

Note: For illustration purposes only and does not represent the actual 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.

2 Potential monthly distribution#



#Note: It is not a guaranteed distribution and is subject to the availability of income, which is based on a best-case scenario. Distribution, if any, will be made on a monthly basis. Potential distribution can be in the form of cash, but if the distribution earned does not exceed the amount of 500 in the currency of the respective class(es), it will be automatically reinvested. Potential income distribution is made after deducting all the Fund's fees and expenses including taxation and trustee fee.

3 Participate on the potential upside with a lower volatility

Through the three asset classes, with their favourable risk/reward profile, the Fund allows for potentially reduced exposure to volatility compared to an equity fund.

Source: Allianz Global Investors

Fund Information

Fund Type/Category	Income and Growth/Wholesale (feeder fund)
Target Fund	Allianz Income and Growth
Investment Objective	The Fund seeks to provide regular income and to a lesser extent long-term capital appreciation by investing in the Target Fund which will be investing in equities, debt securities and convertible securities.

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

Asset Allocation	<ul style="list-style-type: none"> A minimum of 85% of the Fund's Net Asset Value ("NAV") will be invested in the Target Fund. Up to 15% of the Fund's NAV will be invested in liquid assets.
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Performance Benchmark	S&P 500 Index (available at www.aminvest.com)
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Notes: The Target Fund is not benchmarked externally as its primary objective is to meet its targeted monthly distribution, while providing capital appreciation. For comparative purposes only as it relates to upside and downside equity market capture, the S&P 500 Index can be referenced. The risk profile of the Fund is not the same as the risk profile of the reference benchmark.

Investor Profile	The Fund is suitable for Sophisticated Investors* seeking: <ul style="list-style-type: none"> regular income** and to a lesser extent long-term*** capital appreciation on their investments; and an investment portfolio of equities, debt securities and convertible securities.
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Notes: **Distribution (if any) is paid out on a monthly basis.

***Long-term refers to an investment horizon of at least five (5) years.

Specific Risks associated with the Fund	Currency risk, distribution risk, liquidity risk, regulatory and legal risk, risk of a passive strategy, risk of not meeting the Fund's investment objective and taxation risk.
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Distribution Policy	RM-Hedged Class 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).
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Other Classes

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

Fund Information (cont.)

Distribution Policy (cont.)	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.
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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.

Notes: Distribution amount (if any) for each of the Classes could be different subject to the sole discretion of the Manager. If distribution earned does not exceed the amount 500 in the currency of the respective Class(es), it will be automatically reinvested.

Trustee	HSBC (Malaysia) Trustee 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 NAV of the Fund is charged and then apportioned to each Class based on the multi-class ratio.
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Annual Trustee Fee	Up to 0.05% per annum of the NAV of the Fund. (excluding foreign 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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