

# AmPRS Fund Offerings

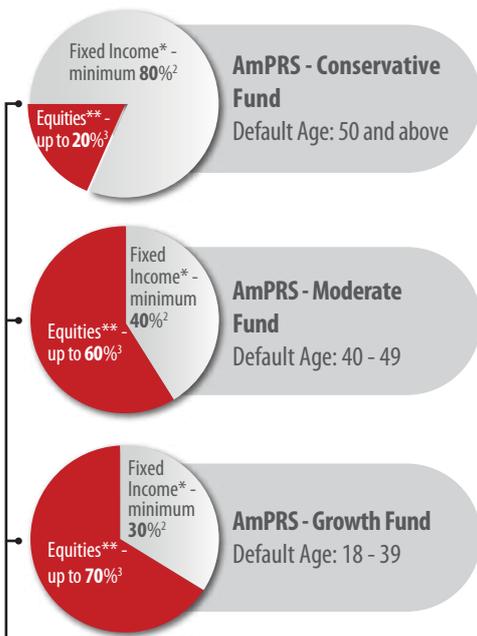
## Default Funds (AmPRS core funds<sup>1</sup>)

If you are unsure and do not have any preferences, AmInvest shall assist by placing your contributions into one of the default option fund based on your age group. The basis being, the younger you are, the more risks you can take; as you can afford more time to withstand and recover from market movements.

OR

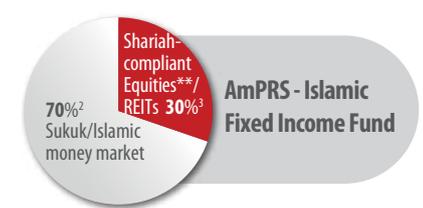
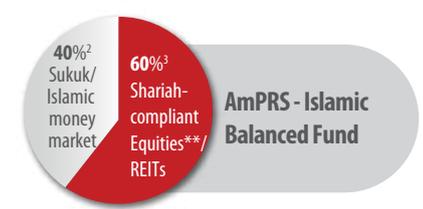
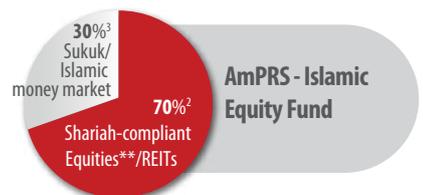
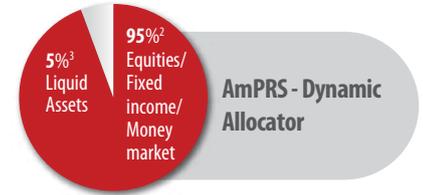
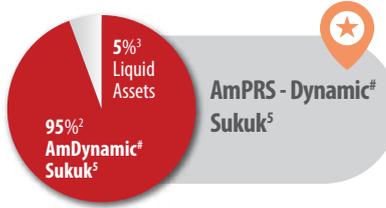
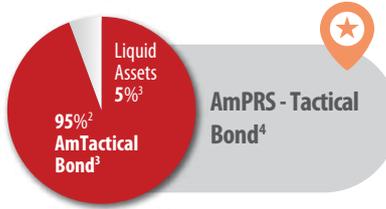
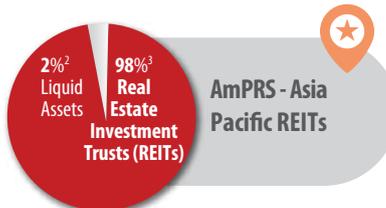
## Build Your Own Portfolio (AmPRS non-core funds)

Choose one or more funds to invest according to your needs.



Minimum 1% of the respective fund's NAV will be in liquid assets.

Unique PRS fund offerings -  
The only provider of  
Real Estate, Asia Pacific  
and bond funds<sup>6</sup>



Contributions in PRS 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 Disclosure Documents for AmPRS.

\* Fixed income includes money market instruments. \*\* Equities includes equity related securities and REITs.

1. PRS default option for core funds offer a packaged mix of underlying asset classes that provides growth, moderate and conservative risk returns based on evolving life stages towards retirement. Source : www.ppa.my
  2. Minimum allocation based on Fund's NAV.
  3. Maximum allocation based on Fund's NAV.
  4. 70-98% of AmTactical Bond's NAV will be invested in bonds; 0-28% will be invested in other permitted investments.
  5. 70-98% of AmDynamic# Sukuk's NAV will be invested in Sukuk and Sukuk related instruments; minimum of 2% of the NAV in liquid assets.
  6. Based on Lipper for Investment Management by Lipper, a Thomson Reuters company under Global Lipper Classification: Bond Global (AmPRS-Dynamic# Sukuk D), Bond Asia Pacic (AmPRS-Tactical Bond D) and Equity Sector Real Estate Asia Pacific (AmPRS-Asia Pacic REITs D) as at 30 September 2018.
- # The word "Dynamic" in this context refers to the Fund's investment strategy which is active management, not a buy-and-hold strategy.



AmInvest

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Growing Your Investments in a Changing World

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