



**AmInvest**

**AmFunds Management Berhad**  
198601005272 (154432-A)

# **AmSustainable Series – Sustainable Outcomes Global Equity Fund**

**(formerly known as Sustainable Series – Sustainable Outcomes Global Equity Fund) (the “Fund”)**

AmSustainable Series – Sustainable Outcomes Global Equity Fund is a qualified Sustainable and Responsible Investment (“SRI”) fund under the Guidelines on Sustainable and Responsible Investment Funds.

## **RESPONSIBILITY STATEMENT**

This Product Highlights Sheet has been reviewed and approved by the directors of AmFunds Management Berhad and they have collectively and individually accepted full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

## **STATEMENT OF DISCLAIMER**

The relevant information and document in relation to the AmSustainable Series – Sustainable Outcomes Global Equity Fund, including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgement of the relevant information and document in relation to the Fund, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of the AmFunds Management Berhad, the management company responsible for the Fund and takes no responsibility for the contents in this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

**SOPHISTICATED INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IF SOPHISTICATED INVESTORS ARE UNABLE TO MAKE THEIR OWN EVALUATION, THEY ARE ADVISED TO CONSULT PROFESSIONAL ADVISERS.**

## **PERSONAL DATA**

As part of our day to day business, we collect your personal information when you apply to open an account with us, subscribe to any of our products or services or communicate with us. In return, we may use this information to provide you with our products or services, maintain our records or send you relevant information. We may use your personal information which includes information on any transactions conducted with us, for one or more of the following purposes, whether in Malaysia or otherwise:

- a. Assess your eligibility or suitability for our products which you had applied for and to verify your identity or financial standing through credit reference checks;
- b. To notify you of more and up-to-date information such as improvements and new features to the existing products and services, development of new products, services and promotions which may be of interest to you;
- c. Manage and maintain your account(s) through regular updates, consolidation and improving the accuracy of our records. In this manner we can respond to your enquiries, complaints and to generally resolve disputes quickly so that we can improve our business and your relationship with us;
- d. Conduct research for analytical purposes, data mining and analyse your transactions / use of products and services to better understand your current financial / investment position and future needs. We will also produce data, reports and statistics from time to time, however such information will be aggregated so that your identity will remain confidential;
- e. Comply with the requirements of any law and regulations binding on us such as conducting anti-money laundering checks, crime detection / prevention, prosecution, protection and security;
- f. Enforcement of our rights to recover any debt owing to us including transferring or assigning our rights, interests and obligations under any of your agreement with us;
- g. In the normal course of general business planning, oversight functions, strategy formulation and decision making within AmBank Group;
- h. To administer and develop the Manager’s and/or the Manager’s associated companies within the AmBank Group business relationship with you;
- i. Outsourcing of business and back-room operations within AmBank Group and/or other service providers; and
- j. Any other purpose(s) that is required or permitted by any law, regulations, standards, guidelines and/or relevant regulatory authorities including with the trustee of the Fund.

Sophisticated Investors are advised to read our latest or updated Privacy Notice (notice provided as required under the Personal Data Protection Act 2010) available on our website at [www.aminvest.com](http://www.aminvest.com). Our Privacy Notice may be revised from time to time and if there is or are any revision(s), it will be posted on our website and/or other means of communication deemed suitable by us. However, any revision(s) will be in compliance with the Personal Data Protection Act 2010.

**This Product Highlights Sheet only highlights the key features and risks of this Fund. Sophisticated investors are advised to request, read and understand the Fund's Information Memorandum including any supplementary(ies) or replacement information memorandum of the Fund ("Information Memorandum") before deciding to invest.**

## PRODUCT HIGHLIGHTS SHEET

This Product Highlights Sheet is an important document:

- **It is a summary of the salient information about the Fund.**
- **You MUST NOT invest in the Fund based on this Product Highlights Sheet alone.** Please read the Information Memorandum before deciding to make an investment. If you do not have a copy, please contact us to ask for one.
- You should not invest in the Fund if you do not understand it or are not comfortable with the accompanying risks.

### What is the Fund about?

AmSustainable Series – Sustainable Outcomes Global Equity Fund is a wholesale feeder fund issued by AmFunds Management Berhad (the "Manager") which seeks to provide long-term capital growth by investing in the Columbia Threadneedle (Lux) Sustainable Outcomes Global Equity (the "Target Fund"). The Target Fund aims to generate capital growth through investment in companies that are positively exposed to sustainable outcome themes through their products and services and display strong or improving environmental, social and governance ("ESG") practices.

### Who is the Fund suitable for?

The Fund is suitable for Sophisticated Investors seeking:

- potential capital appreciation over a long-term investment horizon; and
- participation in the global equity market in companies that offer products and services aligned to sustainable outcome themes and demonstrate strong or improving ESG practices.

*Note: Long-term refers to a period of at least five (5) years.*

### What am I investing in?

Fund Category	Wholesale (feeder fund).
Fund Type	Growth.
Investment Objective	The Fund seeks to provide long-term capital growth.  <i>Note: Any material change to the investment objective of the Fund would require unit holders' approval.</i>
Investment Strategy	<p>The Fund seeks to achieve its investment objective by investing a minimum of 85% of the Fund's NAV in the Target Fund. This implies that the Fund has a passive strategy.</p> <p>The Fund is a qualified SRI fund. It invests in the Target Fund that adopts thematic investment in companies that seeks to deliver both positive sustainable outcomes and financial returns. This includes screening, selection, monitoring and realization of the Target Fund's investments by the Investment Manager. The Target Fund will adopt the following strategy to ensure that the companies that the Target Fund invests in are in line with the sustainability principles adopted and the overall impact of such investments of the Target Fund is not inconsistent with any other sustainability principles.</p> <p>The Target Fund aims to generate capital growth by investing in companies globally that are delivering positive sustainable outcomes for the environment and/or society through their products and services, and display strong environmental, social and governance (ESG) practices.</p> <p>The Investment Manager focus to provide positive sustainable outcomes for the environment and/or society by investing in companies whose activities are aligned with one of the eight environmental or social themes of the fund, which are in turn directly linked to the Sustainable Development Goals ("SDGs"), and display strong environmental, social and governance ("ESG") practices.</p> <p>The Investment Manager will apply sustainable outcomebased exclusion screening to the Target Fund's investments, which aims to exclude companies that are unable to satisfy the Target Fund's sustainable outcomes investment guidelines from time to time. By way of example, it may seek to exclude companies where a substantial element of the business revenue is derived from products or services such as alcohol, tobacco, gambling, adult entertainment, the manufacture of military weapons, civilian firearms and nuclear power.</p> <p>The Target Fund is actively managed and invests at least 90% of its total net assets in the equity securities of companies located anywhere in the world, including through depositary receipts, subject to the Target Fund's sustainable outcomes criteria. This includes companies located in emerging market countries which may represent a core part of the Target Fund's investments.</p> <p>For the purposes of managing liquidity, the Target Fund may hold ancillary liquid assets (i.e. bank deposits at sight), and may also hold bank deposits, money market instruments or money market funds for treasury purposes. In normal market conditions, investment in these assets or instruments will not exceed 10% of the Target Fund's net asset value.</p>

	<p>The Target Fund's investment strategy adopts the above investing strategy. The Investment Manager may take temporary defensive positions that may be inconsistent with the Target Fund's investment strategy in response to adverse market, economic, political or any other market conditions. In such circumstances, the Target Fund typically invests at least 80% of its assets in equity securities of issuers that the Investment Manager believes are positively aligned with sustainable investment themes and may hold up to 20% of its assets in liquid assets as a defensive strategy.</p> <p>If the Target Fund breaches the minimum asset allocation or the Target Fund's investments become inconsistent with the sustainability criteria, the Target Fund Investment Adviser shall dispose of the investment within three (3) months from the date of breach. The disposed investment will be replaced with other investment that are in line with the Target Fund's sustainability criteria in order to maintain the minimum asset allocation of the Target Fund that are subject to the sustainable considerations at all times.</p> <p>The Fund will not be adopting any temporary defensive strategies during adverse market condition as the Fund is passively managed. Any breach as a result of:-</p> <p>(i) appreciation or depreciation in value of the Fund's investments; or (ii) repurchase of units or payment made out of the Fund,</p> <p>need not be reported to the SC and must be rectified as soon as practical within seven (7) business days from the date of the breach. The seven-business day period may be extended to three (3) months if it is in the best interest of Unit Holders and Trustee's consent is obtained. Such extension must be subject to at least a monthly review by the Trustee.</p> <p>The Manager may, in consultation with the Trustee and with the approval of the Unit Holders, terminate the Fund or replace the Target Fund with another fund that has similar objective if, in the Manager's opinion, the Target Fund no longer meets the Fund's investment objective. The replacement target fund must meet the requirements of the Guidelines on Sustainable and Responsible Investment Funds, where applicable. If the Target Fund no longer meets the requirements of the Guidelines on Sustainable and Responsible Investment Funds, the Fund's SRI status will be revoked.</p>
Asset Allocation	<ul style="list-style-type: none"> <li>A minimum of 85% of the Fund's NAV in the Target Fund; and</li> <li>A maximum of 15% of the Fund's NAV in liquid assets such as cash and deposits. For clarification, deposit includes cash with bank which pays interest.</li> </ul>
Base Currency of the Fund	US Dollar (USD).
Performance Benchmark	<p>MSCI All Country World Index<sup>1</sup>. (available at <a href="http://www.aminvest.com">www.aminvest.com</a>)</p> <p><i>Note: The risk profile of the Fund is not the same as the risk profile of the reference benchmark.</i></p>
Launch Date	23 November 2022
Initial Offer Price	<p><b>RM Class:</b> RM1.0000 <b>RM-Hedged Class:</b> RM1.0000 <b>USD Class:</b> USD1.0000</p>
Income Distribution Policy	<p>Given the Fund's investment objective, the Classes of the Fund are not expected to pay any distribution. Distributions, if any, are at the Manager's discretion.</p> <p><u>RM and RM-Hedged Classes</u> Distribution, if any, can be in the form of cash (by telegraphic transfer) or units (by reinvestment into units of the respective Classes).</p> <p><u>Other Classes except for RM and RM-Hedged Classes</u> Distribution, if any, to be reinvested into units of the respective Classes.</p> <p><i>Notes: Income distribution amount (if any) for each of the Classes could be different and is subject to the sole discretion of the Manager. For RM and RM-Hedged Classes only, if income distribution earned does not exceed RM500, it will be automatically reinvested.</i></p>

#### Target Fund's Information

Name of Target Fund	CT (Lux) Sustainable Outcomes Global Equity.
Regulatory Authority	Commission de Surveillance du Secteur Financier ("CSSF").
Management Company	Columbia Threadneedle (Lux) II
Investment Manager	Threadneedle Asset Management Limited.
Domicile	Luxembourg.
Date of Establishment	19 May 2021
Name of Share Class	AU USD
Base Currency of the Target Fund	USD
Reference Index	<p>MSCI All Country World Index. Used for performance measurement.</p>
Investor Profile	<p>Designed for investors who understand the risks of the Target Fund and who:</p> <ul style="list-style-type: none"> <li>seek capital appreciation through a global market-focused equity fund;</li> <li>seek investment diversification through exposure to equities of countries globally that are delivering positive sustainable outcomes for the environment and / or society;</li> <li>can tolerate frequent periods of high volatility and risk;</li> <li>have a long-term investment horizon.</li> </ul>

Investment Objective	The Target Fund aims to generate capital growth by investing in companies globally that are delivering positive sustainable outcomes for the environment and/or society through their products and services, and display strong ESG practices.
Investment Strategy	A concentrated global equity strategy with a focus on high quality companies that seeks to deliver both positive sustainable outcomes and financial returns.
Investment Policy	<p>The Target Fund is actively managed and invests at least 90% of its total net assets in the equity securities of companies located anywhere in the world, including through depositary receipts, subject to the Target Fund's sustainable outcomes criteria. This includes companies located in emerging market countries which may represent a core part of the Target Fund's investments.</p> <p>For the purposes of managing liquidity, the Target Fund may hold ancillary liquid assets (i.e. bank deposits at sight), and may also hold bank deposits, money market instruments or money market funds for treasury purposes. In normal market conditions, investment in these assets or instruments will not exceed 10% of the Target Fund's net asset value.</p> <p>The Target Fund is actively managed in reference to the MSCI All Country World Index. The Target Fund looks to outperform the index over rolling 5-year periods, after deduction of charges. The index is broadly representative of the companies in which the Target Fund invests and provides a suitable target index against which fund performance will be measured and evaluated over time. The index is used for the purposes above and is not intended to be aligned with or used to attain the sustainable investment objective of the fund.</p> <p>The Investment Manager has discretion to select investments with weightings different to the index, and that are not in the index, and as a result of its sustainable investment objective, the Target Fund will display significant divergence from the index.</p> <p>Deviations from the index, including guidance on the level of risk relative to the index, will be considered as part of the Investment Manager's risk monitoring process.</p>
Exposure to Sustainable Development Goals	<p>The Investment Manager has developed its own sustainable outcomes investment guidelines for the Target Fund, which may be amended from time to time. The two main components of these guidelines are the application of a sustainable outcomes framework and the application of sustainable outcomes-based exclusions. The Investment Manager considers the principal adverse impacts ("PAIs") of its investment decisions that may negatively harm sustainability factors through exclusions, investment research and monitoring and engagement of companies. The sustainable outcomes investment guidelines and consideration of PAIs are described in the Target Fund's SFDR regulatory technical standard annex.</p> <p>Columbia Threadneedle Investments is a signatory to the Net Zero Asset Managers Initiative ("NZAMI") and has committed to an ambition, in partnership with clients, to reach net zero emissions by 2050 or sooner for a range of assets, including the Target Fund. Accordingly, the Investment Manager will use proactive engagement with companies to assist with progressing this ambition. If after an appropriate period of engagement, a high emitting company held in the fund does not show progress in meeting minimum standards considered necessary for continued investment, then the Target Fund will disinvest from the company.</p> <p><b>Derivatives and techniques</b> The Target Fund may use derivatives for hedging (reducing risks), but not for investment purposes.</p> <p><b>Strategy</b> A concentrated global equity strategy with a focus on high quality companies that seeks to deliver both positive sustainable outcomes and financial returns.</p> <p><b>SFDR Information</b> The Target Fund is considered to be within the scope of Article 9 of SFDR as it has sustainable investment as its objective.</p>

**Note: Please refer to the Information Memorandum under "Information on Columbia Threadneedle (Lux) Sustainable Outcomes Global Equity" for further details on the Target Fund.**

## Who am I investing with?

Manager	: AmFunds Management Berhad ("AFM")
Trustee	: Deutsche Trustees Malaysia Berhad
Trustee's Delegate (Custodian)	: Deutsche Bank (Malaysia) Berhad
Taxation Adviser	: Deloitte Tax Services Sdn Bhd
Auditor	: Ernst & Young PLT

All transactions with related parties are to be executed on terms which are best available to the Fund and which are not less favourable to the Fund than an arm's length transaction between independent parties. The Fund may have dealings with parties related to the Manager. The related parties defined are AmIslamic Funds Management Sdn Bhd ("AIFM"), AmInvestment Bank Berhad, AmInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad.

The Manager may conduct cross trades between funds and private mandates it currently manages provided that all criteria imposed by the regulators are met. Notwithstanding, cross trades between the personal account of an employee of the Manager and the Fund's account and between the Manager's proprietary trading accounts and the Fund's account are strictly prohibited. The execution of cross trade will be reported to the investment committee and disclosed in the Fund's report accordingly.

## What are the possible outcomes of my investment?

Best Case	Capital appreciation and income distribution.
Mid Case	No significant change in investment i.e. no capital appreciation and no income distribution.
Worst Case	Capital loss and no income distribution.

## What are the key risks associated with the Fund?

### General risks associated with investing in a wholesale fund

Market Risk	Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the fund's net asset value.
Inflation Risk	This is the risk that Sophisticated Investors' investment in the fund may not grow or generate income at a rate that keeps pace with inflation.
Manager's Risk	This risk refers to the day-to-day management of the fund by the manager which will impact the performance of the fund.
Non-Compliance Risk	This is the risk of the manager or the trustee not complying with their respective internal policies, the deed and its supplemental deed, securities law or guidelines issued by the regulators relevant to each party, which may adversely affect the performance of the fund.
Loan Financing Risk	This risk occurs when investors take a loan/financing to finance their investment. The inherent risk of investing with borrowed money includes investors being unable to service the repayments.
Country Risk	Investments of the fund in any country may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the fund invests in.

### Specific risks associated with the Fund

Risk of a Passive Strategy	As the Fund adopts a passive strategy of investing a minimum of 85% of its NAV into the Target Fund at all times, this strategy would result in the Fund being exposed to the risk of its NAV declining when the Target Fund's net asset value declines.
Risk of not meeting the Fund's Investment Objective	This is the risk that the Fund may deviate from the intended investment objective.
Currency Risk	As the Fund offers multiple currency Classes, certain Class(es) would be exposed to currency risk. This is the risk associated with investments in certain Class(es) of the Fund which is denominated in currency different from the base currency of the Fund. When the base currency of the Fund depreciates against the denomination currency of certain Class(es), the Class(es) will suffer currency losses. This is in addition to any gains or losses derived from the Fund's investment in the Target Fund.
Income Distribution Risk	The distribution of income is not guaranteed.
Liquidity Risk	The Fund will be investing a minimum of 85% of its assets in the Target Fund. There may be exceptional circumstances, which could cause delays in the redemption of shares of the Target Fund and units of the Fund. In the event of exceptional circumstances such as suspension of calculation of net asset value of the Target Fund, no shares of the Target Fund will be redeemed.
Sustainability Responsible Investment and Impact Risk	<p>As the Fund via investment in the Target Fund has an intention to generate positive sustainable and responsible impact alongside a financial return ("impact"), the investor must be able to accept temporary capital losses due to the potentially restricted number of companies that the Target Fund can invest in due to those companies which may not meet the sustainability considerations requirement and, consequently, should view investment in the Fund as a long-term investment.</p> <p>The Target Fund may seek to exclude holdings deemed inconsistent with the sustainability considerations. As a result, the investments of the Target Fund will be more limited than other funds that do not apply sustainability considerations. The Target Fund may be precluded from purchasing, or required to sell, certain investments that are inconsistent with its investment policy and sustainability considerations which might otherwise be advantageous to hold. The incorporation of sustainability considerations could result in performance that is better or worse than the performance of the other funds depending on the performance of the excluded investments and the investments included in place of such excluded investments of the Target Fund. The ESG Assessment Methodology such as the methodology used by the Manager for assessing the Target Fund with scoring matrix is incorporated in our investment process to mitigate this risk.</p>
Greenwashing Risk	<p>Greenwashing is defined as making false, misleading or unsubstantiated claims about the positive environmental impact of an investment product. The Fund via investment in the Target Fund may inadvertently invest into such products, without prior knowledge of the fraudulent claims. As greenwashing could result in reputational risk, regulatory fines, and/or withdrawal of the products, there could be a negative impact on the value of the Target Fund and the Fund.</p> <p>In mitigating the greenwashing risk, there are governance and guidelines in place for assessing the sustainability of the Target Fund. The methodology of ESG score for Target Fund is approved by appropriate approving authority internally, and the ESG score for Target Fund is updated periodically if there is changes, i.e. on a monthly basis. The Manager also will monitor any negative news to the Target Fund and Investment Manager in relation to greenwashing.</p>

### **Specific risks associated with the Target Fund**

Investments in the Target Fund are associated to the following risks:

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| <ul style="list-style-type: none"> <li>• Counterparty and Custody Risk</li> <li>• Investment Fund Risk</li> <li>• Management Risk</li> <li>• Market Risk</li> <li>• Operational Risk</li> <li>• Sanctions Risk</li> <li>• Standard Practices Risk</li> <li>• Taxation Risk</li> <li>• Sustainability Risk Assessment</li> </ul> | <ul style="list-style-type: none"> <li>• Sustainability Risk Integration</li> <li>• Equity Risk</li> <li>• Currency Risk</li> <li>• Concentration Risk</li> <li>• Emerging and Frontier Markets Risk</li> <li>• Hedging Risk</li> <li>• Derivatives Risk</li> <li>• Sustainable Outcomes Investment Criteria Risk</li> </ul> |
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**These risks of the Target Fund are elaborated in the Fund's prevailing Information Memorandum and its supplementary(ies) (if any).**

**Note: The abovementioned risks which Sophisticated Investors should consider before investing into the Fund should not be considered to be an exhaustive list. Sophisticated Investors should be aware that investments in the Fund may be exposed to other unforeseeable risks from time to time. Sophisticated Investors are advised to consult their professional adviser. Please refer to the Information Memorandum under "Risk Factors" for further details on risks.**

**Please note that if you invest in units through a distributor via a nominee system of ownership, you will not be deemed a unit holder under the deed of the Fund.**

### **What are the fees and charges involved?**

There are fees and charges involved and you are advised to consider them before investing in the Fund.

#### **What will I be charged by AFM?**

Entry Charge	Distribution Channel	Entry Charge
	Direct Sales	Up to 5.00% of the NAV per unit of the Class(es).
	Institutional Unit Trust Scheme Adviser (IUTA)	Up to 5.00% of the NAV per unit of the Class(es).
<p><i>Notes: There will be no entry charge payable by AmBank Group staff. Sophisticated Investors are advised that they may negotiate for lower entry charge prior to the conclusion of sales. The Manager reserves the right to waive or reduce the entry charge from time to time at its absolute discretion.</i></p>		
Exit Penalty	There will be no exit penalty for this Fund.	
Transfer Fee	Nil.	
Bank Charges/Fees	Bank charges or fees, if any, will be borne by you.	
Switching Fee	<p><u>Switching between funds managed by the Manager</u> Unit holders are only allowed to switch to other funds where the currency denomination is the same as the Class of the Fund switched out. For switches between any of the funds managed by the Manager, Sophisticated Investors 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.</p> <p><u>Switching between Class(es) of the Fund</u> Unit holders are not allowed to switch between Class(es).</p>	

#### **What are the key ongoing fees charged to the Fund?**

Annual Management Fee	Up to 1.80% per annum (p.a.) of the NAV of the Fund.
Annual Trustee Fee	Up to 0.04% p.a. of the NAV of the Fund (excluding foreign sub-custodian fee and charges, where applicable).
Fund Expenses	<p>The Fund's expenses currently include but are not limited to:</p> <ul style="list-style-type: none"> <li>• audit fees;</li> <li>• tax agent's fees;</li> <li>• printing and postages of annual and quarterly reports;</li> <li>• bank charges;</li> <li>• investment committee fee for independent members;</li> <li>• lodgement fees for Fund's reports;</li> <li>• foreign custodians' charges (if any);</li> <li>• fees paid to brokers or dealers (if any); and</li> <li>• other expenses as permitted by the deed.</li> </ul>

**Note: Unless stated otherwise, all fees, charges and/or expenses disclosed in the Product Highlights Sheet are exclusive by way of example and not limitation; goods and services tax, value added tax, consumption tax, levies, duties and other taxes as may be imposed by the Government of Malaysia from time to time (collectively known as "Taxes"). If these fees, charges and/or expenses are subject to any Taxes, such Taxes shall be borne and payable by the unit holders and/or the Fund (as the case may be) at the prevailing rate, including any increase or decrease to the rate, in addition to the fees, charges and/or expenses stated herein.**

#### **Target Fund Fees and Expenses**

Sophisticated Investors should note that the fees and expenses provided below is not an exhaustive list payable by the Target Fund.

<b>Entry Fee</b>	Up to 3.00%
<b>Redemption Fee</b>	Nil.

<b>Management Fee</b>	1.50% p.a. of the net asset value of the Target Fund.
<b>Operating Expenses</b>	0.20%
<b>Target Fund Expenses</b>	Other expenses may also be charged by the Target Fund (as described in section on fund fees and costs in the prospectus of the Target Fund).

**Sophisticated Investors are advised to consider the fees and charges involved before investing in the Fund. Unit prices and distributions, if any, may go down as well as up.**

### How will I be notified of any increase in fees and charges?

- A written communication will be sent to unit holders to notify of the higher rate and its effective date; and
- A supplementary or replacement information memorandum will be issued.

### How often are valuations available?

We publish updated information on our website [www.aminvest.com](http://www.aminvest.com); and the NAV per unit of the Fund is sent to the Federation of Investment Managers Malaysia ("FIMM") in order for it to be published in major newspapers on a daily basis.

### How can I invest in or exit from this investment?

#### How can I invest in this investment?

A Sophisticated Investor may submit an application to the Manager on any Business Day with complete documentation subject to the minimum initial investment amount and minimum additional investment amount (or such amount as the Manager may from time to time decide).

Minimum Investment	Initial	<b>RM Class:</b> RM5,000 <b>RM-Hedged Class:</b> RM5,000 <b>USD Class:</b> USD1,000
Minimum Additional Investment		<b>RM Class:</b> RM1,000 <b>RM-Hedged Class:</b> RM1,000 <b>USD Class:</b> USD1,000
Submission Application	of	Monday to Friday (except public holiday).
Cut-off Time		<ul style="list-style-type: none"> <li>• If an application with complete documentation is accepted by the Manager or our appointed distributors <b>before 4.00 p.m.</b> on a Business Day, it will be processed at the closing NAV per unit of the same Business Day.</li> <li>• If an application with complete documentation is accepted by the Manager or our appointed distributors <b>after 4.00 p.m.</b> on a Business Day or on a non-Business Day, it will be processed at the closing NAV per unit of the next Business Day.</li> </ul> <p><i>Notes:</i></p> <ul style="list-style-type: none"> <li>• <i>Business Day is a day on which the Bursa Malaysia and/or commercial banks in Kuala Lumpur are open for business. The Manager may declare certain Business Days to be non-Business Days although Bursa Malaysia and/or commercial banks in Kuala Lumpur are open, if the markets in which the Fund is invested in are closed for business. This information will be communicated to you via our website at <a href="http://www.aminvest.com">www.aminvest.com</a>.</i></li> <li>• <i>The Manager reserves the right to reject any application that is unclear, incomplete and/or not accompanied by the required documents or proof of payment. Incomplete applications will not be processed until all the necessary information has been received.</i></li> <li>• <i>You should note that different distributors may have different cut-off times in respect of receiving application request. You are advised to contact the relevant distributors to obtain further information and should check with the relevant distributors on their cut-off time in respect of receiving application request.</i></li> </ul>

*Note: The Manager reserves the right to change the stipulated amount from time to time. You may request for a lower amount subject to the Manager's discretion to accept.*

**You should NOT make payment in cash to a unit trust consultant or issue a cheque in the name of a unit trust consultant.**

#### How can I exit from this investment?

A Sophisticated Investor may redeem all or part of their units on any Business Day subject to the minimum redemption and to maintain a minimum holding balance for partial withdrawal (or such units as the Manager may from time to time decide).

Minimum Redemption / Switching		<b>All Classes:</b> 1,000 units.
Minimum Holding / Balance		<b>All Classes:</b> 1,000 units.
Submission of Redemption Request		Monday to Friday (except public holiday).
Cut-off Time		<ul style="list-style-type: none"> <li>• If a redemption request with complete documentation is accepted by the Manager or our appointed distributors <b>before 4.00 p.m.</b> on a Business Day, it will be processed at the closing NAV per unit of the same Business Day.</li> <li>• If a redemption request with complete documentation is accepted by the Manager or our appointed distributors <b>after 4.00 p.m.</b> on a Business Day or on a non-Business Day, it will be processed at the closing NAV per unit of the next Business Day.</li> </ul> <p><i>Notes:</i></p>

	<ul style="list-style-type: none"> <li>• <i>The Manager reserves the right to reject any application that is unclear, incomplete and/or not accompanied by the required documents. Incomplete applications will not be processed until all the necessary information has been received.</i></li> <li>• <i>You should note that different distributors may have different cut-off times in respect of receiving redemption request. You are advised to contact the relevant distributors to obtain further information and should check with the relevant distributors on their cut-off time in respect of receiving redemption request.</i></li> </ul>
Payment of Redemption Proceeds	Within fourteen (14) calendar days of receiving the redemption request with complete documentation.

*Note: The Manager reserves the right to change the stipulated amount from time to time. You may request for a lower amount subject to the Manager's discretion to accept.*

**No redemption will be paid in cash under any circumstances.**

### Who should I contact for further information or to lodge a complaint?

1. If you have any complaints, you may direct your complaints to your personal adviser from the distributor or contact our customer service representative at 03-2032 2888. Alternatively, you can e-mail us at enquiries@aminvest.com. If you wish to write to us, please address your letter to:

**AmFunds Management Berhad**  
9<sup>th</sup> & 10<sup>th</sup> Floor, Bangunan AmBank Group  
No. 55, Jalan Raja Chulan  
50200 Kuala Lumpur

2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industry Dispute Resolution Center ("SIDREC"):

- (a) via phone to : 03-2282 2280
- (b) via fax to : 03-2282 3855
- (c) via e-mail to : info@sidrec.com.my
- (d) via letter to : Securities Industry Dispute Resolution Center ("SIDREC")  
Unit A-9-1, Level 9, Tower A  
Menara UOA Bangsar  
No. 5, Jalan Bangsar Utama 1  
59000 Kuala Lumpur

3. You can also direct your complaint to the Securities Commission Malaysia ("SC") even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Consumer & Investor Office:

- (a) via phone to the Aduan Hotline at : 03-6204 8999
- (b) via fax to : 03-6204 8991
- (c) via e-mail to : aduan@seccom.com.my
- (d) via online complaint form available at www.sc.com.my
- (e) via letter to : Consumer & Investor Office  
Securities Commission Malaysia  
No. 3, Persiaran Bukit Kiara  
Bukit Kiara  
50490 Kuala Lumpur

4. You can also direct your complaint to Federation of Investment Managers Malaysia ("FIMM")'s Complaints Bureau:

- (a) via phone to the Aduan Hotline at : 03-7890 4242
- (b) via e-mail to : complaints@fimm.com.my
- (c) via online complaint form available at www.fimm.com.my
- (d) via letter to : Legal & Regulatory Affairs  
Federation of Investment Managers Malaysia  
19-06-1, 6<sup>th</sup> Floor, Wisma Tune  
No. 19, Lorong Dungun Damansara Heights  
50490 Kuala Lumpur

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