



**FOURTH SUPPLEMENTARY INFORMATION  
MEMORANDUM DATED 18 JANUARY 2024  
IN RESPECT OF  
EUROPE EQUITY GROWTH**

The Manager  
**AmFunds Management Berhad**  
Registration number: [198601005272 (154432-A)]

The Trustee  
**Deutsche Trustees Malaysia Berhad**  
Registration number: [200701005591(763590-H)]

THIS FOURTH SUPPLEMENTARY INFORMATION MEMORANDUM DATED 18 JANUARY 2024 HAS TO BE READ IN CONJUNCTION WITH THE REPLACEMENT INFORMATION MEMORANDUM FOR EUROPE EQUITY GROWTH DATED 1 DECEMBER 2014, THE FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 APRIL 2015, THE SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 10 SEPTEMBER 2015 AND THE THIRD SUPPLEMENTARY INFORMATION MEMORANDUM DATED 5 JULY 2019.

**SOPHISTICATED INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF INFORMATION MEMORANDUMS. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER. FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY SOPHISTICATED INVESTORS, SEE "RISK FACTORS" COMMENCING ON PAGE 12 OF THE REPLACEMENT INFORMATION MEMORANDUM.**

**THIS FOURTH SUPPLEMENTARY INFORMATION MEMORANDUM HAS TO BE READ IN CONJUNCTION THE REPLACEMENT INFORMATION MEMORANDUM, THE FIRST SUPPLEMENTARY INFORMATION MEMORANDUM, THE SECOND SUPPLEMENTARY INFORMATION MEMORANDUM AND THE THIRD SUPPLEMENTARY INFORMATION MEMORANDUM FOR EUROPE EQUITY GROWTH**

## **RESPONSIBILITY STATEMENTS**

This Fourth Supplementary Information Memorandum dated 18 January 2024 (the "Fourth Supplementary Information Memorandum") in relation to the Replacement Information Memorandum for Europe Equity Growth dated 1 December 2014, (the "Replacement Information Memorandum"), the First Supplementary Information Memorandum dated 1 April 2015 (the "First Supplementary Information Memorandum"), the Second Supplementary Information Memorandum dated 10 September 2015 (the "Second Supplementary Information Memorandum") and the Third Supplementary Information Memorandum dated 5 July 2019 (the "Third Supplementary Information Memorandum") (collectively, the "Information Memorandums") has been reviewed and approved by the directors of AmFunds Management Berhad and they collectively and individually accept full responsibility for the accuracy of all 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 this Fourth Supplementary Information Memorandum false or misleading.

## **STATEMENTS OF DISCLAIMER**

The Securities Commission Malaysia has not authorised or recognised the Europe Equity Growth (the "Fund") and a copy of this Fourth Supplementary Information Memorandum has not been registered with the Securities Commission Malaysia.

The lodgement of this Fourth Supplementary Information Memorandum should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in this Fourth Supplementary Information Memorandum.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of AmFunds Management Berhad responsible for the Fund and takes no responsibility for the contents in this Fourth Supplementary Information Memorandum. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Fourth Supplementary Information Memorandum, 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.**

## **ADDITIONAL STATEMENTS**

An investment in the Fund carries with it a degree of risk. The value of units and the income from it, if any, may go down as well as up, and investment in wholesale fund involve risks including the risk of total capital loss and no income distribution. Sophisticated Investors should consider the risk factors set out under the heading Risk Factors in the Information Memorandums.

Statements made in the Information Memorandums are based on the law and practice currently in force in Malaysia and are subject to changes in such law and practices.

Any reference to a time or day in the Information Memorandums shall be a reference to that time or day in Malaysia, unless otherwise stated.

No person has been authorised to issue any advertisement or to give any information, or to make any representations in connection with the offering, placing, subscription, sale, switching or redemption of units in the Fund other than those contained in the Information Memorandums and, if issued, given or made, such advertisement, information or representations must not be relied upon by an investor. Any purchase made by any person on the basis of statements or representations not contained in or inconsistent with the information and representations in the Information Memorandums will be solely at the risk of the Sophisticated Investor. Sophisticated Investors may wish to consult their independent professional adviser about the suitability of the Fund for their investment needs.

The Information Memorandums do not constitute an offer or solicitation to anyone in any jurisdiction in which such offer or solicitation is not authorised or to any person to whom it is unlawful to make such offer or solicitation.

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The Manager has the right to reject any application by a US Person. However, if you are investing through our appointed distributor who operates under a nominee system of ownership, kindly consult the respective distributor accordingly.

## **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.

**THE REMAINING PAGE IS INTENTIONALLY LEFT BLANK**

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Unless otherwise provided in this Fourth Supplementary Information Memorandum, all the capitalized terms used herein shall have the same meanings ascribed to them in the Information Memorandums.

## EXPLANATORY NOTE

This Fourth Supplementary Information Memorandum has been issued to informed Sophisticated Investors of the following, but not limited to:

- the update made to the disclosure in “Definitions”;
- the removal of the information in relation to “Federation of Investment Managers Malaysia (FIMM)” and “Documents Available for Inspection”;
- the update made to the disclosure in “Trustee’s Delegate (Custodian)”;
- the update made to the disclosure in “Investment Strategy and Asset Allocation”;
- the update made to the Target Fund’s Information;
- the update made to the disclosure in “Risk Factors”;
- the update made to the Target Fund’s Investment Objective and Principles;
- the update made to the disclosure in “Fees, Charges and Expenses”;
- the update made to the disclosure in “Related Party Transactions or Conflict of Interest”;
- the update made to the disclosure in “Additional Information”;
- the update made to the disclosure in “Managing the Fund’s Investment; and
- other updates which are general in nature.

## A. DEFINITIONS

**Page 1 – 4 of the Replacement Information Memorandum, page 3 of the First Supplementary Information Memorandum, page 3 – 5 of Second Supplementary Information Memorandum and page 3 – 4 Third Supplementary Information Memorandum**

The definition of “**VAG Investment Restriction**” is hereby inserted under this section:

### **VAG Investment Restriction**

“Versicherungsaufsichtsgesetz” (VAG) Investment Restriction - as an underlying fund to the extent it invests – irrespective of its specific asset class principles, its individual investment objective and its individual investment restrictions which fully continue to apply – in (1) ABS/MBS may only invest in ABS/MBS which at the time of acquisition have a rating of at least BBB- (Standard & Poor’s and Fitch) or of at least Baa3 (Moody’s) or the equivalent by another Rating Agency or, if unrated, as determined by the investment manager to be of comparable quality, and which are admitted to or included in an official market or if the issuer has its registered offices in a contracting state to the agreement on the EEA or a full member State to the OECD and to the extent it invests in (2) Debt Securities (excluding ABS/MBS) may only invest in Debt Securities which at the time of acquisition have a rating of at least B- (Standard & Poor’s and Fitch) or of at least B3 (Moody’s) or the equivalent by another Rating Agency or, if unrated, as determined by the investment manager to be of comparable quality. In addition, VAG Investment Restriction means that for the case that two different ratings exist the lower rating will be relevant. If three or more different ratings exist the second-highest rating will be relevant. An internal rating by the investment manager can only be taken into account if such internal rating complies with requirements as set out in the BaFin circular 11/2017 (VA). Assets as mentioned in sentence 1 which have been downgraded below the minimum rating as mentioned in sentence 1, must not exceed 3% of underlying fund assets. If assets as described in the aforementioned sentence exceed 3% of the underlying fund assets they must be sold within six months from the day on which the exceeding of the 3% threshold took place, but only to the extent such assets exceed 3% of underlying fund assets. Investment restrictions which are related to a specific VAG investor are not covered by the VAG Investment Restriction.

## B. CORPORATE DIRECTORY

### Page 5 - 6 of the Replacement Information Memorandum

1. The information in relation to the “**FEDERATION OF INVESTMENT MANAGERS MALAYSIA (FIMM)**” is hereby deleted in its entirety.
2. The disclosure under “**TRUSTEE’S DELEGATE (CUSTODIAN)**” is hereby deleted and replaced with the following:

**“Deutsche Bank (Malaysia) Berhad**  
**Registration number: 199401026871 (312552-W)**

**Registered office / Business office**

Level 19 - 20, Menara IMC,  
 No. 8 Jalan Sultan Ismail,  
 50250 Kuala Lumpur”

## C. KEY DATA OF THE FUND

### Page 7 - 8 of the Replacement Information Memorandum

1. The “**INVESTMENT STRATEGY**” and “**ASSET ALLOCATION**” under this section is hereby deleted and replaced with the following:

<b>Investment Strategy</b>	<p>The Fund seeks to achieve its investment objective by investing a minimum of 85% of the Fund’s NAV in the Allianz Europe Equity Growth at all times. This implies that the Fund has a passive strategy.</p> <p><i>Note: A replacement of this Target Fund or termination of the Fund would require Unit Holder’s approval.</i></p>
<b>Asset Allocation</b>	<ul style="list-style-type: none"> <li>• A minimum of 85% of the Fund’s NAV will be invested in the Target Fund; and</li> <li>• Up to 15% of the Fund’s NAV will be invested in liquid assets.</li> </ul> <p><i>Note: The limits on the asset allocation of the Fund may be temporarily exceeded as a result of price movements or due to reasons beyond the control of the Manager. The Manager will rectify such situation within seven (7) business days, taking due account of the interest of its Unit Holders.</i></p>

2. The information in relation to the “**TARGET FUND INFORMATION**” is hereby deleted and replace with the following:

<b>Name of Target Fund</b>	Allianz Europe Equity Growth
<b>Regulatory Authority</b>	Commission de Surveillance du Secteur Financier (CSSF)
<b>Management Company</b>	Allianz Global Investors Luxembourg S.A.
<b>Investment Manager of the Target Fund</b>	co-managed by Allianz Global Investors GmbH and Allianz Global Investors UK Limited
<b>Domicile</b>	Luxembourg
<b>Date of establishment</b>	2 October 2006
<b>Name of share class</b>	Share class AT (H2-SGD) of the Target Fund, which is an accumulating and hedged share class in SGD

Base Currency	EUR
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## D. RISK FACTORS

### Page 13 - 14 of the Replacement Information Memorandum

#### SPECIFIC RISKS UNIQUELY ASSOCIATED WITH THE INVESTMENT PORTFOLIO OF THE FUND

1. The “**Risk of a Passive Strategy**” under this section is hereby deleted and replaced with the following:

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. This is because the Fund is closely mirroring the performance of the Target Fund and will not be adopting any temporary defensive strategies in response to such declines. All investment decisions are left with the fund manager of the Target Fund.

2. The “**Liquidity Risk**” under this section is hereby deleted and replaced with the following:  
The Fund will be investing a minimum of 85% of its NAV 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. The exceptional circumstances are as follows:
  - (a) the Target Fund may experience redemption applications and conversion applications (with reference to their redemption portion) exceed 10% of the shares in issue of the Target Fund on a valuation day, which may result in suspension of some or all of the redemption applications and conversion applications for such period of time that the Target Fund’s company considers to be in the best interest of the Target Fund, such suspension not to exceed two valuation days; and
  - (b) the existence of specific statutory provisions such as foreign exchange restrictions, or any circumstances beyond the Target Fund manager’s control which will make it impossible to transfer the redemption proceeds as requested by the Fund.

In any of the above circumstances, the determination of the Fund’s NAV may be suspended and redemption requests may be deferred, until after the exceptional circumstances have passed and normal conditions have resumed. Unit Holders who have requested switching or redemption of their units will be notified in writing of any such suspension and will be promptly notified upon termination of such suspension. Any such suspension will be published in the newspapers in which the Fund’s unit prices are generally published if in the opinion of the Manager the suspension is likely to exceed one (1) week.

## E. THE FUND’S DETAILED INFORMATION

### Page 18 of the Replacement Information Memorandum

1. The “**Investment Strategy**” under this section is hereby deleted and replaced with the following:

The Fund seeks to achieve its investment objective by investing a minimum of 85% of the Fund’s NAV in the Allianz Europe Equity Growth at all times. This implies that the Fund has a passive strategy.

*Note: A replacement of this Target Fund or termination of the Fund would require Unit Holder’s approval.*

2. The “**Asset Allocation**” under this section is hereby deleted and replaced with the following:
  - A minimum of 85% of the Fund’s NAV will be invested in the Target Fund; and
  - Up to 15% of the Fund’s NAV will be invested in liquid assets.

*Note: The limits on the asset allocation of the Fund may be temporarily exceeded as a result of price movements or due to reasons beyond the control of the Manager. The Manager will rectify such situation within seven (7) business days, taking due account of the interest of its Unit Holders.*

## F. THE INFORMATION ON ALLIANZ GLOBAL INVESTORS FUND – ALLIANZ EUROPE EQUITY GROWTH (THE TARGET FUND)

### Page 21 of the Replacement Information Memorandum

1. The information in relation to “**INVESTMENT MANAGER OF THE TARGET FUND**” is hereby deleted and replace with the following:

#### “**INVESTMENT MANAGER OF THE TARGET FUND**”

Allianz Global Investors UK Limited (“AllianzGI UK”) will manage the day-to-day business of the portfolio (under the supervision, control and responsibility of the Allianz Global Investors GmbH and provide other related services.

AllianzGI UK is part of Allianz Global Investors, with its registered office at 199 Bishopsgate GB-London EC2M 3TY and is domiciled in the United Kingdom. AllianzGI UK is regulated by the financial conduct authority (“FCA”) and has been managing collective investment schemes and discretionary funds since 2023.”

2. The information in relation to “**INVESTMENT OBJECTIVE AND PRINCIPLES OF THE TARGET FUND**” is hereby deleted and replace with the following:

The investment objective of Target Fund is to achieve long-term capital growth by investing in European equity markets with a focus on growth stocks in accordance with the Target Fund’s sustainability key performance indicator strategy (Relative) (“KPI Strategy (Relative)”). In this context, the aim is to outperform the Target Fund’s sustainability key performance indicator compared to Target Fund’s benchmark to achieve the investment objective.

The investment strategy and principles of the Target Fund are as follows: -

- a) Maximum 20% of Target Fund’s assets may be invested in emerging markets.
- b) KPI Strategy (Relative) (including exclusion criteria) applies. Target Fund’s pre-contractual template describes all relevant information about the strategy’s scope, details, and requirements and applied exclusion criteria.
- c) Minimum 80% of Target Fund’s portfolio shall be evaluated by the weighted average greenhouse gas intensity (Sales) (“GHG Intensity (Sales)”). Target Fund’s portfolio in this respect does not comprise derivatives and instruments that are non-evaluated by nature (e.g., cash and deposits).
- d) Target Fund’s investment objective shall be achieved by a minimum outperformance of 20% of Target Fund’s sustainability key performance indicator compared to the weighted average GHG Intensity (Sales) of Target Fund’s benchmark.
- e) Hong Kong restriction applies.
- f) VAG investment restriction applies.
- g) German investment tax act (“GITA”) restriction (alternative 1) applies, however at least 70% of Target Fund’s assets are invested in equity participation according to article 2 section 8 GITA.

## G. FEES, CHARGES AND EXPENSES

### Page 6 – 7 of the Third Supplementary Information Memorandum

The illustration of calculation of “**Annual Management Fee**” under Section “**Ongoing Fees and Expenses**” is hereby revised and replaced with the following:

An illustration of the calculation and apportionment of the daily management fee is as follows:

$$\frac{(\text{Investments} + \text{Liquid assets}) \times 1.80\%}{\text{Number of days in a year}}$$

Assuming fund size of the Fund is RM 100 million:  
85% of the Fund’s NAV in investment in the Target Fund

RM  
85,000,000

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15% of the Fund's NAV in others (Liquid assets)	15,000,000
NAV (before less)	100,000,000

Assuming the investment in the Target Fund is RM 85,000,000 which is approximately equivalent to SGD 25,000,000 in the reference currency of the Target Fund.

The details on the apportionment of management fee between the Target Fund and the Fund is shown below:

1. Charged by the Target Fund (Allianz Europe Equity Growth)

$$\frac{\text{SGD } 25,000,000.00 \times 1.50\%}{365 \text{ days}} = \text{SGD } 1,027.40$$

2. Charged by the Fund

a)  $\frac{\text{RM } 85,000,000 \times 0.30\%}{365 \text{ days}} = \text{RM } 698.63$  (rounded to 2 decimal points)

b)  $\frac{\text{RM } 15,000,000 \times 1.80\%}{365 \text{ days}} = \text{RM } 739.73$  (rounded to 2 decimal points)

Total = RM 1,438.36

## H. RELATED PARTY TRANSACTIONS OR CONFLICT OF INTEREST

### Page 11 of the Third Supplementary Information Memorandum

The disclosure under “**RELATED PARTY TRANSACTIONS OR CONFLICT OF INTEREST**” is hereby deleted and replaced with the following:

“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.

Trading in securities by an employee is allowed, provided that the policies and procedures in respect of the personal account dealing are observed and adhered to. The directors, investment committee members and employees are required to disclose their portfolio holdings and dealing transactions as required under the Personal Account Dealing Policy and the Management of Conflict of Interest Policy. Further, the abovementioned shall make disclosure of their holding of directorship and interest in any company.

To the best of Trustee’s knowledge, there has been no event of conflict of interest or related party transaction which exists between the Trustee and the Manager or any potential occurrence of it.”

## I. ADDITIONAL INFORMATION

### Page 12 of the Third Supplementary Information Memorandum

The disclosure on “**Internet**” under Section “**KEEPING YOU INFORMED**” is hereby deleted and replaced with the following:



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**“Internet**

We publish updated information on our website [www.aminvest.com](http://www.aminvest.com).”

**J. DOCUMENTS AVAILABLE FOR INSPECTION**

**Page 62 of the Replacement Information Memorandum**

The entire section **“DOCUMENTS AVAILABLE FOR INSPECTION”** is hereby deleted entirely.

**K. MANAGING THE FUND’S INVESTMENT**

**Page 13 of the Third Supplementary Information Memorandum**

The disclosure under **MANAGING THE FUND’S INVESTMENT** is hereby deleted entirely and replaced with the following:

**“Corporate Information of the Manager**

AFM was incorporated on 9 July 1986 and is a wholly owned by AmInvestment Bank Berhad with effective from 21 July 2016. As at 30 September 2023, AFM has more than thirty (30) years of experience in the unit trust industry.

AFM is the holder of a Capital Markets and Services Licence for the regulated activities of fund management in relation to portfolio management, dealing in securities restricted to unit trusts and dealing in private retirement scheme issued under the CMSA.

**Roles, Duties and Responsibilities of the Manager**

The Manager is responsible for setting the investment policies and objective for the Fund. The Manager is also responsible for the promotion and administration of the Fund which include but not limited to issuing units, preparing and issuing information memorandum.

AFM is responsible to manage, invest, realize, reinvest or howsoever deal with the Fund in accordance with the investment objective and guidelines, including investment limits and restrictions of the Fund.

**Designated Fund Manager**

**Wong Yew Joe**

Wong Yew Joe is the designated person responsible for the fund management function of the Fund. He is the Chief Investment Officer of AFM overseeing investments in the firm. He has more than twenty (20) years of experience in financial services and funds management. Over this tenure, his roles covered investment analysis, trading and portfolio management. He also played a key role in product development, business development and managing client relationships.

Yew Joe first joined the Funds Management Division in 2006 as a fund manager. His last post was the Head of Fixed Income and oversaw investments in Islamic fixed income instruments and other related instruments. He holds a Bachelor of Commerce (Accounting and Finance) from the University of Southern Queensland, Australia. He also holds a Capital Markets Services Representative’s License for the regulated activity of fund management.

**Material Litigation**

As at 30 September 2023, the Manager is not engaged in any material litigation and arbitration, including those pending or threatened, and any facts likely to give rise to any proceedings which might materially affect the business or financial position of the Manager and of its delegates.

***Note: Please refer to our website ([www.aminvest.com](http://www.aminvest.com)) for further information on the Manager and other corporate information which may be updated from time to time.”***

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