



AmInvest

AmFunds Management Berhad
198601005272 (154432-A)

Global Multi-Asset Income (the “Fund”)

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 Global Multi-Asset Income, 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 Personal Data Protection Act 2010) available on our website at 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?

Global Multi-Asset Income is a wholesale feeder fund issued by AmFunds Management Berhad (the "Manager") that seeks to provide income and to a lesser extent long term capital growth by investing in the BlackRock Global Funds - Global Multi-Asset Income Fund (the "Target Fund"), which invests in a diversified portfolio of assets in the global markets.

Who is the Fund suitable for?

The Fund is suitable for Sophisticated Investors seeking:

- regular income* and to a lesser extent long term** capital growth from their investment;
- participation in a diversified portfolio of assets in the global markets; and
- a high risk investment vehicle.

Notes:

* The income could be in the form of units or cash.

** Long term means the investment horizon should at least be five (5) years.

What am I investing in?

Fund Category	Wholesale (Feeder Fund).	
Fund Type	Income and Growth.	
Investment Objective	<p>The Fund seeks to provide income* and to a lesser extent long term** capital growth by investing in the Target Fund, which invests in a diversified portfolio of assets in the global markets.</p> <p>Notes: *The income could be in the form of units or cash. ** Long term means the investment horizon should at least be five (5) years. Any material change to the investment objective of the Fund would require unit holders' approval.</p>	
Investment Strategy	<p>The Fund seeks to achieve its investment objective by investing a minimum of 85% of the Fund's net asset value ("NAV") in the Target Fund at all times. This implies that this Fund has a passive strategy.</p> <p>Note: A replacement of the Target Fund would require unit holders' approval.</p>	
Asset Allocation	Target Fund	A minimum of 85% of the Fund's NAV.
	Liquid assets	<p>Up to 15% of the Fund's NAV.</p> <p>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.</p>
Base Currency of the Fund	US Dollar (USD).	
Risk Benchmark	<p>50% MSCI World Index and 50% Bloomberg Global Aggregate Index Hedged¹. (available at www.aminvest.com)</p> <p>Note: This is also the risk benchmark of the Target Fund. The Target Fund is actively managed without reference to any performance benchmark. The risk benchmark is only to compare against both the risk (in standard deviation) of the Target Fund and the Fund, hence should not be used as a performance benchmark for the Target Fund or the Fund. The Target Fund and the Fund aims to invest in a portfolio of securities, in which the total risk level is lower than the risk benchmark.</p>	
Launch Date	17 March 2014	

Initial Offer Price	RM Class	USD Class	SGD Class	AUD Class
		RM1.0000	USD1.0000	SGD1.0000
Distribution Policy	<p><u>RM Class</u> Subject to availability of income, distribution will be paid at least quarterly and can be in the form of units or cash.</p> <p><u>USD, SGD and AUD Class</u> Subject to availability of income, distribution will be paid at least quarterly and will be reinvested into the respective Class.</p> <p>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.</p> <p>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.</p> <p><i>Note:</i> <i>Income distribution amount (if any) for each of the Classes could be different subject to the sole discretion of the Manager. For RM Class only, if income distribution earned does not exceed RM500, it will be automatically reinvested.</i></p>			

Target Fund's Information

Name of Target Fund	BlackRock Global Funds - Global Multi-Asset Income Fund.
Management Company	BlackRock (Luxembourg) S.A.
Investment Advisers	BlackRock Financial Management, Inc. and BlackRock Investment Management (UK) Limited.
Domicile	Luxembourg.
Regulatory Authority	Commission de Surveillance du Secteur Financier ("CSSF").
Date of Establishment	28 June 2012
Name of Share Class	Share class A6 USD of the Target Fund, which is monthly distribution share class in USD.
Investment Objective and Principles	<p>The Target Fund follows a flexible asset allocation policy that seeks an above average income* without sacrificing long term** capital growth. The Target Fund invests globally in the full spectrum of permitted investments including equities, equity-related securities***, fixed income transferable securities (which may include some high yield fixed income transferable securities), units of undertakings for collective investment (including cash funds), deposits (e.g. overnight cash placements with financial institutions) and money market instruments. The Target Fund makes use of derivatives for the purposes of efficient portfolio management including the generation of additional income for the Target Fund. The Target Fund may hold cash and near-cash instruments on an incidental basis. Currency exposure in the Target Fund is flexibly managed.</p> <p><i>Notes:</i> * An above average income in this context means 4% - 6% p.a., which is a targeted range over a cycle of five (5) years. There is no guarantee it will be achieved. ** Long term means the investment horizon should at least be five (5) years. *** Equity-related securities refers to an investment which derives its returns from equity asset(s) and includes derivative exposure to these assets.</p>
Base Currency of the Target Fund	USD

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	This is the risk of prices of assets falling in response to general market factors such as economic factors, socio-political environment, regulatory factors and broad investor sentiment.
Mismatch Risk	This is the risk that the Fund chosen by the investor may not be suitable for the needs and circumstances of the investor.
Inflation Risk	This is the risk that investors' investment in the Fund may not grow or generate income at a rate that keeps pace with inflation.
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.
Financing Risk	This is the risk of investing with borrowed money, which includes the investor's inability to service the loan repayments and the adverse impact of an increase in interest rates on the loan repayments, where the investor may be subject to higher loan repayment installments.

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	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 investments in the Target Fund.
Liquidity Risk	The Fund will be investing a minimum of 85% of its NAV in the Target Fund. In the event that the Target Fund is forced to dispose its illiquid stocks at a discount to the fair value of the security due to several factors such as large redemptions, the net asset value of the Target Fund would be adversely affected, hence, the NAV of the Fund would also be similarly impacted.
Regulatory and Legal Risk	The value of the Fund's investments may be affected by uncertainties such as political developments, changes in government policies, changes in taxation, restrictions on repatriation of investment proceeds and other developments in the law and regulations of Luxembourg in which the Fund's investments are made.
Taxation Risk	This is the risk that the proceeds from the sale of securities and/or the receipt of income may be subject to tax, levies, duties or other charges imposed by the authorities in Luxembourg.
Distribution Risk	It should be noted that the distribution of income is not guaranteed. Circumstances preventing the distribution of income include, among others, insufficient realised gains or realised income to enable income distribution. The Fund may distribute from its realised gain, realised income and capital. Capital distributions represent a return or withdrawal of part of the amount of your original investment and/or capital gains attributable to the original investment and will result in a reduction in the NAV per unit of the Fund and reduce the capital available for future investment and capital growth. Future capital growth may therefore be constrained.

Specific risks associated with the Target Fund

Investments in the Target Fund are associated to the following risks:	
<ul style="list-style-type: none"> • General Risks • Financial Markets, Counterparties and Service Providers • Risk to Capital Growth • Tax Considerations • Special Risk Considerations for BlackRock India Equities (Mauritius) Limited / BlackRock Global Funds - India Fund and its investors • Currency Risk – Base Currency 	<ul style="list-style-type: none"> • Securities Lending • Counterparty Risk to the Custodian • Fund Liability Risk • Fixed Income Transferable Securities • Equity Risks • Emerging Markets • Sovereign Debt • Bond Downgrade Risk

<ul style="list-style-type: none"> Global Financial Market Crisis and Governmental Intervention Derivatives Restrictions on Foreign Investment Other Risks
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	Direct Sales & IUTA: Up to 5.00% of NAV per unit of the Class(es). <i>Notes:</i> <i>All entry charges will be rounded up to two (2) decimal points.</i> <i>There will be no entry charge payable by AmBank Group staff.</i> <i>Sophisticated Investors are advised that they may negotiate for lower entry charge prior to the conclusion of sales.</i> <i>The Manager reserves the right to waive or reduce the entry charge from time to time at its absolute discretion.</i>
Exit Penalty	There is no exit penalty for this Fund.
Transfer Fee	Nil.
Bank Charges or Fees	Bank charges or fees are incurred only upon withdrawals.
Switching Fee	<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 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. <u>Switching between Class(es) of the Fund</u> Unit holders are not allowed to switch between Class(es) of the Fund.

What are the key ongoing fees charged to a Fund?

Annual Management Fee	Up to 1.80% p.a. of the NAV of the Fund.
Annual Trustee Fee	Up to 0.08% p.a. of the NAV of the Fund, subject to a minimum fee of RM10,000 p.a.
Fund Expenses	A list of the expenses directly related to the Fund are as follows: <ul style="list-style-type: none"> audit fees; tax agent's fees; printing and postages of annual and quarterly reports; bank charges; lodgement fees for Fund's reports; fees paid to brokers or dealers (if any); and other expenses as permitted by the deed.

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.

Annual Management Fee	Up to 1.50% p.a. of the net asset value of the Target Fund. <i>There will be no double charging of management fee.</i>
Administration Fee	Up to 0.25% p.a. of the net asset value of the Target Fund.
Tax	0.05% p.a. of the net asset value of the Target Fund.

Sophisticated Investors are advised that they will be subjected to higher fees arising from the layered investment structure.

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; 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).

	RM Class	USD Class	SGD Class	AUD Class
Minimum Initial Investment	RM1,000	USD5,000	SGD5,000	AUD5,000
Minimum Additional Investment	RM500	USD5,000	SGD5,000	AUD5,000
Submission of Application	Monday to Friday (except public holiday).			
Cut-off Time	<ul style="list-style-type: none"> • If an application with complete documentation is accepted by the Manager or our appointed distributors before 4.00 p.m. on a Business Day, it will be processed at the closing NAV per unit of the same Business Day. • If an application with complete documentation is accepted by the Manager or our appointed distributors after 4.00 p.m. 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. <p><i>Notes:</i></p> <ul style="list-style-type: none"> • <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 www.aminvest.com.</i> • <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> • <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> 			

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 withdrawal and to maintain a minimum holding balance for partial withdrawal (or such units as the Manager may from time to time decide).

	RM Class	USD Class	SGD Class	AUD Class
Minimum Redemption / Switching	500 units.		5,000 units.	
Minimum Holding / Balance	1,000 units.		5,000 units.	
Submission of Redemption Request	Monday to Friday (except public holiday).			
Cut-off Time	<ul style="list-style-type: none"> • If a redemption request with complete documentation is accepted by the Manager or our appointed distributors before 4.00 p.m. on a Business Day, it will be processed at the closing NAV per unit of the same Business Day. • If a redemption request with complete documentation is accepted by the Manager or our appointed distributors after 4.00 p.m. 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. 			

	<p>Notes:</p> <ul style="list-style-type: none"> • 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. • 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.
Payment of Redemption Proceeds	By the 14 th day of receipt of the redemption notice.

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
9th & 10th 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 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, 6th Floor, Wisma Tune
No. 19, Lorong Dungun Damansara Heights
50490 Kuala Lumpur

¹ Source: MSCI. The MSCI information may only be used for your internal use, may not be reproduced or disseminated in any form and may not be used as a basis for or a component of any financial instruments or products or indices. None of the MSCI information is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such. Historical data and analysis should not be taken as an indication or guarantee of any future performance analysis, forecast or prediction. The MSCI information is provided on an "as is" basis and the user of this information assumes the entire risk of any use made of this information. MSCI, each of its affiliates and each other person involved in or related to compiling, computing or creating any MSCI information (collectively, the "MSCI Parties") expressly disclaims all warranties (including, without limitation, any warranties of originality, accuracy, completeness, timeliness, non-infringement, merchantability and fitness for a particular purpose) with respect to this information. Without limiting any of the foregoing, in no event shall any MSCI Party have any liability for any direct, indirect, special, incidental, punitive, consequential (including, without limitation, lost profits) or any other damages. (www.msci.com).

The blended returns are calculated by AmFunds Management Berhad using end of day index level values licensed from MSCI ("MSCI Data"). For the avoidance of doubt, MSCI is not the benchmark "administrator" for, or a "contributor", "submitter" or "supervised contributor" to, the blended returns, and the MSCI Data is not considered a "contribution" or "submission" in relation to the blended returns, as those terms may be defined in any rules, laws, regulations, legislation or international standards. MSCI Data is provided "AS IS" without warranty or liability and no copying or distribution is permitted. MSCI does not make any representation regarding the advisability of any investment or strategy and does not sponsor, promote, issue, sell or otherwise recommend or endorse any investment or strategy, including any financial products or strategies based on, tracking or otherwise utilizing any MSCI Data, models, analytics or other materials or information.

Note: Blended return refers to returns from blending the end of day index level values of:

- (i) one or more MSCI Index(es); and
- (ii) one or more non-MSCI index(es).

Source: "Bloomberg®" and Bloomberg Global Aggregate Index Hedged are service marks of Bloomberg Finance L.P. and its affiliates, including Bloomberg Index Services Limited ("BISL"), the administrator of the index (collectively, "Bloomberg"), and have been licensed for use for certain purposes by AmFunds Management Berhad.

The Global Multi-Asset Income is not sponsored, endorsed, sold or promoted by Bloomberg. Bloomberg does not make any representation or warranty, express or implied, to the owners of or counterparties to the Global Multi-Asset Income or any member of the public regarding the advisability of investing in securities generally or in the Global Multi-Asset Income particularly. The only relationship of Bloomberg to AmFunds Management Berhad is the licensing of certain trademarks, trade names and service marks and of the Bloomberg Global Aggregate Index Hedged, which is determined, composed and calculated by BISL without regard to AmFunds Management Berhad or the Global Multi-Asset Income. Bloomberg has no obligation to take the needs of AmFunds Management Berhad or the owners of the Global Multi-Asset Income into consideration in determining, composing or calculating the Bloomberg Global Aggregate Index Hedged. Bloomberg is not responsible for and has not participated in the determination of the timing of, prices at, or quantities of the Global Multi-Asset Income to be issued. Bloomberg shall not have any obligation or liability, including, without limitation, to Global Multi-Asset Income customers, in connection with the administration, marketing or trading of the Global Multi-Asset Income.

BLOOMBERG DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF THE BLOOMBERG GLOBAL AGGREGATE INDEX HEDGED OR ANY DATA RELATED THERETO AND SHALL HAVE NO LIABILITY FOR ANY ERRORS, OMISSIONS OR INTERRUPTIONS THEREIN. BLOOMBERG DOES NOT MAKE ANY WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY AMFUNDS MANAGEMENT BERHAD, OWNERS OF THE GLOBAL MULTI-ASSET INCOME OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE BLOOMBERG GLOBAL AGGREGATE INDEX HEDGED OR ANY DATA RELATED THERETO. BLOOMBERG DOES NOT MAKE ANY EXPRESS OR IMPLIED WARRANTIES AND EXPRESSLY DISCLAIMS ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE BLOOMBERG GLOBAL AGGREGATE INDEX HEDGED OR ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, TO THE MAXIMUM EXTENT ALLOWED BY LAW, BLOOMBERG, ITS LICENSORS, AND ITS AND THEIR RESPECTIVE EMPLOYEES, CONTRACTORS, AGENTS, SUPPLIERS, AND VENDORS SHALL HAVE NO LIABILITY OR RESPONSIBILITY WHATSOEVER FOR ANY INJURY OR DAMAGES—WHETHER DIRECT, INDIRECT, CONSEQUENTIAL, INCIDENTAL, PUNITIVE OR OTHERWISE—ARISING IN CONNECTION WITH THE GLOBAL MULTI-ASSET INCOME OR BLOOMBERG GLOBAL AGGREGATE INDEX HEDGED OR ANY DATA OR VALUES RELATING THERETO—WHETHER ARISING FROM THEIR NEGLIGENCE OR OTHERWISE, EVEN IF NOTIFIED OF THE POSSIBILITY THEREOF.

THE REMAINING PAGE IS INTENTIONALLY LEFT BLANK