



AmInvest

AmFunds Management Berhad
198601005272 (154432-A)

Robotech Fund

(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 Robotech 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. 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?

Robotech Fund is a wholesale feeder fund issued by AmFunds Management Berhad that aims to provide long-term* capital growth by investing in the Target Fund which invests in an actively managed listed equity and equity-related securities portfolio.

Who is the Fund suitable for?

The Fund is suitable for Sophisticated Investors seeking for:

- capital appreciation over a long-term* investment horizon; and
- portfolio diversification through exposure in global equity market.

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	<p>The Fund aims to provide long-term* capital growth by investing in the Target Fund which invests in an actively managed listed equity and equity-related securities portfolio.</p> <p>* The Fund is designed for investors who plan to invest for at least five (5) years.</p> <p>Note: 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. This implies that the Fund has a passive strategy.</p> <p>Note: A replacement of the Target Fund would require unit holders' approval.</p>					
Asset Allocation	<ul style="list-style-type: none"> 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 in cash and/or liquid assets <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 interests of its unit holders.</p>					
Base Currency of the Fund	US Dollar (USD).					
Performance Benchmark	MSCI All Country World Index ¹ . (available at www.aminvest.com)					
Initial Offer Price	<table border="1"> <thead> <tr> <th>RM-Hedged Class</th> <th>USD Class</th> </tr> </thead> <tbody> <tr> <td>RM1.0000</td> <td>USD 1.0000</td> </tr> </tbody> </table>		RM-Hedged Class	USD Class	RM1.0000	USD 1.0000
RM-Hedged Class	USD Class					
RM1.0000	USD 1.0000					
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 & 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>Note: For RM and RM-Hedged Classes only, if income distribution earned does not exceed RM500, it will be automatically reinvested.</p>					

	<p><u>Other Classes except for RM & RM-Hedged Classes</u> Distribution, if any, to be reinvested into units of the respective Classes.</p> <p><i>Note: Income distribution amount (if any) for each of the Classes could be different subject to the sole discretion of the Manager.</i></p>
Launch Date	RM-Hedged Class and USD Class : 8 August 2018

Target Fund's Information

Name of Target Fund	AXA World Funds - Framlington Robotech.
Management Company of Target Fund	AXA Funds Management S.A. (Luxembourg).
Investment Manager of the Target Fund	AXA Investment Managers UK Limited.
Domicile	Luxembourg.
Regulatory Authority	Commission de Surveillance du Secteur Financier (CSSF).
Date of Establishment	19 December 2016
Name of Share Class	I USD share class.
Investment Objective and Policy	<p>The objective of the Target Fund is to seek long-term growth of the investment from an actively managed listed equity and equity-related securities portfolio.</p> <p>The Target Fund is actively managed and references the MSCI All Country World Index for comparative purposes only. The Investment Manager has full discretion over the composition of the portfolio of the Target Fund and can take exposure to companies, countries or sectors not included in the MSCI All Country World Index. There are no restrictions on the extent to which the Target Fund's portfolio and performance may deviate from the ones of the MSCI All Country World Index.</p> <p>The Target Fund invests in equities of companies anywhere in the world that are in the robotics technology sector. Specifically, at all times the Target Fund invests at least two thirds of net assets in equities and equity-related securities of companies in the robotics technology sector and/or companies making a large use of that technology in their business such as companies in transport, healthcare, semi-conductors or software industries. Investments may include companies of any market capitalisation.</p> <p>In the securities selection process, the Investment Manager bindingly applies at all times AXA IM's Sectorial Exclusion and ESG Standards Policies with the exception of derivatives and underlying eligible UCIs, as described in the documents available on the website: https://www.axa-im.com/responsible-investing/sector-investment-guidelines.</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 Advisor	: 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' investments 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.
Country Risk	Investments of the fund in any countries 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 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. In the event of exceptional circumstance such as suspension of calculation of net asset value of the Target Fund, no shares of the Target Fund will be redeemed.
Counterparty Credit Risk	Counterparty credit risk is the risk arising from the possibility that the counterparty may default or not able to fulfill a trade settlement prior or on the settlement date of the trade. This could adversely affect the value of the Fund.

Specific Risks associated with the Target Fund

Cash	Under the UCITS V Directive, cash is to be considered as a third category of assets beside financial instruments and other assets, where the UCITS V Directive related obligations are only those covered by the cash flow monitoring obligations. On the other side, non-short term cash deposits could be considered as an investment and consequently should fall within the category of other assets.
Central Securities Depositories	In accordance with the UCITS Directive, entrusting the custody of the SICAV's assets to the operator of a securities settlement system ("SSS") is not considered as a delegation by the depository. Therefore the depository is exempted from the strict liability of restitution of assets. A central securities depository ("CSD") being a legal person that operates a SSS and provides in addition other core services should not be considered as a delegate of the depository irrespective of the fact that the custody of the SICAV's assets have been entrusted to it. There is however some uncertainty around the meaning to be given to such exemption, the scope of which may be interpreted narrowly by some supervisory authorities, notably the European supervisory authorities.
Collateral Management	Counterparty risk arising from investments in OTC financial derivative instruments and securities lending, repurchase and reverse repurchase agreements is generally mitigated by the transfer or pledge of collateral in favour of the Target Fund. However, transactions may not be fully collateralised. Fees and returns due to the Target Fund may not be collateralised. If a counterparty defaults, the Target Fund may need to sell non-cash collateral received at prevailing market prices. In such a case the Target Fund could realise a loss due.
Concentration Risk	The Target Fund may focus its investments in certain companies, groups of companies, sectors of the economy, countries or geographical regions, or ratings. This may lead to adverse consequences for the Target Fund when such companies, sectors, countries or ratings become less valued.
Counterparty Risk	The Target Fund may be exposed to a counterparty risk associated to counterparties with which, or brokers, dealers and exchanges through which, they deal, whether they engage in exchange-traded or OTC transactions. This is the risk of default (or counterparty's failure to perform any of its obligations) of any counterparties of the Target Fund. The counterparty's default (or the counterparty's failure to perform any of its obligations) under these transactions may have a material adverse effect on the net asset value of the Target Fund.
Credit Risk	The ability of the issuer of securities to honor its commitments depends on the financial condition of the issuer. An adverse change in the financial condition of the issuer could lower the quality of the securities, leading to greater price volatility of the securities. The Target Fund may be subject to the risk that the issuer of securities is not making payment on interest and principal of the securities, causing the value of the investment to go down.
Cross-class Liabilities for all Share Classes (share classes)	Although there is an accounting attribution of assets and liabilities to the relevant share class, there is no legal segregation with respect to share classes of the Target Fund. Therefore, if the liabilities of a share

among the Target Fund) Risk	class exceed its assets, creditors of said share class of the Target Fund may seek to have recourse to the assets attributable to the other share classes of the same Target Fund.
Derivative Transactions Risk	The Target Fund may engage in derivative transactions as part of its investment strategy for hedging and efficient portfolio management purpose. These strategies currently include the use of listed and OTC derivatives, including but not limited to futures and forward contracts, swaps, options and warrants. Derivatives are volatile and may be subject to various types of risks such as market, liquidity, credit, counterparty, legal and operations risks. Also, the ability to use these strategies may be limited by market conditions and regulatory limits and there can be no guarantee that any of these strategies will meet their expected target.
Equity Risk	Shares' prices on equity markets may fluctuate namely pursuant to investor's expectations or anticipations, causing high potential volatility risk. Volatility on equity markets has historically been much greater than the volatility of fixed income markets. Should the price of shares fall within the Target Fund's portfolio, the net asset value of the Target Fund will also fall.
Foreign Exchange and Currency Risk	At portfolio level: The Target Fund invests in foreign securities, i.e. securities denominated in currencies different from the reference currency in which Target Fund is denominated. Movements of foreign exchange rates affect the value of securities held by the Target Fund, as expressed in the Target Fund's reference currency, and bring additional volatility. If the currency in which a security is denominated appreciates in relation to the reference currency of the Target Fund, the exchange value of the security in the reference currency will appreciate; conversely, a depreciation of the denomination currency will lead to a depreciation in the exchange value of the security and may adversely affect the net asset value of the Target Fund. In the circumstances when the investment manager intends to hedge the currency exchange risk of a transaction, there is no guarantee that such hedging strategy will be effective and that such hedging be a perfect hedge. In an adverse situation, the Target Fund may suffer significant losses. The successful execution of a hedging strategy which mitigates exactly this risk cannot be assured. The implementation of the hedging strategy described above may generate additional costs for the Target Fund. Contagion risk: Currency hedged share classes of the Target Fund may incur losses due to their specific hedging strategy, which will primarily be borne by their shareholders but may, in specific adverse scenario and despite mitigation procedures in place, impact the other shareholders in the Target Fund.
Interest Rate Risk	The market value of financial instruments and, therefore, the net asset value of the concerned Target Fund may change in response to fluctuations in interest rates.
Liquidity Risk	Some markets, on which Target Fund may invest, may prove at time to be insufficiently liquid. This affects the market price of the Target Fund's securities and therefore its net asset value. Furthermore, there is a risk that, because of a lack of liquidity and efficiency in certain markets due to unusual market conditions or unusual high volumes of repurchase requests or other reason, Target Fund may experience some difficulties in purchasing or selling holdings of securities and, therefore, meeting subscriptions and redemptions in the time scale indicated in the prospectus of the Target Fund.
Loss Of Capital Risk	Loss of capital may be due to direct exposure, counterparty exposure or indirect exposure (e.g exposure to underlying assets through the use of derivative instruments, securities lending and borrowing or repurchase agreement).
Management Risk	For the Target Fund, there is a risk that investment techniques and or strategies are unsuccessful and may incur losses for the Target Fund. Shareholders will have no right or power to participate in the day-to-day management or control of the business of the Target Fund, nor an opportunity to evaluate the specific investments made by the Target Fund or the terms of any of such investments.
Market Risk	Some markets in which the Target Fund may invest may prove at times to be highly volatile or insufficiently liquid. This may affect significantly the market price of the Target Fund's securities and, therefore its net asset value.
Political, Regulatory, Economic and Convertibility Risk	Some geographical areas in which the Target Fund may invest (including but not limited to Asia, the Eurozone and the US) may be affected by economic or political events or measures, changes in government policies, laws or tax regulations, currency convertibility, or by currency redenomination, restrictions on foreign investments, and more generally by economic and financial difficulties. In such contexts, volatility, liquidity, credit, and currency risks may increase and adversely impact the net asset value of the Target Fund.
Rating Downgrade Risk	Downgrades of a rating of securities issue or issuer may lead to a drop in the value of securities in which the Target Fund has invested and subsequently experiencing a drop in the net asset value of the Target Fund. Such securities may have less liquidity, making it more difficult to sell and their values may be more volatile.
Securities Financing Transactions (temporary purchase and sale of securities, total return swaps) Risk and Financial Guarantees (collateral) Risk	Securities financing transactions (SFT) and related collateral may create risks for the Target Fund such as (i) counterparty risk (as described above), (ii) legal risk, (iii) custody risk, (iv) liquidity risk (i.e. risk resulting from the difficulty to buy, sell, terminate or value an asset or a transaction due to a lack of buyers, sellers, or counterparties), and, if relevant, (v) risks arising from to the reuse of such collateral (i.e. mainly the risk that such collateral posted by the Target Fund might not be returned due to the failure of the counterparty for example).
Securities Lending and Repurchase or Reverse Repurchase Agreement Transactions Risk	The Target Fund may enter into securities lending and repurchase or reverse repurchase agreement transactions, and may be subject to counterparty risk. The loaned securities may not be returned or returned in a timely manner and/or at a loss of rights in the collateral if the borrower or the lending agent defaults or fails financially. The Target Fund may suffer significant losses.
Sustainability Risk	The SICAV uses an approach to sustainability risk that is derived from the deep integration of ESG (environment, social and governance) criteria in its research and investment processes. For the Target Fund within the SICAV and according to the investment strategy of the Target Fund, it has implemented a framework to integrate sustainability risk in investment decisions based on sustainability factors which relies notably on:-

	<ul style="list-style-type: none"> • Sectorial or/and normative exclusions • Proprietary ESG scoring methodologies <p>Sectorial and normative exclusions In order to manage ESG and sustainability tail-risks, the SICAV has implemented a series of exclusion-based policies. These policies are aimed at managing ESG and sustainability tail-risks, with a focus on:-</p> <ul style="list-style-type: none"> • E: climate (coal and tar sands), biodiversity (palm oil) • S: health (tobacco) and human rights (controversial and white phosphorus weapons, United Nations Global Compact (“UNGC”) breach) • G: corruption (UNGC breach) <p>Proprietary ESG scoring AXA IM has implemented proprietary scoring methodologies to rate issuers on ESG criteria (corporates, sovereigns, green bonds). These methodologies are based on quantitative data from several data providers and have been obtained from non-financial information published by issuers and sovereigns as well as internal and external research. The data used in these methodologies include carbon emissions, water stress, health and safety at work, supply chain labour standards, business ethics, corruption and instability.</p>
Emerging Markets Risk	Some of the securities held in the Target Fund may involve a greater degree of risk than generally associated with similar investments in major securities markets, due, in particular, to political and regulatory factors. Emerging markets securities may be substantially less liquid and more volatile than those of mature markets.
Investments in Specific Sectors or Asset Classes Risk	The Target Fund concentrates its investments in certain asset classes (commodities, real estate) or in companies of certain sectors of the economy (such as healthcare, consumer staples and services, telecommunications or real estate) and are therefore subject to the risks associated with concentrating investments in such classes and sectors. This type of strategy may lead to adverse consequences when such asset classes or sectors become less valued or less liquid.
Global Investments Risk	Investments in foreign securities, i.e. securities denominated in a currency different from the Target Fund's reference currency, offer potential benefits not available from investments solely in securities denominated in the Target Fund's reference currency. However, it also involves significant risks that are not typically associated with investing in securities denominated in the Target Fund's reference currency. Indeed, foreign investments may be affected by movements of exchange rates, changes in laws or restrictions applicable to such investments and changes in exchange control regulations (e.g. currency blockage).
Investments in Small and/or Micro Capitalisation Universe Risk	Investing in the small and/or micro capitalisation universe implies specific liquidity risk. The possible lack of a liquid market may inhibit the ability of the Target Fund to purchase or sell such investment at an advantageous price. The NAV of the Target Fund may be adversely affected.
ESG Risk	Applying ESG and sustainability criteria to the investment process may exclude securities of certain issuers for non-investment reasons and therefore some market opportunities available to funds that do not use ESG or sustainability criteria may be unavailable for the Target Fund, and the Target Fund's performance may at times be better or worse than the performance of comparable funds that do not use ESG or sustainability criteria.

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	Up to 5.00% of the NAV per unit of the Class(es). <i>Note: All entry charges will be rounded up to two (2) decimal points.</i>
Exit Penalty	There is no exit penalty for this Fund.
Transfer Fee	Nil. Transfer facility is not available for this Fund.
Bank Charges or Fees	Bank charges or fees are incurred only upon redemption.
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 a Fund?

Annual Management Fee	Up to 1.80% p.a. of the Fund's NAV
Annual Trustee Fee	Up to 0.06% p.a. of the Fund's NAV
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; • investment committee fee for independent members; • lodgement fees for Fund's reports; • fees paid to 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.

Initial Charge	Waived.
Annual Management Fee	Up to 0.60% per annum of the NAV of the Target Fund. <i>There will be no double charging of management fee.</i>
Applied service fee which include trustee fee, custodian fee, depositary fees and other ordinary operating expenses	Up to 0.50% per annum of the NAV of the Target Fund.
Performance Fee charged by Target Fund	Nil.

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

Note: 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-Hedged Class	USD Class
Minimum Initial Investment	RM5,000.00	USD5,000.00
Minimum Additional Investment	RM5,000.00	USD5,000.00
Submission of Application	Monday to Friday (except public holiday).	
Cut-off Time	By 11.00 a.m. on a business day.	

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).

	RM-Hedged Class	USD Class
Minimum Redemption	5,000 units.	
Minimum Holding Balance	5,000 units.	
Submission of Repurchase Notice	Monday to Friday (except public holiday).	
Cut-off Time	By 11.00 a.m. on a business day.	
Payment of Redemption Proceeds	By the 14 th day of receipt of the repurchase notice with complete documents.	

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
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