ANNOUNCEMENT

NOTICE

To all Unit Holders of Funds under the AmPRS Scheme

RE: Issuance of the Third Replacement Disclosure Document for AmPRS dated 2 April 2021

Dear Valued Members,

We wish to inform you that we have registered the Third Replacement Disclosure Document dated 2 April 2021 (the "Third Replacement Disclosure Document") with Securities Commission Malaysia which replaces the Second Replacement Disclosure Document dated 7 October 2016, the First Supplementary Disclosure Document dated 7 November 2016, the Second Supplementary Disclosure Document dated 30 January 2018 and the Third Supplementary Disclosure Document dated 20 December 2018 for AmPRS.

The Third Replacement Disclosure Document is issued to include the following, but not limited to:

- update to reflect the new age limit for each category of core funds under Default Option;
- inclusion of pre-retirement withdrawals from Sub-Account B for housing and healthcare;
- update to the PRS Provider, Trustee and Shariah Adviser corporate information; and
- inclusion of minimum initial contribution for lump sum investment via AmPRS online platform;
- update to the section under "Keeping You Informed" and "Keeping Us Informed"; and
- update to the "Customer Identification Program".

For further details, kindly refer to the summary of list of amendments below.

Should you require further information and clarification, please do not hesitate to contact us at:

Tel: +603-2032 2888 Fax: +602-2031 5210 Email: <u>enquiries@aminvest.com</u>

AmFunds Management Berhad 2 April 2021 Summary of the List of Amendments for the Third Replacement Disclosure Document for AmPRS dated 2 April 2021 ("Third Replacement Disclosure Document") which replaces the Second Replacement Disclosure Document for AmPRS dated 7 October 2016, First Supplementary Disclosure Document dated 7 November 2016, Second Supplementary Disclosure Document dated 30 January 2018 and Third Supplementary Disclosure Document dated 20 December 2018 (collectively, the "Disclosure Documents"). The effective date for these changes will be on 2 April 2021.

General (All where relevant)	 RAM Quantshop Medium MGS Index RAM Quantshop Medium GII Index 	Disclosure Document Quantshop Medium MGS Index Quantshop Medium GII Index
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relevant)	DANA Questals and All MCC hadren	•
F	- RAM Quantshop All MGS Index	- Quantshop All MGS Index
	aminvestprs@aminvest.com	enquiries@aminvest.com
	The Default Option of this Scheme consists of	Effective 1 March 2021, the Default Option of
	the following Core Funds:	this Scheme consists of the following Core
	a) AmPRS – Conservative Fund, for	Funds:
	Members aged 50 years and above;	a) AmPRS – Conservative Fund, for
	b) AmPRS – Moderate Fund, for Members	Members aged 55 years and above;
	aged 40 years and above but have not reached 50 years; and	 b) AmPRS – Moderate Fund, for Members aged 45 years and above but have not
		reached 55 years; and
	C) AmPRS – Growth Fund, for Members below 40 years old.	C) AmPRS – Growth Fund, for Members
	below 40 years old.	below 45 years old.
-	- equity-related securities	- Shariah Compliant equity-related
	- Shariah Compliant money market	securities
	instruments	 Islamic money market instruments
	- Shariah Compliant REITs	- Islamic REITs
	- Shariah Compliant Collective Investment	- Islamic Collective Investment Schemes
	Schemes (CIS)	(CIS)
Definitions	FTSE Financial Times and the	FTSE Financial Times Stock
	London Stock Exchange	Exchange.
		Note: The AmPRS - Growth
		Fund/AmPRS - Moderate
		Fund/AmPRS - Islamic Equity
		Fund/AmPRS - Islamic
		Balanced Fund is not in any
		way sponsored, endorsed,
		sold or promoted by FTSE
		International Limited
		("FTSE") or by Bursa
		Malaysia Berhad ("BURSA
		MALAYSIA") or by the
		London Stock Exchange
		Group companies (the
		"LSEG" and neither FTSE nor
		BURSA MALAYSIA nor LSEG
		makes any warranty or
		representation whatsoever,
		expressly or impliedly, either
		as to the results to be
		obtained from the use of the
		FTSE Bursa Malaysia Index
		Series ("the Index"), and/or
		the figure at which the said
		Index stands at any
		particular time on any
		particular day or otherwise.
		The Index is compiled and
		calculated by FTSE.
		However, neither FTSE nor
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		BURSA MALAYSIA nor LSEG
		BURSA MALAYSIA nor LSEG shall be liable (whether in

MSCI AC Asia	Morgan Stanley Capital	MSCI AC	any person for any error in the Index and neither FTSE nor BURSA MALAYSIA nor LSEG shall be under any obligation to advise any person of any error therein. "FTSE®", "FT-SE®" and "Footsie®" are trademarks of LSEG and are used by FTSE under licence. "BURSA MALAYSIA "is a trade mark of BURSA MALAYSIA. Morgan Stanley Capital
Pacific ex Japan Index	International All Country Asia Pacific excluding Japan Index Note: 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 strategies based on, tracking or otherwise utilizing any MSCI Data, models, analytics or other materials or information.	Asia Pacific ex Japan Index	International All Country Asia Pacific excluding Japan Index

		Blended return refers to returns from blending the end of day index level values of: (i) one or more MSCI		
		utilizing any MSCI Data, models, analytics or other materials or information. Blended, return, refers, to		
		strategy, including any financial products or strategies based on, tracking or otherwise		
		investment or strategy and does not sponsor, promote, issue, sell or otherwise recommend or endorse any investment or		
		liability and no copying or distribution is permitted. MSCI does not make any representation regarding the advisability of any		
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		considered a "contribution" or "submission" in relation to the blended returns, as those terms may be		
		"contributor", "submitter" or "supervised contributor" to, the blended returns, and the MSCI Data is not		
		index level values licensed from MSCI ("MSCI Data"). For the avoidance of doubt, MSCI is not the benchmark "administrator" for, or a "contributor" "cubmitter"		
		Note: The blended returns are calculated by AmFunds Management Berhad using end of day		
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		 (i) one or more MSCI Index(es); and (ii) one or more non MSCI index(es). 		

Note: The S&P Pan Asia	Note: The S&P Pan Asia
REITs Index is a product of	REITs Index is a product of
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has been licensed for use	licensed for use by
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on any of S&P Dow Jones	Jones Indices"). S&P Dow
Indices LLC's indices please	Jones Indices makes no
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Holdings LLC, their	particularly or the ability of
affiliates nor their third	the S&P Pan Asia REITs
party licensors make any	Index to track general
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Their affiliates nor their	its licensors. The S&P Pan
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-	Healthcare	Illness as may be specified by the SC including all medical equipment and/or medication prescribed, in writing, by medical practitioners in relation to such illnesses
-	Housing	 (a) financing building or purchase of a residential property in Malaysia; (b) redeeming or reducing a housing loan in Malaysia; or (c) financing a rent-to- own scheme or any other housing schemes in Malaysia as may be specified by the SC
-	Immediate family	 Means a Member's: (a) spouse; (b) biological child, step- child, adopted child; (c) biological parent, parent-in-law, adopted parent, stepparent; or (d) sibling

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		The blended returns are
		calculated by AmFunds Management Berhad
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	Company number: 684050-H	Company number: 200501007003 (684050-H)
Contributions	Level 33 Menara Binjai No.2 Jalan Binjai, Off Jalan Ampang, 50450 Kuala Lumpur Tel: (03) 2181 8228 Fax: (03) 2181 8219 Contributions to Funds under the AmPRS can be received by a PRS Provider from an employer (who contributes for its employees) or from any individual who has attained the age of 18 years as of the date of opening of a private pension account with the PPA.	Level 33 Menara Binjai No.2 Jalan Binjai, Off Jalan Ampang, 50450 Kuala Lumpur Tel: (03) 2181 8228 Fax: (03) 2181 8219 Website: www.amanieadvisors.com Contributions to Funds under the AmPRS can be received by a PRS Provider from an employer (who contributes for its employees) or from any individual who has attained the age of 18 years as of the date of opening of a private pension account with the PPA.
	 All contributions made by a Member will be maintained in two separate sub-accounts by the PRS Provider as follows: a) Sub-Account A which holds 70% of all contributions made to any Fund under the Scheme which is reflected in units which are not available for preretirement withdrawal, except for death of a Member or permanent departure of a Member from Malaysia or withdrawal due to permanent total disablement, serious disease or mental disability; and b) Sub-Account B which holds 30% of all contributions made to any Fund under the Scheme which is reflected in units which are available for pre-retirement withdrawal, subject to payment of tax penalty set by the Inland Revenue Board ("IRB"), which will be deducted by the PRS Provider from the redeemed amount. However, the tax penalty is not applicable for withdrawals, permanent total disablement, serious disease or mental departure of a Member from Malaysia, permanent total disablement, serious disease or mental disability. 	 All contributions made by a Member will be maintained in two separate sub-accounts by the PRS Provider as follows: a) Sub-Account A which holds 70% of all contributions made to any Fund under the Scheme which is reflected in units which are not available for preretirement withdrawal, except for death of a Member or permanent departure of a Member from Malaysia or withdrawal due to permanent total disablement, serious disease or mental disability; and b) Sub-Account B which holds 30% of all contributions made to any Fund under the Scheme which is reflected in units which are available for pre-retirement withdrawal, subject to payment of tax penalty set by the Inland Revenue Board ("IRB"), which will be deducted by the PRS Provider from the redeemed amount. However, the tax penalty is not applicable for withdrawals due to death of a Member, permanent departure of a Member from Malaysia, permanent total disablement, serious disease, or mental disability of a Member, for healthcare purposes or for housing purposes.
	However, where an employer makes a contribution on behalf of an employee, the vested units may be maintained in Sub-Account A only.	However, where an employer makes a contribution on behalf of an employee, the vested units may be maintained in Sub-Account A only.
	If you do not specify your investment option when making an investment, we will automatically allocate your investment into Core Funds under the Default Option of the Scheme according to your age.	If you do not specify your investment option when making an investment, we will automatically allocate your investment into Core Funds under the Default Option of the Scheme according to your age.
	 The Default Option of this Scheme consists of the following Core Funds: a) AmPRS – Conservative Fund, for Members aged 50 years and above; b) AmPRS – Moderate Fund, for Members aged 40 years and above but have not reached 50 years; and c) AmPRS – Growth Fund, for Members below 40 years old. 	 Effective 1 March 2021, the Default Option of this Scheme consists of the following Core Funds: a) AmPRS – Conservative Fund, for Members aged 55 years and above; b) AmPRS – Moderate Fund, for Members aged 45 years and above but have not reached 55 years; and c) AmPRS – Growth Fund, for Members below 45 years old.

	Core Funds notwi	ctively select one or more ithstanding that the Core espond with the age of the	A Member may actively select one or mor Core Funds notwithstanding that the Cor Funds do not correspond with the age of th Member.				t the Core
	Option and he/s contribution to the he/she attains the the case may be, the such contribution	tributes under the Default she makes his/her first e Scheme a month before age of 40 or 50 years old as he PRS Provider will allocate to the AmPRS – Moderate 5 – Conservative Fund	If a Member contributes under the Defaul Option and he/ she makes his/her firs contribution to the Scheme a month before he/she attains the age of 45 or 55 years old a the case may be, the PRS Provider will allocate such contribution to the AmPRS – Moderate Fund or AmPRS – Conservative Fund respectively.			is/her first onth before years old as will allocate - Moderate	
			 For Members in Default Option, we will: a) withdraw the units in AmPRS – Growth Fund and purchase units in AmPRS – Moderate Fund before the end of th next calendar month from the day the Members' attained the age of 45 year old; and b) withdraw the units in AmPRS – Moderate Fund and purchase units in AmPRS – Conservative Fund before the end of th next calendar month from the day the Members' attained the age of 55 year old. 				S – Growth A AmPRS – end of the he day the of 45 years – Moderate A AmPRS – end of the he day the
			We will notify you one (1) month prior to you attaining the age specified above that you contributions in the Core Funds will be switched in accordance with the rules of the Default Option and SC Guidelines unless you instruct otherwise.			e that your ds will be rules of the	
Withdrawals	-		No.	1	ances for	E	xtent of
			f)		Irawal nealthcare	wit	hdrawals
			''	purpose	icartificare	Par	tial or full
			g)	For purpose	housing	Par	tial of full
			No.CircumstPeriod for paymentRecipienances forpaymentt ofwithdrato bepaymenwalmadet			t of	
			f)For housing purposeMember Within ten afterMember s'f)housing purposeafter PRS Provideror loan received a account.			s' account or joint housing loan	
			g)	For healthca re purpose	complet withdrav al reque	N	Member s
Funds' Information	Name of Fund	AmPRS – Growth Fund	Name	of Fund	AmPRS – O	Grow	th Fund
mormation	Investment	The AmPRS – Growth	Invest	ment	The AmP	RS -	- Growth
	Strategy	Fund may invest its	Strate	gy	Fund ma	•	
		assets into a well- diversified portfolio			assets ir diversified		a well- portfolio
		comprising the			comprising	g the	•
		following asset classes:			asset class	es:	

	 Equities; Fixed income instruments; REITs; and Liquid Assets. For AmPRS – Growth Fund, the securities that the AmPRS – Growth Fund invests in will be traded and/or listed in the following countries, which includes but not limited to Australia, Hong Kong, Malaysia, New Zealand, Singapore, South Korea, Taiwan and Thailand. For AmPRS – Growth Fund's NAV. In order to achieve the investment objective, the Investment objective, the Investment Manager may opt to invest in the securities either directly or via collective investment schemes of AFM or other CIS such as ETF.		 Equities and/or equity – related securities; Fixed income instruments; REITs; and Liquid Assets. For AmPRS – Growth Fund, the securities that the AmPRS – Growth Fund invests in will be traded and/or listed in the following countries, which includes but not limited to Australia, Hong Kong, Malaysia, New Zealand, Singapore, South Korea, Taiwan and Thailand. For AmPRS – Growth Fund, foreign investments (if any) will be limited to 50% of the Fund's NAV. The AmPRS – Growth Fund may also invest in derivatives for the purpose of hedging (subject to PRS Guidelines) if it is deemed necessary to do so.
Performance Benchmark	Fund may also invest in derivatives for the purpose of hedging (subject to PRS Guidelines) if it is deemed necessary to do so. • 30% FTSE Bursa Malaysia Top 100 Index • 30% MSCI AC Asia Pacific ex Japan Index • 40% RAM Quantshop Medium* MGS Index Note: * Medium means the duration is between three (3) years to seven (7) years. For further details on the Fund's performance benchmark, please refer to page 33.	Performance Benchmark	 30% FTSE Bursa Malaysia Top 100 Index 30% MSCI AC Asia Pacific ex Japan Index 40% Quantshop Medium* MGS Index A0% Quantshop Medium* MGS Index Note: * Medium means the duration is between three (3) years to seven (7) years. For further details on the Fund's performance benchmark, please refer to page 32.

	Name of Fund	AmPRS – Moderate		
	Investment	Fund The AmPRS –	Name of Fund	AmPRS – Moderate Fund
	Strategy	Moderate Fund may	Investment	The AmPRS – Moderate
	Strategy	invest its assets into a	Strategy	Fund may invest its
		well-diversified		assets into a well-
		portfolio comprising		diversified portfolio
		the following asset		comprising the
		classes:		following asset classes:
		Equities;		 Equities and/or
		Fixed income		equity – related
		instruments;		securities;
		REITs; and		 Fixed income instruments;
		Liquid Assets.		 REITs; and
				Liquid Assets.
		For AmPRS – Moderate		• Liquiu Assets.
		Fund, the securities		For AmPRS – Moderate
		that the AmPRS –		Fund, the securities that
		Moderate Fund invests		the AmPRS – Moderate
		in will be traded		Fund invests in will be
		and/or listed in the		traded and/or listed in
		following countries,		the following countries,
		which includes but not		which includes but not
		limited to Australia,		limited to Australia,
		Hong Kong, Malaysia,		Hong Kong, Malaysia,
		New Zealand,		New Zealand,
		Singapore, South		Singapore, South Korea,
		Korea, Taiwan and		Taiwan and Thailand.
		Thailand. For AmPRS –		For AmPRS – Moderate
		Moderate Fund,		Fund, foreign
		foreign investments (if any) will be limited to		investments (if any) will be limited to 40% of the
		40% of the Fund's		Fund's NAV.
		NAV.		
				The AmPRS – Moderate
		In order to achieve the		Fund may also invest in
		investment objective,		derivatives for the
		the Investment		purpose of hedging
		Manager may opt to invest in the securities		(subject to PRS Guidelines) if it is
		either directly or via		deemed necessary to
		collective investment		do so.
		schemes of AFM or		
		other CIS such as ETF.		
		The AmPRS –		
		The AmPRS – Moderate Fund may		
		also invest in		
		derivatives for the		
		purpose of hedging		
		(subject to PRS		
		Guidelines) if it is		
		deemed necessary to		
		do so.		
	Performance	• 25% FTSE Bursa		
	Benchmark	Malaysia Top 100	Performance	• 25% FTSE Bursa
		Index	Benchmark	Malaysia Top 100
		25% MSCI AC Asia		Index
		Pacific ex Japan		25% MSCI AC Asia Bacific ox Japan
		Index		Pacific ex Japan
		• 50% RAM		Index

Name of Fund	Medium* MGS Index Note: * Medium means the duration is between three (3) years to seven (7) years. For further details on the Fund's performance benchmark, please refer to page 33. AmPRS – Conservative Fund		 50% Quantshop Medium* MGS Index Note: * Medium means the duration is between three (3) years to seven (7) years. For further details on the Fund's performance benchmark, please refer to page 32.
Investment Strategy	The AmPRS – Conservative Fund may invest its assets into a well-diversified portfolio comprising the following asset classes: • Fixed income instruments; • Liquid Assets; • Equities; and • REITS. Investments in the AmPRS – Conservative Fund will be restricted to investments in Malaysia and local currency investments. The AmPRS – Conservative Fund will not be invested in any RM-denominated foreign investments. In order to achieve the investment objective, the Investment Manager may opt to invest in the securities either directly or via collective investment schemes of AFM or other CIS such as ETF.	Name of Fund Investment Strategy	AmPRS – Conservative Fund The AmPRS – Conservative Fund may invest its assets into a well-diversified portfolio comprising the following asset classes: • Fixed income instruments; • Liquid Assets; • Equities; and • REITS. Investments in the AmPRS – Conservative Fund will be restricted to investments in Malaysia and local currency investments. The AmPRS – Conservative Fund will not be invested in any RM-denominated foreign investments.
Name of Fund Investment Strategy	AmPRS – Tactical Bond The Fund seeks to achieve its investment objective by investing a minimum of 95% of the Fund's NAV in the AmTactical Bond	Name of Fund Investment Strategy	AmPRS – Tactical Bond The Fund seeks to achieve its investment objective by investing
	("Target Fund") at all times. This implies that the Fund has a passive strategy.		a minimum of 85% of the Fund's NAV in the AmTactical Bond ("Target Fund") at all times. This implies that

	Note: A replacement of		the Fund has a passive
	the Target Fund would		strategy.
	require Members'		Note: A replacement of
	approval.		the Target Fund would
Asset Allocation	• A minimum of		require Members'
	95% of the Fund's		approval.
	NAV will be	Asset Allocation	• A minimum of
	invested into the		85% of the Fund's
	Target Fund; and		NAV will be
	• Up to 5% of the		invested into the
	Fund's NAV in		Target Fund; and
	Liquid Assets.		• Up to 15% of the
Performance	RAM Quantshop All		Fund's NAV in
Benchmark	MGS Index, which is		Liquid Assets.
Dentimark	also the performance	Performance	Quantshop All MGS
	benchmark of the	Benchmark	Index, which is also the
		Denchinark	performance
	Target Fund.		
	AmPRS – Dynamic*		Target Fund.
	Sukuk		A
	The word "Dynamic"		AmPRS – Dynamic
	in this context refers to		Sukuk
Name of Fund	the Target Fund's		*The word "Dynamic"
	investment strategy		in this context refers to
	which is active	Name of Fund	the Target Fund's
	management, not		investment strategy
	buy-and-hold		which is active
	strategy.		management, not buy-
Fund Category	Feeder fund (Sukuk)		and-hold strategy.
Investment	The Fund seeks to	Fund Category	Feeder Fund (Sukuk)
Strategy	achieve its investment	Investment	The Fund seeks to
Juacegy	objective by investing		achieve its investment
	a minimum of 95% of	Strategy	
	the Fund's NAV in the		objective by investing a minimum of 85% of
			the Fund's NAV in the
	AmDynamic Sukuk		
	("Target Fund") at all		AmDynamic Sukuk
	times. This implies		("Target Fund") at all
	that the Fund has a		times. This implies that
	passive strategy.		the Fund has a passive
			strategy.
	Note: A replacement		
	of the Target Fund		Note: A replacement of
	would require		the Target Fund would
	Members' approval.		require Members'
Asset Allocation	A minimum of 95%		approval.
	of the Fund's NAV	Asset Allocation	• A minimum of 85%
	will be invested		of the Fund's NAV
	into the Target		will be invested
	Fund; and		into the Target
	• Up to 5% of the		Fund; and
	Fund's NAV in		• Up to 15% of the
	Islamic Liquid		Fund's NAV in
	Assets.		Islamic Liquid
Specific Risks	Risks of a passive		Assets.
associated with	strategy	Specific Risks	Risks of a passive
the Fund		associated with	strategy
ine i unu		the Fund	
	meeting the	the Fullu	
	Fund's		meeting the
	investment		Fund's investment
	objective		objective
	• Shariah non-		• Shariah non-
			compliance risk
	compliance risk	-	compliance risk
	 Compliance risk Liquidity risk 		compliance fisk

 Related party transaction risk Income distribution risk Iquidity risk Related party transaction risk Related transeris risk Related trelation risk Rela	I				
Name of FundAmPRS – Asia Pacific RelistingFund CategoryReal estate (REITs)InvestmentTo achieveStrategyTo achieveTo achieveFund Strate (REITs)Investment objective paringTo achieveTo achieveStrategyName of FundAmPRS – Asia Pacific RETs To achieveTo achieveFund CategoryReal Estate (REITs)Investment in the Asia Pacific region, which includes but not limited to Australia, Hong Kong, Japan, Malaysia, New Zealand, Singapore, South Korea, Taiwan and Thaliand. In addition to country diversification, the Fund will also diversify into different REITs sectors such as residential, commercial and indiudistrial. The Fund will hold between 2% to 30% of its NAV in liquid assets.The Investment Manager employs an active allocation strategy, which means the asset allocation decisions will be made after reviewing the market outlook of the respective countries in the Asia Pacific region. The Investment Manager employs an active allocation strategy, which means the asset allocation strategy, which means the asset allocation strategy, which means the asset allocation strategy, which means the same generating regular income returns and have potential for capital growth. In evaluating the subality of a REIT, the Investment Manager, amongst other factors, will record, investmentManager, amongst other factors, will review the track terview the track			,		
Name of FundAmPRS - Asia Pacific RETSFund CategoryReal Estate (REITS)InvestmentTo achieve the investment objective, 70% to 98% of the Fund's NAV will be investment REITS isted in the Asia Pacific region, which includes but not limited to Australia, Hong Kong, Japan, Malaysia, New Zeland, Singapore, South Korea, Taiwan and Thaliand. In addition to country diversification. The Fund will abo diversify into different REITS isted in dustrial. The Fund will hold between 2% to 30% of its NAV in liquid assets.The Investment Manager employs an active allocation strategy will be market outlook of the market outlook of the respective countries in the Asia Pacific region. The Investment Manager employs an active allocation decisions will be made after reviewing the market outlook of the respective countries in the Asia Pacific region. The Investment Manager will be trends and REITS market outlook of the respective countries in the Asia Pacific region. The Investment Manager will be trends and REITS market outlook of the respective countries in the Asia Pacific region. The Investment Manager, amongst other factors, will reevide the track record, investment market outlook of the respective countries in the Asia Pacific region. The Investment Manager, amongst other factors, will review the track record, investment market outlook in the respective countries in the Asia Pacific region. The Investment Manager, amongst other factors, will review the track record, investment other factors, will review the track record, investment			transaction risk		
Name of FundAmPRS - Asia Pacific RETSFund CategoryReal estate (RETS)InvestmentTo achieve the invested in RETS listed in the Asia Pacific region, which includes but not limited to Australia, Hong Kong, Japan, Malaysia, New Zealand, South Korea, Talwan and Thaliand. In addition to country diversification, the Fund's MAV will be method in the Asia Pacific region, which includes but not limited to Australia, Hong Kong, Japan, Malaysia, New Zealand, Singapore, South Korea, Talwan and Thaliand. In addition to country diversification, the Fund will also diversify its o 30% of its NAV in liquid assets.The Investment Manager employs an active allocation strategy, which means the asset allocation three sate allocation threes allocation threes allocation threes allocation the Asia Pacific region. The Investment Manager employs an active allocation threes allocation threes allocation threes allocation threes allocation threes allocation three sate allocation three sate allocation three sate allocation three sate allocation three asset allocation three sate					
Name of FundAmPRS – Asia Pacific RETSFund CategoryReal estate (REITS)Investment StrategyTo achieve the investment objective, 70% to 98% of the Fund's NAV will be investment objective, 70% to 98% of the CategoryJapan, Maiysia, New Zealand, Singapore, South Korea, Taiwan and Thailand. In addition to country diversification, the Fund different REITs sectors such as residential, commercial and industrial. The Fund will hold between 2% to 30% of its NAV in liquid assets.The Investment Manager employs an active allocation strategy, which means the asset allocation decisions will be made after reviewing the macroeconomic trends and REITs maket outlook of the regular income trends and REITs maket outlook of the regular income regular income the safe Pacific region. The Investment Manager will be trageting REITs that have been generating regular income returns and recoconnic trends and REITs market outlook of the regular income returns and reserving the macreconnic trends and REITs that have been generating regular income returns and manager, amongst other factors, will record, investment Manager, amongst other factors, will review the track record, investment manager, amongst other factors, will review the track record, investment					
Name of FundReal estate (REITs)InvestmentTo achieve the investment objective, 70% to 98% of the Fund's NAV will be invested in REITs listed in the Asia Pacific region, which includes but not limited to Australia, Hong Kong, Japan, Malaysia, New Zealand, Singapore, South Korea, Taiwan and Thaliand. In addition to country diversification, the Fund will also diversify into different REITs issectors such as residential, commercial and industrial. The Fund will also diversify to 30% of its NAV in liquid assets.Name of FundAmPRS - Asia Pacific REITS To achieve the investment StrategyTo achieve the investment diversification, the Fund will also diversify into different REITS sectors such as residential, commercial and industrial. The Fund will hold between 2% to 30% of its NAV in liquid assets.The Investment Manager employs an active allocation strategy which means the asset allocation strategy which means the asset allocation strategy and REITS that have been generating regular incomer terus and have potential for capital growth. In evaluating the suitability of a REIT, the Investment Manager, amongst other factors, will review the track record, investment Manager, amongst other factors, will review the track record, investment Manager, amongst other factors, will review the track record, investment manket outdow of the record, investment manket outdow of the targeting REITs that have been generating regular income returns and have potential for capital growth. In evaluating the suitability of a REITS market outdow of the the factors, will review the track record, investment					
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Discretized Punds XAZV will be invested in REITS listed in the Asia Pacific region, which includes but not limited to Australia, Hong Kong, Japan, Malaysia, New Zealand, Singapore, South Korea, Taivan and Thailand. In addition to country diversification, the Fund will abo diversify into different REITs sectors such as residential, commercial and industrial. The Fund will hold between 2% to 30% of its NAV in liquid assets.The investment market outlook of the region, which includes but not limited to Australia Hong Kong, Japan, Malaysia, New Zealand, Singapore, South Korea, Taiwan and Thailand. In addition to country diversification, the fund will abo diversify into different REITs sectors such as residential, to 30% of its NAV in liquid assets.The investment Manager employs an active allocation decisions will be made after reviewing the macroeconomic trends and REITs market outlook of the respective countries in the Asia Pacific region. The linvestment Manager will be targeting REITs that have been generating regular income reduta for capital growth. In evaluating the suitability of a REIT, the linvestment Manager, amongst other factors, will record, investment potential for capital growth. In evaluating the suitability of a REIT, the linvestment manager, amongst other factors, will record, investment market outlook of the respective countries in the suitability of a REIT, the linvestment manager, amongst other factors, will review the track record, investmentThe capital growth. In evaluating the track record, investment					
Fund's NAV will be invested in REITS listed in the Asia Pacific region, which includes but not limited to Australia, Hong Kong, Japan, Malaysia, New Zealand, Singapore, South Korea, Taiwan addition to country diversification, the Fund will also diversify into different REITS sectors such as residential, commercial and liquid assets.To achieve the tradition to country diversification, the Fund will also diversify into different REITS sectors such as residential, commercial and liquid assets.The Investment Manager employs an active allocation strategy, which means the asset allocation decisions will be made after reviewing the marcreconomic trends and REITS market outlook of the respective countries in the Asia Pacific region.The Investment Manager will be traset allocation strategy, which means the asset allocation decisions will be made after reviewing the marcreconomic trends and REITS trestering REITS that have been generating regular income returns and have potential for capital growth. In evaluating the suitability of a REIT, the suitability of a REIT, the suitability of a REIT, the suitability of a REIT, the investment Manager, amongst other factors, will potential for capital growth. In evaluating the track record, investment marger, amongst other factors, will other f		Strategy	, , ,		
Invested in KLI's issed70% to 98% of thein the Asia PacificFund's NAV will beregion, which includesin the Asia Pacificbut not limited toAustralia, Hong Kong,Japan, Malaysia, NewZealand, Singapore,South Korea, TaiwanJapan, Malaysia, NewZealand, Singapore,South Korea, Taiwanaddition to countryGuith and thediversification, theand Thailand. Inaddition to countryaddition to countrydiversification, theand Thailand. Inaddition to countryaddition to countryinto different REITsaddition do countryindustrial. The Fundsectors such asresidential,commercial andindustrial. The Fundsectors such aswill hold between 2%commercial andto 30% of its NAV inliquid assets.active allocationstrategy, which meansafter reviewing themacroeconomicmarket outlook of therespective countries inrends and REITsmarket outlook of therespective countries inthe Asia Pacific region.TheInvestmentManager will bethe Asia Pacific region.Thesubstring REITs thathave been generatingregular incomereturns and havepotential for capitalgrowth. In evaluatingthe suitability of aREIT, the Investmentmanager, amongstdhanager, amongstcapital growth. Ineview the trackmanager, amongstother factors, will					
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	Specific Risks associated with the Fund	cost factors of the REIT. In an adverse market condition, the Investment Manager may increase its asset allocation to lower risk assets such as liquid assets to safeguard the investment of the Fund. During this period, the Fund's investment may differ from the stipulated investment strategy. In order to achieve the investment objective, the Investment Manager will invest in REITs directly. However, the Fund may opt to invest at least 95% of its NAV in a REITs fund managed by AFM i.e. AmAsia Pacific REITs, which has similar investment objective with the Fund, for a period of five (5) years from the commencement of the Fund or upon reaching a fund size of RM20million, whichever is earlier. • Risks of a passive strategy • Risks associated with investment in REITs	Specific Risks associated with the Fund	distribution policy and cost factors of the REIT. In an adverse market condition, the Investment Manager may increase its asset allocation to lower risk assets such as liquid assets to safeguard the investment of the Fund. During this period, the Fund's investment may differ from the stipulated investment strategy.
	the Fund	Risks associated with investment	associated with	in REITs
Fees and		Currency risk		
Expenses		Fund Expenses		Fund Expenses
	Fun ds Fun ds	D Class I f the Fund's expenses related to the Fund(s) e Scheme are as follows : t fee; gent's fee; ing and postages of hal and interim reports; c charges; s and duties charged to Fund by the relevant ority or government; stment committee fee hdependent members;	directly under the • audii Fund • tax a s • print annu • bank • taxes the auth • inves	DClass Ifthe Fund's expensesrelated to the Fund(s)eScheme are as follows :tfee;agent's fee;ting and postages ofual and interim reports;c charges;s and duties charged toFund by the relevantority or government;stment committee feendependent members;

	 lodgement fee for Fund's reports (if any); sub-custodian fee (for foreign assets; if any); commission fee paid to brokers/dealers (if any); valuation fee of any investment of the Fund by an independent valuer; cost, fees and charges payable to PPA; and other expenses as permitted by the Deed. 	 lodgement fee for Fund's reports (if any); sub-custodian fee (for foreign assets; if any); commission fee paid to brokers/dealers (if any); valuation fee of any investment of the Fund by an independent valuer; Shariah Adviser's fee (where applicable); cost, fees and charges payable to PPA; and other expenses as permitted by the Deed.
Minimum Initial Contribution	Class D and Class I: For lump sum investment: RM500 or lower amount as the PRS Provider may from time to time decide	Class D and Class I: For lump sum investment: RM500 per fund or lower amount as the PRS Provider may from time to time decide
	Note: Maximum initial contribution through AmInvest PRS online platform is capped at RM20,000. For regular savings plan:	For lump sum investment via AmInvest PRS online platform: RM100 per fund or lower amount as the PRS Provider may from time to time decide
	RM100 or lower amount as the PRS Provider may from time to time decide	Note: Maximum initial contribution through AmInvest PRS online platform is capped at RM20,000.
	Note: For Employer-Sponsored Retirement Scheme, the minimum contribution can be met by combining all contributions made by employers for their employee.	For regular savings plan: RM100 per fund or lower amount as the PRS Provider may from time to time decide
		Note: For Employer-Sponsored Retirement Scheme, the minimum contribution can be met by combining all contributions made by employers for their employee.
Minimum	Class D and Class I:	Class D and Class I:
Additional Contribution	For lump sum investment: RM100 or lower amount as the PRS Provider may from time to time decide	For lump sum investment: RM100 per fund or lower amount as the PRS Provider may from time to time decide
	For regular savings plan: RM100 or lower amount as the PRS Provider may from time to time decide	For regular savings plan: RM100 per fund or lower amount as the PRS Provider may from time to time decide
	Note: For Employer-Sponsored Retirement Scheme, the minimum contribution can be met by combining all contributions made by employers for their employee.	Note: For Employer-Sponsored Retirement Scheme, the minimum contribution can be met by combining all contributions made by employers for their employee.
Specific risks uniquely associated with the investment portfolio of AmPRS – Conservative Fund	Risk associated with the Default Option Under Default Option, upon attaining the age group as stipulated in the PRS Guidelines, the PRS Provider will automatically redeem Members' units in the existing Core Fund and allocate Members' contribution into another Core Fund. For example, Members' units in AmPRS – Growth Fund will be switched to AmPRS – Moderate Fund when Members attain the age 40 years. At the point of switching, the NAV per unit of the AmPRS –	Risk associated with the Default Option Under Default Option, upon attaining the age group as stipulated in the PRS Guidelines, the PRS Provider will automatically redeem Members' units in the existing Core Fund and allocate Members' contribution into another Core Fund. For example, Members' units in AmPRS – Moderate Fund will be switched to AmPRS – Conservative Fund when Members attain the age 55 years. At the point of switching, the NAV per unit of the AmPRS –

Specific risks uniquely associated with the investment portfolio of AmPRS – Tactical Bond	Growth Fund may be lower than the NAV per unit of the AmPRS – Growth Fund that the members initially contributed into. Hence, Members may realize losses upon disposal of units held by the Members. However, the PRS Provider will notify the Members at least one (1) month before Members attaining the next age group, where Members are given an option to stay on at the particular Core Fund. Risk of a Passive Strategy As the Fund adopts a passive strategy of investing a minimum of 95% 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 NAV 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. Liquidity Risk The Fund will be investing a minimum of 95% of its assets in the Target Fund. There may be exceptional circumstances, which could cause delays in the redemption of shares of the Target Fund and units of the Fund. In the event of exceptional circumstance such as suspension of calculation of net asset value	Moderate Fund may be lower than the NAV per unit of the AmPRS – Moderate Fund that the Members initially contributed into. Hence, Members may realize losses upon disposal of units held by the Members. However, the PRS Provider will notify the Members at least one (1) month before Members attaining the next age group, where Members are given an option to stay on at the particular Core 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 NAV 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. Liquidity Risk The Fund will be investing a minimum of 85% of its assets in the Target Fund, while up to 15% of its assets will be invested in Liquid Assets which could be utilized to meet redemption requests. There may be exceptional circumstances, which could cause delays in the redemption of shares of
Specific risks uniquely associated with the investment portfolio of AmPRS – Dynamic Sukuk	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	15% of its assets will be invested in Liquid Assets which could be utilized to meet redemption requests. There may be exceptional circumstances, which could
	are left with the fund manager of the Target Fund. Liquidity Risk The Fund will be investing a minimum of 95% of its assets in the Target Fund. There may be exceptional circumstances, which could cause delays in the redemption of shares of the Target Fund and units of the Fund. In the event of exceptional circumstance such as suspension of calculation of net asset value of the Target Fund, no shares of the Target Fund will be redeemed and hence, the Fund may be suspended.	with the fund manager of the Target Fund. Liquidity Risk The Fund will be investing a minimum of 85% of its assets in the Target Fund, while up to 15% of its assets will be invested in Islamic Liquid Assets which could be utilized to meet redemption requests. 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 and hence, the Fund may be suspended.

Specific risks uniquely	Risk of a Passive Strategy For a period of five (5) years from the	Income Distribution Risk It should be noted that the distribution of income is not guaranteed. Circumstances preventing the distribution of income include, among others, insufficient realized returns to enable income distribution. As per the SC Guidelines, distribution of income should only be made from realized gains or realized income. - Deleted -
associated with the investment	commencement of the Fund or upon reaching a fund size of RM20million, the Fund may adopt a passive strategy by	
portfolio of AmPRS – Asia Pacific REITs	investing a minimum of 95% of its NAV into AmAsia Pacific REITs at all times. This strategy would result in the Fund being exposed to the risk of its NAV declining when NAV of AmAsia Pacific REITs declines. This is because the Fund is closely mirroring the performance of AmAsia Pacific REITs and will not be adopting any temporary defensive strategies in response to such declines. All investment decisions are left with the fund manager of AmAsia Pacific REITs.	
Risk Management	AmPRS – Growth Fund, AmPRS – Moderate Fund and AmPRS – Conservative Fund Risk management of the Fund forms an integral part of the investment process. The Fund's portfolio is constructed and managed within pre-determined guidelines including risk returns trade-off, which will be reviewed periodically by the Investment Manager. Assessment of risk is an important part of the asset allocation process.	AmPRS – Growth Fund, AmPRS – Moderate Fund and AmPRS – Conservative Fund Risk management of the Fund forms an integral part of the investment process. The Fund's portfolio is constructed and managed within pre-determined guidelines including risk returns trade-off, which will be reviewed periodically by the Investment Manager. Assessment of risk is an important part of the asset allocation process.
	In times of equity markets adversity, the Investment Manager may from time to time reduce its equity exposure and increase its asset allocation to fixed income and/or hold Liquid Assets (within the stipulated asset allocation limit) to safeguard the Fund's investment portfolio.	In times of equity markets adversity, the Investment Manager may from time to time reduce its equity exposure and increase its asset allocation to fixed income and/or hold Liquid Assets (within the stipulated asset allocation limit) to safeguard the Fund's investment portfolio.
	The Investment Manager has the Credit Risk Committee (CRC) to oversee risk management on fixed income investments by adopting a preemptive and disciplined approach to risk management. The Investment Manager has the discretion to select fixed income securities on the authorized investment list approved by the independent CRC. CRC is the committee overseeing risk management on fixed income investments, with the Members comprising of senior risk professionals within the AmBank Group and senior management of the PRS Provider. As the Investment Manager may also invest in	The Investment Manager has the Credit Approval Forum (CAF) to oversee risk management on fixed income investments by adopting a preemptive and disciplined approach to risk management. The Investment Manager has the discretion to select fixed income securities on the authorized investment list approved by the independent CAF. CAF is the forum overseeing risk management on fixed income investments, with the forum Members comprising of senior risk professionals within the AmBank Group and senior management of the PRS Provider.
	derivatives for purpose of hedging (subject to PRS Guidelines), the PRC will be monitoring	When deemed necessary, the Investment Manager may also invest in derivatives for

the risk and exposure of all derivatives. For over-the-counter options, in the event of a credit rating downgrade of the counterparty to below the minimum rating requirement, the Investment Manager will fully unwind the particular instruments within six (6) months or sooner.	purpose of hedging (subject to PRS Guidelines). The research team monitors the credit qualities of counter-parties. In the event of a downgrade of a counter-party of an over- the counter derivatives below the minimum credit rating as per the PRS Guidelines, the Investment Manager would deliberate a recommended action and reserve the right to deal with the over-the-counter derivatives in the best interest of the Members as per the PRS Guidelines. The Investment Manager should, within six (6) months or sooner, if the Trustee considers it to be in the best interest of the Members, take the necessary action to ensure compliance with the PRS Guidelines.
AmPRS – Islamic Equity Fund, AmPRS – Islamic Balanced Fund and AmPRS – Islamic Fixed Income Fund Risk management of the Fund forms an integral part of the investment process. The Fund's portfolio is constructed and managed within pre-determined guidelines including risk returns trade-off, which will be reviewed periodically by the Investment Manager. Assessment of risk is an important part of the asset allocation process.	AmPRS – Islamic Equity Fund, AmPRS – Islamic Balanced Fund and AmPRS – Islamic Fixed Income Fund Risk management of the Fund forms an integral part of the investment process. The Fund's portfolio is constructed and managed within pre-determined guidelines including risk returns trade-off, which will be reviewed periodically by the Investment Manager. Assessment of risk is an important part of the asset allocation process.
In times of equity markets adversity, the Investment Manager may from time to time reduce its equity exposure and increase its asset allocation to Sukuk, Shariah Compliant money market instruments and/or hold Islamic Liquid Assets (within the stipulated asset allocation limit) to safeguard the Fund's investment portfolio.	In times of equity markets adversity, the Investment Manager may from time to time reduce its equity exposure and increase its asset allocation to Sukuk, Islamic money market instruments and/or hold Islamic Liquid Assets (within the stipulated asset allocation limit) to safeguard the Fund's investment portfolio.
The Investment Manager has the CRC to oversee risk management on fixed income investments by adopting a preemptive and disciplined approach to risk management. The Investment Manager has the discretion to select Sukuk on the authorized investment list approved by the independent CRC. CRC is the committee overseeing risk management on fixed in-come products, with the Members comprising of senior risk professionals within the AmInvestment Group Berhad and senior management of the PRS Provider. As the Investment Manager may also invest in derivatives for purpose of hedging (subject to PRS Guidelines), the PRC will be monitoring the risk and exposure of all derivatives. PRC is the committee overseeing risk management on products that invest in derivatives.	The Investment Manager has the CAF to oversee risk management on fixed income investments by adopting a preemptive and disciplined approach to risk management. The Investment Manager has the discretion to select Sukuk on the authorized investment list approved by the independent CAF. CAF is the forum overseeing risk management on fixed in- come products, with the forum Members comprising of senior risk professionals within the AmInvestment Group Berhad and senior management of the PRS Provider. When deemed necessary, the Investment Manager may also invest in derivatives for purpose of hedging (subject to PRS Guidelines). The research team monitors the credit qualities of counter-party of an over- the counter derivatives below the minimum credit rating as per the PRS Guidelines the
	credit rating as per the PRS Guidelines, the Investment Manager would deliberate a recommended action and reserve the right to deal with the over-the-counter derivatives in the best interest of the Members as per the PRS Guidelines. The Investment Manager

Investment Restrictions/Li mits	AmPRS – Growth Fund, AmPRS – Moderate Fund, AmPRS – Conservative Fund and AmPRS – Asia Pacific REITs	should, within six (6) months or sooner, if the Trustee considers it to be in the best interest of the Members, take the necessary action to ensure compliance with the PRS Guidelines. AmPRS – Growth Fund, AmPRS – Moderate Fund, AmPRS – Conservative Fund and AmPRS – Asia Pacific REITs
	(B) Investment Spread Limits vii. The value of the Fund's investments in units/shares of any collective investment scheme must not exceed 20% of the Fund's NAV ^{Note1} .	(B) Investment Spread Limits vii. The value of the Fund's investments in units/shares of any collective investment scheme must not exceed 20% of the Fund's NAV
	Note 1: This is not applicable for AmPRS – Asia Pacific REITs until it reaches a fund size of RM20million.	(D) - Deleted -
	 (D) Exceptional Investment Limit for Core Funds Investment of Core Funds into one or more collective investment schemes managed by the same PRS Provider ("target funds") is permitted for a five-year period from the launch of the Scheme or upon reaching RM200 million NAV (whichever is earlier) provided: (a) the value of a Core Fund's investment in any of the target fund(s) must not exceed 40% of the Core Fund's NAV; and (b) that the investment objectives of the target fund are similar to the Core Fund. 	(D) - Deleted -
Shariah Investment Guidelines	AmPRS – Islamic Equity Fund, AmPRS – Islamic Balanced Fund and AmPRS – Islamic Fixed Income Fund	AmPRS – Islamic Equity Fund, AmPRS – Islamic Balanced Fund and AmPRS – Islamic Fixed Income Fund
		Wrong Investment This refers to investment based on Shariah principles but due to unintentional mistake investing in Shariah non-compliant investment, the said investment will be disposed within a period of not more than one month after knowing the status of the securities. In the event that there is any gain made in the form of capital gain or dividend received before or after the disposal of the securities, it has to be channelled to baitulmal and/or charitable bodies as approved by the Shariah Adviser. The members have the right to retain only the investment cost.
		If the disposal of the investment resulted in losses to the Fund, the losses are to be borne

		by the Manager by ensuring the loss portion
	Dedestification of Charlet County t	be restored and returned to the funds.
	Reclassification of Shariah Compliant securities The Fund will invest in Shariah Compliant	Reclassification of Shariah Compliant securities
	securities. However, the SACSC, the Shariah Adviser or the MSCI's Shariah advisors' committee of Sharia scholars may reclassify the Shariah Compliant securities to be Shariah non-compliant in the periodic review of the securities. These securities will be required to be disposed off in the event the respective market price of Shariah non-compliant securities exceeds or is equal to the investment cost. However, the Fund is allowed to hold their investment in the Shariah non-compliant securities in the event the market value does not exceed the original investment cost on the announcement day, until such time when the	The Fund will invest in Shariah Compliant securities. However, the SACSC, the Shariah Adviser or the MSCI's Shariah advisors' committee of Sharia scholars may reclassify the Shariah Compliant securities to be Shariah non-Compliant in the periodic review of the securities. These securities will be required to be disposed in the event the respective market price of Shariah non-Compliant securities exceeds or is equal to the investment cost. Any dividends received up to the date of the announcement/review and capital gains arising from the disposal of Shariah non- compliant securities on the date of
	total amount of dividends received and the market value of the Shariah non-compliant securities held equal the investment cost .	announcement/review can be kept by the Fund. However, any dividends received and excess capital gain from the disposal of Shariah non-compliant securities after the date of announcement/review should be channeled to baitulmal and/or charitable bodies.
		On the other hand, the Fund is allowed to hold their investment in the Shariah non-Compliant securities in the event the market value is below the investment cost on the announcement/review day, until such time when the total amount of dividends received and the market value of the Shariah non- Compliant securities held equal the investment cost.
The Manager of the Target Fund	The manager of the Target Fund is AFM. AFM is wholly owned by AmInvestment Group Berhad which was incorporated on 9 July 1986 and has more than 27 years of experience in the unit trust industry. As at Latest Practicable Date, the total number of funds under AmInvestment Service's management were 91 with a total fund size of approximately RM32.7 billion. As the manager of the Target Fund, AFM is responsible for setting the investment policies and objective for the Target Fund and manage, invest, realize, reinvest or howsoever deal with the Target Fund in accordance with the investment objective and guidelines, including investment limits and restrictions of the Target Fund. AFM is also responsible for the administration of the Target Fund which includes but not limited to issuing units, preparing and issuing prospectuses.	The manager of the Target Fund is AFM. AFM is wholly owned by AmInvestment Bank Berhad which was incorporated on 9 July 1986 and has more than thirty (30) years of experience in the unit trust industry. As at LPD, the total number of funds under AmInvest's management were 81 with a total fund size of approximately RM50 billion. As the manager of the Target Fund, AFM is responsible for setting the investment policies and objective for the Target Fund and manage, invest, realize, reinvest or howsoever deal with the Target Fund in accordance with the investment objective and guidelines, including investment limits and restrictions of the Target Fund. AFM is also responsible for the administration of the Target Fund which includes but not limited to issuing units, preparing and issuing prospectuses.
The Information on AmTactical	Risk Management AFM has the CRC to oversee risk management on fixed income investments by adopting a	Risk Management AFM has the CAF to oversee risk management on fixed income investments by adopting a
Bond	preemptive and disciplined approach to risk management. AFM has the discretion to select fixed income instruments on the authorized	preemptive and disciplined approach to risk management. AFM has the discretion to select fixed income instruments on the authorized

	 which include private debt securities and convertible bonds in countries where the regulatory authority is a member of the International Organisation of Securities Commission; i. government securities and any other securities guaranteed by Malaysian government, BNM or other related government agencies; ii. government securities and any other securities guaranteed by any government, or related government agencies in a foreign market; v. fixed deposits/ general investment accounts and money market instruments; v. collective investment schemes (provided consistent with investment objective of the Target Fund); vi. derivative instruments, including but not limited to options, future contracts, forward contractual swaps (for hedging purpose only); vii. Liquid Assets; and viii. any other kind of investment or 	 investment list approved by the independent CAF. CAF is the forum overseeing risk management on fixed income products, with the forum members comprising of senior risk professionals within the AmInvestment Bank Berhad and senior management of AFM. Investment Universe Permitted Investments of the Target Fund As permitted under the Deed and the requirements of the SC, the Target Fund will invest in any of the following investments: listed or unlisted fixed income securities which include private debt securities and convertible bonds in countries where the regulatory authority is a member of the International Organisation of Securities Commission; government securities and any other securities guaranteed by Malaysian government, BNM or other related government agencies; government agencies; ii. government securities and any other securities dovernment agencies in a foreign market; convertible bonds; convertible bonds; fixed deposits/ general investment accounts and money market instruments; vii. fixed deposits/ general investment accounts and money market instruments; viii. collective investment schemes (provided consistent with investment objective of the Target Fund); viii. derivative instruments, including but not limited to options, future contracts, forward contractual swaps (for hedging purpose only);
v 	viii. any other kind of investment or investments as permitted by the SC or any other relevant authorities from time to time.	
	interest and principal. The single issuer limit for investment in debentures issued by any single issuer may be lowered to 5%	 The Target Fund's investment in CIS must not exceed 25% of the units/shares in any one CIS.

 if the debenture is not rated or rated on- investment grade. iii. The Target Fund may invest in deposits with approved institutions provided their maturity is not more than 12 months and the value of the deposit placement with any single institution must not exceed 20% of the Target Fund's net asset value. iv. The aggregate value of the Target Fund's investment in transferable scurifies water of the Target Fund's net sets value. v. The aggregate value of the Target Fund's investment in debentures where th issuing body is rated non-investment grade or unrated or in unlisted scurifies must not exceed 10% of the Target Fund's net asset value. v. The aggregate value of the Target Fund's investment in debentures where the issuing body is rated investment grade with national rating scale, the sovereign credit rating of the domicile of the issuing body is rated at least investment grade with national rating scale, the sovereign credit rating of the domicile of the Target Fund's net sets to domicile of the Target Fund's net asset value. Where the single issuing body is rated by rating agency which be rarget Fund's net asset value. The Target Fund's net asset value. With Target Fund's net asset value. Where the single issuing body. The target Fund's net asset value. With Target Fund's net asset value. The arget Fund's net asset value. The target Fund's net asset value. The target Fund's net asset value. The target Fund will undertake active management be shower domitic returns from investing in sovereign, quasi sovereign and corporate soluk. Here is no minimum rating for a Sukuk purchased or held by the Target Fund, justified by the relatevely high level of eaclutation management watero			
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of risk. In addition, AIFM may also consider Sukuk with favourable or improving credit outlook that provide the potential for capital appreciation for these investments. The Target Fund may invest in Sukuk of varying maturities. The Target Fund's investment maturity profile is subject to active tactical duration management in view of the interest rate scenario without any portfolio maturity limitation. In view of that, the word "Dynamic" is used as the fund name of the Target Fund. The Target Fund invests globally, including but not limited to Malaysia, Singapore, Indonesia, United Arab Emirates, Saudi Arabia, Bahrain, United Kingdom, Luxembourg, Jersey, Bermuda, Brunei, China, Australia, New Zealand, Japan, Hong Kong, United States of America and Germany. Notwithstanding the above, investments in foreign markets are limited to markets where the regulatory authority is a member of the International Organization of Securities Commission (IOSCO).	 consider Sukuk with a favorable credit outlook and potential for capital appreciation; and manage the portfolio by taking into account the coupon rate and time to maturity of the Sukuk. The Target Fund invests in Malaysia and to a lesser extent, in other countries globally where the regulatory authority is an ordinary or associate member of the International Organization of Securities Commissions (IOSCO). The Target Fund is actively managed. However, the frequency of its trading strategy will depend on investment opportunities.
Asset Allocation of the Target Fund	Asset Allocation of the Target Fund
 70% - 98% of the Target Fund's net asset value in Sukuk and Sukuk related instruments (i.e. Islamic fixed income collective investment schemes); and minimum of 2% of the net asset value in Liquid Assets (cash, Shariah Compliant liquidity instruments or money market instruments) 	 70% - 98% of the Target Fund's NAV in sovereign, quasi-sovereign and corporate Sukuk; and minimum of 2% of the NAV in Islamic Liquid Assets (cash, Shariah Compliant liquidity instruments or Islamic money market instruments)
Investment Universe	Investment Universe
 As permitted under the Deed and the requirements of SC, the Target Fund may invest in any of the following Shariah Compliant investments: Sukuk; Sukuk that are issued or guaranteed by the Malaysian and other foreign governments, government related agencies and supranational organizations; Money market instruments including Islamic deposits, general investment accounts and murabahah instruments; Islamic Liquid Assets; Shariah compliant collective investment schemes (provided the objective of the Shariah compliant collective investment schemes is consistent with the Target Fund's objective); and hedging instruments including but not limited to profit rate swaps, currency swaps, and forwards (for hedging purpose only). 	As permitted under the Deed and the requirements of SC, the Target Fund may invest in any of the following Shariah Compliant investments: i. Corporate Sukuk; ii. Sukuk that are issued or guaranteed by the Malaysian and other foreign governments, government related agencies and supranational organizations; iii. Islamic money market instruments including Islamic deposits, general investment accounts and murabahah instruments; iv. Islamic collective investment schemes (provided the objective of the Islamic collective investment schemes is consistent with the Target Fund's objective); vi. Islamic hedging instruments including but not limited to profit rate swaps, currency swaps, and forwards (for hedging purpose only); and vii. Any other kind of Shariah Compliant investment or investments as permitted by the SC and any other relevant authority

	and/or Shariah Adviser from time to time, which is in line with the investment objective of the Target Fund.
Investment Restrictions / Limits	Investment Restrictions / Limits
 i. The value of the Target Fund's investments in Sukuk issued by any single issuer must not exceed 20% of the Target Fund's net asset value. However, it may be increased to 30% if the Sukuk are rated by any domestic or global rating agency to be of the best quality and offer highest safety for timely payment of interest and principal; ii. The value of the Target Fund's investment in Sukuk issued by any one group of companies must not exceed 30% of the Target Fund's net asset value; iii. The value of the Target Fund's investments in units/shares of any collective investment schemes (CIS) must not exceed 20% of the Target Fund's net asset value; iv. For investments in Islamic hedging instruments, the exposure to the underlying assets much not exceed the limits set above and the value of the Target Fund's over the counter (OTC) Islamic hedging transaction with any single counter-party must not exceed 10% of the Target Fund's net asset value; (a) 20% of the debentures issued by any single issuer; (b) 25% of the units/shares in any one collective investment schemes (CIS); and (c) 10% of money market instruments issued by any single issuer. 	 i. The value of the Target Fund's investments in Sukuk issued by any single issuer must not exceed 20% of the Target Fund's NAV. However, it may be increased to 30% if the Sukuk are rated by any domestic or global rating agency to be of the best quality and offer highest safety for timely payment of interest and principal; ii. The value of the Target Fund's investment in Sukuk issued by any one group of companies must not exceed 30% of the Target Fund's NAV; iii. The value of the Target Fund's investments in units/shares of any Islamic CIS must not exceed 20% of the Target Fund's NAV; and iv. For investments in Islamic hedging instruments, the exposure to the underlying assets much not exceed the limits set above and the value of the Target Fund's over the counter (OTC) Islamic derivative transaction with any single counter-party must not exceed 10% of the Target Fund's NAV. v. The Target Fund's exposure from Islamic derivatives positions should not exceed the Target Fund's NAV at all times.
General Investment Provision	General Islamic Investment Provisions
 i. When the Target Fund invests in the units of other CIS that are managed, directly or by delegation, by AFM or by any other company with which AFM is linked by common management or control, or by a substantial direct or indirect holding, AFM may not charge subscription, conversion or redemption fees on account of the Target Fund's investment in the units of such other CIS. ii. Where a commission (including a rebated commission) is received by AFM and AIFM by virtue of an investment in the units of another CIS, this commission must be paid into the property of the Target Fund. 	 i. The Target Fund may invest up to: a. 20% of the Sukuk issued by any single issuer; b. 25% of the units/shares in any one Islamic CIS; and c. 10% of Islamic money market instruments issued by any single issuer. ii. When the Target Fund invests in the units of other Islamic CIS that are managed, directly or by delegation, by AFM or by any other company with which AFM is linked by common management or control, or by a substantial direct or indirect holding, AFM may not charge subscription, conversion or redemption fees on account of the Target Fund's investment in the units of such other CIS. iii. Where a commission (including a rebated commission) is received by AFM and AIFM by virtue of an investment in the units of

		another CIS, this commission must be paid
		into the property of the Target Fund.
Fees, Char	rges Fund's Expenses	Fund's Expenses
and Expense	-	Fullu S Expenses
	The PRS Provider and Trustee may be reimbursed out of the Fund for any costs reasonably incurred in the administration of the Fund. The Fund's expenses currently include but are not limited to audit fee, tax agent's fee, printing and postages of annual and interim reports, bank charges, taxes and duties charge on the Fund by the relevant authority or government, investment committee fee for independent members, lodgement fee for Fund's reports (if any), sub- custodian fee (for foreign assets; if any), commission fee paid to brokers/ dealers (if any), valuation fee of any investment of the Fund by an independent valuer, cost, fees and charges payable to PPA and other expenses as permitted by the Deed.	The PRS Provider and Trustee may be reimbursed out of the Fund for any costs reasonably incurred in the administration of the Fund. The Fund's expenses currently include but are not limited to audit fee, tax agent's fee, printing and postages of annual and interim reports, bank charges, taxes and duties charge on the Fund by the relevant authority or government, investment committee fee for independent members, lodgement fee for Fund's reports (if any), sub- custodian fee (for foreign assets; if any), commission fee paid to brokers/ dealers (if any), Shariah Adviser's fee (where applicable), valuation fee of any investment of the Fund by an independent valuer, cost, fees and charges payable to PPA and other expenses as permitted by the Deed.
	Rebates and Soft Commission	Rebates and Soft Commission
	It is our policy to channel all rebates, if any, received from stockbrokers/dealers to the Fund. However, soft commissions received for goods and services which are of demonstrable benefit to Members such as fundamental databases, financial wire services, technical analysis software and stock quotation system incidental to investment management of the Fund are retained by us. There are fees and charges involved and Members are advised to consider them before contributing to a Fund under the Scheme.	It is our policy to channel all rebates, if any, received from brokers/dealers to the Fund. However, soft commissions received for goods and services which are of demonstrable benefit to Members and in the form of research and advisory services that assist in the decision making process relating to the Fund's investments as allowed under regulatory requirements and incidental to the investment management of the Fund and the dealing with the broker/dealer is executed on terms which are the most favorable for the Fund are retained by us.
		There are fees and charges involved and Members are advised to consider them before contributing to a Fund under the Scheme.

Transaction Information – Making a contribution	Step 2(a)PRSJointAccountOpeningForm–Individual;be(b)Suitability Assessment Form (if applicable);completed(b)Suitability Assessment Form (if applicable);(c)One(1)setofspecimensignature card;(d)Pre-Investment formform; and form	Step 2(a)PRS Account Opening Form – Individual;Forms to be completed(b)Suitability Assessment Form (if applicable); (c)FATCA/CRS declaration form
	Step 3Photocopy of National Registration Identity Card (NRIC) or passport.Documents requiredMember can submit the application with complete documentation to us. If we do not receive the complete documentation, we reserve the right to reject the application.	Step 3(a)Photocopy of National RegistrationDocuments required(a)Photocopy of National RegistrationIdentity passport(b)Averification(b)Averificationof identity by providing a photo holding NRIC/Passport(for OnlineMember documentationcan submitthe applicationwe do not receivethe reject the application.
	Submission of applicationMonday to Friday (except public holiday)	Submission of application Monday to Friday (except public holiday) Application Note: For application via AmInvest PRS online platform, applications can be submitted Monday to Sunday (including public holidays)
Transaction Information – Making withdrawals	-	Formsto(a)Transaction Formbe(b)Photocopy of NationalcompletedRegistrationIdentityandCard(NRIC)ordocumentsPassportrequired(c)Additionaldocumentsforrequested by the PRSwithdrawalProvider (if applicable)
Transaction Information – Cross Trade	The PRS Provider 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 PRS Provider and the Funds' account are strictly prohibited. The execution of cross trade will be reported to the investment committee and disclosed in the Funds' report accordingly.	The PRS Provider 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 PRS Provider and the Funds' account and between the PRS Provider's propriety trading accounts and the Funds' account are strictly prohibited. The execution of cross trade will be reported to the investment committee and disclosed in the Funds' report accordingly.
Unclaimed Moneys	Any cheque payable to you which remains unclaimed (hereinafter referred to as unclaimed amount) for the last twelve (12)	Any moneys payable to you which remains unclaimed (hereinafter referred to as unclaimed amount) for the last twelve (12)

	months or such period as may be advised will	months or such period as may be advised from
	be paid to the Registrar of Unclaimed Monies in accordance with the requirements of the Unclaimed Moneys Act 1965. Where a Member of PRS has not made any transaction or instruction in relation to any	the date of payment will be paid to the Registrar of Unclaimed Moneys in accordance with the requirements of the Unclaimed Moneys Act 1965. Thereafter, all claims need to be made to the Registrar of Unclaimed Moneys.
	PRS for more than twelve (12) months subsequent to attaining the age of 100 years, the Trustee may pay any unclaimed accrued benefit held by the Trustee (upon instruction and PPA's approval is obtained by the PRS Provider) to the Registrar of Unclaimed Moneys in accordance with the requirements of the Unclaimed Moneys Act 1965. Members may claim the unclaimed amount from the Registrar of Unclaimed Moneys.	Where a Member of PRS has not made any transaction or instruction in relation to any PRS for more than twelve (12) months subsequent to attaining the age of 100 years, the Trustee may pay any unclaimed accrued benefit held by the Trustee (upon instruction and PPA's approval is obtained by the PRS Provider) to the Registrar of Unclaimed Moneys in accordance with the requirements of the Unclaimed Moneys Act 1965.
Related Party Transaction / Conflict of Interest	All transactions with related parties are to be executed on terms which are best available to the Scheme and which are not less favourable to the Scheme than an arm's length transaction between independent parties. The Scheme may have dealings with parties related to the PRS Provider. The related parties defined are AmIslamic Funds Management Sdn Bhd ("AIFM"), AmInvestment Bank Berhad, AmInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad.	Members may claim the unclaimed amount from the Registrar of Unclaimed Moneys. All transactions with related parties are to be executed on terms which are best available to the Scheme and which are not less favourable to the Scheme than an arm's length transaction between independent parties. The Scheme may have dealings with parties related to the PRS Provider. 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 Conflict of Interest Policy. Further, the abovementioned are also required to disclose their holdings of directorship and interest in any company.	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 Conflict of Interest Policy. Further, the above mentioned are also required to disclose their holdings of directorship and interest in any company.
	 The directors of AFM may have direct or indirect interest through their directorship in AIFM. Following are the details of the directors: Sum Leng Kuang is the independent director of AIFM. Tai Terk Lin is the independent director of AIFM. Seohan Soo is the non-independent director of AIFM. Goh Wee Peng is the non-independent director of AIFM. 	 The directors of AFM may have direct or indirect interest through their directorship in AIFM. Following are the details of the directors: Sum Leng Kuang is the independent director of AIFM. Tai Terk Lin is the independent director of AIFM. Goh Wee Peng is the non-independent director of AIFM. For further details of the director's profile, please refer our website (www.aminvest.com).
	Advisers The auditors, tax adviser and Shariah Adviser have confirmed that they do not have any existing or potential conflict of interest with	Trustee To the best of the Trustee's knowledge, there has been no event of conflict of interest or

	the PRS Provider and/or the Funds under the Scheme.	related party transaction which exists between the Trustee and the PRS Provider or any potential occurrence of it.
		Advisers The auditors, tax adviser and Shariah Adviser have confirmed that they do not have any existing or potential conflict of interest with the PRS Provider and/or the Funds under the Scheme.
Additional	Keeping us Informed	Keeping us Informed
Information	 Changing your account details You will be required to inform the PRS Provider in writing of any changes to your account details. Account details will amongst other things, include the following: the Members' address; and signing instructions. 	Changing your account details You will be required to inform the PRS Provider or your personal PRS consultant from our appointed distributor in writing of any changes to your account details. Account details will amongst other things, include the following:
		 your address; bank account details; signing instructions; And how income distributions are to be paid (if any).
		Kindly ensure that you keep us or your personal adviser from our appointed distributor updated of any changes to your account details. This will enable us to keep you informed of the latest development of your investments and to ensure any payment of income distribution (if any) is paid successfully to your account or such cheque/bank draft reaches you successfully at your updated address. Failure to inform us of any changes to your account details may result in us being unable to contact you and failure to make any income distribution will become unclaimed moneys and be treated as unclaimed moneys under Section 11.7.
	Member feedback We encourage feedback from you in order for us to upgrade our services to meet your needs. You may give us your feedback via phone at (03) 2032 2888 or by fax (03) 2031 5210 or email aminvestprs@aminvest.com.	Member feedback and complaints. We encourage feedback from you in order for us to upgrade our services to meet your needs. Additionally, if you have any complaints, you may direct your complaints to your personal adviser from our appointed distributor. You may also direct your feedback or complaints to us by contacting our customer service representative via phone at (03) 2032 2888 or email 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

Customer Identification Program	Customer Identification Program
Pursuant to the relevant laws of Malaysia on money laundering, we have an obligation to prevent the use of the Fund for money laundering purposes. As such, we and/or our appointed distributors have put in place a "Know Your Customer" ("KYC") policy where procedures are in place to identify and verify the investor's identification through documents such as identity card, passport, constituent documents or any other official documents. We and/or our appointed distributors reserve the right to request such information, either at the time an application is made or thereafter, as is necessary to verify the identity of an investor (or each of the members in the case of joint members) and/or to periodically update our records. We and/or our appointed distributors require you to provide us with your information and information of beneficial owner such as name, date of birth, national registration card number, residential and business address, (and mailing address if different), name of beneficial owner, address of beneficial owner or other information and official identification. For corporate clients, we and/or our appointed distributors require you to provide us the name of the company, principal place of business, source of income/asset, identification documents of the directors/shareholders/partners, board resolution pertaining to the investment and the person authorized to operate the account, all of which as per requirements under regulation when you open or re-open an account. We and/or our appointed distributors also reserve the right to request additional information including the source of the funds and identity of any beneficial owners as may be required to support the verification information required for verification purpose, we and/or our appointed distributors may refuse to accept an application request. In relation to a subscription application, any monies received will be returned without interest to the account from which the monies	Pursuant to the relevant laws of Malaysia on money laundering, we have an obligation to prevent the use of the Fund for money laundering purposes. As such, we and/or our appointed distributors have put in place a "Know Your Customer" ("KYC") policy where procedures are in place to identify and verify the investor's identification through documents such as identity card, passport, constituent documents or any other official documents. We and/or our appointed distributors reserve the right to request such information, either at the time an application is made or thereafter, as is necessary to verify the identity of an investor (or each of the members in the case of joint members) and/or to periodically update our records. We and/or our appointed distributors require you to provide us with your information and information of beneficial owner such as name, date of birth, national registration card number, residential and business address, (and mailing address if different), name of beneficial owner, address of beneficial owner or other information and official identification. For corporate clients, we and/or our appointed distributors require you to provide us the name of the company, principal place of business, source of income/asset, identification documents of the directors/shareholders/partners, board resolution pertaining to the investment and the person authorized to operate the account, all of which as per requirements under regulation when you open or re-open an account. We and/or our appointed distributors also reserve the right to request additional information including the source of the funds, source of wealth, net worth, annual income and identity of any beneficial owners as may be required to support the verification information required for verification purpose, we and/or our appointed distributors may
we and/or our appointed distributors may refuse to accept an application request. In relation to a subscription application, any monies received will be returned without	information and to allow us to complete adequate due diligence. In the event of delay or failure by the investor to produce any information required for verification purpose,
redeemed to the investor. In the event of any breaches to the applicable laws on money laundering, we have a duty to notify the relevant authority of the said breaches.	monies received will be returned without interest/profit to the account from which the monies were originally debited, and in relation to redemption application, no units will be redeemed to the investor. We and/or our appointed distributors also reserve the right to place restrictions on transactions or

Anti-Money Laundering ("AML")/ KYC Obligation on IPRA If you have invested in a feeder fund via an IPRA there may be additional information that the IPRA may need to provide which may include information of the IPRA AML Policy, an AML undertaking by the IPRA or its parent company and the release of your particulars to	redemptions on your account until your identity is verified. In the event of any breaches to the applicable laws on money laundering, we have a duty to notify the relevant authority of the said breaches. <i>Anti-Money Laundering ("AML")/ KYC Obligation on IPRA</i> If you have invested in a feeder fund via an IPRA there may be additional information that the IPRA may need to provide which may include information of the IPRA AML Policy, an AML undertaking by the IPRA or its parent company and the release of your particulars to
us. Without such information being provided, we may be required to reject your creation or redemption application, or withhold your redemption proceeds until such information is provided by the IPRA to us.	us. Without such information being provided, we may be required to reject your creation or redemption application, or withhold your redemption proceeds until such information is provided by the IPRA to us.
How do i make a complaint?	- Deleted -
 If you have invested through our appointed distributor, kindly direct your complaints to your PRS consultant from the distributor. 	
 2. If you have invested through us and wish to make a complaint, you may contact our customer service representative for resolution through our internal dispute resolution process: (a) via phone to: 03-2032 2888 (b) via fax to: 03-2031 5210 (c) via e-mail to: enquiries@aminvest.com (d) via letter to: AmFunds Management Berhad Level 9, Bangunan AmBank Group No.55, Jalan Raja Chulan 50200 Kuala Lumpur 	
 3. 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 	
4. You can also direct your complaint to the Securities Commission Malaysia (SC) even if you have initiated a dispute resolution	

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	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	
	3 Persiaran Bukit Kiara	
	Bukit Kiara	
	50490 Kuala Lumpur	
	5. Federation of Investment Managers	
	Malaysia (FIMM)'s Complaints Bureau:	
	(a) via phone to: 03-2092 3800	
	(b) via fax to: 03-2093 2700	
	(c) via e-mail to:	
	complaints@fimm.com.my	
	(d) via online complaint form available	
	at: www.fimm.com.my	
	(e) via letter to:	
	(-)	
	Legal, Secretarial & Regulatory Affairs	
	Federation of Investment Managers	
	Malaysia	
	19-06-1, 6th Floor Wisma Tune	
	No. 19, Lorong Dungun	
	Damansara Heights	
	50490 Kuala Lumpur	