

ANNOUNCEMENT

NOTICE

To all Members of Funds under the AmPRS Scheme

RE: Issuance of the Second Supplementary Disclosure Document for AmPRS dated 31 August 2023

Dear Valued Members,

We wish to inform you that we have registered the Second Supplementary Disclosure Document dated 31 August 2023 (the "Second Supplementary Disclosure Document") with Securities Commission Malaysia. The Second Supplementary Disclosure Document has to be read in conjunction with the Third Replacement Disclosure Document for AmPRS dated 2 April 2021 and the First Supplementary Disclosure Document dated 28 July 2021.

The Second Supplementary Disclosure Document is issued to be in line with the revised Guidelines on Private Retirement Scheme. Alongside, the removal of information in relation to the AmPRS – Islamic Fixed Income Fund.

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

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

Tel: +603-2032 2888

Fax: +603-2031 5210

Email: enquiries@aminvest.com

AmFunds Management Berhad

31 August 2023

Summary of the list of amendments in respect of the Second Supplementary Disclosure Document for AmPRS dated 31 August 2023 in relation to the Third Replacement Disclosure Document for AmPRS dated 2 April 2021 and the First Supplementary Disclosure Document for AmPRS dated 28 July 2021.

No.	Third Replacement Disclosure Document for AmPRS dated 2 April 2021 and the First Supplementary Disclosure Document for AmPRS dated 28 July 2021	Second Supplementary Disclosure Document for AmPRS dated 31 August 2023				
1.	Nil.	<p>DEFINITIONS</p> <table border="1" data-bbox="1173 411 2085 663"> <tr> <td data-bbox="1173 411 1487 663">Eligible Market</td> <td data-bbox="1487 411 2085 663">means an exchange, government securities market or an OTC market that is regulated by a regulatory authority of that jurisdiction, that is open to the public or to a substantial number of market participants and on which financial instruments are regularly traded.</td> </tr> </table>	Eligible Market	means an exchange, government securities market or an OTC market that is regulated by a regulatory authority of that jurisdiction, that is open to the public or to a substantial number of market participants and on which financial instruments are regularly traded.		
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2.	Nil.	<p>DEFINITIONS</p> <table border="1" data-bbox="1173 775 2085 815"> <tr> <td data-bbox="1173 775 1487 815">OTC</td> <td data-bbox="1487 775 2085 815">means over the counter</td> </tr> </table>	OTC	means over the counter		
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4.	<p>CORPORATE DIRECTORY, PRS PROVIDER / INVESTMENT MANAGER, Board of Directors and Audit & Risk Management Committee</p> <p>Board of Directors Jeyaratnam a/l Tamotharam Pillai (<i>independent</i>) Mustafa Bin Mohd Nor (<i>independent</i>) Tai Terk Lin (<i>independent</i>) Goh Wee Peng (<i>non-independent</i>) Jas Bir Kaur a/p Lol Singh (<i>independent</i>) Ng Chih Kaye (<i>independent</i>)</p> <p>Audit & Risk Management Committee Mustafa Bin Mohd Nor (<i>independent</i>) Tai Terk Lin (<i>independent</i>) Ng Chih Kaye (<i>independent</i>)</p>	<p>CORPORATE DIRECTORY, PRS PROVIDER / INVESTMENT MANAGER, Board of Directors and Audit & Risk Management Committee</p> <p>Board of Directors Jeyaratnam a/l Tamotharam Pillai (<i>independent</i>) Tai Terk Lin (<i>independent</i>) Ng Chih Kaye (<i>independent</i>) Jas Bir Kaur a/p Lol Singh (<i>independent</i>) Goh Wee Peng (<i>non-independent</i>)</p> <p>Audit & Risk Management Committee Ng Chih Kaye (<i>independent</i>) Zainal Abidin bin Kassim (<i>independent</i>) Tai Terk Lin (<i>independent</i>) Azian binti Kassim (<i>independent</i>)</p>
5.	<p>CORPORATE DIRECTORY, PRS PROVIDER/ INVESTMENT MANAGER, Investment Committee</p> <p>Investment Committee Mustafa Bin Mohd Nor (<i>independent</i>) Tai Terk Lin (<i>independent</i>) Zainal Abidin Mohd. Kassim (<i>independent</i>) Goh Wee Peng (<i>non-independent</i>) Jas Bir Kaur a/p Lol Singh (<i>independent</i>) Izad Shahadi bin Mohd Sallehuddin (<i>independent</i>)</p>	Deleted.
6.	<p>CORPORATE DIRECTORY, PRS PROVIDER'S DELEGATE (INVESTMENT MANAGER)</p> <p>PRS PROVIDER'S DELEGATE (INVESTMENT MANAGER) (<i>For AmPRS – Islamic Equity Fund, AmPRS – Islamic Balanced Fund and AmPRS – Islamic Fixed Income Fund</i>)</p> <p>AmIslamic Funds Management Sdn Bhd Company number: 200801029135 (830464-T)</p>	<p>CORPORATE DIRECTORY, PRS PROVIDER'S DELEGATE (INVESTMENT MANAGER)</p> <p>PRS PROVIDER'S DELEGATE (INVESTMENT MANAGER) (<i>For AmPRS – Islamic Equity Fund and AmPRS – Islamic Balanced Fund</i>)</p> <p>AmIslamic Funds Management Sdn Bhd Company number: 200801029135 (830464-T)</p>

	<p><i>Registered office</i> 22nd Floor, Bangunan AmBank Group No.55, Jalan Raja Chulan 50200 Kuala Lumpur Tel: (03) 2036 2633</p> <p><i>Head office</i> 9th & 10th Floor, Bangunan AmBank Group No.55, Jalan Raja Chulan 50200 Kuala Lumpur Tel: (03) 2032 2888 Fax: (03) 2031 5210</p>	<p><i>Registered office</i> 22nd Floor, Bangunan AmBank Group No.55, Jalan Raja Chulan 50200 Kuala Lumpur Tel: (03) 2036 2633</p> <p>Head office 9th & 10th Floor, Bangunan AmBank Group No.55, Jalan Raja Chulan 50200 Kuala Lumpur Tel: (03) 2032 2888 Fax: (03) 2031 5210 Email: enquiries@aminvest.com Website: www.aminvest.com</p>
7.	<p>CORPORATE DIRECTORY, PRS PROVIDER'S DELEGATE (FUND ACCOUNTING AND VALUATION SERVICE PROVIDER)</p> <p>PRS PROVIDER'S DELEGATE (FUND ACCOUNTING AND VALUATION SERVICE PROVIDER) Deutsche Trustees Malaysia Berhad Company number: 200701005591 (763590-H)</p> <p><i>Registered office / Business address</i> Level 20, Menara IMC No. 8, Jalan Sultan Ismail 50250 Kuala Lumpur Tel: (03) 2053 7522 Fax: (03) 2053 7526</p>	<p>CORPORATE DIRECTORY, PRS PROVIDER'S DELEGATE (FUND ACCOUNTING AND VALUATION SERVICE PROVIDER)</p> <p>PRS PROVIDER'S DELEGATE (FUND ACCOUNTING AND VALUATION SERVICE PROVIDER) Deutsche Trustees Malaysia Berhad Company number: 200701005591 (763590-H)</p> <p><i>Registered office / Business address</i> Level 20, Menara IMC No. 8, Jalan Sultan Ismail 50250 Kuala Lumpur Tel: (03) 2053 7522 Fax: (03) 2053 7526 Email: dtmb.rtm@db.com</p>
8.	<p>CORPORATE DIRECTORY, SHARIAH ADVISER</p> <p>SHARIAH ADVISER <i>(For AmPRS – Islamic Equity Fund, AmPRS – Islamic Balanced Fund, AmPRS – Islamic Fixed Income Fund and AmPRS – Dyanmic Sukuk)</i> Amanie Advisors Sdn Bhd</p>	<p>CORPORATE DIRECTORY, SHARIAH ADVISER</p> <p>SHARIAH ADVISER <i>(For AmPRS – Islamic Equity Fund, AmPRS – Islamic Balanced Fund and AmPRS – Dynamic Sukuk)</i></p>

	<p>Company number: 200501007003 (684050-H)</p> <p>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</p>	<p>Amanie Advisors Sdn Bhd Company number: 200501007003 (684050-H)</p> <p>Level 13A-2, Menara Tokio Marine Life, 189, Jalan Tun Razak, 50400 Kuala Lumpur Tel: (03) 2161 0260 Fax: (03) 2161 0262 Email: contact@amanieadvisors.com Website: www.amanieadvisors.com</p>
9.	<p>CORPORATE DIRECTORY, TRUSTEE</p> <p>TRUSTEE Deutsche Trustees Malaysia Berhad Company number: 200701005591 (763590-H)</p> <p><i>Registered office / Business address</i> Level 20, Menara IMC No. 8, Jalan Sultan Ismail 50250 Kuala Lumpur Tel: (03) 2053 7522 Fax: (03) 2053 7526</p>	<p>CORPORATE DIRECTORY, TRUSTEE</p> <p>TRUSTEE Deutsche Trustees Malaysia Berhad Company number: 200701005591 (763590-H)</p> <p><i>Registered office / Business address</i> Level 20, Menara IMC No. 8, Jalan Sultan Ismail 50250 Kuala Lumpur Tel: (03) 2053 7522 Fax: (03) 2053 7526 Email: dtmb.rtm@db.com</p>
10.	<p>CORPORATE DIRECTORY, TAXATION ADVISOR</p> <p>TAXATION ADVISER Deloitte Tax Services Sdn Bhd Company number: 197701005407 (36421-T)</p> <p>Level 16, Menara LGB No.1, Jalan Wan Kadir Taman Tun Dr Ismail 60000 Kuala Lumpur Tel: (03) 7610 8888 Fax: (03) 7725 7768</p>	<p>CORPORATE DIRECTORY, TAXATION ADVISOR</p> <p>TAXATION ADVISER Deloitte Tax Services Sdn Bhd Company number: 197701005407 (36421-T)</p> <p>Level 16, Menara LGB No.1, Jalan Wan Kadir Taman Tun Dr Ismail 60000 Kuala Lumpur Tel: (03) 7610 8888 Fax: (03) 7725 7768 Email: mytax@deloitte.com</p>

		Website: www.deloitte.com/my																																								
11.	<p>CORPORATE DIRECTORY, AUDITOR</p> <p>AUDITOR Ernst & Young AF 0039</p> <p>Level 23A, Menara Milenium Jalan Damanlela Pusat Bandar Damansara 50490 Kuala Lumpur Tel: (03) 7495 8000 Fax: (03) 2095 9076</p>	<p>CORPORATE DIRECTORY, AUDITOR</p> <p>AUDITOR Ernst & Young PLT 202006000003 (LLP0022760-LCA) & AF 0039</p> <p>Level 23A, Menara Milenium Jalan Damanlela Pusat Bandar Damansara 50490 Kuala Lumpur Tel: (03) 7495 8000 Fax: (03) 2095 5532 Website: www.ey.com</p>																																								
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...

No.	Circumstances for withdrawal	Period for payment to be made	Recipient of payment
a)	After the day the Member reaches the Retirement Age	Within ten (10) days after the PRS Provider received a complete withdrawal request from a Member	Members
b)	Pre-retirement withdrawals from Sub-Account B		
c)	Permanent departure of a Member from Malaysia		
d)	Withdrawals due to permanent total disablement, serious disease or mental disability of a Member	Within ten (10) days after the PRS Provider received a complete withdrawal request (either received	Members

...

No.	Circumstances for withdrawal	Period for payment to be made	Recipient of payment
a)	After the day the Member reaches the Retirement Age	Within seven (7) Business Days after the PRS Provider received a complete withdrawal request from a Member	Members
b)	Pre-retirement withdrawals from Sub-Account B		
c)	Permanent departure of a Member from Malaysia		
d)	Withdrawals due to permanent total disablement, serious disease or mental disability of a Member	Within seven (7) Business Days after the PRS Provider received a complete withdrawal request	Members

		directly or through a notification from the PPA)	
e)	Following death of a Member (regardless of whether or not a nomination has been made)	Within ten (10) days after the PRS Provider received an authorization from the PPA	(i) Either a nominee, trustee, executor, or administrator of a deceased Member (ii) Notwithstanding paragraph (i), the PRS Provider may pay the accrued benefits to the nominee as stipulated in the Guidelines on Private Retirement Schemes.
f)	For housing purpose	Within ten (10) days after the PRS Provider received a complete withdrawal request	Members' account or joint housing loan account.
g)	For healthcare purpose		Members
...			

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f)	For housing purpose	Within seven (7) Business Days after the PRS Provider received a complete withdrawal request	Members' account or joint housing loan account.
g)	For healthcare purpose		Members
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13. CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.4 Fees and Charges, Fund Expenses

	Fund Expenses	
	Class D	Class I
Funds	<p>A list of the Fund's expenses directly related to the Fund(s) under the Scheme are as follows:</p> <ul style="list-style-type: none"> • audit fee; • tax agent's fee; • printing and postages of annual and interim reports; • bank charges; • taxes and duties charged to 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; • Shariah Adviser's fee (where applicable); • cost, fees and charges payable to PPA; and • other expenses as permitted by the Deed. 	

CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.4 Fees and Charges, Fund Expenses

	Fund Expenses	
	Class D	Class I
Funds	<p>A list of the Fund's expenses directly related to the Fund(s) under the Scheme and necessary in operating the Scheme are as follows:</p> <ul style="list-style-type: none"> • audit fee; • tax agent's fee; • printing and postages of annual and semi-annual reports; • bank charges; • taxes and duties charged to the Fund by the relevant authority or government; • remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Fund, unless the PRS Provider decides otherwise; • 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; • Shariah Adviser's fee (where applicable); • cost, fees and charges payable to PPA; and • other expenses as permitted by the Deed. 	

14. CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.5 Transaction Details, Cooling-off Period

Cooling-off Period	You may exercise cooling-off rights within six (6) Business Days of making the contribution. This is however, only available on your first contribution in any private retirement scheme. The PRS Provider will process and pay the cooling-off proceeds to the
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CHAPTER 3. KEY DATA OF THE SCHEME, SECTION 3.5 Transaction Details, Cooling-off Period

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	Member within ten (10) days after the PPA's authorization is received by the PRS Provider.	Member within seven (7) Business Days after the PPA's authorization is received by the PRS Provider.				
15.	<p>CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.7 Other Information, Deed</p> <table border="1"> <tr> <td>Deed</td> <td>The Deed relating to the Scheme and Funds under the Scheme is dated 4 December 2012, as modified by the supplemental deed dated 22 October 2013, the second supplemental deed dated 2 April 2014, the third supplemental deed dated 29 October 2014, the fourth supplemental deed dated 6 March 2015, the fifth supplemental deed dated 9 October 2015 and the sixth supplemental deed dated 10 June 2021.</td> </tr> </table>	Deed	The Deed relating to the Scheme and Funds under the Scheme is dated 4 December 2012, as modified by the supplemental deed dated 22 October 2013, the second supplemental deed dated 2 April 2014, the third supplemental deed dated 29 October 2014, the fourth supplemental deed dated 6 March 2015, the fifth supplemental deed dated 9 October 2015 and the sixth supplemental deed dated 10 June 2021.	<p>CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.7 Other Information, Deed</p> <table border="1"> <tr> <td>Deed</td> <td>The Deed relating to the Scheme and Funds under the Scheme is dated 4 December 2012, as modified by the supplemental deed dated 22 October 2013, the second supplemental deed dated 2 April 2014, the third supplemental deed dated 29 October 2014, the fourth supplemental deed dated 6 March 2015, the fifth supplemental deed dated 9 October 2015, the sixth supplemental deed dated 10 June 2021 and the seventh supplemental deed dated 31 July 2023.</td> </tr> </table>	Deed	The Deed relating to the Scheme and Funds under the Scheme is dated 4 December 2012, as modified by the supplemental deed dated 22 October 2013, the second supplemental deed dated 2 April 2014, the third supplemental deed dated 29 October 2014, the fourth supplemental deed dated 6 March 2015, the fifth supplemental deed dated 9 October 2015, the sixth supplemental deed dated 10 June 2021 and the seventh supplemental deed dated 31 July 2023.
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16.	<p>CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.7 Other Information, Complaints and Feedback</p> <p>5. Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:</p> <p>(a) via phone to : 03-2092 3800 (b) via fax to : 03-2093 2700 (c) via email to : complaints@fimm.com.my (d) via online : www.fimm.com.my complaint form available at (e) via letter to : Legal, Secretarial & Regulatory Affairs Federation of Investment Managers Malaysia 19-06-01, 6th Floor Wisma Tune No. 19, Lorong Dungun Damansara Heights 50490 Kuala Lumpur</p>	<p>CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.7 Other Information, Complaints and Feedback</p> <p>5. Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:</p> <p>(a) via phone to : 03-7890 4242 (b) via email to : complaints@fimm.com.my (c) via online : www.fimm.com.my complaint form available at (d) via letter to : Legal & Regulatory Affairs Federation of Investment Managers Malaysia 19-06-01, 6th Floor Wisma Tune No. 19, Lorong Dungun Damansara Heights 50490 Kuala Lumpur</p>				

<p>17.</p>	<p>CHAPTER 4. RISK FACTORS, Section 4.2 Specific Risks Uniquely Associated with The Investment Portfolio of The Fund(s) Under The Scheme, Specific risks uniquely associated with the investment portfolio of AmPRS – Growth Fund and AmPRS – Moderate Fund, liquidity risk</p> <p>Liquidity Risk Liquidity is defined as the ease with which securities can be bought or sold. This depends on the availability of buyers and sellers as well as the trading volume of securities in the market. The Fund holding investments that are illiquid or difficult to dispose of would be exposed to liquidity risk, which in this context refers to the inability of the Fund to take advantage of potentially better pricing that would be available if there were more buyers and the securities are more actively traded in the market.</p> <p>Liquidity risk may be mitigated by investing in a portfolio of securities with reasonable* trading volumes and avoiding securities with poor liquidity.</p> <p>* The Investment Manager determines what is deemed to be reasonable trading volume for the Fund.</p>	<p>CHAPTER 4. RISK FACTORS, Section 4.2 Specific Risks Uniquely Associated with The Investment Portfolio of The Fund(s) Under The Scheme, Specific risks uniquely associated with the investment portfolio of AmPRS – Growth Fund and AmPRS – Moderate Fund, liquidity risk</p> <p>Liquidity Risk Liquidity risk refers to the ease of liquidating an asset depending on the asset’s volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund and consequently the value of the Members’ investments in the Fund will be negatively affected when it has to sell such assets at unfavourable prices.</p> <p>Suspension Risk Refers to situation where the PRS Provider suspends dealings of units in a Fund (no redemption or subscription are allowed) under exceptional circumstances as set out in Section 10.5 Temporary Suspension of Determination of NAV, Issue, Switching and Redemption of Units. Suspension of a Fund may potentially result in Members not being able to redeem their units into cash based on their liquidity needs and their investments will continue to be subject to the risk factors inherent in the Fund.”</p>
<p>18.</p>	<p>CHAPTER 4. RISK FACTORS, Section 4.2 Specific Risks Uniquely Associated with The Investment Portfolio of The Fund(s) Under The Scheme, Specific risks uniquely associated with the investment portfolio of AmPRS – Conservative Fund, liquidity risk</p> <p>Liquidity Risk Liquidity is defined as the ease with which securities can be bought or sold. This depends on the availability of buyers and sellers as well as the trading</p>	<p>CHAPTER 4. RISK FACTORS, Section 4.2 Specific Risks Uniquely Associated with The Investment Portfolio of The Fund(s) Under The Scheme, Specific risks uniquely associated with the investment portfolio of AmPRS – Conservative Fund, liquidity risk</p> <p>Liquidity Risk Liquidity risk refers to the ease of liquidating an asset depending on the asset’s volume traded in the market. If the Fund holds assets that are illiquid, or are</p>

	<p>volume of securities in the market. The Fund holding investments that are illiquid or difficult to dispose of would be exposed to liquidity risk, which in this context refers to the inability of the Fund to take advantage of potentially better pricing that would be available if there were more buyers and the securities are more actively traded in the market.</p> <p>Liquidity risk may be mitigated by investing in a portfolio of securities with reasonable* trading volumes and avoiding securities with poor liquidity. * The Investment Manager determines what is deemed to be reasonable trading volume for the Fund.</p>	<p>difficult to dispose of, the value of the Fund and consequently the value of the Members' investments in the Fund will be negatively affected when it has to sell such assets at unfavourable prices.</p> <p>Suspension Risk Refers to situation where the PRS Provider suspends dealings of units in a Fund (no redemption or subscription are allowed) under exceptional circumstances as set out in Section 10.5 Temporary Suspension of Determination of NAV, Issue, Switching and Redemption of Units. Suspension of a Fund may potentially result in Members not being able to redeem their units into cash based on their liquidity needs and their investments will continue to be subject to the risk factors inherent in the Fund."</p>
19.	<p>CHAPTER 4. RISK FACTORS, Section 4.2 Specific Risks Uniquely Associated with The Investment Portfolio of The Fund(s) Under The Scheme, Specific risks uniquely associated with the investment portfolio of AmPRS – Islamic Equity Fund, AmPRS – Islamic Balanced Fund, AmPRS – Islamic Fixed Income Fund, liquidity risk</p> <p>Liquidity Risk Liquidity is defined as the ease with which securities can be bought or sold. This depends on the availability of buyers and sellers as well as the trading volume of securities in the market. The Fund holding investments that are illiquid or difficult to dispose of would be exposed to liquidity risk, which in this context refers to the inability of the Fund to take advantage of potentially better pricing that would be available if there were more buyers and the securities are more actively traded in the market.</p> <p>Liquidity risk may be mitigated by investing in a portfolio of securities with reasonable* trading volumes and avoiding securities with poor liquidity.</p>	<p>CHAPTER 4. RISK FACTORS, Section 4.2 Specific Risks Uniquely Associated with The Investment Portfolio of The Fund(s) Under The Scheme, Specific risks uniquely associated with the investment portfolio of AmPRS – Islamic Equity Fund and AmPRS – Islamic Balanced Fund, liquidity risk</p> <p>Liquidity Risk Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund and consequently the value of the Members' investments in the Fund will be negatively affected when it has to sell such assets at unfavourable prices.</p>

	<p>* The Investment Manager determines what is deemed to be reasonable trading volume for the Fund.</p>	<p>Suspension Risk Refers to situation where the PRS Provider suspends dealings of units in a Fund (no redemption or subscription are allowed) under exceptional circumstances as set out in Section 10.5 Temporary Suspension of Determination of NAV, Issue, Switching and Redemption of Units. Suspension of a Fund may potentially result in Members not being able to redeem their units into cash based on their liquidity needs and their investments will continue to be subject to the risk factors inherent in the Fund.”</p>
<p>20.</p>	<p>CHAPTER 4. RISK FACTORS, Section 4.2 Specific Risks Uniquely Associated with The Investment Portfolio of The Fund(s) Under The Scheme, Specific risks uniquely associated with the investment portfolio of AmPRS – Tactical Bond, risk of not meeting the Fund’s Investment Objective, liquidity risk and related party transaction risk.</p> <p>Risk of not meeting the Fund’s Investment Objective ... Subsequently, the PRS provider and/or its delegates in consultation with the Trustee and Investment Committee of the Fund will call for a Member’s meeting to decide on whether to terminate the Fund or replace the Target Fund with a new 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 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.</p>	<p>CHAPTER 4. RISK FACTORS, Section 4.2 Specific Risks Uniquely Associated with The Investment Portfolio of The Fund(s) Under The Scheme, Specific risks uniquely associated with the investment portfolio of AmPRS – Tactical Bond, risk of not meeting the Fund’s Investment Objective, liquidity risk and related party transaction risk.</p> <p>Risk of not meeting the Fund’s Investment Objective ... Subsequently, the PRS provider and/or its delegates in consultation with the Trustee and the members of the committee undertaking the oversight function of the Fund will call for a Member’s meeting to decide on whether to terminate the Fund or replace the Target Fund with a new target fund. ... Liquidity and Suspension 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. Liquidity risk refers to the ease of liquidating the underlying asset of the Target Fund depending on the volume traded in the market. Liquidity risk may cause the PRS Provider to dispose the units of the Target Fund at unfavourable price. Thus, the value of the Fund’s investments would fall and subsequently the value of a Member’s investments would be reduced. There may be exceptional circumstances, which could cause</p>

	<p>Related Party Transaction Risk</p> <p>...</p> <p>The Investment Committee members will ensure the Fund is managed in the best interests of the Fund’s Members.</p>	<p>delays in the redemption of units 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 units of the Target Fund will be redeemed and, the Fund may be suspended. If the Fund is suspended, Members may not receive their redemption proceeds within the stipulated redemption timeline and their investments will continue to be subjected to the risk factors inherent to the Fund. For other exceptional circumstances where the PRS Provider may suspend dealings of Units in the Fund, please refer to Section 10.5 Temporary Suspension of Determination of NAV, Issue, Switching and Redemption of Units.</p> <p>Related Party Transaction Risk</p> <p>...</p> <p>The members of the committee undertaking the oversight function of the Fund will ensure the Fund is managed in the best interests of the Fund’s Members.</p>
21.	<p>CHAPTER 4. RISK FACTORS, Section 4.2 Specific Risks Uniquely Associated with The Investment Portfolio of The Fund(s) Under The Scheme, Specific risks uniquely associated with the investment portfolio of AmPRS – Dynamic Sukuk, risk of not meeting the Fund’s Investment Objective, liquidity risk and related party transaction risk.</p> <p>Risk of not meeting the Fund’s Investment Objective</p> <p>...</p> <p>Subsequently, the PRS provider and/or its delegates in consultation with the Trustee and Investment Committee of the Fund will call for a Member’s meeting to decide on whether to terminate the Fund or replace the Target Fund with a new target fund.</p> <p>...</p> <p>Liquidity Risk</p> <p>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</p>	<p>CHAPTER 4. RISK FACTORS, Section 4.2 Specific Risks Uniquely Associated With The Investment Portfolio of The Fund(s) Under The Scheme, Specific risks uniquely associated with the investment portfolio of AmPRS – Dynamic Sukuk, risk of not meeting the Fund’s Investment Objective, liquidity risk and related party transaction risk.</p> <p>Risk of not meeting the Fund’s Investment Objective</p> <p>...</p> <p>Subsequently, the PRS provider and/or its delegates in consultation with the Trustee and the members of the committee undertaking the oversight function of the Fund will call for a Member’s meeting to decide on whether to terminate the Fund or replace the Target Fund with a new target fund.</p> <p>...</p> <p>Liquidity and Suspension Risk</p> <p>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. Liquidity risk refers to the ease</p>

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.

Related Party Transaction Risk

The Fund may invest in CIS managed by the PRS Provider. The Fund may also have other dealings with parties related to the PRS Provider. Hence, the Fund may be exposed to related party transaction risk, which in this context refers to the risk where the PRS Provider may make certain investment decision for the benefit of the Investment Manager and/or parties related to the PRS Provider which may be at a disadvantage to the Fund and/or the CIS. For example, the Fund may invest in CIS managed by the PRS Provider with the pricing policies, manner of settlement and/ or other terms of the transactions different from those with independent parties. It is the PRS Provider's policy that all transactions with related parties are to be executed on terms which are not less favorable to the Fund than on arm's length transaction between independent parties. There are adequate segregation of duties to ensure proper checks and balances are in place in the areas of fund management, risk management, compliance, administration and marketing. In the unlikely event that the PRS Provider faces conflicts in respect of its duties to the Fund and its duties to other CIS that it manages, the PRS Provider is obliged to act in the best interests of all its Members and will seek to resolve any conflicts fairly and in accordance with the Deed. The Investment Committee members will ensure the Fund is managed in the best interests of the Fund's Members ...

of liquidating the underlying asset of the Target Fund depending on the volume traded in the market. Liquidity risk may cause the PRS Provider to dispose the units of the Target Fund at unfavourable price. Thus, the value of the Fund's investments would fall and subsequently the value of a Member's investments would be reduced. There may be exceptional circumstances, which could cause delays in the redemption of units 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 units of the Target Fund will be redeemed and the Fund may be suspended. If the Fund is suspended, Members may not receive their redemption proceeds within the stipulated timeline and their investments will continue to be subjected to the risk factors inherent to the Fund. For other exceptional circumstances where the PRS Provider may suspend dealings of Units in the Fund, please refer to Section 10.5 Temporary Suspension of Determination of NAV, Issue, Switching and Redemption of Units.

Related Party Transaction Risk

The Fund may invest in Islamic CIS managed by the PRS Provider. The Fund may also have other dealings with parties related to the PRS Provider. Hence, the Fund may be exposed to related party transaction risk, which in this context refers to the risk where the PRS Provider may make certain investment decision for the benefit of the Investment Manager and/or parties related to the PRS Provider which may be at a disadvantage to the Fund and/or the Islamic CIS. For example, the Fund may invest in Islamic CIS managed by the PRS Provider with the pricing policies, manner of settlement and/ or other terms of the transactions different from those with independent parties. It is the PRS Provider's policy that all transactions with related parties are to be executed on terms which are not less favorable to the Fund than on arm's length transaction between independent parties. There are adequate segregation of duties to ensure proper checks and balances are in place in the areas of fund management, risk management, compliance, administration and marketing. In the unlikely event that the PRS Provider faces conflicts in respect of its duties to the Fund and its duties to other Islamic CIS that it manages, the PRS Provider is obliged to act in the best interests of all its Members and will seek to resolve any conflicts fairly and in accordance with the Deed. The Investment Committee members will ensure the Fund is managed in the best interests of the Fund's Members ...

The Investment Committee members will ensure the Fund is managed in the best interests of the Fund's Members.

The members of the committee undertaking the oversight function of the Fund will ensure the Fund is managed in the best interests of the Fund's Members.

22. **CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.1 Scheme's Information**, item c. Detailed description of the operations of the Scheme, withdrawals

CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.1 Scheme's Information, item c. Detailed description of the operations of the Scheme, withdrawals

Withdrawals

Withdrawals

...

...

No.	Circumstances for withdrawal	Extent of withdrawals
a)	After the day the Member reaches the Retirement Age	Partial or full
b)	Pre-retirement withdrawals from Sub-Account B	Partial or full
c)	Following death of a Member (regardless of whether or not a nomination has been made)	Partial or full
d)	Permanent departure of a Member from Malaysia	Full
e)	Withdrawals due to permanent total disablement, serious diseases or mental disability of a Member	Full
f)	For healthcare purpose	Partial or full
g)	For housing purpose	Partial or full

No.	Circumstances for withdrawal	Sub-Account	Extent of withdrawals
a)	After the day the Member reaches the Retirement Age	A & B	Partial or full
b)	Pre-retirement withdrawals from Sub-Account B	B	Partial or full
c)	Following death of a Member (regardless of whether or not a nomination has been made)	A & B	Partial or full
d)	Permanent departure of a Member from Malaysia	A & B	Full
e)	Withdrawals due to permanent total disablement, serious disease or mental disability of a Member	A & B	Full

f)	For healthcare purpose	B	Partial or full
g)	For housing purpose	B	Partial or full

...

No.	Circumstances for withdrawal	Period for payment to be made	Recipient of payment
a)	After the day the Member reaches the Retirement Age	Within ten (10) days after the PRS Provider received a complete withdrawal request from a Member	Members
b)	Pre-retirement withdrawals from Sub-Account B		
c)	Permanent departure of a Member from Malaysia		
d)	Withdrawals due to permanent total disablement, serious disease or mental disability of a Member	Within ten (10) days after the PRS Provider received a complete withdrawal request (either received directly or through a notification from the PPA)	
e)	Following death of a Member (regardless of whether or not a nomination has been made)	Within ten (10) days after the PRS Provider received an authorization from the PPA	(i) Either a nominee, trustee, executor, or administrator of a deceased Member

...

No.	Circumstances for withdrawal	Period for payment to be made	Recipient of payment
a)	After the day the Member reaches the Retirement Age	Within seven (7) Business Days after the PRS Provider received a complete withdrawal request from a Member	Members
b)	Pre-retirement withdrawals from Sub-Account B		
c)	Permanent departure of a Member from Malaysia		
d)	Withdrawals due to permanent total disablement, serious disease or mental disability of a Member	Within seven (7) Business Days after the PRS Provider received a complete withdrawal request (either received directly or through a notification from the PPA)	
e)	Following death of a Member (regardless of whether or not a nomination has been made)	Within seven (7) Business Days after the PRS Provider received an authorization from the PPA	(i) Either a nominee, trustee, executor, or administrator

			(ii) Notwithstanding paragraph (i), the PRS Provider may pay the accrued benefits to the nominee as stipulated in the Guidelines on Private Retirement Schemes.				of a deceased Member (ii) Notwithstanding paragraph (i), the PRS Provider may pay the accrued benefits to the nominee as stipulated in the PRS Guidelines.
f)	For housing purpose	Within ten (10) days after the PRS Provider received a complete withdrawal request	Members' account or joint housing loan account.	f)	For housing purpose	Within seven (7) Business Days after the PRS Provider received a complete withdrawal request	Members' account or joint housing loan account.
g)	For healthcare purpose		Members	g)	For healthcare purpose		Members
...				...			
23.	CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information , item h. risk management			CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information , item h. risk management, liquidity risk management			
	h. Risk Management			h. Risk Management			
			
				Liquidity Risk Management			
	In respect of liquidity risk management, the PRS Provider identifies, monitors and mitigates liquidity risks of the Fund on an on-going basis to ensure that the liquidity profile of the Fund's investments is able to comply with the SC's regulatory requirement to meet redemption proceeds within a stipulated period. In doing so, the PRS Provider will consider factors which include						

		<p>liquidity of the Fund’s holdings, any investor concentration and the Fund’s ability to respond to any sizeable redemptions, if any.</p> <p>The PRS Provider may combine the following liquidity management tools:</p> <ul style="list-style-type: none"> • Liquidation of the underlying investment. • Borrowing of up to 10% of the Fund’s NAV from financial institutions. • Suspension of dealing of units of the Fund (due to exceptional circumstances (e.g. where the market value or fair value of a material portion of the Fund’s assets cannot be reasonably determined), where there is good and sufficient reason to do so, considering the interests of Members) as a last resort after the above liquidity risk management tools have been exhausted. Any redemption request received by us during the suspension period will only be accepted and processed on the next Business Day after the cessation of suspension of the Fund. Please refer to “Temporary suspension of determination of NAV, issue, switching and redemption of units” under “Section 10.5 Other Relevant Information When Making Contribution” on page 62 for further information.
24.	<p>CHAPTER 5. THE SCHEME’S AND FUND’S DETAILED INFORMATION, Section 5.2 Fund’s Information, item i. Permitted Investments of the Fund, permitted investments of AmPRS – Growth Fund and AmPRS – Moderate Fund</p> <p>As permitted under the Deed and the requirements of the SC, the Fund may invest in any of the following investments:</p> <p>i. ...</p> <p>ix. listed or unlisted securities in countries where the regulatory authority is a Member of the International Organisation of Securities Commissions (IOSCO);</p> <p>...</p>	<p>CHAPTER 5. THE SCHEME’S AND FUND’S DETAILED INFORMATION, Section 5.2 Fund’s Information, item i. Permitted Investments of the Fund, permitted investments of AmPRS – Growth Fund and AmPRS – Moderate Fund</p> <p>As permitted under the Deed and the requirements of the SC, the Fund may invest in any of the following investments:</p> <p>i. ...</p> <p>ix. listed or unlisted securities in the Eligible Markets;</p> <p>...</p>
25.	<p>CHAPTER 5. THE SCHEME’S AND FUND’S DETAILED INFORMATION, Section 5.2 Fund’s Information, item i. Permitted Investments of the Fund, permitted investments of AmPRS – Islamic Equity Fund, AmPRS – Islamic Balanced Fund and AmPRS – Islamic Fixed Income Fund</p>	<p>CHAPTER 5. THE SCHEME’S AND FUND’S DETAILED INFORMATION, Section 5.2 Fund’s Information, item i. Permitted Investments of the Fund, permitted investments of AmPRS – Islamic Equity Fund and AmPRS – Islamic Balanced Fund</p>

	<p>As permitted under the Deed and the requirements of the SC, the Fund may invest in any of the following investments:</p> <ul style="list-style-type: none"> i. ... iv. government instruments and any other instruments guaranteed by Malaysian government, Bank Negara Malaysia or other related government agencies; viii. listed or unlisted foreign Shariah Compliant securities in countries where the regulatory authority is a Member of the International Organisation of Securities Commissions (IOSCO); ix. Islamic hedging instruments including but not limited to profit rate swaps, currency swaps and forwards (for hedging purposes only); and x. ... 	<p>As permitted under the Deed and the requirements of the SC, the Fund may invest in any of the following investments:</p> <ul style="list-style-type: none"> i. ... iv. Shariah-compliant government instruments and any other Shariah-compliant instruments guaranteed by Malaysian government, Bank Negara Malaysia or other related government agencies; viii. listed or unlisted foreign Shariah Compliant securities in Eligible Markets; ix. Islamic hedging instruments including but not limited to Islamic profit rate swaps, Islamic currency swaps and Islamic forwards (for hedging purposes only); and x. ...
26.	<p>CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item j. investment restrictions/limits</p> <p><i>AmPRS – Growth Fund, AmPRS – Moderate Fund, AmPRS – Conservative Fund and AmPRS – Asia Pacific REITs</i></p> <p>(A) Exposure Limit The value of the Fund's investments in unlisted securities must not exceed 10% of the Fund's NAV.</p> <p>(B) Investment Spread Limits</p> <ul style="list-style-type: none"> i. The value of the Fund's investments in ordinary shares issued by any single issuer must not exceed 10% of the Fund's NAV. ii. The value of the Fund's investments in transferable securities and money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV. 	<p>CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item j. investment restrictions/limits</p> <p><i>AmPRS – Growth Fund, AmPRS – Moderate Fund, AmPRS – Conservative Fund and AmPRS – Asia Pacific REITs</i></p> <p>(A) Exposure Limit The aggregate value of the Fund's investments in transferable securities that are not traded or dealt in or under the rules of an Eligible Market (i.e., unlisted securities) must not exceed 15% of the Fund's NAV, subject to a maximum limit of 10% of the Fund's NAV in a single issuer.</p> <p>(B) Investment Spread Limits</p> <ul style="list-style-type: none"> i. The value of the Fund's investments in ordinary shares issued by any single issuer must not exceed 10% of the Fund's NAV. ii. The value of the Fund's investments in transferable securities and money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV ("single issuer limit"). In determining the single issuer limit, the value of the Fund's investments in

iii. The value of the Fund's placements in deposits with any single institution must not exceed 20% of the Fund's NAV.

iv. For investments in derivatives—
(a) the exposure to the underlying assets must not exceed the investment spread limits stipulated in the PRS Guidelines;
(b) the value of the Fund's over the counter (OTC) derivative transaction with any single counterparty must not exceed 10% of the Fund's NAV;
(c) the Fund's exposure from derivatives position must not exceed the Fund's NAV at all times; and
(d) the AmPRS – Conservative Fund must not have any investments in product with embedded derivatives,

v. For investments in warrants—
(a) the value of the AmPRS – Growth Fund's investments in warrants must not exceed 20% of the AmPRS – Growth Fund's NAV.
(b) the value of the AmPRS – Moderate Fund's investments in warrants must not exceed 10% of the AmPRS – Moderate Fund's NAV.
(c) for AmPRS – Conservative Fund, investments in warrants are not allowed.

vi. The aggregate value of the Fund's investments in transferable securities, money market instruments, deposits and OTC derivatives issued by or placed with (as the case may be) any single issuer/institution must not exceed 25% of the Fund's NAV.

instruments in paragraph (A) issued by the same issuer must be included in the calculation.

iii. The value of the Fund's placements in deposits with any single financial institution must not exceed 20% of the Fund's NAV. The single financial institution limit does not apply to placements of deposits arising from:

(a) subscription monies received prior to the commencement of investment by the Fund;
(b) liquidation of investments prior to the termination of the Fund, where the placement of deposits with various financial institutions would not be in the best interests of Members; or
(c) monies held for the settlement of redemption or other payment obligations, where the placement of deposits with various financial institutions would not be in the best interests of Members.

iv. For investments in derivatives—
(a) the exposure to the underlying assets must not exceed the investment spread limits stipulated in the PRS Guidelines;
(b) the value of the Fund's OTC derivative transaction with any single counterparty must not exceed 10% of the Fund's NAV;

(c) the Fund's exposure from derivatives position must not exceed the Fund's NAV at all times; and
(d) the AmPRS – Conservative Fund must not have any investments in product with embedded derivatives,

v. For investments in warrants—
(a) the value of the AmPRS – Growth Fund's investments in warrants must not exceed 20% of the AmPRS – Growth Fund's NAV.
(b) the value of the AmPRS – Moderate Fund's investments in warrants must not exceed 10% of the AmPRS – Moderate Fund's NAV.
(c) for AmPRS – Conservative Fund, investments in warrants are not allowed.

vi. The aggregate value of the Fund's investments in, or exposure to, a single issuer through transferable securities, money market instruments, deposits, underlying assets of derivatives and counterparty exposure arising from the use of OTC derivatives must

<p>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.</p> <p>viii. The value of the Fund’s investments in transferable securities and money market instruments issued by any group of companies must not exceed 20% of the Fund’s NAV.</p>	<p>not exceed 25% of the Fund’s NAV (“single issuer aggregate limit”). In determining the single issuer aggregate limit, the value of the Fund’s investments in instruments in paragraph (A) issued by the same issuer must be included in the calculation.</p> <p>vii. The value of the Fund’s investments in units or shares of any collective investment scheme must not exceed 20% of the Fund’s NAV, provided that the collective investment scheme complies with the PRS Guidelines.</p> <p>viii. The value of the Fund’ investments in units or shares of any collective investment scheme that invest in real estate pursuant to the PRS Guidelines must not exceed 15% of the Fund’s NAV.</p> <p>ix. The value of the Fund’s investments in transferable securities and money market instruments issued by any group of companies must not exceed 20% of the Fund’s NAV (“group limit). In determining the group limit, the value of the Fund’s investments in instruments in paragraph (A) issued by the issuers within the same group of companies must be included in the calculation.</p> <p>x. The single issuer limit in paragraph ii. may be raised to 35% of the Fund’s NAV if the issuing entity is, or the issue is guaranteed by, either a foreign government, foreign government agency, foreign central bank or supranational, that has a minimum long-term credit rating of investment grade (including gradation and subcategories) by an international rating agency. Where the single issuer limit is increased to 35% of the Fund’s NAV, the single issuer aggregate limit in paragraph vi. may be raised, subject to the group limit in paragraph ix. not exceeding 35% of the Fund’s NAV.</p> <p>xi. Notwithstanding paragraphs vii and viii, investment in units or shares of one or more collective investment schemes is permitted in the following circumstances:</p> <p>(a) from the launch of the Fund, the value of the Fund’s investment in any of the collective investment scheme must not exceed 95% of the Fund’s NAV;</p> <p>(b) upon reaching an NAV of RM200 million, the value of the Fund’s investment in any of the collective investment scheme must not exceed 40% of the Fund’s NAV; and</p> <p>(c) that the investment objective of the collective investment scheme is similar to the Fund.</p>
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(C) Investment Concentration Limits

- i. The Fund's investments in transferable securities must not exceed 10% of the securities issued by any single issuer.
- ii. The Fund's investments in money market instruments must not exceed 10% of the instruments issued by any single issuer. However, this limit does not apply to money market instruments that do not have a pre-determined issue size.
- iii. The Fund's investments in collective investment schemes must not exceed 25% of the units/shares in any one collective investment scheme.

(D) Additional Investment Limit for AmPRS – Conservative Fund

- i. Investments in debentures/fixed income instruments must be rated at least BBB3/P2 by RAM (or equivalent rating by MARC). However, debentures/fixed income instruments which are rated below BBB3/P2 and/or are unrated, may comprise up to 5% of AmPRS – Conservative Fund's NAV ("the 5% Limit"). In the event the 5% Limit is exceeded, whether as a result of:
 - (a) A downgrade of any debenture/fixed income instrument to below BBB3/P2;
 - (b) An increase in the aggregate value of debentures/fixed income instruments which are rated below BBB3/P2 and/or are unrated; or
 - (c) A decrease in the NAV of AmPRS – Conservative Fund; AFM must reduce such investments to comply with the 5% Limit unless in the opinion of the Trustee, the disposal of such investments is not in the best interests of Members;
- ii. Use of derivatives is for hedging purposes only;
- iii. No investments in warrants except as a result of AmPRS – Conservative Fund's holdings in equities;

(C) Investment Concentration Limits

- i. The Fund's investments in shares or securities equivalent to shares must not exceed 10% of the shares or securities equivalent to shares, as the case may be, issued by a single issuer.
- ii. The Fund's investments in debt securities must not exceed 20% of the debt securities issued by a single issuer. However, this limit may be disregarded at the time of acquisition if at that time of acquisition, the gross amount of the debt securities in issue cannot be determined.
- iii. The Fund's investments in money market instruments must not exceed 10% of the instruments issued by any single issuer. However, this limit does not apply to money market instruments that do not have a pre-determined issue size.
- iv. Except for investments by AmPRS – Growth Fund, AmPRS – Moderate Fund and AmPRS – Conservative Fund, the Fund's investments in collective investment schemes must not exceed 25% of the units or shares in any one collective investment scheme.

(D) Additional Investment Limit for AmPRS – Conservative Fund

- i. Investments in debentures/fixed income instruments must be rated at least BBB3/P2 by RAM (or equivalent rating by MARC). However, debentures/fixed income instruments which are rated below BBB3/P2 and/or are unrated, may comprise up to 5% of AmPRS – Conservative Fund's NAV ("the 5% Limit"). In the event the 5% Limit is exceeded, whether as a result of:
 - (a) A downgrade of any debenture/fixed income instrument to below BBB3/P2;
 - (b) An increase in the aggregate value of debentures/fixed income instruments which are rated below BBB3/P2 and/or are unrated; or
 - (c) A decrease in the NAV of AmPRS – Conservative Fund; AFM must reduce such investments to comply with the 5% Limit unless in the opinion of the Trustee, the disposal of such investments is not in the best interests of Members;
- ii. Use of derivatives is for hedging purposes only;
- iii. No investments in warrants except as a result of AmPRS – Conservative Fund's holdings in equities;

- iv. No investments in products with embedded derivatives;
- v. No exposure to foreign currency; and
- vi. No investments in RM-denominated foreign debentures/fixed income instruments.

AmPRS – Islamic Equity Fund, AmPRS – Islamic Balanced Fund and AmPRS – Islamic Fixed Income Fund

(A) Exposure Limit

- i. The value of the Fund’s investments in Shariah Compliant unlisted securities must not exceed 10% of the Fund’s NAV.

(B) Investment Spread Limits

- i. The value of the Fund’s investments in Shariah Compliant ordinary shares issued by any single issuer must not exceed 10% of the Fund’s NAV.
- ii. The value of the Fund’s investments in Shariah Compliant transferable securities and Islamic money market instruments issue by any single issuer must not exceed 15% of the Fund’s NAV.
- iii. The value of the Fund’s placements in Islamic deposits with any single financial institution must not exceed 20% of the Fund’s NAV.

- iv. No investments in products with embedded derivatives;
- v. No exposure to foreign currency; and
- vi. No investments in RM-denominated foreign debentures/fixed income instruments.

AmPRS – Islamic Equity Fund and AmPRS – Islamic Balanced Fund

(A) Exposure Limit

The aggregate value of the Fund’s investments in Shariah Compliant transferable securities that are not traded or dealt in or under the rules of an Eligible Market (i.e. Shariah-compliant unlisted securities) must not exceed 15% of the Fund’s NAV, subject to a maximum limit of 10% of the Fund’s NAV in a single issuer.

(B) Investment Spread Limits

- i. The value of the Fund’s investments in Shariah Compliant ordinary shares issued by any single issuer must not exceed 10% of the Fund’s NAV.
- ii. The value of the Fund’s investments in Shariah Compliant transferable securities and Islamic money market instruments issue by any single issuer must not exceed 15% of the Fund’s NAV (“single issuer limit”). In determining the single issuer limit, the value of the Fund’s investments in instruments in paragraph (A) issued by the same issuer must be included in the calculation.
- iii. The value of the Fund’s placements in Islamic deposits with any single financial institution must not exceed 20% of the Fund’s NAV. The single financial institution limit does not apply to placement of Islamic deposits arising from:
 - (a) subscription monies received prior to the commencement of investment by the Fund;
 - (b) liquidation of investments prior to the termination of the Fund, where the placement of Islamic deposits with various financial institutions would not be in the best interests of Members; or
 - (c) monies held for the settlement of redemption or other payment obligations, where the placement of Islamic deposits with various financial institutions would not be in the best interest of Members.

- iv. For investments in Shariah Compliant hedging instruments–
 - (a) the exposure to the underlying assets must not exceed the investment spread limits stipulated in the PRS Guidelines;
 - (b) the value of the Fund’s OTC hedging transaction with any single counterparty must not exceed 10% of the Fund’s NAV; and
 - (c) the Fund’s exposure from hedging position must not exceed the Fund’s NAV at all times.

- v. The aggregate value of the Fund’s investments in Shariah Compliant transferable securities, Islamic money market instruments, Islamic deposits and OTC hedging transaction with (as the case may be) any single issuer/financial institution must not exceed 25% of the Fund’s NAV.

- vi. The value of the Fund’s investments in units/shares of any Islamic collective investment scheme must not exceed 20% of the Fund’s NAV.

- vii. The value of the Fund’s investments in Shariah Compliant transferable securities and Islamic money market instruments issued by any group of companies must not exceed 20% of the Fund’s NAV.

- iv. For investments in Islamic hedging instruments–
 - (a) the exposure to the underlying assets must not exceed the investment spread limits stipulated in the PRS Guidelines;
 - (b) the value of the Fund’s OTC Islamic hedging transaction with any single counterparty must not exceed 10% of the Fund’s NAV; and
 - (c) the Fund’s exposure from hedging position must not exceed the Fund’s NAV at all times.

- v. The aggregate value of the Fund’s investments in, or exposure to, a single issuer through Shariah Compliant transferable securities, Islamic money market instruments, Islamic deposits, underlying assets of Islamic hedging instruments and counterparty exposure arising from the use of OTC Islamic hedging transaction must not exceed 25% of the Fund’s NAV (“single issuer aggregate limit”). In determining the single issuer aggregate limit, the value of the Fund’s investments in instruments in paragraph (A) issued by the same issuer must be included in the calculation.

- vi. The value of the Fund’s investments in units or shares of any Islamic collective investment scheme must not exceed 20% of the Fund’s NAV, provided that the Islamic collective investment scheme complies with the PRS Guidelines.

- vii. The value of the Fund’s investments in units or shares of any Islamic collective investment scheme that invest in real estate pursuant to the PRS Guidelines must not exceed 15% of the Fund’s NAV.

- viii. The value of the Fund’s investments in Shariah Compliant transferable securities and Islamic money market instruments issued by any group of companies must not exceed 20% of the Fund’s NAV (“group limit”). In determining the group limit, the value of the Fund’s investments in instruments in paragraph (A) issued by the issuers within the same group of companies must be included in the calculation.

- ix. The single issuer limit in paragraph ii. may be raised to 35% of the Fund’s NAV if the issuing entity is, or the issue is guaranteed by either a foreign government, foreign government agency, foreign central bank or supranational, that has a minimum long-term credit rating of investment grade (including gradation and subcategories) by an

(C) Investment Concentration Limits

- i. The Fund's investments in Shariah Compliant transferable securities must not exceed 10% of the securities issued by any single issuer.
- ii. The Fund's investments in Sukuk must not exceed 20% of the instruments issued by any single issuer.
- iii. The Fund's investments in Islamic money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to money market instruments that do not have a pre-determined issue size.
- iv. The Fund's investments in Islamic collective investment schemes must not exceed 25% of the units/shares in any one Islamic collective investment scheme.

AmPRS – Tactical Bond and AmPRS – Dynamic Sukuk

(A) The Fund's property must only consist of units/shares of a single collective investment scheme / Islamic collective investment scheme (referred to as Target Fund).

international rating agency. Where the single issuer limit is increased to 35% of the Fund's NAV, the single issuer aggregate limit in paragraph v. may be raised, subject to the group limit in paragraph viii. not exceeding 35% of the Fund's NAV.

- x. Notwithstanding paragraphs vii and viii, investment in units or shares of one or more Islamic collective investment schemes is permitted in the following circumstances:
 - (a) from the launch of the Fund, the value of the Fund's investment in any of the Islamic collective investment scheme must not exceed 95% of the Fund's NAV;
 - (b) upon reaching an NAV of RM200 million, the value of the Fund's investment in any of the Islamic collective investment scheme must not exceed 40% of the Fund's NAV; and
 - (c) that the investment objective of the Islamic collective investment scheme is similar to the Fund.

(C) Investment Concentration Limits

- i. The Fund's investments in Shariah Compliant shares or Shariah Compliant securities equivalent to shares must not exceed 10% of the Shariah Compliant shares or Shariah Compliant securities equivalent to shares, as the case may be, issued by any single issuer.
- ii. The Fund's investments in Sukuk must not exceed 20% of the Sukuk issued by any single issuer. However, this limit may be disregarded at the time of acquisition if at that time of acquisition, the gross amount of the Sukuk in issue cannot be determined.
- iii. The Fund's investments in Islamic money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to Islamic money market instruments that do not have a pre-determined issue size.
- iv. The Fund's investments in Islamic collective investment schemes must not exceed 25% of the units or shares in any one Islamic collective investment scheme.

AmPRS – Tactical Bond and AmPRS – Dynamic Sukuk

(A) The Fund invests at least 85% of its NAV in units or shares of a single collective investment scheme / Islamic collective investment scheme

	<p>(B) The Fund must not invests in:-</p> <ol style="list-style-type: none"> i. a fund-of funds; ii. a feeder fund; and iii. any sub-fund of an umbrella fund which is a fund-of-funds or a feeder fund. <p>(C) Where the Fund invests in a target fund operated by the same PRS Provider or its related corporation, the fund manager must ensure that:-</p> <ol style="list-style-type: none"> i. there is no cross-holding between the Fund and the Target Fund; ii. all initial charges on the Target Fund are waived; and iii. the management fee must only be charged once, either at the Fund or the Target Fund. 	<p>(referred to as the Target Fund), provided that the Target Fund complies with the PRS Guidelines.</p> <p>(B) The Fund may invest up to 15% of its NAV in Islamic Liquid Assets that are dealt in or under the rules of an Eligible Market, and whose residual maturity does not exceed 12 months.</p> <p>(C) The Fund must not invests in:-</p> <ol style="list-style-type: none"> i. a feeder fund; and ii. any sub-fund of an umbrella fund which is a feeder fund. <p>(D) Where the Fund invests in a target fund operated by the same PRS Provider or its related corporation, the PRS Provider must ensure that:-</p> <ol style="list-style-type: none"> i. there is no cross-holding between the Fund and the Target Fund; ii. all initial charges on the Target Fund are waived; and iii. the management fee must only be charged once, either at the Fund or the Target Fund.
27.	<p>CHAPTER 6. THE INFORMATION ON AmTACTICAL BOND, Section 6.3 Investment Policy and Strategy, third paragraph</p> <p>The Target Fund will invest in markets where the regulatory authorities are members of the International Organization of Securities Commission (IOSCO) including but not limited to the following countries: Malaysia, Australia, New Zealand, South Korea, Hong Kong, Singapore, Philippines, Indonesia and Thailand.</p>	<p>CHAPTER 6. THE INFORMATION ON AmTACTICAL BOND, Section 6.3 Investment Policy and Strategy, third paragraph</p> <p>The Target Fund invests in Malaysia and to a lesser extent, in foreign Eligible Markets.</p>
28.	<p>CHAPTER 6. THE INFORMATION ON AmTACTICAL BOND, Section 6.6 Investment Universe, Permitted Investments of the Target Fund, first bullet point</p> <p>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;</p>	<p>CHAPTER 6. THE INFORMATION ON AmTACTICAL BOND, Section 6.6 Investment Universe, Permitted Investments of the Target Fund, first bullet point</p> <p>Listed or unlisted fixed income securities in Eligible Markets;</p>
29.	<p>CHAPTER 6. THE INFORMATION ON AmTACTICAL BOND, Section 6.6 Investment Universe, Investment Restrictions / Limits</p>	<p>CHAPTER 6. THE INFORMATION ON AmTACTICAL BOND, Section 6.6 Investment Universe, Investment Restrictions / Limits</p>

Investment Restrictions / Limits

- i. The Target Fund may invest up to 20% of its NAV in debentures issued by any single issuer.
- ii. The Target Fund may invest up to 30% of its NAV in debentures issued by any one group of companies.
- iii. The Target Fund may place up to 20% of its NAV in deposits with any single institution.
- iv. The Target Fund may invest up to 20% of its NAV in units/shares of any CIS.
- v. The Target Fund's investment in CIS must not exceed 25% of the units/shares in any one CIS.
- vi. For investment in derivative:
 - (a) The exposure to the underlying assets must not exceed the investment spread limits stipulated in the SC Guidelines;
 - (b) The value of the Target Fund's over-the-counter (OTC) derivative transaction with any single counter-party must not exceed 10% of the Target Fund's NAV; and
 - (c) The Target Fund's exposure from derivative position should not exceed the Target Fund's NAV at all times.
- vii. The Target Fund may collectively invest up to 25% of its NAV in transferable securities, money market instruments, deposits, OTC derivatives and structured products issued by or placed with any single issuer/institution must not exceed 25% of the Target Fund's NAV.
- viii. However, the single issuer limit may be increased to 30% if the debentures are rated by any domestic or global rating agency to be of the best quality and offer highest safety for timely payment of interest/profit and principal.
- ix. Where the single issuer limit is increased to 30% pursuant to paragraph (viii) above, the aggregate value of the Target Fund's investment must not exceed 30%.
- x. The Target Fund's investments in money market instruments must not exceed 10% of the investments issued by any single issuer.

Investment Restrictions / Limits

- i. The value of the Target Fund's investments in transferable securities and money market instruments issued by any single issuer must not exceed 20% of the Target Fund's NAV ("single issuer limit").
- ii. The aggregate value of the Target Fund's investments in, or exposure to a single issuer through transferable securities, money market instruments, deposits, underlying assets of derivatives and counterparty exposure arising from the use of OTC derivatives must not exceed 25% of the Target Fund's NAV ("single issuer aggregate limit").
- iii. The single issuer limit in paragraph (i) may be increased to 30% if the debenture is rated by any Malaysian or global rating agency to have the highest long-term credit rating.
- iv. When the single issuer limit is increased to 30% pursuant to paragraph (iii), the single issuer aggregate limit of 25% in paragraph (ii) may be raised to 30% of the Target Fund's NAV.
- v. The value of the Target Fund's investments in transferable securities and money market instruments issued by any one group of companies must not exceed 30% of the Fund's NAV ("group limit").
- vi. The single issuer limit in paragraph (i) may be raised to 35% of the Target Fund's NAV if the issuing entity is, or the issue is guaranteed by, either a foreign government, foreign government agency, foreign central bank or supranational, that has a minimum long-term credit rating of investment grade (including gradation and subcategories) by an international rating agency.
- vii. Where the single issuer limit is increased to 35% of the Target Fund's NAV pursuant to paragraph (vi), the single issuer aggregate limit in paragraph (ii) may be raised, subject to the group limit in paragraph (v) not exceeding 35% of the Target Fund's NAV.

- viii. The value of the Target Fund's placement in deposits with any single financial institution must not exceed 20% of the Target Fund's NAV. This limit does not apply to placements of deposits arising from:
- subscription monies received prior to the commencement of investment by the Target Fund;
 - liquidation of investments prior to the termination of the Fund, where the placement of deposits with various financial institutions would not be in the best interests of unit holders of the Target Fund; or
 - monies held for the settlement of redemption or other payment obligations, where the placement of deposits with various financial institutions would not be in the best interests of unit holders of the Target Fund.
- ix. The value of the Target Fund's investments in units/shares of collective investment scheme (other than a collective investment scheme that invests in real estate) must not exceed 20% of the Target Fund's NAV, provided that the collective investment scheme complies with the relevant requirements as stipulated in the SC guidelines.
- x. For investment in derivatives, the Target Fund's global exposure from derivatives position should not exceed the Target Fund's NAV at all times. The Target Fund's exposure to derivatives will be calculated based on commitment approach.
- xi. The Target Fund's investments in debentures must not exceed 20% of the debentures issued by a single issuer. This limit may be disregarded at the time of acquisition if at that time of acquisition the gross amount of debentures in issue cannot be determined.
- xii. The Target Fund's investments in money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to money market instruments that do not have a pre-determined issue size.

		xiii. The Target Fund's investments in collective investment scheme must not exceed 25% of the units or shares in the collective investment scheme.
30.	<p>CHAPTER 6. THE INFORMATION ON AmTACTICAL BOND, Section 6.7 Target Fund Performance</p> <p>-Table on Target Fund's Performance- <i>Benchmark source: AmInvest</i> <i>Fund performance source: Novagni Analytics and Advisory Sdn Bhd.</i> <i>Date as at 31 January 2021</i></p> <p>Note: Past performance of the fund is not an indication of its future performance.</p>	<p>CHAPTER 6. THE INFORMATION ON AmTACTICAL BOND, Section 6.7 Target Fund Performance</p> <p>-Table on Target Fund's Performance has been updated- <i>Benchmark source: AmInvest</i> <i>Fund performance source: Novagni Analytics and Advisory Sdn Bhd.</i> <i>Date as at 30 June 2023</i></p> <p>Note: Past performance of the fund is not an indication of its future performance.</p>
31.	Nil.	<p>CHAPTER 6. THE INFORMATION ON AmTACTICAL BOND, Section 6.10 Redemption Policy of the Target Fund</p> <p>6.10 REDEMPTION POLICY OF THE TARGET FUND</p> <p>If a redemption request with complete documentation is accepted by the manager of the Target Fund before 4.00 p.m. on a Business Day, it will be processed at the end of day net asset value per unit of the Target Fund of the same Business Day.</p> <p>If a redemption request with complete documentation is accepted by the manager of the Target Fund after 4.00 p.m. on a Business Day, it will be processed at the end of day net asset value per unit of the Target Fund of the next Business Day.</p> <p>The redemption proceeds will be paid to investors (including the Fund) within seven (7) Business Days of receiving the redemption requests.</p>
32.	<p>CHAPTER 7. THE INFORMATION ON AmDYNAMIC SUKUK, Section 7.4 Investment Policy and Strategy, fourth paragraph</p>	<p>CHAPTER 7. THE INFORMATION ON AmDYNAMIC SUKUK, Section 7.4 Investment Policy and Strategy, fourth paragraph</p>

	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 invests in Malaysia and to a lesser extent, in Eligible Markets of other countries globally.
33.	<p>CHAPTER 7. THE INFORMATION ON AmDYNAMIC SUKUK, Section 7.7 Investment Universe, investment restrictions / limits and general Islamic investment provisions</p> <p>Investment Restrictions / Limits</p> <ul style="list-style-type: none"> 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 must 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. 		<p>CHAPTER 7. THE INFORMATION ON AmDYNAMIC SUKUK, Section 7.7 Investment Universe, investment restrictions / limits and general Islamic investment provisions</p> <p>Investment Restrictions / Limits</p> <ul style="list-style-type: none"> i. The value of the Target Fund’s investments in Shariah Compliant transferable securities (i.e. Sukuk) and Islamic money market instruments issued by any single issuer must not exceed 20% of the Target Fund’s NAV (“single issuer limit”). The single issuer limit may be increased to 30% if the Sukuk is rated by any Malaysian or global rating agency to have the highest long-term credit rating. ii. The aggregate value of the Target Fund’s investments in, or exposure to a single issuer through Shariah Compliant transferable securities (i.e. Sukuk), Islamic money market instruments, Islamic deposits, underlying assets of Islamic derivatives and counterparty exposure arising from the use of OTC Islamic derivatives must not exceed 25% of the Target Fund’s NAV (“single issuer aggregate limit”). When the single issuer limit is increased to 30% pursuant to paragraph (i), the single issuer aggregate limit of 25% may be raised to 30% of the Target Fund’s NAV. iii. The single issuer limit in paragraph (i) may be raised to 35% of the Target Fund’s NAV if the issuing entity is, or the issue is guaranteed by, either a foreign government, foreign government agency, foreign central bank or supranational, that has a minimum long-term credit rating of investment grade (including gradation and subcategories) by an international rating agency. iv. Where the single issuer limit is increased to 35% of the Target Fund’s NAV pursuant to paragraph (iii), the single issuer aggregate limit in paragraph (ii) may be raised, subject to the group limit in paragraph (v) not exceeding 35% of the Target Fund’s NAV.

- v. The value of the Target Fund's investments in Shariah Compliant transferable securities and Islamic money market instruments issued by any one group of companies must not exceed 30% of the Target Fund's NAV ("group limit").
- vi. The value of the Target Fund's placement in Islamic deposits with any single financial institution must not exceed 20% of the Target Fund's NAV. This limit does not apply to placements of Islamic deposits arising from:
- subscription monies received prior to the commencement of investment by the Target Fund;
 - liquidation of investments prior to the termination of the Target Fund, where the placement of Islamic deposits with various financial institutions would not be in the best interests of unit holders of the Target Fund; or
 - monies held for the settlement of redemption or other payment obligations, where the placement of Islamic deposits with various financial institutions would not be in the best interests of unit holders of the Target Fund.
- vii. The value of the Target Fund's investments in units or shares of an Islamic collective investment scheme (other than an Islamic collective investment scheme that invests in real estate) must not exceed 20% of the Target Fund's NAV, provided that the Islamic collective investment scheme complies with the relevant requirements as stipulated in the SC guidelines.
- viii. For investment in Islamic derivatives, the Target Fund's global exposure from Islamic derivatives position should not exceed the Target Fund's NAV at all times. The Target Fund's exposure to Islamic derivatives will be calculated based on commitment approach.
- ix. The Target Fund's investments in Sukuk must not exceed 20% of the Sukuk issued by a single issuer. This limit may be disregarded at the time

	<p>General Islamic Investment Provisions</p> <p>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.</p> <p>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.</p> <p>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.</p>	<p>of acquisition if at that time of acquisition the gross amount of Sukuk in issue cannot be determined.</p> <p>x. The Target Fund's investments in Islamic money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to Islamic money market instruments that do not have a pre-determined issue size.</p> <p>xi. The Target Fund's investments in Islamic collective investment scheme must not exceed 25% of the units or shares in the Islamic collective investment scheme.</p> <p>General Islamic Investment Provisions</p> <p>(1) The Target Fund may invest up to: - 20% of the Sukuk issued by any single issuer; - 25% of the units or shares in any one Islamic collective investment scheme; and - 10% of Islamic money market instruments issued by any single issuer.</p> <p>(2) When the Target Fund invests in the units of other Islamic collective investment scheme that are managed, directly or by delegation, by the Manager or by any other company with which the Manager is linked by common management or control, or by a substantial direct or indirect holding, the Manager may not charge subscription, conversion or redemption fees on account of the Target Fund's investment in the units of such other Islamic collective investment scheme.</p> <p>(3) Commissions (including rebated commission) received by the manager of the Target Fund and investment manager of the Target Fund by virtue of investment in the units of another Islamic collective investment scheme must be paid into the property of the Target Fund.</p>
34.	CHAPTER 7: THE INFORMATION ON AmDYNAMIC SUKUK, Section 7.8 Target Fund Performance	CHAPTER 7: THE INFORMATION ON AmDYNAMIC SUKUK, Section 7.8 Target Fund Performance

	<p>-Table on Target Fund’s Performance - <i>Benchmark source: AmInvest</i> <i>Fund performance source: Novagni Analytics and Advisory Sdn Bhd.</i> <i>Date as at 31 January 2021</i></p> <p>Note: Past performance of the fund is not an indication of its future performance. <i>* Benchmark – Bloomberg AIBIM Bursa Malaysia Sovereign Shariah Index (“BMSSI”). Effective 25 July 2015, the performance benchmark has been changed to Bond Pricing Agency Malaysia (BPAM) Corporates Sukuk Index because BMSSI has been discontinued by Bloomberg.</i></p>	<p>-Table on Target Fund’s Performance has been updated- <i>Benchmark source: AmInvest</i> <i>Fund performance source: Novagni Analytics and Advisory Sdn Bhd.</i> <i>Date as at 30 June 2023</i></p> <p>Note: Past performance of the fund is not an indication of its future performance. <i>* Benchmark – Bloomberg AIBIM Bursa Malaysia Sovereign Shariah Index (“BMSSI”). Effective 25 July 2015, the performance benchmark has been changed to Bond Pricing Agency Malaysia (BPAM) Corporates Sukuk Index because BMSSI has been discontinued by Bloomberg.</i></p>
35.	Nil.	<p>CHAPTER 7: THE INFORMATION ON AmDYNAMIC SUKUK, Section 7.14 Redemption Policy of the Target Fund</p> <p>7.14 REDEMPTION POLICY OF THE TARGET FUND</p> <p>If a redemption request with complete documentation is accepted by the manager of the Target Fund before 4.00 p.m. on a Business Day, it will be processed at the end of day net asset value per unit of the Target Fund of the same Business Day.</p> <p>If a redemption request with complete documentation is accepted by the manager of the Target Fund after 4.00 p.m. on a Business Day, it will be processed at the end of day net asset value per unit of the Target Fund of the next Business Day.</p> <p>The redemption proceeds will be paid to investors (including the Fund) within seven (7) Business Days of receiving the redemption requests.</p>
36.	<p>CHAPTER 8. THE INFORMATION ON AmASIA PACIFIC REITS (for AmPRS – ASIA PACIFIC REITS)</p> <p>-Information in relation to AmAsia Pacific REITs-</p>	Deleted

37.	<p>CHAPTER 9. FEES, CHARGES AND EXPENSES, Section 9.3 Ongoing Fees and Expenses, item d. fund expenses</p> <p>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.</p>	<p>CHAPTER 9. FEES, CHARGES AND EXPENSES, Section 9.3 Ongoing Fees and Expenses, item d. fund expenses</p> <p>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 semi-annual reports, bank charges, taxes and duties charge on the Fund by the relevant authority or government, fees for members of the oversight committee of the Fund, 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, cost, fees and charges payable to PPA and other expenses as permitted by the Deed.</p>										
38.	<p>CHAPTER 9. FEES, CHARGES AND EXPENSES, Section 9.4 Rebates and Soft Commission</p> <p>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.</p>	<p>CHAPTER 9. FEES, CHARGES AND EXPENSES, Section 9.4 Rebates and Soft Commission</p> <p>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 bring direct benefit or advantage to the management of the Fund including research and advisory related services and the dealing with the broker/dealer is executed on terms which are the most favorable for the Fund are retained by us. The availability of soft commissions shall not be the sole or primary purpose to perform or arrange transactions with such broker/ dealer, and we will not enter into unnecessary trades in order to achieve a sufficient volume of transactions to qualify for soft commissions.</p>										
39.	<p>CHAPTER 10. TRANSACTION INFORMATION, Section 10.4 Making Withdrawals, first to fourth paragraph</p> <p>Request for payment for withdrawals from a Scheme or from any Funds under a Scheme may be made in the following circumstances:</p> <table border="1" data-bbox="219 1286 1122 1396"> <thead> <tr> <th>No.</th> <th>Circumstances for withdrawal</th> <th>Extent of withdrawals</th> </tr> </thead> <tbody> <tr> <td>a)</td> <td>After the day the Member reaches the Retirement Age</td> <td>Partial or full</td> </tr> </tbody> </table>	No.	Circumstances for withdrawal	Extent of withdrawals	a)	After the day the Member reaches the Retirement Age	Partial or full	<p>CHAPTER 10. TRANSACTION INFORMATION, Section 10.4 Making Withdrawals, first to fourth paragraph</p> <p>Request for payment for withdrawals from any Funds under a Scheme may be made in the following circumstances:</p> <table border="1" data-bbox="1171 1286 2074 1361"> <thead> <tr> <th>No.</th> <th>Circumstances for withdrawal</th> <th>Sub-Account</th> <th>Extent of withdrawals</th> </tr> </thead> <tbody> </tbody> </table>	No.	Circumstances for withdrawal	Sub-Account	Extent of withdrawals
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a)	After the day the Member reaches the Retirement Age	Partial or full										
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b)	Pre-retirement withdrawals from Sub-Account B	Partial or full
c)	Following death of a Member (regardless of whether or not a nomination has been made)	Partial or full
d)	Permanent departure of a Member from Malaysia	Full
e)	Withdrawals due to permanent total disablement, serious diseases or mental disability of a Member	Full
f)	For healthcare purpose	Partial or full
g)	For housing purpose	Partial or full

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No.	Circumstances for withdrawal	Period for payment to be made	Recipient of payment
a)	After the day the Member reaches the Retirement Age	Within ten (10) days after the PRS Provider received a	Members

a)	After the day the Member reaches the Retirement Age	A & B	Partial or full
b)	Pre-retirement withdrawals from Sub-Account B	B	Partial or full
c)	Following death of a Member (regardless of whether or not a nomination has been made)	A & B	Partial or full
d)	Permanent departure of a Member from Malaysia	A & B	Full
e)	Withdrawals due to permanent total disablement, serious disease or mental disability of a Member	A & B	Full
f)	For healthcare purpose	B	Partial or full
g)	For housing purpose	B	Partial or full

...

No.	Circumstances for withdrawal	Period for payment to be made	Recipient of payment
a)	After the day the Member reaches the Retirement Age	Within seven (7) Business Days after the PRS Provider	Members

	b)	Pre-retirement withdrawals from Sub-Account B	complete withdrawal request from a Member			b)	Pre-retirement withdrawals from Sub-Account B	received a complete withdrawal request from a Member	
	c)	Permanent departure of a Member from Malaysia				c)	Permanent departure of a Member from Malaysia		
	d)	Withdrawals due to permanent total disablement, serious disease or mental disability of a Member	Within ten (10) days after the PRS Provider received a complete withdrawal request (either received directly or through a notification from the PPA)			d)	Withdrawals due to permanent total disablement, serious disease or mental disability of a Member	Within seven (7) Business Days after the PRS Provider received a complete withdrawal request (either received directly or through a notification from the PPA)	
	e)	Following death of a Member (regardless of whether or not a nomination has been made)	Within ten (10) days after the PRS Provider received an authorization from the PPA	(iii) Either a nominee, trustee, executor, or administrator of a deceased Member (iv) Notwithstanding paragraph (i), the PRS Provider may pay the accrued benefits to the nominee as stipulated in the Guidelines on Private Retirement Schemes.		e)	Following death of a Member (regardless of whether or not a nomination has been made)	Within seven (7) Business Days after the PRS Provider received an authorization from the PPA	(i) Either a nominee, trustee, executor, or administrator of a deceased Member (ii) Notwithstanding paragraph (i), the PRS Provider may pay the accrued benefits to the nominee as stipulated in the PRS Guidelines.

	<table border="1"> <tr> <td>f)</td> <td>For housing purpose</td> <td>Within ten (10) days after the PRS Provider received a complete withdrawal request</td> <td>Members' account or joint housing loan account.</td> </tr> <tr> <td>g)</td> <td>For healthcare purpose</td> <td></td> <td>Members</td> </tr> </table>	f)	For housing purpose	Within ten (10) days after the PRS Provider received a complete withdrawal request	Members' account or joint housing loan account.	g)	For healthcare purpose		Members	<table border="1"> <tr> <td>f)</td> <td>For housing purpose</td> <td>Within seven (7) Business Days after the PRS Provider received a complete withdrawal request</td> <td>Members' account or joint housing loan account.</td> </tr> <tr> <td>g)</td> <td>For healthcare purpose</td> <td></td> <td>Members</td> </tr> </table>	f)	For housing purpose	Within seven (7) Business Days after the PRS Provider received a complete withdrawal request	Members' account or joint housing loan account.	g)	For healthcare purpose		Members
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40.	<p>CHAPTER 10. TRANSACTION INFORMATION, Section 10.4 Making Withdrawals, payment of withdrawal proceeds and payment of proceeds following the death of a Member</p> <table border="1"> <tr> <td>Payment of withdrawal proceeds</td> <td>By the 10th day after complete documentation is received by us.</td> </tr> <tr> <td>Payment of proceeds following the death of a Member</td> <td>By the 10th day after Private Pension Administrator's authorization is received by us.</td> </tr> </table>	Payment of withdrawal proceeds	By the 10 th day after complete documentation is received by us.	Payment of proceeds following the death of a Member	By the 10 th day after Private Pension Administrator's authorization is received by us.	<p>CHAPTER 10. TRANSACTION INFORMATION, Section 10.4 Making Withdrawals, payment of withdrawal proceeds and payment of proceeds following the death of a Member</p> <table border="1"> <tr> <td>Payment of withdrawal proceeds</td> <td>Within seven (7) Business Days after complete documentation is received by us.</td> </tr> <tr> <td>Payment of proceeds following the death of a Member</td> <td>Within seven (7) Business Days after Private Administrator's authorization is received by us.</td> </tr> </table>	Payment of withdrawal proceeds	Within seven (7) Business Days after complete documentation is received by us.	Payment of proceeds following the death of a Member	Within seven (7) Business Days after Private Administrator's authorization is received by us.								
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41.	<p>CHAPTER 10. TRANSACTION INFORMATION, Section 10.5 Other Relevant Information when Making Contribution, temporary suspension of determination of NAV, issue and redemption of units</p> <p>Temporary Suspension of Determination of NAV, Issue and Redemption of Units</p> <p>The PRS Provider may suspend the determination of the NAV of the Fund, the issue of units and the redemption of units in the following circumstances or if in our judgement, an earlier payment would adversely affect the Fund:</p> <p>(a) during any period when the market on which a material part of the investments of the Fund is closed, or during which dealings are substantially suspended or restricted;</p> <p>(b) during the existence of any state of affairs which constitutes an emergency as a result of which disposal of investments of the Fund is not possible;</p>	<p>CHAPTER 10. TRANSACTION INFORMATION, Section 10.5 Other Relevant Information when Making Contribution, temporary suspension of determination of NAV, issue, switching and redemption of units</p> <p>Temporary Suspension of Determination of NAV, Issue, Switching and Redemption of Units</p> <p>The PRS Provider may, as a last resort, in consultation with the Trustee and having considered the interests of Members, suspend the determination of the NAV of the Fund, the issue of units, switching of units and the redemption of units in the following circumstances:</p> <p>(a) during any period when the market on which a material part of the investments of the Fund is closed, or during which dealings are substantially suspended or restricted;</p>																

<p>(c) during any breakdown in the means of communication normally employed in determining the price of the Fund’s investments in any market;</p> <p>(d) when for any other reason the prices of any investments owned by the Fund cannot promptly or accurately be ascertained;</p> <p>(e) during any period when remittance of monies which will or may be involved in the realization of or in the payment for any of the Fund’s investments cannot, in the opinion of the PRS Provider, be carried out at normal rates of exchange; and</p> <p>(f) in the event of the publication of a notice convening a Members' meeting.</p> <p>Members who have requested redemption of their units will be notified in writing of any such suspension of the right to require redemption of units and will be promptly notified upon termination of such suspension. Any such suspension will be published in the newspapers in which the Fund’s unit prices are generally published if in the opinion of the PRS Provider the suspension is likely to exceed one (1) week. Any suspension shall be in accordance with the Deed and the PRS Guidelines.</p>	<p>(b) during the existence of any state of affairs, which constitutes an emergency as a result of which disposal of investments of the Fund is not possible;</p> <p>(c) during any breakdown in the means of communication normally employed in determining the price of the Fund’s investments in any market;</p> <p>(d) when for any other reason the prices of any investments owned by the Fund cannot promptly or accurately be ascertained;</p> <p>(e) during any period when remittance of monies, which will or may be involved in the realization of or in the payment for any of the Fund’s investments cannot, in the opinion of the PRS Provider, be carried out at normal rates of exchange;</p> <p>(f) in the event of the publication of a notice convening a Members' meeting, if the meeting is convened as a result of exceptional circumstances (where the market value or fair value of a material portion of the Fund’s assets cannot be determined); or</p> <p>(g) during any period when the dealing in the Target Fund is suspended or payment is deferred.</p> <p>Members including those who have requested for subscription and/or switching and/or redemption of their units will be notified timely in writing of any such suspension of the right to subscribe, to switch or to require redemption of units and will be promptly notified upon the cessation of such suspension. Any suspension shall be in accordance with the Deed.</p> <p>Any redemption request received by us during the suspension period will only be accepted and processed on the next Business Day after the cessation of suspension of the Fund.</p>
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42.	<p>CHAPTER 11. THE PRS PROVIDER, Section 11.3 The Board of Directors</p> <p>The board of directors consists of six (6) members, including five (5) independent members.</p> <p>The board members are as follows:</p> <ul style="list-style-type: none"> i. Jeyaratnam a/l Tamotharam Pillai (independent); ii. Mustafa bin Mohd Nor (independent); iii. Tai Terk Lin (independent); iv. Jas Bir Kaur a/p Lol Singh (independent); v. Ng Chih Kaye (independent); and vi. Goh Wee Peng (non-independent). 	<p>CHAPTER 11. THE PRS PROVIDER, Section 11.3 The Board of Directors</p> <p>The board of directors consists of five (5) members, including four (4) independent members.</p> <p>The board members are as follows:</p> <p>Jeyaratnam a/l Tamotharam Pillai (<i>independent</i>)</p> <p>Tai Terk Lin (<i>independent</i>)</p> <p>Ng Chih Kaye (<i>independent</i>)</p> <p>Jas Bir Kaur a/p Lol Singh (<i>independent</i>)</p> <p>Goh Wee Peng (<i>non-independent</i>)</p>
43.	<p>CHAPTER 11. THE PRS PROVIDER, Section 11.5 Investment Committee</p> <p>The Scheme is required by the Guidelines on Private Retirement Schemes issued by the Securities Commission Malaysia to have an Investment Committee. The roles and primary functions of the investment committee of the Funds are to review the Funds' investment objectives and guidelines and to ensure that the Funds are invested appropriately.</p> <p>The Investment Committee members are:</p> <ul style="list-style-type: none"> i. Mustafa Bin Mohd Nor (independent); ii. Tai Terk Lin (independent); iii. Zainal Abidin Mohd. Kassim (independent); iv. Jas Bir Kaur a/p Lol Singh (independent); v. Izad Shahadi bin Mohd Sallehuddin (independent); and vi. Goh Wee Peng (non-independent). 	Deleted.
44.	<p>CHAPTER 11. THE PRS PROVIDER, Section 11.6 The Audit & Risk Committee</p> <p>The Scheme is required by the Guidelines on Private Retirement Scheme issued by the Securities Commission Malaysia to have an audit committee. The Audit & Risk Management Committee of the PRS Provider meets quarterly a year to review the adequacy and compliance with the established policies, procedures,</p>	<p>CHAPTER 11. THE PRS PROVIDER, Section 11.6 The Audit & Risk Committee</p> <p>The Scheme is required by the Guidelines on Private Retirement Scheme issued by the Securities Commission Malaysia to have an audit committee. The Audit & Risk Management Committee of the PRS Provider meets quarterly a year to review the adequacy and compliance with the established policies, procedures,</p>

	<p>guidelines, internal controls and review any related party transaction and conflict of interest situation that may arise.</p> <p>The Audit & Risk Management Committee members are:</p> <p>Mustafa Bin Mohd Nor (independent)</p> <p>-Profile of Mustafa Bin Mohd Nor-</p> <p>Tai Terk Lin (independent)</p> <p>-Profile of Tai Terk Lin-</p> <p>Ng Chih Kaye (independent)</p> <p>-Profile of Ng Chih Kaye-</p>	<p>guidelines, internal controls and review any related party transaction and conflict of interest situation that may arise.</p> <p>The Audit & Risk Management Committee members are:</p> <p>Ng Chih Kaye (independent)</p> <p>-profile of Ng Chih Kaye-</p> <p>Zainal Abidin bin Kassim (independent)</p> <p>-profile of Zainal Abidin bin Kassim-</p> <p>Tai Terk Lin (independent)</p> <p>-profile of Tai Terk Lin-</p> <p>Azian binti Kassim (independent)</p> <p>-profile of Azian binti Kassim-</p>
45.	<p>CHAPTER 12. THE TRUSTEE, Section 12.2 Financial Performance</p> <p>-Table on the financial performance of the Trustee-</p>	<p>CHAPTER 12. THE TRUSTEE, Section 12.2 Financial Performance</p> <p>-Table on the financial performance of the Trustee has been updated-</p>
46.	<p>CHAPTER 12. THE TRUSTEE, Section 12.4 Board of Directors</p> <p>Richard Lim Liew Yeh Yin Jalalullail Othman* Lew Lup Seong*</p> <p>* independent director</p> <p>Chief Executive Officer Gerard Ang Boon Hock</p>	<p>CHAPTER 12. THE TRUSTEE, Section 12.4 Board of Directors</p> <p>Richard Lim Hock Seng Chan Boon Hiong Liew Yeh Yin</p> <p>Chief Executive Officer Sylvia Beh Sok Boon</p>

47.	<p>CHAPTER. 13 THE SHARIAH ADVISER, Section 13.2 The Consulting Team</p> <p>Datuk Dr. Mohd Daud Bakar <i>Shariah Adviser/Executive Chairman</i></p> <p>-Profile of Datuk Dr. Mohd Daud Bakar-</p> <p>Suhaida Mahpot <i>Chief Executive Officer</i></p> <p>-Profile of Suhaida Mahpot-</p>	<p>CHAPTER. 13 THE SHARIAH ADVISER, Section 13.2 The Consulting Team</p> <p>TAN SRI DR MOHD DAUD BAKAR <i>Shariah Adviser/Executive Chairman</i></p> <p>-Profile of Tan Sri Dr Mohd Daud Bakar has been updated-</p> <p>Suhaida Mahpot <i>Chief Executive Officer</i></p> <p>-Profile of Suhaida Mahpot has been updated-</p>
48.	<p>CHAPTER 14. SALIENT TERMS OF THE DEED, Section 14.3 Permitted Expenses Payable out of a Fund under the Scheme</p> <p>The expenses which are directly related and necessary for the day to day operation of a Fund under the Scheme are payable out of the Fund’s assets and as provided in the Deed and includes the following:</p> <p>(a) commissions/fees paid to brokers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes;</p> <p>(b) taxes and other duties charged on the Fund by the government and/or other authorities;</p> <p>(c) costs, fees and expenses properly incurred by the auditor for the Funds;</p> <p>(d) costs, fees and expenses incurred for the valuation of any investment of the Fund by independent valuers for the benefit of the Fund;</p> <p>(e) costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the PRS Provider and/or the Trustee;</p> <p>(f) costs, fees and expenses incurred for any meeting of the Members save where such meeting is convened for the benefit of the PRS Provider and/or the Trustee;</p> <p>(g) costs, commissions, fees and expenses of the sale, purchase, insurance and any other dealing of any asset of the Fund;</p> <p>(h) costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund;</p>	<p>CHAPTER 14. SALIENT TERMS OF THE DEED, Section 14.3 Permitted Expenses Payable out of a Fund under the Scheme</p> <p>The expenses which are directly related and necessary for the day to day operation of a Fund under the Scheme are payable out of the Fund’s assets and as provided in the Deed and includes the following:</p> <p>(a) commissions/fees paid to brokers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes;</p> <p>(b) taxes and other duties charged on the Fund by the government and/or other authorities;</p> <p>(c) costs, fees and expenses properly incurred by the auditor for the Funds;</p> <p>(d) fees for the valuation of any investment of the Fund;</p> <p>(e) costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the PRS Provider and/or the Trustee;</p> <p>(f) costs, fees and expenses incurred for any meeting of the Members save where such meeting is convened for the benefit of the PRS Provider and/or the Trustee;</p> <p>(g) costs, commissions, fees and expenses of the sale, purchase, insurance and any other dealing of any asset of the Fund;</p> <p>(h) costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund;</p>

- (i) costs, fees and expenses incurred in engaging any valuer, adviser or contractor for the benefit of the Fund;
- (j) costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;
- (k) costs, fees and expenses incurred in the termination of the Fund or the removal of the Trustee and the appointment of a new trustee or private retirement scheme provider;
- (l) costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund or any asset of the Fund, including proceedings against the Trustee or the PRS Provider by the other for the benefit of the Fund (save to the extent that legal costs incurred for the defence of either of them are not ordered by the court to be reimbursed by the Fund);
- (m) remuneration and out of pocket expenses of the independent members of the investment committee of the Fund, unless the PRS Provider decides otherwise;
- (n) costs, fees and expenses deemed by the PRS Provider to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority;
- (o) costs, fees and charges payable to the PPA by the Fund; and
- (p) costs, fees and charges payable to a custodian of the foreign assets or investments of the Funds duly appointed by the Trustee.

Procedures to increase the maximum rate of the direct and indirect fees and charges as provided in the Third Replacement Disclosure Document

Sales Charge

The PRS Provider may only charge a sales charge at a rate higher than that disclosed in the Third Replacement Disclosure Document if:

- (a) the PRS Provider has notified the Trustee and the Securities Commission in writing of and the effective date for the higher charge;
- (b) a supplemental disclosure document in respect of the Fund setting out the higher charge is issued; and

- (i) costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund;
- (j) costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;
- (k) costs, fees and expenses incurred in the termination of the Fund or the removal or retirement of the Trustee or the PRS Provider and the appointment of a new trustee or private retirement scheme provider;
- (l) costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund or any asset of the Fund, including proceedings against the Trustee or the PRS Provider by the other for the benefit of the Fund (save to the extent that legal costs incurred for the defence of either of them are not ordered by the court to be reimbursed by the Fund);
- (m) remuneration and out of pocket expenses of person(s) or members of a committee undertaking the oversight function of the Fund, unless the PRS Provider decides otherwise;
- (n) costs, fees and expenses deemed by the PRS Provider to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority;
- (o) costs, fees and charges payable to the PPA by the Fund; and
- (p) costs, fees and charges payable to a custodian of the foreign assets or investments of the Funds duly appointed by the Trustee.

Procedures to increase the maximum rate of the direct and indirect fees and charges as provided in the Third Replacement Disclosure Document

Sales Charge

The PRS Provider may only charge a sales charge at a rate higher than that disclosed in the Third Replacement Disclosure Document if:

- (a) the PRS Provider has notified the Trustee and the Securities Commission in writing of and the effective date for the higher charge;
- (b) a supplemental disclosure document or replacement disclosure document in respect of the Fund setting out the higher charge is registered, lodged and issued; and

(c) such time as may be prescribed by the relevant laws has elapsed since the effective date of the supplemental disclosure document.

Redemption Charge

The PRS Provider may only charge a redemption charge at a rate higher than that disclosed in the Third Replacement Disclosure Document if:

- (a) the PRS Provider has notified the Trustee and the Securities Commission in writing of and the effective date for the higher charge;
- (b) a supplemental disclosure document in respect of the Fund setting out the higher fee is issued; and
- (c) such time as may be prescribed by the relevant laws has elapsed since the effective date of the supplemental disclosure document.

Annual Management Fee

The PRS Provider may only charge an annual management fee at a rate higher than that disclosed in the Third Replacement Disclosure Document if:

- (a) the PRS Provider has come to an agreement with the Trustee on the higher rate in accordance with Clause 15.1.3 of the Deed;
- (b) the PRS Provider has notified the Members of the higher rate and the date on which such higher rate is to become effective;
- (c) a supplemental disclosure document stating the higher rate is issued thereafter; and
- (d) such time as may be prescribed by any relevant law shall have elapsed since the supplemental disclosure document is issued.

Annual Trustee Fee

(c) such time as may be prescribed by the relevant laws has elapsed since the effective date of the supplemental disclosure document or replacement disclosure document.

Redemption Charge

The PRS Provider may only charge a redemption charge at a rate higher than that disclosed in the Third Replacement Disclosure Document if:

- (a) the PRS Provider has notified the Trustee and the Securities Commission in writing of and the effective date for the higher charge;
- (b) a supplemental disclosure document or replacement disclosure document in respect of the Fund setting out the higher charge is registered, lodged and issued; and
- (c) such time as may be prescribed by the relevant laws has elapsed since the effective date of the supplemental disclosure document or replacement disclosure document.

Annual Management Fee

The PRS Provider may only charge an annual management fee at a rate higher than that disclosed in the Third Replacement Disclosure Document if:

- (a) the PRS Provider has come to an agreement with the Trustee on the higher rate;
- (b) the PRS Provider has notified the Members of the higher rate and the date on which such higher rate is to become effective; such time as may be prescribed by the relevant laws shall have elapsed since the notice is sent;
- (c) a supplemental disclosure document or replacement disclosure document stating the higher rate is registered, lodged and issued thereafter; and
- (d) such time as may be prescribed by any relevant law shall have elapsed since the supplemental disclosure document or replacement disclosure document is issued.

Annual Trustee Fee

<p>The Trustee may only charge an annual trustee fee at a rate higher than that disclosed in the Third Replacement Disclosure Document if:</p> <ul style="list-style-type: none"> (a) the PRS Provider has come to an agreement with the Trustee on the higher rate; (b) the PRS Provider has notified the Members of the higher rate and the date on which such higher rate is to become effective; (c) a supplemental disclosure document stating the higher rate is issued thereafter; and (d) such time as may be prescribed by any relevant law shall have elapsed since the supplemental disclosure document is issued. <p>Procedures to increase the maximum rate of the direct and indirect fees and charges as set out in the Deed</p> <p>The maximum sales charge, redemption charge, annual management fee or annual trustee fee set out in the Deed may not be increased unless a meeting of Members has been held in accordance with the Deed. A supplemental deed proposing a modification to the Deed to increase such charges or fees is required to be submitted for registration with the Securities Commission accompanied by a resolution of not less than two-thirds (2/3) of all Members at the meeting of Members sanctioning the proposed modification to the Deed.</p>	<p>The Trustee may only charge an annual trustee fee at a rate higher than that disclosed in the Third Replacement Disclosure Document if:</p> <ul style="list-style-type: none"> (a) the PRS Provider has come to an agreement with the Trustee on the higher rate; (b) the PRS Provider has notified the Members of the higher rate and the date on which such higher rate is to become effective; such time as may be prescribed by the relevant laws shall have elapsed since the notice is sent; (c) a supplemental disclosure document or replacement disclosure document stating the higher rate is registered, lodged and issued thereafter; and (d) such time as may be prescribed by any relevant law shall have elapsed since the supplemental disclosure document or replacement disclosure document is issued. <p>Procedures to increase the maximum rate of the direct and indirect fees and charges as set out in the Deed</p> <p>The maximum sales charge, redemption charge, annual management fee or annual trustee fee set out in the Deed may not be increased unless a meeting of Members has been held in accordance with the Deed. A supplemental deed proposing a modification to the Deed to increase such charges or fees is required to be submitted for registration with the Securities Commission accompanied by a resolution of not less than two-thirds (2/3) of all Members at the meeting of Members sanctioning the proposed modification to the Deed.</p>
<p>49. CHAPTER 14. SALIENT TERMS OF THE DEED, Section 14.6 Termination of a Scheme or a Fund under the Scheme</p> <p>The Scheme or a Fund under the Scheme may be terminated or wound up upon the occurrence of any of the following:</p> <ul style="list-style-type: none"> (a) the Securities Commission’s approval of the Scheme is withdrawn or revoked for any reason; (b) a special resolution is passed by the Members of the Scheme or Members holding Units of the Fund under the Scheme at a Members’ meeting to terminate or wind-up the Fund; (c) any Core Fund of the Scheme has been wound up; 	<p>CHAPTER 14. SALIENT TERMS OF THE DEED, Section 14.6 Termination of a Scheme or a Fund under the Scheme</p> <p>The Scheme or a Fund under the Scheme may be terminated or wound up upon the occurrence of any of the following:</p> <ul style="list-style-type: none"> (a) the Securities Commission’s approval of the Scheme is withdrawn or revoked for any reason; (b) a special resolution is passed by the Members of the Scheme or Members holding Units of the Fund under the Scheme at a Members’ meeting to terminate or wind-up the Fund; (c) any Core Fund of the Scheme has been wound up;

	<p>(d) the Fund has a maturity date and has reached its maturity date; or (e) the Fund no longer holds any assets, whether as a result of redemptions or as result of the transfer of the assets of the Fund to another Fund of the Scheme pursuant to a transfer scheme approved by the Securities Commission.</p>	<p>(d) the Fund has a maturity date and has reached its maturity date; or (e) the Fund no longer holds any assets, whether as a result of redemptions or as result of the transfer of the assets of the Fund to another Fund of the Scheme pursuant to a transfer scheme approved by the Securities Commission.</p> <p>Notwithstanding the above, the PRS Provider may determine the trust and wind up the Non-Core Fund without having to obtain the prior approval of the Members upon the occurrence of any of the following events:</p> <p>(a) if any new law shall be passed which renders it illegal; or</p> <p>(b) if in the reasonable opinion of the PRS Provider it is impracticable or inadvisable to continue the Fund and the termination of the Fund is in the best interests of the Members.</p> <p>If the Fund is left with no Member, the PRS Provider shall also be entitled to terminate the Fund.</p>
50.	<p>CHAPTER 14. SALIENT TERMS OF THE DEED, Section 14.8 Meeting of Members, fourth paragraph, item (b)</p> <p>the broadcast venue shall be a physical venue in Malaysia where the chairman of the meeting shall be physically present;</p>	<p>CHAPTER 14. SALIENT TERMS OF THE DEED, Section 14.8 Meeting of Members, fourth paragraph, item (b)</p> <p>the broadcast venue shall be a physical venue in Malaysia where the chairman of the meeting shall be physically or virtually present;</p>
51.	<p>CHAPTER 16. RELATED PARTY TRANSACTION / CONFLICT OF INTEREST</p> <p>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.</p>	<p>CHAPTER 16. RELATED PARTY TRANSACTION / CONFLICT OF INTEREST</p> <p>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 are AmIslamic Funds Management Sdn Bhd (“AIFM”), AmInvestment Bank Berhad, AmInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad.</p>

<p>Trading in securities by an employee is allowed, provided that the policies and procedures in respect of the personal account dealing are observed and adhered to. The directors, investment committee members and employees are required to disclose their portfolio holdings and dealing transactions as required under the Personal Account Dealing Policy and the Management of Conflict of Interest Policy. Further, the abovementioned shall make disclosure of their holding of directorship and interest in any company.</p> <p>The directors of AFM may have direct or indirect interest through their directorship in AIFM. Following are the details of the directors:</p> <ul style="list-style-type: none"> • Tai Terk Lin is the independent director of AIFM. • Goh Wee Peng is the non-independent director of AIFM. <p>For further details of the director’s profile, please refer to our website (www.aminvest.com).</p> <p>Trustee To the best of the Trustee’s knowledge, there has been no event of conflict of interest or related party transaction which exists between the Trustee and the PRS Provider or any potential occurrence of it.</p> <p>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</p>	<p>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, the member of the committee undertaking the oversight function of the Funds and employees are required to disclose their portfolio holdings and dealing transactions as required under the Personal Account Dealing Policy and the Management of Conflict of Interest Policy. Further, the abovementioned shall make disclosure of their holding of directorship and interest in any company.</p> <p>-Deleted-</p> <p>Trustee To the best of the Trustee’s knowledge, there has been no event of conflict of interest or related party transaction which exists between the Trustee and the PRS Provider or any potential occurrence of it.</p> <p>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</p>
<p>52. CHAPTER 17. TAXATION</p> <p>-Tax adviser’s letter-</p>	<p>CHAPTER 17. TAXATION</p> <p>-Tax adviser’s letter has been updated-</p>