

ANNOUNCEMENT

NOTICE

To all Unit Holders of Income and Growth Fund

RE: Issuance of the Third Supplementary Information Memorandum in respect of Income and Growth Fund dated 24 July 2024

Dear Valued Unit Holders,

We wish to inform you that we have lodged the Third Supplementary Information Memorandum in respect of Income and Growth dated and effective 24 July 2024 (the "Third Supplementary Information Memorandum") with Securities Commission Malaysia. The Third Supplementary Information Memorandum is to be read in conjunction with the Information Memorandum dated 20 January 2020, the First Supplementary Information Memorandum dated 15 September 2022 and the Second Supplementary Information Memorandum dated 16 February 2024 for Income and Growth Fund.

This Third Supplementary Information Memorandum is issued to include the following, but is not limited to:

- the update made to the disclosure in "Income Distribution Policy";
- the update made to the disclosure in "Transaction Information"; and
- the update made to the disclosure in "Risk Factors".

For further details, kindly refer to the summary list of key amendments below. Should you require further information and clarification, please do not hesitate to contact us at:

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AmFunds Management Berhad

24 July 2024

Summary List of Key Amendments for the Third Supplementary Information Memorandum in respect of Income and Growth Fund dated 24 July 2024 (the “Third Supplementary Information Memorandum”). This First Supplementary Information Memorandum is to be read in conjunction with the Information Memorandum dated 20 January 2020, the First Supplementary Information Memorandum dated 15 September 2022 and the Second Supplementary Information Memorandum dated 16 February 2024 for Income and Growth Fund.

Details	Prior disclosure in the Information Memorandums		Revised disclosure in the Third Supplementary Information Memorandum	
The Fund’s Detailed Information	<p>Income Distribution policy</p>	<p><u>RM-Hedged Class</u> Distribution, if any, will be made on a quarterly basis and can be in the form of cash (by telegraphic transfer) or unit (by reinvestment into units of the Class).</p> <p><u>Other Classes</u> Distribution, if any, will be made on a quarterly basis and will be reinvested into the respective Classes. However, the Manager may at its sole discretion allow distribution in the form of cash.</p> <p><i>Note:</i> <i>Income distribution amount (if any) for each of the Classes could be different subject to the sole discretion of the Manager.</i> <i>If income distribution earned does not exceed the amount 500 in the currency of the respective Class(es), it will be automatically reinvested.</i></p>	<p>Distribution policy</p>	<p><u>RM-Hedged Class</u> Distribution, if any, will be made on a quarterly basis and can be in the form of cash (by telegraphic transfer) or unit (by reinvestment into units of the Class).</p> <p><u>Other Classes</u> Distribution, if any, will be made on a quarterly basis and will be reinvested into the respective Classes. However, the Manager may at its sole discretion allow distribution in the form of cash.</p> <p>At the Manager’s discretion, the Fund may distribute from its gain, income and capital. The rationale for distribution out of capital is to allow the Fund the ability to (i) distribute income on a regular basis in accordance with the distribution policy of the Fund or (ii) increase the amount of distributable income to the Unit Holders, after taking into consideration the risk of distributing out of capital.</p>

		<p>Distribution out of the Fund's capital has the effect of lowering the NAV of the Fund, may reduce part of the Unit Holders' original investment and may also result in reduced future returns to Unit Holders. When a substantial amount of the original investment is being returned to the Unit Holders, it has a risk of eroding the capital of the Fund and may, over time, cause the NAV of the Fund to fall. The greater the risk of capital erosion that exists, the greater the likelihood that, due to capital erosion, the value of future returns would also be diminished.</p> <p><i>Note:</i></p> <p><i>Income distribution amount (if any) for each of the Classes could be different subject to the sole discretion of the Manager.</i></p> <p><i>If income distribution earned does not exceed the amount 500 in the currency of the respective Class(es), it will be automatically reinvested.</i></p>
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Income distribution amount (if any) for each of the Classes could be different subject to the sole discretion of the Manager.

If income distribution earned does not exceed the amount 500 in the currency of the respective Class(es), it will be automatically reinvested.

Transaction Information	<p>Income Distribution policy</p> <p><u>RM-Hedged Class</u> Distribution, if any, will be made on a quarterly basis and can be in the form of cash (by telegraphic transfer) or unit (by reinvestment into units of the Class).</p> <p><u>Other Classes</u> Distribution, if any, will be made on a quarterly basis and will be reinvested into the respective Classes. However, the Manager may at its sole discretion allow distribution in the form of cash.</p> <p><i>Note:</i> <i>Income distribution amount (if any) for each of the Classes could be different subject to the sole discretion of the Manager.</i> <i>If income distribution earned does not exceed the amount 500 in the currency of the respective Class(es), it will be automatically reinvested.</i></p>	<p>Distribution policy</p> <p><u>RM-Hedged Class</u> Distribution, if any, will be made on a quarterly basis and can be in the form of cash (by telegraphic transfer) or unit (by reinvestment into units of the Class).</p> <p><u>Other Classes</u> Distribution, if any, will be made on a quarterly basis and will be reinvested into the respective Classes. However, the Manager may at its sole discretion allow distribution in the form of cash.</p> <p>At the Manager’s discretion, the Fund may distribute from its gain, income and capital. The rationale for distribution out of capital is to allow the Fund the ability to (i) distribute income on a regular basis in accordance with the distribution policy of the Fund or (ii) increase the amount of distributable income to the Unit Holders, after taking into consideration the risk of distributing out of capital.</p> <p>Distribution out of the Fund’s capital has the effect of lowering the NAV of the Fund, may reduce part of the Unit Holders’ original investment and may also result in reduced future returns to Unit Holders. When a substantial amount of the original investment is being returned to the Unit Holders, it has a risk of eroding the capital of</p>
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		<p>the Fund and may, over time, cause the NAV of the Fund to fall. The greater the risk of capital erosion that exists, the greater the likelihood that, due to capital erosion, the value of future returns would also be diminished.</p> <p><i>Note:</i></p> <p><i>Income distribution amount (if any) for each of the Classes could be different subject to the sole discretion of the Manager.</i></p> <p><i>If income distribution earned does not exceed the amount 500 in the currency of the respective Class(es), it will be automatically reinvested.</i></p>
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Income distribution amount (if any) for each of the Classes could be different subject to the sole discretion of the Manager.

If income distribution earned does not exceed the amount 500 in the currency of the respective Class(es), it will be automatically reinvested.

<p>Risk Factors – Specific risks uniquely associated with the investment portfolio of the Fund</p>	<p>Income Distribution Risk</p> <p>It should be noted that the distribution of income is not guaranteed. Circumstances preventing the distribution of income include, among others, insufficient realised returns to enable income distribution. As per the SC Guidelines, distribution of income should only be made from realised gains or realised income.</p>	<p>Distribution Risk</p> <p>It should be noted that the distribution of income is not guaranteed. Circumstances preventing the distribution of income include, among others, insufficient realised gains or realised income to enable income distribution. The Fund may distribute from its realised gain, realised income and capital.</p> <p>Capital distributions represent a return or withdrawal of part of the amount of your original investment and/or capital gains attributable to the original investment and will result in a reduction in the NAV per unit of the Fund and reduce the capital available for future investment and capital growth. Future capital growth may therefore be constrained.</p>
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