

# ANNOUNCEMENT

## NOTICE

**To all Unit Holders of Funds under the Master Prospectus dated 10 September 2017  
RE: Issuance of the Eleventh Supplementary Master Prospectus dated 1 March 2024**

Dear Valued Unit Holders,

We wish to inform you that we have registered the Eleventh Supplementary Master Prospectus dated 1 March 2024 (the “**Eleventh Supplementary Master Prospectus**”) with Securities Commission Malaysia. This Eleventh Supplementary Master Prospectus has to be read in conjunction with the Master Prospectus dated 10 September 2017, the First Supplementary Master Prospectus dated 4 January 2018, the Second Supplementary Master Prospectus dated 20 December 2018, the Third Supplementary Master Prospectus dated 5 August 2019, the Fourth Supplementary Master Prospectus dated 8 November 2019, the Fifth Supplementary Master Prospectus dated 31 March 2021, the Sixth Supplementary Master Prospectus dated 28 July 2021, the Seventh Supplementary Master Prospectus dated 26 October 2021, the Eighth Supplementary Master Prospectus dated 20 December 2021, the Ninth Supplementary Master Prospectus dated 12 December 2022 and the Tenth Supplementary Master Prospectus dated 31 August 2023.

This Eleventh Supplementary Master Prospectus has been issued to inform investors of the following, but not limited to:

- the insertion of the definition of “ESG Assessment Methodology”;
- the update to the corporate information in relation to AmanahRaya Trustees Berhad and Deutsche Trustees Malaysia Berhad;
- the updates to the distribution policy of AmIncome, AmConservative, AmBond, AmDynamic Bond and AmDividend Income;
- the updates to the investment strategy, ESG assessment methodology, asset allocation and performance benchmark of AmBon Islam;
- the updates to the investment strategy, managing risk and asset allocation of the Feeder Funds;
- the updates to the investment strategy and asset allocation of AmDynamic Allocator;
- the insertion of sustainability and responsible investment and impact risk and greenwashing risk;
- the update to the risk of a passive strategy for Global Property Equities Fund, Asia-Pacific Property Equities, Pan European Property Equities, Global Agribusiness, Precious Metals Securities, European Equity Alpha, Global Emerging Market Opportunities, Global Islamic Equity and Advantage Asia Pacific ex Japan Dividend;
- the updates to the list of current deed and supplementary deed;
- the update to the investment objective of Janus Henderson Horizon Asia-Pacific Property Income Fund;
- the revision made to the annual management fee for Asia Pacific Equity Income; and
- the update to the disclosure on the delegates of AmanahRaya Trustees Berhad.

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: +602-2031 5210

Email: [enquiries@aminvest.com](mailto:enquiries@aminvest.com)

**AmFunds Management Berhad**

1 March 2024

Summary List of Amendments for the Eleventh Supplementary Master Prospectus dated and effective 1 March 2024 (the “Eleventh Supplementary Master Prospectus”). This Eleventh Supplementary Master Prospectus has to be read in conjunction with the Master Prospectus dated 10 September 2017, the First Supplementary Master Prospectus dated 4 January 2018, the Second Supplementary Master Prospectus dated 20 December 2018, the Third Supplementary Master Prospectus dated 5 August 2019, the Fourth Supplementary Master Prospectus dated 8 November 2019, the Fifth Supplementary Master Prospectus dated 31 March 2021, the Sixth Supplementary Master Prospectus dated 28 July 2021, the Seventh Supplementary Master Prospectus dated 26 October 2021, the Eighth Supplementary Master Prospectus dated 20 December 2021, the Ninth Supplementary Master Prospectus dated 12 December 2022 and the Tenth Supplementary Master Prospectus dated 31 August 2023 (collectively, the “Prospectuses”)

No.	Prior disclosure in the Prospectuses	Revised disclosure in the Eleventh Supplementary Master Prospectus
1.	Nil.	<p><u>General Amendment</u></p> <p>The reference to “Janus Henderson Horizon Asia-Pacific Property Equities Fund”, wherever it appears in the Prospectuses, is hereby replaced with “Janus Henderson Horizon Asia-Pacific Property Income Fund”.</p>
2.	Nil.	<p><b>“1. DEFINITIONS”</b></p> <p>The definition of “ESG Assessment Methodology” has been inserted:</p> <p>Refers to the ESG assessment methodology set out in “ESG Assessment Methodology” under “Section 3.1.2 Fixed Income Funds – AmBon Islam”.</p>
3.	Nil.	<p><b>“1. CORPORATE DIRECTORY”, AmanahRaya Trustees Berhad’s Delegate</b></p> <p><b>Deutsche Bank (Malaysia) Berhad</b>  Registration number: 199401026871 (312552-W)  Registered Address</p>

		<p>Level 19, Menara IMC, 8, Jalan Sultan Ismail, 50250 Kuala Lumpur Tel: (03) 2053 6788 Fax: (03) 2031 8710</p> <p>Business Office Level 19-20, Menara IMC, 8, Jalan Sultan Ismail, 50250 Kuala Lumpur Tel: (03) 2053 6788 Fax: (03) 2031 8710</p>	
4.	<p><b>“1. CORPORATE DIRECTORY”, Deutsche Trustees Malaysia Berhad’s Delegate”</b></p> <p><b>Deutsche Bank (Malaysia) Berhad</b> Company number: 312552-W</p> <p>Registered Office Level 18, Menara IMC, 8, Jalan Sultan Ismail, 50250 Kuala Lumpur Tel: (03) 2053 6788 Fax: (03) 2031 8710</p> <p>Business Office Level 18-20, Menara IMC, 8, Jalan Sultan Ismail, 50250 Kuala Lumpur Tel: (03) 2053 6788 Fax: (03) 2031 8710</p>	<p><b>“1. CORPORATE DIRECTORY”, Deutsche Trustees Malaysia Berhad’s Delegate”</b></p> <p><b>Deutsche Bank (Malaysia) Berhad</b> Registration number: 199401026871 (312552-W)</p> <p>Registered Address Level 19, Menara IMC, 8, Jalan Sultan Ismail, 50250 Kuala Lumpur Tel: (03) 2053 6788 Fax: (03) 2031 8710</p> <p>Business Office Level 19-20, Menara IMC, 8, Jalan Sultan Ismail, 50250 Kuala Lumpur Tel: (03) 2053 6788 Fax: (03) 2031 8710</p>	

5.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.1 Money Market Fund &amp; Short to Medium-Term Fixed Income Funds”, AmIncome, Income Distribution Policy</b></p> <p>Income is calculated daily and paid monthly within 14 days after the last day of each month or on full redemption.</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.1 Money Market Fund &amp; Short to Medium-Term Fixed Income Funds”, AmIncome, Income Distribution Policy</b></p> <p>Subject to the availability of income, distribution will be made on a monthly basis.</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>	
6.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.2 Fixed Income Funds, AmConservative, Income Distribution Policy</b></p> <p>Income distribution (if any) is paid at least twice every year.</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.2 Fixed Income Funds, AmConservative, Income Distribution Policy</b></p> <p>Subject to the availability of income, distribution will be made at least twice every year.</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>	
7.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.2 Fixed Income Funds, AmBond, Income Distribution Policy</b></p> <p>Income distribution (if any) is paid at least twice every year.</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.2 Fixed Income Funds, AmBond, Income Distribution Policy</b></p> <p>Subject to the availability of income, distribution will be made at least twice every year.</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>	
8.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.2 Fixed Income Funds, AmBon Islam, Investment Strategy</b></p> <p>The Fund seeks to achieve its investment objective by investing primarily in Sukuk with the following minimum credit rating:</p> <ul style="list-style-type: none"> <li>i. Short-term credit rating of P2 by RAM or its equivalent as rated by a local or global rating agency; or</li> <li>ii. Long-term credit rating of BBB3 by RAM or its equivalent as rated by a local or global rating agency.</li> </ul> <p>The Fund also incorporates sustainability considerations in securities selection (including securities issued under respective green, social and sustainability (“GSS”), green bond principles (“GBP”), social bond principle (“SBP”), sustainability bond guidelines (“SBG”), ASEAN Bonds Standards and SC’s SRI Sukuk and SRI-linked sukuk framework), by investing in companies which are well</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.2 Fixed Income Funds, AmBon Islam, Investment Strategy</b></p> <p>The Fund seeks to achieve its investment objective by investing primarily in Sukuk with the following minimum credit rating:</p> <ul style="list-style-type: none"> <li>i. Short-term credit rating of P2 by RAM or its equivalent as rated by a local or global rating agency; or</li> <li>ii. Long-term credit rating of BBB3 by RAM or its equivalent as rated by a local or global rating agency.</li> </ul> <p>The Fund may invest up to 30% of the Fund’s NAV in Malaysian Government Investment Issue (“MGII”).</p> <p>For Shariah-compliant instruments issued by sovereign issuers, the Investment Manager will evaluate the sovereign issuers on the</p>	

	<p>governed and with positive environmental and social impact. A greater proportion of the Fund's holdings would be securities with better ESG scores. ESG evaluation is carried out by our investment research team using information obtained publicly and through engagement with investee companies, which Investment Manager may supplement with data and references of external parties including credit rating agencies, research companies, as well as service and index providers. Information from external sources will be used to supplement and form part but not all of Investment Manager basis in the deriving of ESG scores, as Investment Manager maintain an independent and objective ESG assessment on investee companies.</p>	<p>sustainability considerations as disclosed under the fourth and sixth paragraph in the section "ESG Assessment Methodology".</p> <p>The Investment Manager may invest in Shariah-compliant investments either directly or via Islamic CIS. The Fund's investment maturity profile is subject to duration management in view of the profit rate scenario.</p> <p>The Investment Manager will also:</p> <ul style="list-style-type: none"> <li>• employ active tactical duration management, where duration of the portfolio of the Fund will be monitored and modified according to profit rate outlook without any portfolio maturity limitation;</li> <li>• analyze the general economic and market conditions;</li> <li>• use models that analyze and compare expected returns and assumed risk;</li> <li>• focus on Shariah-compliant securities and Shariah-compliant instruments that would deliver better returns for a given level of risk; and</li> <li>• consider obligations with a more favorable or improving credit or industry outlook that provide the potential for capital appreciation.</li> </ul> <p>The Fund invests in Malaysia and to a lesser extent, in eligible markets of other countries globally.</p> <p>Notwithstanding the above, the aggregate value of the Fund's investment in MGII and Islamic liquid assets must not exceed 30% of the Fund's NAV.</p>
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	<p>Factors considered under each of the ESG pillars include, but not limited to:</p> <p>Environmental (E) – climate change, energy sustainability, natural resources, pollution and waste, and environmental opportunities;</p> <p>Social (S) – human capital, human rights, product liability, consumer protection, stakeholder opposition, social opportunities; and</p> <p>Governance (G) – corporate governance, management structure and behaviour, employee relations and executive compensation.</p>	<p>The Fund may increase its exposure in Islamic deposits and Islamic money market instruments which may differ from the Fund’s investment strategies and asset allocation for temporary defensive purposes during periods of market volatility to protect the Fund’s portfolio from a drop in market value as well as for liquidity to meet any large redemptions in a bear market. The Manager will ensure at least two-thirds (2/3) of the Fund’s NAV are maintained in Shariah-compliant securities or Shariah-compliant instruments (excluding MGII) that are subjected to sustainability considerations during the temporary defensive position.</p> <p>The Fund is actively managed. However, the frequency of its trading strategy will depend on investment opportunities.</p> <p>As a Sustainable and Responsible Investment (“SRI”) qualified fund, the investments of the Fund are subject to the integration of the sustainability considerations as set out below.</p> <p>The general considerations of Environmental, Social and Governance (“ESG”) factors considered under each of the ESG pillars may include:</p> <p>Environmental (E) – climate change, energy sustainability, natural resources, pollution and waste, and environmental opportunities;</p> <p>Social (S) – human capital, human rights, product liability, consumer protection, stakeholder opposition, social opportunities; and</p> <p>Governance (G) – corporate governance, management structure and behaviour, employee relations and executive compensation.</p>
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	<p>The assessment of a company’s performance is not absolute but is explicitly intended to be relative to the standards and performance of a company’s industry peers. The weightage of each of the E, S and G pillars could differ across sectors and companies, to reflect their relative importance and absolute impact on the factors under the ESG pillars consideration. For example, “E” would be given a higher weight for an oil and gas company with no exposure to renewables business compared with a telecommunications provider. However, “G” is given a higher weight across all sectors to reflect our emphasis on corporate governance.</p> <p>The ESG assessment methodology rates each company/security with an ESG score, on a scale of 1 to 5, with 1 as the lowest and 5 as the highest. A higher ESG score is assigned to a company with stronger ESG characteristics and vice versa for a company with weaker ESG characteristics. A company with a neutral ESG will be in the mid-range of this ESG scoring.</p> <p>ESG considerations will only be applicable to the Sukuk held in the portfolio. Liquid assets that comprise both deposit and money market instruments are excluded from ESG assessment and calculation of overall portfolio ESG scoring.</p> <p>Despite a company having ESG concerns, the Investment Manager may still invest in that company if they opine that the company has positive ESG trajectory and potential to improve. For instance, power generation companies score low in terms of “E” given their predominantly fossil fuel mix but we view that it has strong governance with clear targets to improve their fuel mix over time.</p>	<p>The Fund also incorporates sustainability considerations in Shariah-compliant securities or Shariah-compliant instruments selection (including Shariah-compliant securities issued under their respective green, social and sustainability bond framework), by investing in companies which are well governed and with positive environmental and social impact. The Manager will ensure that at least two-thirds (2/3) of the NAV of the Fund are maintained in Shariah-compliant securities or Shariah-compliant instruments (excluding MGII and Islamic liquid assets) that are in line with the sustainability considerations adopted by the Fund and the overall impact of such investments of the Fund is not inconsistent with any other sustainability principles by continuously monitoring and rebalancing the investments throughout the lifecycle of the Fund.</p> <p>If the Fund’s investments become inconsistent with its investment strategies or if the Fund has breached the minimum asset allocation of at least two-thirds (2/3) of its NAV in Shariah-compliant investments (excluding MGII and Islamic liquid assets) that are subject to the above sustainability considerations, the Investment Manager will dispose of and/or replace the investment(s) within seven (7) Business Days from the date of the breach. The seven (7) Business Days period may be extended to three (3) months if it is in the best interest of Unit Holders and the Trustee’s consent is obtained. However, any breach as a result of any:-</p> <ul style="list-style-type: none"> <li>(i) appreciation or depreciation in value of the Fund’s investments; or</li> <li>(ii) repurchase of Units or payment made out of the Fund,</li> </ul> <p>need not be reported to the SC and must be rectified as soon as practicable within three (3) months from the date of the breach. The</p>	
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	<p>The Fund would exclude sectors and companies perceived to have higher ESG and sustainability risks (E.g. manufacturing of firearms; activities which harm the natural habitat of endangered plants/animals; operations that engage exploitation forms of forced/child labour; adult entertainment products/services).</p> <p>The ESG scores of all the individual securities are then consolidated and weighted, to derive the portfolio's overall ESG score, with the aim to maintain an overall portfolio ESG score of neutral or better. An overall neutral score (of 3) or better is considered to be meeting the ESG requirements as set under the prospectus.</p> <p>The Investment Manager may invest in the Shariah-compliant investments either directly or via Islamic collective investment schemes. The Fund's investment maturity profile is subject to duration management in view of the interest rate scenario.</p> <p>The Investment Manager will also:</p> <ul style="list-style-type: none"> <li>• employ active tactical duration management, where duration of the portfolio of the Fund will be monitored and modified according to interest rate outlook without any portfolio maturity limitation;</li> <li>• analyze the general economic and market conditions;</li> <li>• use models that analyze and compare expected returns and assumed risk;</li> </ul>	<p>three (3)-month period may be extended if it is in the best interest of Unit Holders and the Trustee's consent is obtained. Such extension must be subject to at least a monthly review by the Trustee.</p> <p>The Manager will notify the SC of any changes to the Fund immediately and use its best efforts to provide, without prior request, as soon as reasonably practicable, the relevant information which may include but is not limited to any event that could impact the Fund's ability to comply with the Guidelines on Sustainable and Responsible Investment Funds to the SC.</p> <p>When the Fund is found to be no longer in compliance with the Guidelines on Sustainable and Responsible Investment Funds, the SC may revoke the Fund's SRI qualification.</p>	
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	<ul style="list-style-type: none"> <li>• focus on Shariah-compliant securities and instruments that would deliver better returns for a given level of risk; and</li> <li>• consider obligations with a more favorable or improving credit or industry outlook that provide the potential for capital appreciation.</li> </ul> <p>The Fund invests in Malaysia and to a lesser extent, in eligible markets of other countries globally.</p> <p>The Fund is actively managed. However, the frequency of its trading strategy will depend on investment opportunities.</p> <p>If the Fund’s investments become inconsistent with its investment strategies, the Investment Manager shall dispose of the investment(s) within an appropriate timeframe.</p>		
9.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.2 Fixed Income Funds, AmBon Islam, ESG assessment methodology</b></p> <p>The investment research team will assess the ESG factors of each company before proposing the ESG scores* to an internal committee. The committee has the discretion to exclude a recommendation or request for further information before considering exclusion. On a case-by-case basis, the committee will restrict investment in a company where the committee has unmitigated concerns on any one of the company’s E, S or G aspects.</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.2 Fixed Income Funds, AmBon Islam, ESG assessment methodology</b></p> <p>Prior to the investment into any Shariah-compliant instrument, ESG evaluation is carried out by the Investment Manager using information obtained publicly and through engagement with sovereign or corporate issuers and depository financial institutions, which the Investment Manager may supplement with data and references of external parties including credit rating agencies, research companies, as well as service and index providers. The Investment Manager will assess the ESG factors of each sovereign or corporate issuer and depository financial institution before</p>	

*\* A higher ESG score is assigned to a company with stronger ESG characteristics and vice versa for a company with weaker ESG characteristics.*

proposing the ESG scores to an internal committee. The committee has the discretion to exclude a recommendation or request for further information before considering exclusion. ESG scores are reviewed by an internal committee. On a case-by-case basis, the committee will restrict investment in a company where the committee has unmitigated concerns on any one of the company's E, S or G aspects. The ESG evaluation is reviewed annually to ensure its continued relevance.

The assessment of each sovereign or corporate issuer and depository financial institution's performance is not absolute but is explicitly intended to be relative to the standards and performance of its peers. The weightage of each of the E, S and G pillars could differ across sectors and companies, to reflect their relative importance and absolute impact on the factors under the ESG pillars consideration. For example, "E" would be given a higher weight for an oil and gas company with no exposure to renewables business compared with a telecommunications provider. However, "G" is given a higher weight across all sectors to reflect our emphasis on corporate governance.

The ESG assessment methodology rates each sovereign or corporate issuer and depository financial institution of the investment with an ESG score, on a scale of 1 to 5, with 1 as the lowest and 5 as the highest. A higher ESG score is assigned to a sovereign issuer, corporate issuer or depository financial institution with stronger ESG characteristics and vice versa for a sovereign issuer, corporate issuer or depository financial institution with weaker ESG characteristics. A sovereign issuer, corporate issuer or depository financial institution with a neutral ESG will be assigned an ESG score of 3. Accordingly, the Investment Manager reviews the ESG scores and data points at least

annually to ensure its continued relevance. The Investment Manager also constantly monitors relevant news that may affect the ESG score and re-assigns the ESG scores accordingly. The Fund would maintain at least two thirds (2/3) of the portfolio in investments with ESG scores of at least 3.

For Shariah-compliant instruments issued by sovereign issuers, the Investment Manager will evaluate the sovereign issuers more specifically on the sustainability considerations as below and subjected to applicability:

Environment

1. Environmental vulnerability – The risk of disruption to a country’s economic output caused by degree of exposure to natural disasters or adverse weather conditions.
2. Environmental readiness – Considerations being given to country’s available resources and institutional capability to leverage private and public sector investment for adaptive action to climate change and other natural disasters. There is also consideration of existing efforts to transition towards carbon neutrality, climate change adaptation strategies and resilience records.

Social

1. Human development - Considerations are given to a country’s Human Development Index adjusted by inequality factor, as well as Gender Inequality Index by the United Nations Development Programme (“UNDP”).

	<p>The general considerations, subject to applicability, include but are not limited to the following –</p> <ul style="list-style-type: none"> <li>• Environment <ol style="list-style-type: none"> <li>1. Climate change and biodiversity – Do the activities of the company impact the climate and natural habitats which in turn affects biodiversity? How does the company manage transition risks and progress towards environmental targets?</li> </ol> </li> </ul>	<ol style="list-style-type: none"> <li>2. Safety - The population safety aspect supplements the Human Development Index assessment. Violent deaths (homicides) per 100,000 people is used as a proxy for overall violence of a country as recognised by United Nations Office on Drugs and Crime (“UNODC”).</li> </ol> <p><u>Governance</u></p> <p>The Investment Manager assesses the standard Sovereign Credit factors for governance.</p> <ol style="list-style-type: none"> <li>1. Institutional strength - Includes assessment of a government institutions and policymaking relating to delivery sustainable public finances, promotion balanced economic growth, and responding to economic or political shocks.</li> <li>2. Monetary policy effectiveness - Reflecting monetary policy credibility, including the independence of the central bank, its policymaking tools and effectiveness, track record on price stability, and role as a lender of last resort.</li> </ol> <p>As for Shariah-compliant instruments issued by corporate issuers or depository financial institutions, the Manager will evaluate the corporate issuers or depository financial institutions more specifically on the sustainability considerations as below and subjected to applicability:</p> <ul style="list-style-type: none"> <li>• Environment <ol style="list-style-type: none"> <li>1. Climate change and biodiversity – Do the activities of the company impact the climate and natural habitats which in turn affects biodiversity? How does the company manage transition risks and progress towards environmental targets?</li> </ol> </li> </ul>
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	<p>2. Pollution and natural resources – Do the activities of the company impact pollution such as water, air soil, noise pollution etc.? Does the company have good track record on energy consumption and uses natural resources efficiently?</p> <p>3. Waste management – What is the company’s waste related policies such as disposal of chemical waste.</p> <p>Companies that score well under the Environment pillar are companies with economic activities involving climate change mitigation and adaptation or an overall positive contribution to the reduction of carbon footprint. The companies’ track record of achieving key milestones in their long-term environment targets are also taken into consideration.</p> <ul style="list-style-type: none"> <li>• Social <ul style="list-style-type: none"> <li>1. Responsibility towards customers – How does the company treat its customers and fulfill its social obligations? Has the company been involved in misrepresentation or mis-selling of products? Are the customers’ data well protected?</li> <li>2. Labour standards – Does the company treat its workforce fairly? Do the working conditions meet the standards of the labour department? Is there diversity in the workforce? Does the company have an inclusion culture? Are there any human rights violation issues?</li> <li>3. Health and safety – Does the company provide a safe and healthy environment to work in? What is the trend in worksite incidents/ fatalities?</li> </ul> </li> </ul>	<p>2. Pollution and natural resources – Do the activities of the company impact pollution such as water, air, soil, noise pollution etc.? Does the company have good track record on energy consumption and uses natural resources efficiently?</p> <p>3. Waste management – What is the company’s waste related policies such as disposal of chemical waste.</p> <ul style="list-style-type: none"> <li>• Social <ul style="list-style-type: none"> <li>1. Responsibility towards customers – How does the company treat its customers and fulfill its social obligations? Has the company been involved in misrepresentation or mis-selling of products? Are the customers’ data well protected?</li> <li>2. Labour standards – Does the company treat its workforce fairly? Do the working conditions meet the standards of the labour department? Is there diversity in the workforce? Does the company have an inclusion culture? Are there any human rights violation issues?</li> <li>3. Health and safety – Does the company provide a safe and healthy environment to work in? What is the trend in worksite incidents/ fatalities?</li> </ul> </li> </ul>	
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	<p>4. Community engagements – Does the company engaged with the community they serve or operate in, especially in providing employments and corporate social responsibility initiatives to give back to the community?</p> <p>5. Supply chain management – is the company aware of the social environment of its suppliers, such as forced labour and human rights violation?</p> <p>6. Employee relations and diversity – How is the company regarded by its employees? Is the company recognized as one of the top employers in its industry? Does the company have policies to protect employee rights? What is the gender/ ethnic breakdown and trends towards labour diversity?</p> <p>Companies that score well under the Social pillar are companies with high level of commitment and focus to uphold safe and quality working conditions for its employees, robust data protection security system and good supply chain management policies (audit or certification). Considerations are also given to companies who have obtained recognition on brand loyalty and employee satisfaction.</p> <ul style="list-style-type: none"> <li>• Governance       <ol style="list-style-type: none"> <li>1. Corporate governance – Does the company have good corporate governance structure in place? What is the proportion of independent directors? How transparent is the company in its reporting to shareholders?</li> </ol> </li> </ul>	<p>4. Community engagements – Does the company engage with the community they serve or operate in, especially in providing employments and corporate social responsibility initiatives to give back to the community?</p> <p>5. Supply chain management – Is the company aware of the social environment of its suppliers, such as forced labour and human rights violation?</p> <p>6. Employee relations and diversity – How is the company regarded by its employees? Is the company recognized as one of the top employers in its industry? Does the company have policies to protect employee rights? What is the gender/ ethnic breakdown and trends towards labour diversity?</p> <ul style="list-style-type: none"> <li>• Governance       <ol style="list-style-type: none"> <li>1. Corporate governance – Does the company have good corporate governance structure in place? What is the proportion of independent directors? How transparent is the company in its reporting to shareholders?</li> </ol> </li> </ul>
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	<p>2. Risk management – How compliant is the company with regards to regulatory requirements? Has there been any regulatory breach?</p> <p>3. Corruption/Mismanagement – Are there policies in place against bribery and corruption? Is the company or its management involved in any scandals relating to issues such as bribery or misappropriation of funds? What are the rectification and mitigation measure to address these scandals?</p> <p>Companies that score well under the Governance pillar are companies with an effective board composition of high proportion of experienced independent members, strong management guidance and communication, good track record of execution of its strategy, high level of transparency about its financial and activities.</p> <p>With respect to Islamic collective investment scheme, the Investment Manager will only invest in Islamic collective investment schemes that are qualified SRI or ESG funds compliant with the relevant regulations or guidelines or Islamic collective investment schemes that have been assigned ESG scores.</p>	<p>2. Risk management – How compliant is the company with regards to regulatory requirements? Has there been any regulatory breach?</p> <p>3. Corruption/Mismanagement – Are there policies in place against bribery and corruption? Is the company or its management involved in any scandals relating to issues such as bribery or misappropriation of funds? What are the rectification and mitigation measure to address these scandals?</p> <p>The sustainability considerations of ESG factors considered for sovereign issuers are updated and reviewed annually. These ESG factors are based on multi-national sources gathered from the UNDP, UNODC, World Bank, International Monetary Fund, Eurostat and United Nations Statistics Division and publicly available global rankings and the data is verified against government data. The Investment Manager also continuously seeks verification on the relevant data from government institution websites, public speeches, public announcements, newsflash, central banks and/or national statistics agency of the respective sovereigns in the Investment Manager’s investment universe. Where available and necessary, the Investment Manager will seek in-person engagement with representatives of the government institutions for details and data.</p> <p>With respect to Islamic CIS, the Investment Manager will identify and select Islamic CIS that has been qualified as SRI fund by the SC or authorized as ESG fund by other relevant regulator in the eligible market which is consistent with the investment objective of the Fund. In the event the SRI qualification for the Islamic CIS is revoked, the</p>	
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		Investment Manager will dispose and/or replace the Islamic CIS with other SRI or ESG qualified Islamic CIS.
10.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.2 Fixed Income Funds, AmBon Islam, Asset Allocation</b></p> <ul style="list-style-type: none"> <li>• 70% to 100% of the Fund’s NAV will be invested in Sukuk; and</li> <li>• Up to 30% of the Fund’s NAV in Shariah-compliant liquid assets.</li> </ul>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.2 Fixed Income Funds, AmBon Islam, Asset Allocation</b></p> <ul style="list-style-type: none"> <li>• 70% to 100% of the Fund’s NAV will be invested in Sukuk; and</li> <li>• Up to 30% of the Fund’s NAV will be invested in Islamic liquid assets.</li> </ul>
11.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.2 Fixed Income Funds, AmBon Islam, Performance Benchmark</b></p> <p>BPAM Corporates (3 years to 7 years) Sukuk Index. (source:www.bpam.com.my/www.aminvest.com)</p> <p><i>Note: The risk profile of the Fund may not be the same as the risk profile of the performance benchmark.</i></p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.2 Fixed Income Funds, AmBon Islam, Performance Benchmark</b></p> <p>BPAM Corporates (3 years to 7 years) Sukuk Index. (source: www.bpam.com.my/www.aminvest.com)</p> <p><i>Notes:</i></p> <ul style="list-style-type: none"> <li>• <i>The benchmark of the Fund is used to measure the performance of the Fund only.</i></li> <li>• <i>The risk profile of the Fund may not be the same as the risk profile of the performance benchmark.</i></li> </ul>
12.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.2 Fixed Income Funds, AmDynamic Bond, Income Distribution Policy</b></p> <p>Income distribution (if any) is paid at least twice every year.</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.2 Fixed Income Funds, AmDynamic Bond, Income Distribution Policy</b></p> <p>Subject to the availability of income, distribution will be made at least twice every year.</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>	
13.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.3 Equity Funds, AmDividend Income, Income Distribution Policy</b></p> <p>Income distribution (if any) is paid at least once every year.</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.3 Equity Funds, AmDividend Income, Income Distribution Policy</b></p> <p>Subject to the availability of income, distribution will be made at least once every year.</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>
14.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Global Property Equities Fund, Investment Strategy</b></p> <p>A minimum of 95% of the Fund’s NAV will be invested in the share class denominated in USD of the Janus Henderson Horizon Global Property Equities Fund (Target Fund).</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Global Property Equities Fund, Investment Strategy</b></p> <p>A minimum of 85% of the Fund’s NAV will be invested in the share class denominated in USD of the Janus Henderson Horizon Global Property Equities Fund (“Target Fund”).</p>	
15.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Global Property Equities Fund, Managing Risk</b></p> <p>Global Property Equities Fund is a feeder fund that invests 95% of its NAV into the Target Fund. The Target Fund diversifies geographical risk by investing across property equities markets of Europe, North America and Asia Pacific. The Fund will not be adopting any temporary defensive strategies in response to market condition. All investment decisions are left with the fund manager of the Target Fund. Please refer to “Risk of a Passive Strategy” and</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Global Property Equities Fund, Managing Risk</b></p> <p>Global Property Equities Fund is a feeder fund that invests 85% of its NAV in the Target Fund. The Target Fund diversifies geographical risk by investing across property equities markets of Europe, North America and Asia Pacific. The Fund will not be adopting any temporary defensive strategies in response to market condition. All investment decisions are left with the fund manager of the Target Fund. Please refer to “Risk of a Passive Strategy” and “Risk of not</p>	

	<p>“Risk of not Meeting the Fund’s Investment Objective” under Risk Factors chapter for more details.</p>	<p>Meeting the Fund’s Investment Objective” under Risk Factors chapter for more details.</p>
16.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Global Property Equities Fund, Asset Allocation</b></p> <ul style="list-style-type: none"> <li>• At least 95% of the Fund’s NAV will be invested in the Target Fund; and</li> <li>• Up to 5% of the Fund’s NAV will be invested in liquid assets for liquidity purposes.</li> </ul>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Global Property Equities Fund, Asset Allocation</b></p> <ul style="list-style-type: none"> <li>• At least 85% of the Fund’s NAV will be invested in the Target Fund; and</li> <li>• Up to 15% of the Fund’s NAV will be invested in liquid assets for liquidity purposes.</li> </ul>
17.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Asia-Pacific Property Equities, Investment Strategy</b></p> <p>A minimum of 95% of the Fund’s NAV will be invested in the share class denominated in USD of the Janus Henderson Horizon Asia-Pacific Property Equities Fund (Target Fund).</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Asia-Pacific Property Equities, Investment Strategy</b></p> <p>A minimum of 85% of the Fund’s NAV will be invested in the share class denominated in USD of the Janus Henderson Horizon Asia-Pacific Property Income Fund (“Target Fund”).</p>
18.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Asia-Pacific Property Equities, Managing Risk</b></p> <p>Asia-Pacific Property Equities is a feeder fund that invests a minimum 95% of its NAV into the Target Fund. The Target Fund diversifies geographical risk by investing across Asia Pacific property securities markets. The Fund will not be adopting any temporary defensive strategies in response to market condition. All investment decisions are left with the fund manager of the Target Fund. Please</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Asia-Pacific Property Equities, Managing Risk</b></p> <p>Asia-Pacific Property Equities is a feeder fund that invests a minimum 85% of its NAV in the Target Fund. The Target Fund diversifies geographical risk by investing across Asia Pacific property securities markets. The Fund will not be adopting any temporary defensive strategies in response to market condition. All investment decisions are left with the fund manager of the Target Fund. Please refer to</p>

	refer to “Risk of a Passive Strategy” and “Risk of not Meeting the Fund’s Investment Objective” under Risk Factors chapter for more details.	“Risk of a Passive Strategy” and “Risk of not Meeting the Fund’s Investment Objective” under Risk Factors chapter for more details.
19.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Asia-Pacific Property Equities, Asset Allocation</b></p> <ul style="list-style-type: none"> <li>• At least 95% of the Fund’s NAV will be invested in the Target Fund; and</li> <li>• Up to 5% of the Fund’s NAV will be invested in liquid assets for liquidity purposes.</li> </ul>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Asia-Pacific Property Equities, Asset Allocation</b></p> <ul style="list-style-type: none"> <li>• At least 85% of the Fund’s NAV will be invested in the Target Fund; and</li> <li>• Up to 15% of the Fund’s NAV will be invested in liquid assets for liquidity purposes.</li> </ul>
20.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Pan European Property Equities, Investment Strategy</b></p> <p>A minimum of 95% of the Fund’s NAV will be invested in the share class denominated in Euro of the Janus Henderson Horizon Pan European Property Equities Fund (Target Fund).</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Pan European Property Equities, Investment Strategy</b></p> <p>A minimum of 85% of the Fund’s NAV will be invested in the share class denominated in Euro of the Janus Henderson Horizon Pan European Property Equities Fund (“Target Fund”).</p>
21.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Pan European Property Equities, Managing Risk</b></p> <p>Pan European Property Equities is a feeder Fund that invests a minimum 95% of its NAV into the Target Fund. The Target Fund diversifies geographical risk by investing across European property securities markets. The Fund will not be adopting any temporary defensive strategies in response to market condition. All investment</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Pan European Property Equities, Managing Risk</b></p> <p>Pan European Property Equities is a feeder fund that invests a minimum 85% of its NAV in the Target Fund. The Target Fund diversifies geographical risk by investing across European property securities markets. The Fund will not be adopting any temporary defensive strategies in response to market condition. All investment</p>

	decisions are left with the fund manager of the Target Fund. Please refer to “Risk of a Passive Strategy” and “Risk of not Meeting the Fund’s Investment Objective” under Risk Factors chapter for more details.	decisions are left with the fund manager of the Target Fund. Please refer to “Risk of a Passive Strategy” and “Risk of not Meeting the Fund’s Investment Objective” under Risk Factors chapter for more details.	
22.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Pan European Property Equities, Asset Allocation</b></p> <ul style="list-style-type: none"> <li>• At least 95% of the Fund’s NAV will be invested in the Target Fund; and</li> <li>• Up to 5% of the Fund’s NAV will be invested in liquid assets for liquidity purposes.</li> </ul>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Pan European Property Equities, Asset Allocation</b></p> <ul style="list-style-type: none"> <li>• At least 85% of the Fund’s NAV will be invested in the Target Fund; and</li> <li>• Up to 15% of the Fund’s NAV will be invested in liquid assets for liquidity purposes.</li> </ul>	
23.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Global Agribusiness, Investment Strategy</b></p> <p>A minimum of 95% of the Fund’s NAV will be invested in the share class denominated in USD of the DWS Invest Global Agribusiness (Target Fund).</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Global Agribusiness, Investment Strategy</b></p> <p>A minimum of 85% of the Fund’s NAV will be invested in the share class denominated in USD of the DWS Invest Global Agribusiness (“Target Fund”).</p>	
24.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Global Agribusiness, Managing Risk</b></p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Global Agribusiness, Managing Risk</b></p>	



	<p>Global Agribusiness is a feeder fund that invests a minimum 95% of its NAV into the Target Fund. The Target Fund invests in global equities across diverse sectors of the agribusiness chain. The Fund will not be adopting any temporary defensive strategies in response to market condition. All investment decisions are left with the fund manager of the Target Fund. Please refer to “Risk of a Passive Strategy” and “Risk of not Meeting the Fund’s Investment Objective” under Risk Factors chapter for more details.</p>	<p>Global Agribusiness is a feeder fund that invests a minimum 85% of its NAV in the Target Fund. The Target Fund invests in global equities across diverse sectors of the agribusiness chain. The Fund will not be adopting any temporary defensive strategies in response to market condition. All investment decisions are left with the fund manager of the Target Fund. Please refer to “Risk of a Passive Strategy” and “Risk of not Meeting the Fund’s Investment Objective” under Risk Factors chapter for more details.</p>
25.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Global Agribusiness, Asset Allocation</b></p> <ul style="list-style-type: none"> <li>• At least 95% of the Fund’s NAV will be invested in the Target Fund; and</li> <li>• Up to 5% of the Fund’s NAV will be invested in liquid assets for liquidity purposes.</li> </ul>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Global Agribusiness, Asset Allocation</b></p> <ul style="list-style-type: none"> <li>• At least 85% of the Fund’s NAV will be invested in the Target Fund; and</li> <li>• Up to 15% of the Fund’s NAV will be invested in liquid assets for liquidity purposes.</li> </ul>
26.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Precious Metals Securities, Investment Strategy</b></p> <p>A minimum of 95% of the Fund’s NAV will be invested in the share class denominated in USD of the DWS Noor Precious Metals Securities Fund (Target Fund).</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Precious Metals Securities, Investment Strategy</b></p> <p>A minimum of 85% of the Fund’s NAV will be invested in the share class denominated in USD of the DWS Noor Precious Metals Securities Fund (“Target Fund”).</p>

<p>27.</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Precious Metals Securities, Managing Risk</b></p> <p>Precious Metals Securities is a feeder fund that invests a minimum 95% of its NAV into the Target Fund. The Target Fund is an Islamic fund that aims to achieve capital appreciation in the medium to long-term by investing in a portfolio of Shariah-compliant equity and Shariah-compliant equity-related securities (including, without limitation, Islamic depository receipts, but excluding Shariah-compliant preferred shares and sukuk), of companies engaged in activities (exploration, mining and processing) related to gold, silver, platinum or other precious metals or minerals. The Fund will not be adopting any temporary defensive strategies in response to market condition. All investment decisions are left with the fund manager of the Target Fund. Please refer to “Risk of a Passive Strategy” and “Risk of not Meeting the Fund’s Investment Objective” under Risk Factors chapter for more details.</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Precious Metals Securities, Managing Risk</b></p> <p>Precious Metals Securities is a feeder fund that invests a minimum 85% of its NAV in the Target Fund. The Target Fund is an Islamic fund that aims to achieve capital appreciation in the medium to long-term by investing in a portfolio of Shariah-compliant equity and Shariah-compliant equity-related securities (including, without limitation, Islamic depository receipts, but excluding Shariah-compliant preferred shares and sukuk) of companies engaged in activities (exploration, mining and processing) related to gold, silver, platinum or other precious metals or minerals. The Fund will not be adopting any temporary defensive strategies in response to market condition. All investment decisions are left with the fund manager of the Target Fund. Please refer to “Risk of a Passive Strategy” and “Risk of not Meeting the Fund’s Investment Objective” under Risk Factors chapter for more details.</p>	
<p>28.</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Precious Metals Securities, Asset Allocation</b></p> <ul style="list-style-type: none"> <li>• At least 95% of the Fund’s NAV will be invested in the Target Fund; and</li> <li>• Up to 5% of the Fund’s NAV will be invested in Shariah-compliant liquid assets for liquidity purposes.</li> </ul>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Precious Metals Securities, Asset Allocation</b></p> <ul style="list-style-type: none"> <li>• At least 85% of the Fund’s NAV will be invested in the Target Fund; and</li> <li>• Up to 15% of the Fund’s NAV will be invested in Islamic liquid assets for liquidity purposes.</li> </ul>	

29.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, European Equity Alpha, Investment Strategy</b></p> <p>A minimum of 95% of the Fund’s NAV will be invested in the share class denominated in Euro of the Schroder ISF European Value (Target Fund).</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, European Equity Alpha, Investment Strategy</b></p> <p>A minimum of 85% of the Fund’s NAV will be invested in the share class denominated in Euro of the Schroder ISF European Value (“Target Fund”).</p>	
30.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, European Equity Alpha, Managing Risk</b></p> <p>European Equity Alpha is a feeder fund that invests 95% of its NAV into the Target Fund. The Target Fund diversifies geographical risk by investing across Europe. The Fund will not be adopting any temporary defensive strategies in response to market condition. All investment decisions are left with the fund manager of the Target Fund. Please refer to “Risk of a Passive Strategy” and “Risk of not Meeting the Fund’s Investment Objective” under Risk Factors chapter for more details.</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, European Equity Alpha, Managing Risk</b></p> <p>European Equity Alpha is a feeder fund that invests 85% of its NAV in the Target Fund. The Target Fund diversifies geographical risk by investing across Europe. The Fund will not be adopting any temporary defensive strategies in response to market condition. All investment decisions are left with the fund manager of the Target Fund. Please refer to “Risk of a Passive Strategy” and “Risk of not Meeting the Fund’s Investment Objective” under Risk Factors chapter for more details.</p>	
31.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, European Equity Alpha, Asset Allocation</b></p> <ul style="list-style-type: none"> <li>• At least 95% of the Fund’s NAV will be invested in the Target Fund; and</li> <li>• Up to 5% of the Fund’s NAV will be invested in liquid assets for liquidity purposes.</li> </ul>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, European Equity Alpha, Asset Allocation</b></p> <ul style="list-style-type: none"> <li>• At least 85% of the Fund’s NAV will be invested in the Target Fund; and</li> <li>• Up to 15% of the Fund’s NAV will be invested in liquid assets for liquidity purposes.</li> </ul>	

32.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Global Emerging Market Opportunities, Investment Strategy</b></p> <p>A minimum of 95% of its NAV will be invested in the Schroder ISF Global Emerging Market Opportunities (Target Fund).</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Global Emerging Market Opportunities, Investment Strategy</b></p> <p>A minimum of 85% of the Fund’s NAV will be invested in the Schroder ISF Global Emerging Market Opportunities (“Target Fund”).</p>	
33.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Global Emerging Market Opportunities, Managing Risk</b></p> <p>Global Emerging Market Opportunities is a feeder fund that invests a minimum 95% of its NAV into the Target Fund. The Target Fund diversifies geographical risk by investing in global emerging equities. The Target Fund may also invest in fixed income securities worldwide and liquidities for defensive purposes. The Fund will not be adopting any temporary defensive strategies in response to market condition. All investment decisions are left with the fund manager of the Target Fund. Please refer to “Risk of a Passive Strategy” and “Risk of not Meeting the Fund’s Investment Objective” under Risk Factors chapter for more details.</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Global Emerging Market Opportunities, Managing Risk</b></p> <p>Global Emerging Market Opportunities is a feeder fund that invests a minimum 85% of its NAV in the Target Fund. The Target Fund diversifies geographical risk by investing in global emerging equities. The Target Fund may also invest in fixed income securities worldwide and liquidities for defensive purposes. The Fund will not be adopting any temporary defensive strategies in response to market condition. All investment decisions are left with the fund manager of the Target Fund. Please refer to “Risk of a Passive Strategy” and “Risk of not Meeting the Fund’s Investment Objective” under Risk Factors chapter for more details.</p>	
34.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Global Emerging Market Opportunities, Asset Allocation</b></p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Global Emerging Market Opportunities, Asset Allocation</b></p>	

	<ul style="list-style-type: none"> <li>• At least 95% of the Fund’s NAV will be invested in the Target Fund; and</li> <li>• Up to 5% of the Fund’s NAV will be invested in liquid assets for liquidity purposes.</li> </ul>	<ul style="list-style-type: none"> <li>• At least 85% of the Fund’s NAV will be invested in the Target Fund; and</li> <li>• Up to 15% of the Fund’s NAV will be invested in liquid assets for liquidity purposes.</li> </ul>	
35.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Global Islamic Equity, Investment Strategy</b></p> <p>A minimum of 95% of the Fund’s NAV will be invested in the share class denominated in USD of the Oasis Crescent Global Equity Fund (Target Fund).</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Global Islamic Equity, Investment Strategy</b></p> <p>A minimum of 85% of the Fund’s NAV will be invested in the share class denominated in USD of the Oasis Crescent Global Equity Fund (“Target Fund”).</p>	
36.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Global Islamic Equity, Managing Risk</b></p> <p>Global Islamic Equity is a feeder fund that invests a minimum 95% of its NAV into the Target Fund. The Target Fund diversifies geographical risk by investing across global Shariah-compliant equities markets. The Fund will not be adopting any temporary defensive strategies in response to market condition. All investment decisions are left with the fund manager of the Target Fund. Please refer to “Risk of a Passive Strategy” and “Risk of not Meeting the Fund’s Investment Objective” under Risk Factors chapter for more details.</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Global Islamic Equity, Managing Risk</b></p> <p>Global Islamic Equity is a feeder fund that invests a minimum 85% of its NAV in the Target Fund. The Target Fund diversifies geographical risk by investing across global Shariah-compliant equities markets. The Fund will not be adopting any temporary defensive strategies in response to market condition. All investment decisions are left with the fund manager of the Target Fund. Please refer to “Risk of a Passive Strategy” and “Risk of not Meeting the Fund’s Investment Objective” under Risk Factors chapter for more details.</p>	

37.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Global Islamic Equity, Asset Allocation</b></p> <ul style="list-style-type: none"> <li>• At least 95% of the Fund’s NAV will be invested in the Target Fund; and</li> <li>• Up to 5% of the Fund’s NAV will be invested in Shariah-compliant liquid assets for liquidity purposes.</li> </ul>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Global Islamic Equity, Asset Allocation</b></p> <ul style="list-style-type: none"> <li>• At least 85% of the Fund’s NAV will be invested in the Target Fund; and</li> <li>• Up to 15% of the Fund’s NAV will be invested in Islamic liquid assets for liquidity purposes.</li> </ul>	
38.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Advantage Asia Pacific ex Japan Dividend, Investment Strategy</b></p> <p>A minimum of 95% of the Fund’s NAV in the distribution share class denominated in USD of the HSBC Global Investment Funds – Asia Pacific ex Japan Equity High Dividend at all times.</p> <p><i>Note: A replacement of the Target Fund would require Unit Holders’ approval.</i></p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Advantage Asia Pacific ex Japan Dividend, Investment Strategy</b></p> <p>A minimum of 85% of the Fund’s NAV in the distribution share class denominated in USD of the HSBC Global Investment Funds – Asia Pacific ex Japan Equity High Dividend (“Target Fund”) at all times.</p> <p><i>Note: A replacement of the Target Fund would require Unit Holders’ approval.</i></p>	
39.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Advantage Asia Pacific ex Japan Dividend, Asset Allocation</b></p> <ul style="list-style-type: none"> <li>• At least 95% of the Fund’s NAV will be invested in the Target Fund; and</li> </ul>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.5 Feeder Funds, Advantage Asia Pacific ex Japan Dividend, Asset Allocation</b></p> <ul style="list-style-type: none"> <li>• At least 85% of the Fund’s NAV will be invested in the Target Fund; and</li> </ul>	

	<ul style="list-style-type: none"> <li>Up to 5% of the Fund's NAV will be invested in liquid assets for liquidity purposes.</li> </ul>	<ul style="list-style-type: none"> <li>Up to 15% of the Fund's NAV will be invested in liquid assets for liquidity purposes.</li> </ul>	
40.	<p><b>"3. THE FUNDS' DETAILED INFORMATION", Section 3.1 Fund Information, Section 3.1.6 Fund-of-Funds, AmDynamic Allocator, Investment Strategy</b></p> <p>The Fund will be managed with the aim of achieving positive investment returns over the medium to long-term regardless of market conditions. To achieve the investment objective, the Manager applies a strategy that seeks to generate returns through investments in CIS, which has exposure to various asset classes including but not limited to equity, fixed income securities and money market instruments.</p> <p>In selecting the asset classes for the Fund, the Manager will adopt an active asset allocation process. The Manager will first review the macroeconomic trends in the global and local markets. Under general market conditions, the Fund's investment will be tilted towards equities. When the Manager believes that the equity markets are overvalued, experiencing excessive volatility or expected prolonged declines, the Fund may invest a substantial portion of its assets in fixed income securities and/or money market CIS to achieve the Fund's investment objective in bearish or nonperforming equity markets.</p>	<p><b>"3. THE FUNDS' DETAILED INFORMATION", Section 3.1 Fund Information, Section 3.1.6 Fund-of-Funds, AmDynamic Allocator, Investment Strategy</b></p> <p>The Fund will be managed with the aim of achieving positive investment returns over the medium to long-term regardless of market conditions. To achieve the investment objective, the Manager applies a strategy that seeks to generate returns through investments in CIS, which has exposure to various asset classes including but not limited to equity, fixed income securities and money market instruments.</p> <p>In selecting the asset classes for the Fund, the Manager will adopt an active asset allocation process. The Manager will first review the macroeconomic trends in the global and local markets. Under general market conditions, the Fund's investment will be tilted towards equities. When the Manager believes that the equity markets are overvalued, experiencing excessive volatility or expected prolonged declines, the Fund may invest a substantial portion of its assets in fixed income securities and/or money market CIS to achieve the Fund's investment objective in bearish or non-performing equity markets.</p>	

	<p>Once the asset allocation has been decided, the Manager will then select CIS to fit the asset classes. In evaluating the suitability of a CIS for investment, the Manager will, amongst other factors, review the track record, investment objective, investment policies and strategies, Fund performance, income distribution policy and cost factors of the CIS. The Manager will review the asset allocation of the Fund at least on a monthly basis. The Fund may invest in CIS that are managed by AFM or other CIS such as exchange-traded Funds listed and/or traded in the global markets. Should the Fund invest in CIS managed by AFM, there will be no crossholding between the Fund and CIS.</p> <p>The Fund will maintain a maximum of 5% of the Fund’s NAV in liquid assets for liquidity purposes.</p> <p>The Fund is actively managed. However, the frequency of its trading strategy will depend on investment opportunities.</p>	<p>Once the asset allocation has been decided, the Manager will then select CIS to fit the asset classes. In evaluating the suitability of a CIS for investment, the Manager will, amongst other factors, review the track record, investment objective, investment policies and strategies, fund performance, income distribution policy and cost factors of the CIS. The Manager will review the asset allocation of the Fund at least on a monthly basis. The Fund may invest in CIS that are managed by the Manager or other CIS such as exchange-traded funds listed and/or traded in the global eligible markets. Should the Fund invest in CIS managed by the Manager, there will be no crossholding between the Fund and CIS.</p> <p>The Fund will maintain a maximum of 15% of the Fund’s NAV in liquid assets for liquidity purposes.</p> <p>The Fund is actively managed. However, the frequency of its trading strategy will depend on investment opportunities.</p>	
41.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.6 Fund-of-Funds, AmDynamic Allocator, Asset Allocation</b></p> <ul style="list-style-type: none"> <li>• A minimum of 95% of the Fund’s NAV will be invested in equity, fixed income and/or money market CIS; and</li> <li>• A maximum of 5% of the Fund’s NAV in cash and/or liquid assets.</li> </ul>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.1 Fund Information, Section 3.1.6 Fund-of-Funds, AmDynamic Allocator, Asset Allocation</b></p> <ul style="list-style-type: none"> <li>• A minimum of 85% of the Fund’s NAV will be invested in equity, fixed income and/or money market CIS; and</li> <li>• A maximum of 15% of the Fund’s NAV will be invested in liquid assets i.e. deposits and money markets instruments.</li> </ul>	



	42.	Nil.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.2 Risk Factors, Section 3.2.2 Specific Risks Associated with the Investment Portfolio of a Unit Trust Fund, Specific risks associated with the investment portfolio of AmBond, AmDynamic Bond and AmBon Islam</b></p> <p><b>Sustainability and Responsible Investment and Impact Risk (applicable to AmBon Islam only)</b></p> <p>As the Fund has an intention to generate positive sustainable and responsible impact alongside a financial return (“impact”), the investor must be able to accept temporary capital losses due to the potentially restricted number of companies that the Fund can invest in due to those companies which may not meet the sustainability considerations requirement and, consequently, should view the investment in the Fund as a long-term investment.</p> <p>The Fund may seek to exclude holdings deemed inconsistent with the sustainability considerations. As a result, the investments of the Fund will be more limited than other funds that do not apply sustainability considerations. The Fund may be precluded from purchasing, or required to sell, certain investments that are inconsistent with its investment policy and sustainability considerations which might otherwise be advantageous to hold. The incorporation of sustainability considerations could result in performance that is better or worse than the performance of the other funds depending on the performance of the excluded investments and the investments included in place of such excluded investments.</p> <p>This risk is mitigated via the investment strategy of the Fund such as by imposing minimum credit rating, active tactical duration</p>
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		<p>management and by analyzing general market conditions. In addition, the Investment Manager will use models that analyze and compare expected returns and assumed risk.</p> <p>The Investment Manager will also focus on Shariah-compliant securities and Shariah-compliant instruments that would deliver better returns and will consider obligations with more favourable or improving credit or industry outlook that provides the potential for capital appreciation.</p> <p><b>Greenwashing Risk (applicable to AmBon Islam only)</b></p> <p>Greenwashing is defined as making false, misleading or unsubstantiated claims in relation to ESG credential of an investment product. The Fund may inadvertently invest into such products, without prior knowledge of the fraudulent claims. As greenwashing could result in reputational risk, regulatory fines, and/or withdrawal of the products, there could be a negative impact on the value of the Fund.</p> <p>In mitigating the greenwashing risk, there are governance and guidelines in place for assessing the sustainability of the investee companies. The ESG score prescribed to the investee companies are reviewed and approved by appropriate approving authorities internally, and updated periodically i.e. at least once a year.</p>	
43.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.2 Risk Factors, Section 3.2.2 Specific Risks Associated with the Investment Portfolio of Global Property Equities Fund, Asia-Pacific</b></p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.2 Risk Factors, Section 3.2.2 Specific Risks Associated with the Investment Portfolio of Global Property Equities Fund, Asia-Pacific Property Equities, Pan</b></p>	

	<p><b>Property Equities, Pan European Property Equities, Global Agribusiness, Precious Metals Securities, European Equity Alpha, Global Emerging Market Opportunities and Global Islamic Equity”</b> Risk of a Passive Strategy</p> <p>As the Fund adopts a passive strategy of investing a minimum of 95% of its NAV into the Target Fund at all times, this strategy would result in the Fund being exposed to the risk of its NAV declining when the Target Fund’s net asset value declines. This is because the Fund is closely mirroring the performance of the Target Fund and will not be adopting any temporary defensive strategies in response to such declines. All investment decisions are left with the fund manager of the Target Fund.</p>	<p><b>European Property Equities, Global Agribusiness, Precious Metals Securities, European Equity Alpha, Global Emerging Market Opportunities and Global Islamic Equity”</b> Risk of a Passive Strategy</p> <p>As the Fund adopts a passive strategy of investing a minimum of 85% of its NAV into the Target Fund at all times, this strategy would result in the Fund being exposed to the risk of its NAV declining when the Target Fund’s net asset value declines. This is because the Fund is closely mirroring the performance of the Target Fund and will not be adopting any temporary defensive strategies in response to such declines. All investment decisions are left with the fund manager of the Target Fund.</p>	
44.	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.2 Risk Factors, Section 3.2.2 Specific Risks that an Investor May Face when Investing in Advantage Asia Pacific ex Japan Dividend”</b> Risk of a Passive Strategy</p> <p>As the Fund adopts a passive strategy of investing a minimum of 95% of its NAV into the Target Fund at all times, this strategy would result in the Fund being exposed to the risk of its NAV declining when the Target Fund’s net asset value declines. This is because the Fund is closely mirroring the performance of the Target Fund and will not be adopting any temporary defensive strategies in response to such declines. All investment decisions are left with the fund manager of the Target Fund.</p>	<p><b>“3. THE FUNDS’ DETAILED INFORMATION”, Section 3.2 Risk Factors, Section 3.2.2 Specific Risks that an Investor May Face when Investing in Advantage Asia Pacific ex Japan Dividend”</b> Risk of a Passive Strategy</p> <p>As the Fund adopts a passive strategy of investing a minimum of 85% of its NAV into the Target Fund at all times, this strategy would result in the Fund being exposed to the risk of its NAV declining when the Target Fund’s net asset value declines. This is because the Fund is closely mirroring the performance of the Target Fund and will not be adopting any temporary defensive strategies in response to such declines. All investment decisions are left with the fund manager of the Target Fund.</p>	

45. "3. THE FUND'S DETAILED INFORMATION", Section 3.6 List of Current Deed and Supplementary Deed

<b>AmAl-Amin</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 30 October 2001</li> <li>- 1st Supplemental Deed dated 3 October 2002</li> <li>- 2nd Supplemental Deed dated 11 September 2003</li> <li>- 4th Supplemental Deed dated 17 August 2005</li> <li>- 19th Supplemental Deed dated 20 August 2008</li> <li>- 20th Supplemental Deed dated 3 March 2015</li> <li>- 22nd Supplemental Deed dated 28 April 2021</li> <li>- 23rd Supplemental Master Deed dated 20 July 2022</li> </ul>
<b>AmIncome Plus</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 30 October 2001</li> <li>- 1st Supplemental Deed dated 3 October 2002</li> <li>- 2nd Supplemental Deed dated 11 September 2003</li> <li>- 19th Supplemental Deed dated 20 August 2008</li> <li>- 20th Supplemental Deed dated 3 March 2015</li> </ul>

"3. THE FUND'S DETAILED INFORMATION", Section 3.6 List of Current Deed and Supplementary Deed

<b>AmAl-Amin</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 30 October 2001</li> <li>- 1st Supplemental Deed dated 3 October 2002</li> <li>- 2nd Supplemental Deed dated 11 September 2003</li> <li>- 4th Supplemental Deed dated 17 August 2005</li> <li>- 19th Supplemental Deed dated 20 August 2008</li> <li>- 20th Supplemental Deed dated 3 March 2015</li> <li>- 22nd Supplemental Deed dated 28 April 2021</li> <li>- 23rd Supplemental Master Deed dated 20 July 2022</li> <li>- 24th Supplemental Master Deed dated 20 April 2023</li> </ul>
<b>AmIncome Plus</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 30 October 2001</li> <li>- 1st Supplemental Deed dated 3 October 2002</li> <li>- 2nd Supplemental Deed dated 11 September 2003</li> <li>- 19th Supplemental Deed dated 20 August 2008</li> <li>- 20th Supplemental Deed dated 3 March 2015</li> </ul>

			<ul style="list-style-type: none"> <li>- 22nd Supplemental Deed dated 28 April 2021</li> <li>- 23rd Supplemental Master Deed dated 20 July 2022</li> </ul>				<ul style="list-style-type: none"> <li>- 22nd Supplemental Deed dated 28 April 2021</li> <li>- 23rd Supplemental Master Deed dated 20 July 2022</li> <li>- 24th Supplemental Master Deed dated 20 April 2023</li> </ul>		
		<b>AmBon Islam</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 30 October 2001</li> <li>- 1st Supplemental Deed dated 3 October 2002</li> <li>- 2nd Supplemental Deed dated 11 September 2003</li> <li>- 4th Supplemental Deed dated 17 August 2005</li> <li>- 19th Supplemental Deed dated 20 August 2008</li> <li>- 20th Supplemental Deed dated 3 March 2015</li> <li>- 22nd Supplemental Deed dated 28 April 2021</li> <li>- 23rd Supplemental Master Deed dated 20 July 2022</li> </ul>			<b>AmBon Islam</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 30 October 2001</li> <li>- 1st Supplemental Deed dated 3 October 2002</li> <li>- 2nd Supplemental Deed dated 11 September 2003</li> <li>- 4th Supplemental Deed dated 17 August 2005</li> <li>- 19th Supplemental Deed dated 20 August 2008</li> <li>- 20th Supplemental Deed dated 3 March 2015</li> <li>- 22nd Supplemental Deed dated 28 April 2021</li> <li>- 23rd Supplemental Master Deed dated 20 July 2022</li> <li>- 24th Supplemental Master Deed dated 20 April 2023</li> </ul>		
		<b>AmIslamic Balanced</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 30 October 2001</li> <li>- 1st Supplemental Deed dated 3 October 2002</li> </ul>			<b>AmIslamic Balanced</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 30 October 2001</li> <li>- 1st Supplemental Deed dated 3 October 2002</li> </ul>		

		<ul style="list-style-type: none"> <li>- 2nd Supplemental Deed dated 11 September 2003</li> <li>- 3rd Supplemental Deed dated 2 September 2004 – Schedule 4</li> <li>- 19th Supplemental Deed dated 20 August 2008</li> <li>- 20th Supplemental Deed dated 3 March 2015</li> <li>- 22nd Supplemental Deed dated 28 April 2021</li> <li>- 23rd Supplemental Master Deed dated 20 July 2022</li> </ul>			<ul style="list-style-type: none"> <li>- 2nd Supplemental Deed dated 11 September 2003</li> <li>- 3rd Supplemental Deed dated 2 September 2004 – Schedule 4</li> <li>- 19th Supplemental Deed dated 20 August 2008</li> <li>- 20th Supplemental Deed dated 3 March 2015</li> <li>- 22nd Supplemental Deed dated 28 April 2021</li> <li>- 23rd Supplemental Master Deed dated 20 July 2022</li> <li>- 24th Supplemental Master Deed dated 20 April 2023</li> </ul>	
		<p><b>AmTotal Return</b></p> <ul style="list-style-type: none"> <li>- 5th Supplemental Deed dated 26 February 1999 – Arab- Malaysian First Fund</li> <li>- 6th Supplemental Deed dated 27 September 2001 – Arab- Malaysian First Fund</li> <li>- 7th Supplemental Deed dated 3 October 2002</li> <li>- 8th Supplemental Deed dated 11 September 2003</li> <li>- 9th Supplemental Deed dated 20 August 2008</li> <li>- 10th Supplemental Deed dated 3 March 2015</li> <li>- 22nd Supplemental Deed dated 28 April 2021</li> </ul>			<p><b>AmTotal Return</b></p> <ul style="list-style-type: none"> <li>- 5th Supplemental Deed dated 26 February 1999 – Arab- Malaysian First Fund</li> <li>- 6th Supplemental Deed dated 27 September 2001 – Arab- Malaysian First Fund</li> <li>- 7th Supplemental Deed dated 3 October 2002</li> <li>- 8th Supplemental Deed dated 11 September 2003</li> <li>- 9th Supplemental Deed dated 20 August 2008</li> <li>- 10th Supplemental Deed dated 3 March 2015</li> <li>- 22nd Supplemental Deed dated 28 April 2021</li> </ul>	

			<ul style="list-style-type: none"> <li>- 23rd Supplemental Master Deed dated 20 July 2022</li> </ul>				<ul style="list-style-type: none"> <li>- 23rd Supplemental Master Deed dated 20 July 2022</li> <li>- 24th Supplemental Master Deed dated 20 April 2023</li> </ul>
		<b>Amlttikal</b>	<ul style="list-style-type: none"> <li>- 3rd Supplemental Deed dated 13 January 1999</li> <li>- 4th Supplemental Deed dated 27 September 2001</li> <li>- 5th Supplemental Deed dated 3 October 2002</li> <li>- 6th Supplemental Deed dated 11 September 2003</li> <li>- 7th Supplemental Deed dated 17 August 2005</li> <li>- 9th Supplemental Deed dated 3 March 2015</li> <li>- 22nd Supplemental Deed dated 28 April 2021</li> <li>- 23rd Supplemental Master Deed dated 20 July 2022</li> </ul>			<b>Amlttikal</b>	<ul style="list-style-type: none"> <li>- 3rd Supplemental Deed dated 13 January 1999</li> <li>- 4th Supplemental Deed dated 27 September 2001</li> <li>- 5th Supplemental Deed dated 3 October 2002</li> <li>- 6th Supplemental Deed dated 11 September 2003</li> <li>- 7th Supplemental Deed dated 17 August 2005</li> <li>- 9th Supplemental Deed dated 3 March 2015</li> <li>- 22nd Supplemental Deed dated 28 April 2021</li> <li>- 23rd Supplemental Master Deed dated 20 July 2022</li> <li>- 24th Supplemental Master Deed dated 20 April 2023</li> </ul>
		<b>Amlslamic Growth</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 30 October 2001</li> <li>- 1st Supplemental Deed dated 3 October 2002</li> <li>- 2nd Supplemental Deed dated 11 September 2003</li> </ul>			<b>Amlslamic Growth</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 30 October 2001</li> <li>- 1st Supplemental Deed dated 3 October 2002</li> <li>- 2nd Supplemental Deed dated 11 September 2003</li> </ul>

			<ul style="list-style-type: none"> <li>- 3rd Supplemental Deed dated 2 September 2004 – Schedule 5</li> <li>- 19th Supplemental Deed dated 20 August 2008</li> <li>- 20th Supplemental Deed dated 3 March 2015</li> <li>- 22nd Supplemental Deed dated 28 April 2021</li> <li>- 23rd Supplemental Master Deed dated 20 July 2022</li> </ul>				<ul style="list-style-type: none"> <li>- 3rd Supplemental Deed dated 2 September 2004 – Schedule 5</li> <li>- 19th Supplemental Deed dated 20 August 2008</li> <li>- 20th Supplemental Deed dated 3 March 2015</li> <li>- 22nd Supplemental Deed dated 28 April 2021</li> <li>- 23rd Supplemental Master Deed dated 20 July 2022</li> <li>- 24th Supplemental Master Deed dated 20 April 2023</li> </ul>	
		<b>Global Property Equities Fund</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 30 October 2001</li> <li>- 1st Supplemental Deed dated 3 October 2002</li> <li>- 2nd Supplemental Deed dated 11 September 2003</li> <li>- 5th Supplemental Deed dated 20 October 2005 – Schedule 6</li> <li>- 15th Supplemental Deed dated 12 July 2007</li> <li>- 19th Supplemental Deed dated 20 August 2008</li> <li>- 20th Supplemental Deed dated 3 March 2015</li> <li>- 22nd Supplemental Deed dated 28 April 2021</li> <li>- 23rd Supplemental Master Deed dated 20 July 2022</li> </ul>			<b>Global Property Equities Fund</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 30 October 2001</li> <li>- 1st Supplemental Deed dated 3 October 2002</li> <li>- 2nd Supplemental Deed dated 11 September 2003</li> <li>- 5th Supplemental Deed dated 20 October 2005 – Schedule 6</li> <li>- 15th Supplemental Deed dated 12 July 2007</li> <li>- 19th Supplemental Deed dated 20 August 2008</li> <li>- 20th Supplemental Deed dated 3 March 2015</li> <li>- 22nd Supplemental Deed dated 28 April 2021</li> <li>- 23rd Supplemental Master Deed dated 20 July 2022</li> </ul>	



		<b>Global Islamic Equity</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 30 October 2001</li> <li>- 1st Supplemental Deed dated 3 October 2002</li> <li>- 2nd Supplemental Deed dated 11 September 2003</li> <li>- 6th Supplemental Deed dated 30 March 2006 – Schedule 7</li> <li>- 19th Supplemental Deed dated 20 August 2008</li> <li>- 20th Supplemental Deed dated 3 March 2015</li> <li>- 22nd Supplemental Deed dated 28 April 2021</li> <li>- 23rd Supplemental Master Deed dated 20 July 2022</li> </ul>			
		<b>Asia-Pacific Property Equities</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 30 October 2001</li> <li>- 1st Supplemental Deed dated 3 October 2002</li> <li>- 2nd Supplemental Deed dated 11 September 2003</li> <li>- 7th Supplemental Deed dated 27 June 2006 – Schedule 8</li> </ul>			
		<b>Global Islamic Equity</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 30 October 2001</li> <li>- 1st Supplemental Deed dated 3 October 2002</li> <li>- 2nd Supplemental Deed dated 11 September 2003</li> <li>- 6th Supplemental Deed dated 30 March 2006 – Schedule 7</li> <li>- 19th Supplemental Deed dated 20 August 2008</li> <li>- 20th Supplemental Deed dated 3 March 2015</li> <li>- 22nd Supplemental Deed dated 28 April 2021</li> <li>- 23rd Supplemental Master Deed dated 20 July 2022</li> <li>- 24th Supplemental Master Deed dated 20 April 2023</li> </ul>			
		<b>Asia-Pacific Property Equities</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 30 October 2001</li> <li>- 1st Supplemental Deed dated 3 October 2002</li> <li>- 2nd Supplemental Deed dated 11 September 2003</li> <li>- 7th Supplemental Deed dated 27 June 2006 – Schedule 8</li> </ul>			

			<ul style="list-style-type: none"> <li>- 15th Supplemental Deed dated 12 July 2007</li> <li>- 19th Supplemental Deed dated 20 August 2008</li> <li>- 20th Supplemental Deed dated 3 March 2015</li> <li>- 22nd Supplemental Deed dated 28 April 2021</li> <li>- 23rd Supplemental Master Deed dated 20 July 2022</li> </ul>				<ul style="list-style-type: none"> <li>- 15th Supplemental Deed dated 12 July 2007</li> <li>- 19th Supplemental Deed dated 20 August 2008</li> <li>- 20th Supplemental Deed dated 3 March 2015</li> <li>- 22nd Supplemental Deed dated 28 April 2021</li> <li>- 23rd Supplemental Master Deed dated 20 July 2022</li> <li>- 24th Supplemental Master Deed dated 20 April 2023</li> </ul>
		<b>European Equity Alpha</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 30 October 2001</li> <li>- 1st Supplemental Deed dated 3 October 2002</li> <li>- 2nd Supplemental Deed dated 11 September 2003</li> <li>- 8th Supplemental Deed dated 30 June 2006 – Schedule 9</li> <li>- 15th Supplemental Deed dated 12 July 2007</li> <li>- 19th Supplemental Deed dated 20 August 2008</li> <li>- 20th Supplemental Deed dated 3 March 2015</li> <li>- 22nd Supplemental Deed dated 28 April 2021</li> <li>- 23rd Supplemental Master Deed dated 20 July 2022</li> </ul>			<b>European Equity Alpha</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 30 October 2001</li> <li>- 1st Supplemental Deed dated 3 October 2002</li> <li>- 2nd Supplemental Deed dated 11 September 2003</li> <li>- 8th Supplemental Deed dated 30 June 2006 – Schedule 9</li> <li>- 15th Supplemental Deed dated 12 July 2007</li> <li>- 19th Supplemental Deed dated 20 August 2008</li> <li>- 20th Supplemental Deed dated 3 March 2015</li> <li>- 22nd Supplemental Deed dated 28 April 2021</li> <li>- 23rd Supplemental Master Deed dated 20 July 2022</li> </ul>

					- 24th Supplemental Master Deed dated 20 April 2023
		<b>Pan European Property Equities</b>	- Arab-Malaysian Master Trust Deed dated 30 October 2001 - 1st Supplemental Deed dated 3 October 2002 - 2nd Supplemental Deed dated 11 September 2003 - 4th Supplemental Deed dated 17 August 2005 - 12th Supplemental Deed dated 29 January 2007–Schedule 13 - 15th Supplemental Deed dated 12 July 2007 - 19th Supplemental Deed dated 20 August 2008 - 20th Supplemental Deed dated 3 March 2015 - 21st Supplemental Deed dated 3 August 2020 - 22nd Supplemental Deed dated 28 April 2021 - 23rd Supplemental Master Deed dated 20 July 2022	<b>Pan European Property Equities</b>	- Arab-Malaysian Master Trust Deed dated 30 October 2001 - 1st Supplemental Deed dated 3 October 2002 - 2nd Supplemental Deed dated 11 September 2003 - 4th Supplemental Deed dated 17 August 2005 - 12th Supplemental Deed dated 29 January 2007–Schedule 13 - 15th Supplemental Deed dated 12 July 2007 - 19th Supplemental Deed dated 20 August 2008 - 20th Supplemental Deed dated 3 March 2015 - 21st Supplemental Deed dated 3 August 2020 - 22nd Supplemental Deed dated 28 April 2021 - 23rd Supplemental Master Deed dated 20 July 2022 - 24th Supplemental Master Deed dated 20 April 2023
		<b>AmCash Management</b>	- 4th Supplemental Deed dated 2 March 1998	<b>AmCash Management</b>	- 4th Supplemental Deed dated 2 March 1998

		<ul style="list-style-type: none"> <li>- 5th Supplemental Deed dated 24 September 1998</li> <li>- 6th Supplemental Deed dated 27 September 2001</li> <li>- 7th Supplemental Deed dated 3 October 2002</li> <li>- Supplemental Master Deed dated 5 February 2010</li> <li>- 8th Supplemental Deed dated 3 March 2015</li> <li>- 19th Supplemental Master Deed dated 10 November 2016</li> <li>- 20th Supplemental Master Deed dated 28 February 2018</li> <li>- 21st Supplemental Master Deed dated 30 August 2019</li> <li>- 22nd Supplemental Master Deed dated 17 June 2021</li> <li>- 23rd Supplemental Master Deed dated 18 April 2022</li> </ul>			<ul style="list-style-type: none"> <li>- 5th Supplemental Deed dated 24 September 1998</li> <li>- 6th Supplemental Deed dated 27 September 2001</li> <li>- 7th Supplemental Deed dated 3 October 2002</li> <li>- Supplemental Master Deed dated 5 February 2010</li> <li>- 8th Supplemental Deed dated 3 March 2015</li> <li>- 19th Supplemental Master Deed dated 10 November 2016</li> <li>- 20th Supplemental Master Deed dated 28 February 2018</li> <li>- 21st Supplemental Master Deed dated 30 August 2019</li> <li>- 22nd Supplemental Master Deed dated 17 June 2021</li> <li>- 23rd Supplemental Master Deed dated 18 April 2022</li> <li>- 24th Supplemental Master Deed dated 8 December 2023</li> </ul>		
		<p><b>AmIncome</b></p> <ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 17 January 2000</li> <li>- 1st Supplemental Deed dated 27 September 2001</li> <li>- 3rd Supplemental Deed dated 3 October 2002</li> <li>- 16th Supplemental Deed dated 12 July 2007</li> </ul>			<p><b>AmIncome</b></p> <ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 17 January 2000</li> <li>- 1st Supplemental Deed dated 27 September 2001</li> <li>- 3rd Supplemental Deed dated 3 October 2002</li> <li>- 16th Supplemental Deed dated 12 July 2007</li> <li>- Supplemental Master Deed dated 5 February 2010</li> </ul>		

		<ul style="list-style-type: none"> <li>- Supplemental Master Deed dated 5 February 2010</li> <li>- 18th Supplemental Deed dated 3 March 2015</li> <li>- 19th Supplemental Master Deed dated 10 November 2016</li> <li>- 20th Supplemental Master Deed dated 28 February 2018</li> <li>- 22nd Supplemental Master Deed dated 17 June 2021</li> <li>- 23rd Supplemental Master Deed dated 18 April 2022</li> </ul>			<ul style="list-style-type: none"> <li>- 18th Supplemental Deed dated 3 March 2015</li> <li>- 19th Supplemental Master Deed dated 10 November 2016</li> <li>- 20th Supplemental Master Deed dated 28 February 2018</li> <li>- 22nd Supplemental Master Deed dated 17 June 2021</li> <li>- 23rd Supplemental Master Deed dated 18 April 2022</li> <li>- 24th Supplemental Master Deed dated 8 December 2023</li> </ul>		
		<p><b>AmBond</b></p> <ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 17 January 2000</li> <li>- 1st Supplemental Deed dated 27 September 2001</li> <li>- 3rd Supplemental Deed dated 3 October 2002</li> <li>- 16th Supplemental Deed dated 12 July 2007</li> <li>- Supplemental Master Deed dated 5 February 2010</li> <li>- 18th Supplemental Deed dated 3 March 2015</li> <li>- 19th Supplemental Master Deed dated 10 November 2016</li> <li>- 20th Supplemental Master Deed dated 28 February 2018</li> </ul>		<p><b>AmBond</b></p> <ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 17 January 2000</li> <li>- 1st Supplemental Deed dated 27 September 2001</li> <li>- 3rd Supplemental Deed dated 3 October 2002</li> <li>- 16th Supplemental Deed dated 12 July 2007</li> <li>- Supplemental Master Deed dated 5 February 2010</li> <li>- 18th Supplemental Deed dated 3 March 2015</li> <li>- 19th Supplemental Master Deed dated 10 November 2016</li> <li>- 20th Supplemental Master Deed dated 28 February 2018</li> <li>- 22nd Supplemental Master Deed dated 17 June 2021</li> <li>- 23rd Supplemental Master Deed dated 18 April 2022</li> </ul>			

			<ul style="list-style-type: none"> <li>- 22nd Supplemental Master Deed dated 17 June 2021</li> <li>- 23rd Supplemental Master Deed dated 18 April 2022</li> </ul>				<ul style="list-style-type: none"> <li>- 24th Supplemental Master Deed dated 8 December 2023</li> </ul>		
		<b>AmCumulative Growth</b>	<ul style="list-style-type: none"> <li>- 1st Supplemental Deed dated 1 May 1999</li> <li>- 2nd Supplemental Deed dated 27 September 2001</li> <li>- 3rd Supplemental Deed dated 3 October 2002</li> <li>- 4th Supplemental Deed dated 11 September 2003</li> <li>- Supplemental Master Deed dated 5 February 2010</li> <li>- 5th Supplemental Deed dated 3 March 2015</li> <li>- 19th Supplemental Master Deed dated 10 November 2016</li> <li>- 20th Supplemental Master Deed dated 28 February 2018</li> <li>- 22nd Supplemental Master Deed dated 17 June 2021</li> <li>- 23rd Supplemental Master Deed dated 18 April 2022</li> </ul>			<b>AmCumulative Growth</b>	<ul style="list-style-type: none"> <li>- 1st Supplemental Deed dated 1 May 1999</li> <li>- 2nd Supplemental Deed dated 27 September 2001</li> <li>- 3rd Supplemental Deed dated 3 October 2002</li> <li>- 4th Supplemental Deed dated 11 September 2003</li> <li>- Supplemental Master Deed dated 5 February 2010</li> <li>- 5th Supplemental Deed dated 3 March 2015</li> <li>- 19th Supplemental Master Deed dated 10 November 2016</li> <li>- 20th Supplemental Master Deed dated 28 February 2018</li> <li>- 22nd Supplemental Master Deed dated 17 June 2021</li> <li>- 23rd Supplemental Master Deed dated 18 April 2022</li> <li>- 24th Supplemental Master Deed dated 8 December 2023</li> </ul>		
						<b>AmDynamic Bond</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 17 January 2000</li> <li>- 1st Supplemental Deed dated 27 September 2001</li> </ul>		

		<b>AmDynamic Bond</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 17 January 2000</li> <li>- 1st Supplemental Deed dated 27 September 2001</li> <li>- 4th Supplemental Deed dated 11 September 2003 – Schedule D</li> <li>- 16th Supplemental Deed dated 12 July 2007</li> <li>- Supplemental Master Deed dated 5 February 2010</li> <li>- 18th Supplemental Deed dated 3 March 2015</li> <li>- 19th Supplemental Master Deed dated 10 November 2016</li> <li>- 20th Supplemental Master Deed dated 28 February 2018</li> <li>- 22nd Supplemental Master Deed dated 17 June 2021</li> <li>- 23rd Supplemental Master Deed dated 18 April 2022</li> </ul>			<ul style="list-style-type: none"> <li>- 4th Supplemental Deed dated 11 September 2003 – Schedule D</li> <li>- 16th Supplemental Deed dated 12 July 2007</li> <li>- Supplemental Master Deed dated 5 February 2010</li> <li>- 18th Supplemental Deed dated 3 March 2015</li> <li>- 19th Supplemental Master Deed dated 10 November 2016</li> <li>- 20th Supplemental Master Deed dated 28 February 2018</li> <li>- 22nd Supplemental Master Deed dated 17 June 2021</li> <li>- 23rd Supplemental Master Deed dated 18 April 2022</li> <li>- 24th Supplemental Master Deed dated 8 December 2023</li> </ul>		
		<b>AmConservative</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 17 January 2000</li> <li>- 1st Supplemental Deed dated 27 September 2001</li> <li>- 4th Supplemental Deed dated 11 September 2003 – Schedule E</li> </ul>		<b>AmConservative</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 17 January 2000</li> <li>- 1st Supplemental Deed dated 27 September 2001</li> <li>- 4th Supplemental Deed dated 11 September 2003 – Schedule E</li> <li>- 16th Supplemental Deed dated 12 July 2007</li> <li>- Supplemental Master Deed dated 5 February 2010</li> <li>- 18th Supplemental Deed dated 3 March 2015</li> </ul>		

		<ul style="list-style-type: none"> <li>- 16th Supplemental Deed dated 12 July 2007</li> <li>- Supplemental Master Deed dated 5 February 2010</li> <li>- 18th Supplemental Deed dated 3 March 2015</li> <li>- 19th Supplemental Master Deed dated 10 November 2016</li> <li>- 20th Supplemental Master Deed dated 28 February 2018</li> <li>- 22nd Supplemental Master Deed dated 17 June 2021</li> <li>- 23rd Supplemental Master Deed dated 18 April 2022</li> </ul>			<ul style="list-style-type: none"> <li>- 19th Supplemental Master Deed dated 10 November 2016</li> <li>- 20th Supplemental Master Deed dated 28 February 2018</li> <li>- 22nd Supplemental Master Deed dated 17 June 2021</li> <li>- 23rd Supplemental Master Deed dated 18 April 2022</li> <li>- 24th Supplemental Master Deed dated 8 December 2023</li> </ul>	
	<b>AmBalanced</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 17 January 2000</li> <li>- 1st Supplemental Deed dated 27 September 2001</li> <li>- 4th Supplemental Deed dated 11 September 2003 – Schedule F</li> <li>- 16th Supplemental Deed dated 12 July 2007</li> <li>- Supplemental Master Deed dated 5 February 2010</li> <li>- 18th Supplemental Deed dated 3 March 2015</li> <li>- 19th Supplemental Master Deed dated 10 November 2016</li> </ul>		<b>AmBalanced</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 17 January 2000</li> <li>- 1st Supplemental Deed dated 27 September 2001</li> <li>- 4th Supplemental Deed dated 11 September 2003 – Schedule F</li> <li>- 16th Supplemental Deed dated 12 July 2007</li> <li>- Supplemental Master Deed dated 5 February 2010</li> <li>- 18th Supplemental Deed dated 3 March 2015</li> <li>- 19th Supplemental Master Deed dated 10 November 2016</li> <li>- 20th Supplemental Master Deed dated 28 February 2018</li> <li>- 22nd Supplemental Master Deed dated 17 June 2021</li> <li>- 23rd Supplemental Master Deed dated 18 April 2022</li> </ul>	







<b>AmASEAN Equity</b>	<ul style="list-style-type: none"> <li>- AmMaster Deed dated 9 March 2011</li> <li>- Supplemental Deed dated 25 February 2015</li> <li>- 2nd Supplemental Deed dated 23 October 2015</li> <li>- 3rd Supplemental Deed dated 18 April 2022</li> </ul>	<b>Global Agribusiness</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 17 January 2000</li> <li>- 1st Supplemental Deed dated 27 September 2001</li> <li>- 14th Supplemental Deed dated 2 April 2007 – Schedule P</li> <li>- 16th Supplemental Deed dated 12 July 2007</li> <li>- Supplemental Master Deed dated 5 February 2010</li> <li>- 18th Supplemental Deed dated 3 March 2015</li> <li>- 19th Supplemental Master Deed dated 10 November 2016</li> <li>- 20th Supplemental Master Deed dated 28 February 2018</li> <li>- 22nd Supplemental Master Deed dated 17 June 2021</li> <li>- 23rd Supplemental Master Deed dated 18 April 2022</li> <li>- 24th Supplemental Master Deed dated 8 December 2023</li> </ul>
<b>Global Agribusiness</b>	<ul style="list-style-type: none"> <li>- Arab-Malaysian Master Trust Deed dated 17 January 2000</li> <li>- 1st Supplemental Deed dated 27 September 2001</li> <li>- 14th Supplemental Deed dated 2 April 2007 – Schedule P</li> <li>- 16th Supplemental Deed dated 12 July 2007</li> <li>- Supplemental Master Deed dated 5 February 2010</li> <li>- 18th Supplemental Deed dated 3 March 2015</li> <li>- 19th Supplemental Master Deed dated 10 November 2016</li> <li>- 20th Supplemental Master Deed dated 28 February 2018</li> <li>- 22nd Supplemental Master Deed dated 17 June 2021</li> <li>- 23rd Supplemental Master Deed dated 18 April 2022</li> </ul>	<b>Precious Metals Securities</b>	<ul style="list-style-type: none"> <li>- AmMaster Deed dated 20 September 2007</li> <li>- 1st Supplemental Deed dated 11 January 2008</li> <li>- 2nd Supplemental Deed dated 25 February 2015</li> <li>- 3rd Supplemental Deed dated 10 December 2015</li> </ul>



			<ul style="list-style-type: none"> <li>- 2nd Supplemental Deed dated 25 February 2015</li> <li>- 3rd Supplemental Deed dated 18 April 2022</li> </ul>		
		<b>AmIslamic Fixed Income Conservative</b>	<ul style="list-style-type: none"> <li>- AmMaster Deed dated 18 July 2011</li> <li>- Supplemental Deed dated 25 February 2015</li> <li>- 2nd Supplemental Deed dated 20 July 2022</li> </ul>		
		<b>AmDynamic Allocator</b>	<ul style="list-style-type: none"> <li>- AmMaster Deed dated 8 September 2011</li> <li>- Supplemental Deed dated 25 February 2015</li> <li>- 2nd Supplemental Deed dated 23 October 2015</li> <li>- 3rd Supplemental Deed dated 18 April 2022</li> </ul>		
		<b>Asia Pacific Equity Income</b>	<ul style="list-style-type: none"> <li>- AmMaster Deed dated 25 May 2011</li> <li>- Supplemental Deed dated 21 June 2012</li> <li>- 2nd Supplemental Deed dated 25 February 2015</li> <li>- 3rd Supplemental Deed dated 23 October 2015</li> <li>- 4th Supplemental Deed dated 20 July 2022</li> <li>- 5th Supplemental Deed dated 20 April 2023</li> </ul>		
				<b>AmIslamic Fixed Income Conservative</b>	<ul style="list-style-type: none"> <li>- AmMaster Deed dated 18 July 2011</li> <li>- Supplemental Deed dated 25 February 2015</li> <li>- 2nd Supplemental Deed dated 20 July 2022</li> </ul>
				<b>AmDynamic Allocator</b>	<ul style="list-style-type: none"> <li>- AmMaster Deed dated 8 September 2011</li> <li>- Supplemental Deed dated 25 February 2015</li> <li>- 2nd Supplemental Deed dated 23 October 2015</li> <li>- 3rd Supplemental Deed dated 18 April 2022</li> </ul>
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				<b>AmDynamic Sukuk</b>	<ul style="list-style-type: none"> <li>- AmMaster Deed dated 20 May 2011</li> <li>- Supplemental Deed dated 21 June 2012</li> <li>- 2nd Supplemental Deed dated 20 January 2014</li> </ul>



	<table border="1"> <tr> <td data-bbox="277 235 474 613"><b>AmAsia Pacific REITs Plus</b></td> <td data-bbox="474 235 974 613"> <ul style="list-style-type: none"> <li>- AmMaster Deed dated 9 April 2013</li> <li>- 1st Supplemental Deed dated 13 August 2014</li> <li>- 2nd Supplemental Deed dated 25 February 2015</li> <li>- 3rd Supplemental Deed dated 23 October 2015</li> <li>- 4th Supplemental Deed dated 18 April 2022</li> </ul> </td> </tr> <tr> <td data-bbox="277 613 474 928"><b>AmIncome Management</b></td> <td data-bbox="474 613 974 928"> <ul style="list-style-type: none"> <li>- AmMaster Deed dated 30 May 2013</li> <li>- Supplemental Deed dated 25 February 2015</li> <li>- 2nd Supplemental Deed dated 23 October 2015</li> <li>- 3rd Supplemental Deed dated 25 July 2017</li> <li>- 4th Supplemental Deed dated 20 July 2022</li> </ul> </td> </tr> </table>	<b>AmAsia Pacific REITs Plus</b>	<ul style="list-style-type: none"> <li>- AmMaster Deed dated 9 April 2013</li> <li>- 1st Supplemental Deed dated 13 August 2014</li> <li>- 2nd Supplemental Deed dated 25 February 2015</li> <li>- 3rd Supplemental Deed dated 23 October 2015</li> <li>- 4th Supplemental Deed dated 18 April 2022</li> </ul>	<b>AmIncome Management</b>	<ul style="list-style-type: none"> <li>- AmMaster Deed dated 30 May 2013</li> <li>- Supplemental Deed dated 25 February 2015</li> <li>- 2nd Supplemental Deed dated 23 October 2015</li> <li>- 3rd Supplemental Deed dated 25 July 2017</li> <li>- 4th Supplemental Deed dated 20 July 2022</li> </ul>		<table border="1"> <tr> <td data-bbox="1102 235 1299 435"></td> <td data-bbox="1299 235 1799 435"> <ul style="list-style-type: none"> <li>- 3rd Supplemental Deed dated 23 October 2015</li> <li>- 4th Supplemental Deed dated 18 April 2022</li> </ul> </td> </tr> <tr> <td data-bbox="1102 435 1299 753"><b>AmIncome Management</b></td> <td data-bbox="1299 435 1799 753"> <ul style="list-style-type: none"> <li>- AmMaster Deed dated 30 May 2013</li> <li>- Supplemental Deed dated 25 February 2015</li> <li>- 2nd Supplemental Deed dated 23 October 2015</li> <li>- 3rd Supplemental Deed dated 25 July 2017</li> <li>- 4th Supplemental Deed dated 20 July 2022</li> </ul> </td> </tr> </table>		<ul style="list-style-type: none"> <li>- 3rd Supplemental Deed dated 23 October 2015</li> <li>- 4th Supplemental Deed dated 18 April 2022</li> </ul>	<b>AmIncome Management</b>	<ul style="list-style-type: none"> <li>- AmMaster Deed dated 30 May 2013</li> <li>- Supplemental Deed dated 25 February 2015</li> <li>- 2nd Supplemental Deed dated 23 October 2015</li> <li>- 3rd Supplemental Deed dated 25 July 2017</li> <li>- 4th Supplemental Deed dated 20 July 2022</li> </ul>	
<b>AmAsia Pacific REITs Plus</b>	<ul style="list-style-type: none"> <li>- AmMaster Deed dated 9 April 2013</li> <li>- 1st Supplemental Deed dated 13 August 2014</li> <li>- 2nd Supplemental Deed dated 25 February 2015</li> <li>- 3rd Supplemental Deed dated 23 October 2015</li> <li>- 4th Supplemental Deed dated 18 April 2022</li> </ul>											
<b>AmIncome Management</b>	<ul style="list-style-type: none"> <li>- AmMaster Deed dated 30 May 2013</li> <li>- Supplemental Deed dated 25 February 2015</li> <li>- 2nd Supplemental Deed dated 23 October 2015</li> <li>- 3rd Supplemental Deed dated 25 July 2017</li> <li>- 4th Supplemental Deed dated 20 July 2022</li> </ul>											
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46.	<p><b>“4. THE INFORMATION ON THE TARGET FUNDS”, Section 4.1 Janus Henderson Horizon Global Property Equities Fund, Janus Henderson Horizon Asia-Pacific Property Equities Fund and Janus Henderson Horizon Pan European Property Equities Fund, Investment Objective</b></p> <p><b>Janus Henderson Horizon Asia-Pacific Property Equities Fund</b></p> <p>The investment objective of the Target Fund is to seek long-term capital appreciation by investing at least 75% of its assets in the quoted equities of companies or REITs (or their equivalents) having their registered offices in the Asia-Pacific region and listed or traded</p>	<p><b>“4. THE INFORMATION ON THE TARGET FUNDS”, Section 4.1 Janus Henderson Horizon Global Property Equities Fund, Janus Henderson Horizon Asia-Pacific Property Equities Fund and Janus Henderson Horizon Pan European Property Equities Fund, Investment Objective</b></p> <p><b>Janus Henderson Horizon Asia-Pacific Property Income Fund</b></p> <p>The investment objective of the Target Fund is to provide a sustainable level of income, with a dividend yield higher than that of the FTSE EPRA Nareit Developed Asia Dividend Plus Index, plus the potential for capital growth over the long term. The Target Fund</p>										

on a regulated market, which derive the predominant part of their revenue from the ownership, management and/or development of real estate in the Asia-Pacific region. The Target Fund is denominated in USD.

invests at least 75% of its net assets in equities or equity-related instruments of real estate companies or REITs (or their equivalents) listed or traded on a regulated market, that derive the main part of their revenue from owning, developing and managing real estate in the Asia Pacific region which in the view of the Target Fund's investment manager offer prospects for above average dividends or reflect such prospects.

**47. "5. FEES, CHARGES AND EXPENSES", Section 5.2 Fees and Expenses, Equity Funds and Feeder Funds**

Category of Fund	Name of Fund	Annual Management Fee (% per annum of the NAV of the Fund)	Annual Trustee Fee (% per annum of the NAV of the Fund)
Equity Funds	AmTotal Return	Base management fee of 1.00% of the NAV of the Fund plus a profit share of 1/8 of performance above hurdle rate, subject to a maximum of 6% per annum of NAV. Hurdle rate	Up to 0.07

**"5. FEES, CHARGES AND EXPENSES", Section 5.2 Fees and Expenses, Equity Funds and Feeder Funds**

Category of Fund	Name of Fund	Annual Management Fee (% per annum of the NAV of the Fund)	Annual Trustee Fee (% per annum of the NAV of the Fund)
Equity Funds	AmTotal Return	Base management fee of 1.00% of the NAV of the Fund plus a profit share of 1/8 of performance above hurdle rate, subject to a maximum of 6% per annum of NAV. Hurdle rate	Up to 0.07



			is the one year rolling fixed deposit rate of Malayan Banking Berhad or an equivalent leading bank plus a 3% per annum spread. Please refer to page 139 for illustration.				is the one year rolling fixed deposit rate of Malayan Banking Berhad or an equivalent leading bank plus a 3% per annum spread. Please refer to page 139 for illustration.			
			AmIttikal	Al-Mudharabah (profit share) of up to 20% of net realized profit	Up to 0.07		AmIttikal	Al-Mudharabah (profit share) of up to 20% of net realized profit	Up to 0.07	
			AmCumulative Growth	Up to 1.50	Up to 0.05		AmCumulative Growth	Up to 1.50	Up to 0.05	
			AmIslamic Growth	Up to 1.50	Up to 0.06		AmIslamic Growth	Up to 1.50	Up to 0.06	
			AmDividend Income	Up to 1.50	Up to 0.05		AmDividend Income	Up to 1.50	Up to 0.05	

			AmMala ysia Equity	Up to 1.50	Up to 0.05			AmMala ysia Equity	Up to 1.50	Up to 0.05		
			AmASEA N Equity	Up to 1.80	Up to 0.08, subject to a minimum fee of RM10,000 per annum			AmASEA N Equity	Up to 1.80	Up to 0.08, subject to a minimum fee of RM10,000 per annum		
								Asia Pacific Equity Income	Up to 1.50	Up to 0.08, with the minimum of RM10,000 per annum		
		<b>Feeder Funds</b>	Asia- Pacific Property Equities	Up to 1.80	Up to 0.07		<b>Feeder Funds</b>	Asia- Pacific Property Equities	Up to 1.80	Up to 0.07		
			Global Property Equities Fund	Up to 1.80	Up to 0.07			Global Property Equities Fund	Up to 1.80	Up to 0.07		
			Global Islamic Equity	Effective 1.80	Up to 0.07			Global Islamic Equity	Effective 1.80	Up to 0.07		
								Europea n Equity Alpha	Up to 1.80	Up to 0.07		

			European Equity Alpha	Up to 1.80	Up to 0.07				
			Pan European Property Equities	Up to 1.80	Up to 0.07				
			Global Agribusiness	Up to 1.80	Up to 0.08				
			Precious Metals Securities	Up to 1.80	Up to 0.08				
			Global Emerging Market Opportunities	Up to 1.80	Up to 0.08				
			Advantage Asia Pacific ex Japan Dividend	Up to 1.80	Up to 0.08, subject to a minimum fee of RM10,000 per annum				
			Pan European Property Equities	Up to 1.80	Up to 0.07				
			Global Agribusiness	Up to 1.80	Up to 0.08				
			Precious Metals Securities	Up to 1.80	Up to 0.08				
			Global Emerging Market Opportunities	Up to 1.80	Up to 0.08				
			Advantage Asia Pacific ex Japan Dividend	Up to 1.80	Up to 0.08, subject to a minimum fee of RM10,000 per annum				

		Asia Pacific Equity Income	Up to 1.80	Up to 0.08, with the minimum of RM10,000 per annum	
48.	<p><b>“11. TRUSTEE”, Section 11.3 AmanahRaya Trustees Berhad, Trustee’s Delegate To Citibank N.A.</b></p> <p><b>TRUSTEE’S DELEGATE - CITIBANK N.A.</b></p> <p>ART has delegated its custodian function for the foreign investments of the Fund to Citibank N.A., Singapore branch. Citibank N.A. in Singapore began providing a security service in the mid-1970’s and a fully operational global custody product was launched in the early 1990’s. Today their securities services business claims a global client base of premier banks, Fund managers, broker, dealers and insurance companies.</p> <p>The roles and duties of the trustee’s delegate are as follows:</p> <ul style="list-style-type: none"> <li>• To act as sub-custodian for the selected cross-border investment of the Fund(s) including the opening of cash and custody accounts and to hold in safe keeping the assets of the Fund(s) such as equities and bonds.</li> <li>• To act as paying agent for the selected cross-border investment which include trade settlement and Fund transfer services.</li> <li>• To provide corporate action information or entitlements arising from the above underlying assets and to provide regular reporting on the activities of the invested portfolios.</li> </ul>	<p><b>“11. TRUSTEE”, Section 11.3 AmanahRaya Trustees Berhad, Trustee’s Delegate - Citibank N.A., Trustee’s Delegate - Deutsche Bank (Malaysia) Berhad</b></p> <p><b>TRUSTEE’S DELEGATE - CITIBANK N.A.</b> <i>(For Global Islamic Equity)</i></p> <p>ART has delegated its custodian function for the foreign investments of the Fund to Citibank N.A., Singapore branch. Citibank N.A. in Singapore began providing security service in the mid-1970’s and a fully operational global custody product was launched in the early 1990’s. Today their securities services business claims a global client base of premier banks, fund managers, broker, dealers and insurance companies.</p> <p>The roles and duties of the Trustee’s delegate are as follows:</p> <ul style="list-style-type: none"> <li>• To act as sub-custodian for the selected cross-border investment of the Fund including the opening of cash and custody accounts and to hold in safe keeping the assets of the Fund such as equities and bonds.</li> <li>• To act as paying agent for the selected cross-border investment which include trade settlement and Fund transfer services.</li> </ul>			

- To provide corporate action information or entitlements arising from the above underlying assets and to provide regular reporting on the activities of the invested portfolios.

**TRUSTEE'S DELEGATE - DEUSTCHE BANK (MALAYSIA) BERHAD**

*(For Global Property Equities Fund, Asia-Pacific Property Equities, Pan European Property Equities, European Equity Alpha and AmTotal Return)*

ART has delegated its custodian function for the foreign investments of the Funds to DBMB. DBMB is a wholly-owned subsidiary of Deutsche Bank AG. DBMB offers its clients access to a growing domestic custody network that covers over thirty (30) markets globally and a unique combination of local expertise backed by the resource of a global bank. In its capacity as the appointed custodian, DBMB's roles encompass safekeeping of assets of the Funds; trade settlement management; corporate actions notification and processing; securities holding and cash flow reporting; and income collection processing.

All investments of the Funds are registered in the name of the Trustee for the Funds, or where the custodian function is delegated, in the name of the custodian to the order of the Trustee for the Funds. As custodian, DBMB shall act only in accordance with instructions from the Trustee.