

ANNOUNCEMENT

NOTICE

To all Unit Holders of AmIncome Premium

RE: Issuance of the Fifth Supplementary Information Memorandum in respect of AmIncome Premium dated 31 January 2024

Dear Valued Unit Holders,

We wish to inform you that we have lodged the Fifth Supplementary Information Memorandum in respect of AmIncome Premium dated and effective 31 January 2024 (the "Fifth Supplementary Information Memorandum") with Securities Commission Malaysia. The Fifth Supplementary Information Memorandum dated 31 January 2024 is to be read in conjunction with the Replacement Information Memorandum for AmIncome Premium dated 1 December 2014, the First Supplementary Information Memorandum dated 1 April 2015, the Second Supplementary Information Memorandum dated 10 September 2015, the Third Supplementary Information Memorandum dated 5 July 2019 and the Fourth Supplementary Information Memorandum dated 11 May 2021.

The Fifth Supplementary Information Memorandum is issued to include the following, but is not limited to:

- the update made to the disclosure on the Trustee in "Corporate Directory";
- the update made to the sections in Related Party Transactions or Conflict of Interest and Additional Information;
- the update to disclosure in "Managing the Fund's Investment; and
- other updates which are general in nature.

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

Tel: +603-2032 2888

Fax: +602-2031 5210

Email: enquiries@aminvest.com

AmFunds Management Berhad

31 January 2024

Summary List of Key Amendments for the Fifth Supplementary Information Memorandum in respect of AmIncome Premium dated 31 January 2024 (the “Fifth Supplementary Information Memorandum”). This Fifth Supplementary Information Memorandum is to be read in conjunction with the Replacement Information Memorandum for AmIncome Premium dated 1 December 2014, the First Supplementary Information Memorandum dated 1 April 2015, the Second Supplementary Information Memorandum dated 10 September 2015, the Third Supplementary Information Memorandum dated 5 July 2019 and the Fourth Supplementary Information Memorandum dated 11 May 2021.

Details	Prior disclosure in the Information Memorandums	Revised disclosure in the Fifth Supplementary Information Memorandum
<p>Corporate Directory – Trustee and Trustee’s Delegate (Custodian)</p>	<p><u>TRUSTEE</u></p> <p>HSBC (Malaysia) Trustee Berhad Registration number: [193701000084 (001281-T)]</p> <p>Registered Office / Business Office 13th Floor, Bangunan HSBC, South Tower No. 2 Leboh Ampang 50100 Kuala Lumpur Tel: 03-2075 7800 Fax:03-8894 2611</p> <p>TRUSTEE’S DELEGATE</p> <p><i>For foreign assets:</i> The Hongkong and Shanghai Banking Corporation Limited 6/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Hong Kong Tel: (852) 2288 1111</p>	<p><u>TRUSTEE</u></p> <p>HSBC (Malaysia) Trustee Berhad Registration number: [193701000084 (001281-T)]</p> <p><i>Registered Office / Head Office</i> Level 19, Menara IQ, Lingkaran TRX, 55188 Tun Razak Exchange Kuala Lumpur Telephone No.: (603) 2075 7800 Fax No.: (603) 8894 2611</p> <p><u>TRUSTEE’S DELEGATE (CUSTODIAN)</u></p> <p><i>For foreign assets</i> The Hongkong and Shanghai Banking Corporation Limited</p> <p><i>Registered Office / Head Office</i> 6/F, Tower 1, HSBC Centre,</p>

	<p><i>For local assets</i> The Hongkong and Shanghai Banking Corporation Limited (as custodian) and assets held through HSBC Nominees (Tempatan) Sdn Bhd Registration number: 199301004117 (258854-D) No. 2 Leboh Ampang 50100 Kuala Lumpur Tel: (603)-2075 3000 Fax:(603)-8894 2588</p> <p>The Hongkong and Shanghai Banking Corporation Limited (as custodian) and assets held through HSBC Bank Malaysia Berhad Registration number: 198401015221 (127776-V) No. 2 Leboh Ampang 50100 Kuala Lumpur Tel: (603)-2075 3000 Fax:(603)-8894 2588</p>	<p>1 Sham Mong Road, Hong Kong Telephone No.: (852) 2288 1111</p> <p><i>For local assets</i> The Hongkong and Shanghai Banking Corporation Limited (As Custodian) and assets held through HSBC Nominees (Tempatan) Sdn Bhd Registration number: [199301004117 (258854-D)]</p> <p><i>Registered Office / Head Office</i> Level 21, Menara IQ, Lingkaran TRX, 55188 Tun Razak Exchange Kuala Lumpur, Malaysia Telephone No.: (603) 2075 3000 Fax No.: (603) 8894 2588</p> <p>The Hongkong and Shanghai Banking Corporation Limited (As Custodian) and assets held through HSBC Bank Malaysia Berhad Registration number: [198401015221 (127776-V)]</p> <p><i>Registered Office / Head Office</i> Level 21, Menara IQ, Lingkaran TRX, 55188 Tun Razak Exchange Kuala Lumpur, Malaysia Telephone No.: (603) 2075 3000 Fax No.: (603) 8894 2588</p>
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<p>Related Party Transactions or Conflict of Interest</p>	<p>All transactions with related parties are to be executed on terms which are best available to the Fund and which are not less favourable to the Fund than an arm's length transaction between independent parties. The Fund may have dealings with parties related to the Manager. The related parties defined are AmIslamic Funds Management Sdn Bhd ("AIFM"), AmInvestment Bank Berhad, AmInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad.</p> <p>Trading in securities by an employee is allowed, provided that the policies and procedures in respect of the personal account dealing are observed and adhered to. The directors, investment committee members and employees are required to disclose their portfolio holdings and dealing transactions as required under the Personal Account Dealing Policy and the Management of Conflict of Interest Policy. Further, the abovementioned shall make disclosure of their holdings of directorship and interest in any company.</p> <p>The directors of AFM may have direct or indirect interest through their directorship in AIFM. Following are details of the directors:-</p> <ul style="list-style-type: none"> • Sum Leng Kuang is the independent director of AIFM. • Tai Terk Lin is the independent director of AIFM. • Goh Wee Peng is the non-independent director of AIFM. <p>For further details of the director's profile, please refer our website (www.aminvest.com).</p>	<p>All transactions with related parties are to be executed on terms which are best available to the Fund and which are not less favourable to the Fund than an arm's length transaction between independent parties. The Fund may have dealings with parties related to the Manager. The related parties defined are AmIslamic Funds Management Sdn Bhd ("AIFM"), AmInvestment Bank Berhad, AmInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad.</p> <p>Trading in securities by an employee is allowed, provided that the policies and procedures in respect of the personal account dealing are observed and adhered to. The directors, investment committee members and employees are required to disclose their portfolio holdings and dealing transactions as required under the Personal Account Dealing Policy and the Management of Conflict of Interest Policy. Further, the abovementioned shall make disclosure of their holding of directorship and interest in any company.</p> <p>To the best of Trustee's knowledge, there has been no event of conflict of interest or related party transaction which exists between the Trustee and the Manager or any potential occurrence of it.</p>
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As Trustee for the Fund, there may be related party transaction involving or in connection with the Fund in the following events:-

- 1) Where the Fund invests in instruments offered by the related party of the Trustee (eg.placement of monies, structured products, etc);
- 2) Where the Fund is being distributed by the related party of the Trustee as IUTA;
- 3) Where the assets of the Fund are being custodised by the related party of the Trustee both as sub-custodian and/or global custodian of the Fund (Trustee's delegate); and
- 4) Where the Fund obtains financing as permitted under the Guidelines, from the related party of the Trustee.

The Trustee has in place policies and procedures to deal with conflict of interest, if any. The Trustee will not make improper use of its position as the owner of the Fund's assets to gain, directly or indirectly, any advantage or cause detriment to the interests of Unit Holders. Any related party transaction is to be made on terms which are best available to the Fund and which are not less favourable to the Fund than an arm-length transaction between independent parties.

Subject to the above and any local regulations, the Trustee and/or its related group of companies may deal with each other, the Fund or any Unit Holder or retain for its own benefit any profits or benefits derived from any such contract or transaction or act in the same or similar capacity in relation to any other scheme.

<p>Additional Information – Keeping You Informed</p>	<p><u>Statement of Investment</u> Every 6 months statements of account which states the balance of units held by you together with all transactions made since the last statement.</p> <p><u>Internet</u> We publish updated information on our website www.ambankgroup.com or www.aminvest.com</p>	<p><u>Statement of Investment</u> We will send you a monthly statement. It will state the balance of units held by you together with all transactions made since the last statement.</p> <p><u>Internet</u> We publish updated information on our website www.aminvest.com</p>
<p>Managing the Fund's Investment</p>	<p>THE MANAGER</p> <p>AFM was incorporated on 9 July 1986 and is a wholly owned by AmInvestment Bank Berhad with effective from 21 July 2016. As at LPD, AFM has more than 30 years of experience in the unit trust industry.</p> <p>Pursuant to AMMB Holdings Berhad's (the holding company of AmInvestment Management Berhad ("AIM") and AFM) initiative to streamline the business operations of its asset management business under AIM and the unit trust business under AFM, the businesses of both AIM and AFM are consolidated to operate under a single operating structure, i.e., under AFM.</p> <p>With effect from 1 December 2014, AFM is the holder of a Capital Markets and Services Licence for the regulated activities of fund management, dealing in securities restricted to unit trusts and dealing in private retirement scheme issued under the Act.</p> <p>AFM is responsible to manage, invest, realize, reinvest or howsoever deal with the Fund in accordance with the</p>	<p>Corporate Information of the Manager</p> <p>AFM was incorporated on 9 July 1986 and is a wholly owned by AmInvestment Bank Berhad with effective from 21 July 2016. As at 30 September 2023, AFM has more than thirty (30) years of experience in the unit trust industry.</p> <p>AFM is the holder of a Capital Markets and Services Licence for the regulated activities of fund management in relation to portfolio management, dealing in securities restricted to unit trusts and dealing in private retirement scheme issued under the CMSA.</p> <p>Roles, Duties and Responsibilities of the Manager</p> <p>The Manager is responsible for setting the investment policies and objective for the Fund. The Manager is also responsible for the promotion and administration of the Fund which include but not limited to issuing units, preparing and issuing information memorandum.</p> <p>AFM is responsible to manage, invest, realize, reinvest or howsoever deal with the Fund in accordance with the</p>

	<p>investment objective and guidelines, including investment limits and restrictions of the Fund.</p> <p>Duties and Responsibilities of the Manager</p> <p>The Manager is responsible for setting the investment policies and objective for the Fund. The Manager is also responsible for the promotion and administration of the Fund which include but not limited to issuing units, preparing and issuing Information Memorandum.</p> <p>Material Litigation</p> <p>As at the 31 January 2019, the Manager is not engaged in any material litigation and arbitration, including those pending or threatened, and any facts likely to give rise to any proceedings which might materially affect the business or financial position of the Manager and of its delegates.</p> <p>Note: Please refer to our website (www.aminvest.com) for further information in relation to AmFunds Management Berhad which may be updated from time to time.</p>	<p>investment objective and guidelines, including investment limits and restrictions of the Fund.</p> <p>Designated Fund Manager</p> <p>Wong Yew Joe</p> <p>Wong Yew Joe is the designated person responsible for the fund management function of the Fund. He is the Chief Investment Officer of AFM overseeing investments in the firm. He has more than twenty (20) years of experience in financial services and funds management. Over this tenure, his roles covered investment analysis, trading and portfolio management. He also played a key role in product development, business development and managing client relationships.</p> <p>Yew Joe first joined the Funds Management Division in 2006 as a fund manager. His last post was the Head of Fixed Income and oversaw investments in Islamic fixed income instruments and other related instruments. He holds a Bachelor of Commerce (Accounting and Finance) from the University of Southern Queensland, Australia. He also holds a Capital Markets Services Representative's License for the regulated activity of fund management.</p> <p>Material Litigation</p> <p>As at 30 September 2023, the Manager is not engaged in any material litigation and arbitration, including those pending or threatened, and any facts likely to give rise to any proceedings</p>
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		<p>which might materially affect the business or financial position of the Manager and of its delegates.</p>
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Note: Please refer to our website (www.aminvest.com) for further information on the Manager and other corporate information which may be updated from time to time.