

ANNOUNCEMENT

NOTICE

To all Members of Funds under the AmPRS Scheme

RE: Issuance of the Third Supplementary Disclosure Document for AmPRS dated 2 September 2024

Dear Valued Members,

We wish to inform you that we have registered the Third Supplementary Disclosure Document dated 2 September 2024 (the "Third Supplementary Disclosure Document") with Securities Commission Malaysia. The Third Supplementary Disclosure Document has to be read in conjunction with the Third Replacement Disclosure Document for AmPRS dated 2 April 2021, the First Supplementary Disclosure Document dated 28 July 2021 and the Second Supplementary Disclosure Document dated 31 August 2023.

The Third Supplementary Disclosure Document is issued to include the following significant changes, but not limited to:

1. the updates to the definitions section;
2. the updates to the corporate directory section;
3. the updates to the distribution policy of the Funds;
4. the updates to the investment strategy, asset allocation and performance benchmark of AmPRS – Moderate Fund, AmPRS – Islamic Equity Fund and AmPRS – Islamic Balanced Fund;
5. the updates to the investment strategy and asset allocation of AmPRS – Conservative Fund;
6. the updates to the additional investment limits of AmPRS – Conservative Fund;
7. the updates to the specific risks associated with the Funds;
8. the insertion of information on the calculation of global exposure to derivatives / Islamic hedging instruments; and
9. other updates which are general in nature.

The changes set out in item 3 to 6 will take effect one (1) month from the issuance date of the Third Supplementary Disclosure Document. For further details, kindly refer to the summary list of amendments below.

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

Tel: +603-2032 2888

Fax: +603-2031 5210

Email: enquiries@aminvest.com

AmFunds Management Berhad

2 September 2024

<p>Summary List of Amendments for the Third Supplementary Disclosure Document dated 2 September 2024 (the “Third Supplementary Disclosure Document”). This Third Supplementary Disclosure Document has to be read in conjunction with the Third Replacement Disclosure Document for AmPRS dated 2 April 2021, the First Supplementary Disclosure Document for AmPRS dated 28 July 2021 and the Second Supplementary Disclosure Document for AmPRS dated 31 August 2023 (collectively “Disclosure Document”).</p>											
No.	Disclosure Document		Third Supplementary Disclosure Document for AmPRS dated 2 September 2024								
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3.	<p>CORPORATE DIRECTORY, PRS PROVIDER / INVESTMENT MANAGER, Board of Directors, Audit & Risk Management Committee and Secretary</p> <p>Board of Directors Jeyaratnam a/l Tamotharam Pillai (<i>independent</i>) Tai Terk Lin (<i>independent</i>) Ng Chih Kaye (<i>independent</i>)</p>		<p>CORPORATE DIRECTORY, PRS PROVIDER / INVESTMENT MANAGER, Board of Directors, Audit & Risk Management Committee and Company Secretary</p> <p>Board of Directors Jeyaratnam a/l Tamotharam Pillai (<i>independent</i>) Arnold Lim Boon Lay (<i>independent</i>)</p>								

<p>Jas Bir Kaur a/p Lol Singh (<i>independent</i>) Goh Wee Peng (<i>non-independent</i>)</p> <p>Audit & Risk Management Committee Ng Chih Kaye (<i>independent</i>) Zainal Abidin bin Kassim (<i>independent</i>) Tai Terk Lin (<i>independent</i>) Azian binti Kassim (<i>independent</i>)</p> <p>Secretary Koh Suet Peng (MAICSA 7019861) Loh Saw Kim (MAICSA 7061471) 22nd Floor, Bangunan AmBank Group No.55, Jalan Raja Chulan 50200 Kuala Lumpur</p>	<p>Ng Chih Kaye (<i>independent</i>) Jas Bir Kaur a/p Lol Singh (<i>independent</i>) Goh Wee Peng (<i>non-independent</i>)</p> <p>Audit & Risk Management Committee Ng Chih Kaye (<i>independent</i>) Zainal Abidin bin Kassim (<i>independent</i>) Jas Bir Kaur a/p Lol Singh (<i>independent</i>) Azian binti Kassim (<i>independent</i>)</p> <p>Company Secretary Koh Suet Peng (MAICSA 7019861)</p>								
<p>4. CORPORATE DIRECTORY, FEDERATION OF INVESTMENT MANAGERS MALAYSIA (FIMM)</p> <p>FEDERATION OF INVESTMENT MANAGERS MALAYSIA (FIMM) 19-06-1, 6th Floor, Wisma Tune, No. 19, Lorong Dungun, Damansara Heights 50490 Kuala Lumpur Tel : (03) 2093 2600 Fax : (03) 2093 2700 Email : info@fimm.com.my Website: www.fimm.com.my</p>	<p>CORPORATE DIRECTORY, FEDERATION OF INVESTMENT MANAGERS MALAYSIA (FIMM)</p> <p>FEDERATION OF INVESTMENT MANAGERS MALAYSIA (FIMM) 19-06-1, 6th Floor Wisma Tune No. 19, Lorong Dungun Damansara Heights 50490 Kuala Lumpur Tel: (03) 7890 4242 Email: info@fimm.com.my Website: www.fimm.com.my</p>								
<p>5. CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.2 Fund's Information, Investment Strategy of AmPRS – Moderate Fund</p> <table border="1" data-bbox="174 1179 1125 1370"> <thead> <tr> <th data-bbox="174 1179 457 1211">Name of Fund</th> <th data-bbox="457 1179 1125 1211">AmPRS – Moderate Fund</th> </tr> </thead> <tbody> <tr> <td data-bbox="174 1211 457 1370">Investment Strategy</td> <td data-bbox="457 1211 1125 1370"> <p>The AmPRS – Moderate Fund may invest its assets into a well-diversified portfolio comprising the following asset classes:</p> <ul style="list-style-type: none"> Equities and/or equity-related securities; </td> </tr> </tbody> </table>	Name of Fund	AmPRS – Moderate Fund	Investment Strategy	<p>The AmPRS – Moderate Fund may invest its assets into a well-diversified portfolio comprising the following asset classes:</p> <ul style="list-style-type: none"> Equities and/or equity-related securities; 	<p>CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.2 Fund's Information, Investment Strategy of AmPRS – Moderate Fund</p> <table border="1" data-bbox="1157 1179 2007 1338"> <thead> <tr> <th data-bbox="1157 1179 1440 1211">Name of Fund</th> <th data-bbox="1440 1179 2007 1211">AmPRS – Moderate Fund</th> </tr> </thead> <tbody> <tr> <td data-bbox="1157 1211 1440 1338">Investment Strategy</td> <td data-bbox="1440 1211 2007 1338"> <p>The AmPRS – Moderate Fund may invest its assets into a well-diversified portfolio comprising the following asset classes:</p> </td> </tr> </tbody> </table>	Name of Fund	AmPRS – Moderate Fund	Investment Strategy	<p>The AmPRS – Moderate Fund may invest its assets into a well-diversified portfolio comprising the following asset classes:</p>
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	<ul style="list-style-type: none"> • Fixed income instruments; • REITs; and • Liquid Assets. <p>For AmPRS – Moderate Fund, the securities that the AmPRS –Moderate Fund invests in will be traded and/or listed in the following countries, which includes but not limited to Australia, Hong Kong, Malaysia, New Zealand, Singapore, South Korea, Taiwan and Thailand. For AmPRS – Moderate Fund, foreign investments (if any) will be limited to 40% of the Fund’s NAV.</p> <p>The AmPRS – Moderate Fund may also invest in derivatives for the purpose of hedging (subject to PRS Guidelines) if it is deemed necessary to do so.</p>	<ul style="list-style-type: none"> • Equities and/or equity-related securities; • Fixed income securities; • Money market instruments; and • Deposits. <p>The AmPRS – Moderate Fund will invest in securities that are traded and/or listed in the local and foreign Eligible Markets.</p> <p>The Investment Manager may opt to invest in the securities directly or via CIS of AFM or other CIS such as REITs and ETFs.</p> <p>In the event of a severe market condition, the Investment Manager may employ a temporary defensive position and deviate from the investment strategy and asset allocation of the Fund by reducing the Fund’s exposure in equities and/or equity-related securities and increasing the Fund’s exposure in fixed income securities, money market instruments and/or deposits.</p> <p>The AmPRS – Moderate Fund may also invest in derivatives for the purpose of hedging (subject to the PRS Guidelines) if it is deemed necessary to do so.</p>				
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Asset Allocation	<ul style="list-style-type: none"> • A minimum of 80% of the Fund's NAV in fixed income securities, where a minimum of 20% of the Fund's NAV will be in money market instruments. • 0% to 20% of the Fund's NAV in equities, equity-related securities and/or REITs • A minimum of 1% of the Fund's NAV in Liquid Assets
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	<p>money market instruments, where a minimum of 1% of the Fund's NAV in deposits; and</p> <ul style="list-style-type: none"> • 0% to 20% of the Fund's NAV in equities, equity-related securities and/or REITs.
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9. **CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.2 Fund's Information,** Performance Benchmark of AmPRS – Moderate Fund

Name of Fund	AmPRS – Moderate Fund
Performance Benchmark	<ul style="list-style-type: none"> • 25% FTSE Bursa Malaysia Top 100 Index • 25% MSCI AC Asia Pacific ex Japan Index • 50% Quantshop Medium* MGS Index

CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.2 Fund's Information, Performance Benchmark of AmPRS – Moderate Fund

Name of Fund	AmPRS – Moderate Fund
Performance Benchmark	<ul style="list-style-type: none"> • 20% FTSE Bursa Malaysia Top 100 Index • 15% MSCI AC Asia Pacific ex Japan Index • 15% MSCI AC World Index • 50% Quantshop Medium* MGS Index <p><i>The performance benchmark of the Fund will be changed from 25% FTSE Bursa Malaysia Top 100 Index, 25% MSCI AC Asia Pacific ex Japan Index and 50% Quantshop Medium* MGS Index to 20% FTSE Bursa Malaysia Top 100 Index, 15% MSCI AC Asia Pacific ex Japan Index, 15% MSCI AC World Index and 50% Quantshop Medium* MGS Index with effect from the date of this Third Supplementary Disclosure Document. The change of benchmark is to ensure that the benchmark aligns with the Fund's revised asset allocation and to provide a more</i></p>

accurate measure of the Fund's performance.

10. **CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.2 Fund's Information,** Specific Risks associated with the Fund, AmPRS – Growth Fund, AmPRS – Moderate Fund and AmPRS – Conservative Fund

Name of Fund	AmPRS – Growth Fund	AmPRS – Moderate Fund	AmPRS – Conservative Fund
Specific Risks associated with the Fund	<ul style="list-style-type: none"> •Company specific risk •Credit and default risk •Interest rate risk •Risk associated with investment in REITs •Liquidity risk •Currency risk •Risk associated with the Default Option 	<ul style="list-style-type: none"> •Company specific risk •Credit and default Risk •Interest rate risk •Risk associated with investment in REITs •Liquidity risk •Currency risk •Risk associated with the Default Option 	<ul style="list-style-type: none"> •Company specific risk •Credit and default risk •Interest rate risk •Risk associated with investment in REITs •Liquidity risk •Risk associated with the Default Option

CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.2 Fund's Information, Specific Risks associated with the Fund, AmPRS – Growth Fund, AmPRS – Moderate Fund and AmPRS – Conservative Fund

Name of Fund	AmPRS – Growth Fund	AmPRS – Moderate Fund	AmPRS – Conservative Fund
Specific Risks associated with the Fund	<ul style="list-style-type: none"> •Company Specific Risk •Credit and Default Risk •Interest Rate Risk •Risk associated with investment in REITs •Liquidity Risk •Suspension Risk 	<ul style="list-style-type: none"> •Company Specific Risk •Credit and Default Risk •Interest Rate Risk •Risk associated with investment in REITs •Liquidity Risk •Suspension Risk 	<ul style="list-style-type: none"> •Company Specific Risk •Credit and Default Risk •Interest Rate Risk •Risk associated with investment in REITs •Liquidity Risk •Suspension Risk

			<ul style="list-style-type: none"> • Currency Risk • Risk associated with the Default Option • Capital Distribution Risk • Risk associated with investments in Equity-Related Securities 	<ul style="list-style-type: none"> • Currency Risk • Risk associated with the Default Option • Capital Distribution Risk • Risk associated with investments in Equity-Related Securities • Collective Investment Schemes Risk 	<ul style="list-style-type: none"> • Risk associated with the Default Option • Capital Distribution Risk • Risk associated with investments in Equity-Related Securities
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11. **CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.2 Fund's Information, Income Distribution of AmPRS – Growth Fund, AmPRS – Moderate Fund and AmPRS – Conservative Fund**

Name of Fund	AmPRS – Growth Fund	AmPRS – Moderate Fund	AmPRS – Conservative Fund
Income Distribution	Subject to availability of income, distribution (if any) is incidental.		

CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.2 Fund's Information, Distribution Policy of AmPRS – Growth Fund, AmPRS – Moderate Fund and AmPRS – Conservative Fund

Name of Fund	AmPRS – Growth Fund	AmPRS – Moderate Fund	AmPRS – Conservative Fund
<u>Distribution policy</u>	<p>Subject to availability of income, distribution (if any) is incidental.</p> <p>At the Investment 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) declare distribution when the Fund has insufficient realised gains or realised income to do so or (ii) increase the amount of distributable income to the Members, after taking into</p>		

Note: Income distribution (if any) will be in the form of units. Please refer to the mode of distribution on page 63.

consideration the risk of distributing out of capital.

The Fund aims to provide Long Term capital growth. While this may generally mean that the Fund seeks to increase its NAV per unit over the Long Term, distributing out of capital may not necessarily erode the value of the investment of the Members as the distributions declared are reinvested back into the Fund. Hence, the Fund's capital

The Fund aims to provide Medium to Long Term capital growth. While this may generally mean that the Fund seeks to increase its NAV per unit over the Medium to Long Term, distributing out of capital may not necessarily erode the value of the investment of the Members as the distributions declared are reinvested back into the Fund. Hence, the Fund's capital distribution, if any, would still be consistent with the

The Fund aims to preserve capital. While this may generally mean that the Fund seeks to increase its NAV per unit, distributing out of capital may not necessarily erode the value of the investment of the Members as the distributions declared are reinvested back into the Fund. Hence, the Fund's capital distribution, if any, would still be consistent with the investment objective of the Fund.

		<table border="1"> <tr> <td data-bbox="1146 228 1373 477"></td> <td data-bbox="1373 228 1566 477">distribution, if any, would still be consistent with the investment objective of the Fund.</td> <td data-bbox="1566 228 1785 477">investment objective of the Fund.</td> <td data-bbox="1785 228 2026 477"></td> </tr> <tr> <td colspan="4" data-bbox="1146 477 2026 992"> <p>Distribution out of the Fund's capital has the effect of lowering the NAV of the Fund, may reduce part of the Members' original investment and may also result in reduced future returns to Members. When a substantial amount of the original investment is being returned to the Members, it has a risk of eroding the capital of the Fund and may, over time, cause the NAV of the Fund to fall. The greater the risk of capital erosion that exists, the greater the likelihood that, due to capital erosion, the value of future returns would also be diminished.</p> <p><i>Note: Income distribution (if any) will be in the form of units. Please refer to the mode of distribution on page 63.</i></p> </td> </tr> </table>		distribution, if any, would still be consistent with the investment objective of the Fund.	investment objective of the Fund.		<p>Distribution out of the Fund's capital has the effect of lowering the NAV of the Fund, may reduce part of the Members' original investment and may also result in reduced future returns to Members. When a substantial amount of the original investment is being returned to the Members, it has a risk of eroding the capital of the Fund and may, over time, cause the NAV of the Fund to fall. The greater the risk of capital erosion that exists, the greater the likelihood that, due to capital erosion, the value of future returns would also be diminished.</p> <p><i>Note: Income distribution (if any) will be in the form of units. Please refer to the mode of distribution on page 63.</i></p>							
	distribution, if any, would still be consistent with the investment objective of the Fund.	investment objective of the Fund.												
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12.	<p>CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.2 Fund's Information, Investment Strategy of AmPRS – Islamic Equity Fund and AmPRS – Islamic Balanced Fund</p> <table border="1"> <thead> <tr> <th data-bbox="174 1118 470 1182">Name of Fund</th> <th data-bbox="470 1118 793 1182">AmPRS – Islamic Equity Fund</th> <th data-bbox="793 1118 1131 1182">AmPRS – Islamic Balanced Fund</th> </tr> </thead> <tbody> <tr> <td data-bbox="174 1182 470 1364">Investment Strategy</td> <td data-bbox="470 1182 793 1364">The AmPRS – Islamic Equity Fund may invest its assets into a well-diversified portfolio comprising the following asset classes:</td> <td data-bbox="793 1182 1131 1364">The AmPRS – Islamic Balanced Fund may invest its assets into a well-diversified portfolio comprising the following asset classes:</td> </tr> </tbody> </table>	Name of Fund	AmPRS – Islamic Equity Fund	AmPRS – Islamic Balanced Fund	Investment Strategy	The AmPRS – Islamic Equity Fund may invest its assets into a well-diversified portfolio comprising the following asset classes:	The AmPRS – Islamic Balanced Fund may invest its assets into a well-diversified portfolio comprising the following asset classes:	<p>CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.2 Fund's Information, Investment Strategy of AmPRS – Islamic Equity Fund and AmPRS – Islamic Balanced Fund</p> <table border="1"> <thead> <tr> <th data-bbox="1157 1118 1444 1182">Name of Fund</th> <th data-bbox="1444 1118 1732 1182">AmPRS – Islamic Equity Fund</th> <th data-bbox="1732 1118 2011 1182">AmPRS – Islamic Balanced Fund</th> </tr> </thead> <tbody> <tr> <td data-bbox="1157 1182 1444 1364">Investment Strategy</td> <td data-bbox="1444 1182 1732 1364">The AmPRS – Islamic Equity Fund may invest its assets into a well-diversified portfolio comprising</td> <td data-bbox="1732 1182 2011 1364">The AmPRS – Islamic Balanced Fund may invest its assets into a well-diversified portfolio comprising the</td> </tr> </tbody> </table>	Name of Fund	AmPRS – Islamic Equity Fund	AmPRS – Islamic Balanced Fund	Investment Strategy	The AmPRS – Islamic Equity Fund may invest its assets into a well-diversified portfolio comprising	The AmPRS – Islamic Balanced Fund may invest its assets into a well-diversified portfolio comprising the
Name of Fund	AmPRS – Islamic Equity Fund	AmPRS – Islamic Balanced Fund												
Investment Strategy	The AmPRS – Islamic Equity Fund may invest its assets into a well-diversified portfolio comprising the following asset classes:	The AmPRS – Islamic Balanced Fund may invest its assets into a well-diversified portfolio comprising the following asset classes:												
Name of Fund	AmPRS – Islamic Equity Fund	AmPRS – Islamic Balanced Fund												
Investment Strategy	The AmPRS – Islamic Equity Fund may invest its assets into a well-diversified portfolio comprising	The AmPRS – Islamic Balanced Fund may invest its assets into a well-diversified portfolio comprising the												

		<ul style="list-style-type: none"> • Shariah Compliant equities; • Sukuk and Islamic money market instruments; • Islamic REITs; and • Islamic Liquid Assets. <p>For AmPRS – Islamic Equity Fund, the Shariah Compliant securities that the AmPRS – Islamic Equity Fund invests in will be traded and/or listed in the following countries, which includes but not limited to Australia, Hong Kong, Malaysia, New Zealand, Singapore, South Korea, Taiwan and Thailand. For AmPRS – Islamic Equity Fund, Shariah Compliant foreign investments (if any) will be limited to 50% of the Fund’s NAV.</p> <p>In order to achieve the investment objective, the Investment Manager may opt to invest in the Shariah Compliant securities either directly or via Islamic CIS of AFM</p>	<ul style="list-style-type: none"> • Shariah Compliant equities; • Sukuk and Islamic money market instruments; • Islamic REITs; and • Islamic Liquid Assets. <p>For AmPRS – Islamic Balanced Fund, the Shariah Compliant securities that the AmPRS – Islamic Balanced Fund invests in will be traded and/or listed in the following countries, which includes but not limited to Australia, Hong Kong, Malaysia, New Zealand, Singapore, South Korea, Taiwan and Thailand. For AmPRS – Islamic Balanced Fund, Shariah Compliant Foreign investments (if any) will be limited to 40% of the Fund’s NAV.</p> <p>In order to achieve the investment objective, the Investment Manager may opt to invest in the Shariah Compliant securities either directly or via Islamic CIS</p>		<p>the following asset classes:</p> <ul style="list-style-type: none"> • Shariah Compliant Equities and/or Shariah Compliant equity-related securities; • Sukuk and Islamic money market instruments; and • Islamic deposits. <p>The AmPRS – Islamic Equity Fund will invest in Shariah Compliant securities that are traded and/or listed in the local and foreign Eligible Markets.</p> <p>The Investment Manager may opt to invest in the Shariah Compliant securities directly or via Islamic CIS of AFM or other Islamic CIS such as REITs and ETFs that comply with Shariah Principles.</p>	<p>following asset classes:</p> <ul style="list-style-type: none"> • Shariah Compliant Equities and/or Shariah Compliant equity-related securities; • Sukuk and Islamic money market instruments; and • Islamic deposits. <p>The AmPRS – Islamic Balanced Fund will invest in Shariah Compliant securities that are traded and/or listed in the local and foreign Eligible Markets.</p> <p>The Investment Manager may opt to invest in the Shariah Compliant securities directly or via Islamic CIS of AFM or other Islamic CIS such as REITs and ETFs that comply with Shariah Principles.</p>
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	<p>or other Islamic CIS such as ETF that comply with Shariah Principles.</p> <p>The AmPRS – Islamic Equity Fund may also use Shariah Compliant hedging instruments for the purpose of hedging (subject to PRS Guidelines) if it is deemed necessary to do so.</p>	<p>of AFM or other Islamic CIS such as ETF that comply with Shariah Principles.</p> <p>The AmPRS – Islamic Balanced Fund may also use Shariah Compliant hedging instruments for the purpose of hedging (subject to PRS Guidelines) if it is deemed necessary to do so.</p>		<p>In the event of a severe market condition, the Investment Manager may employ a temporary defensive position and deviate from the investment strategy and asset allocation of the Fund by reducing the Fund’s exposure in Shariah Compliant Equities and/or Shariah Compliant equity-related securities and increasing the Fund’s exposure in Sukuk, Islamic money market instruments and/or Islamic deposits.</p> <p>The AmPRS – Islamic Equity Fund may also use Islamic hedging instruments for the purpose of hedging (subject to the PRS Guidelines) if it is deemed necessary to do so.</p>	<p>In the event of a severe market condition, the Investment Manager may employ a temporary defensive position and deviate from the investment strategy and asset allocation of the Fund by reducing the Fund’s exposure in Shariah Compliant Equities and/or Shariah Compliant equity-related securities and increasing the Fund’s exposure in Sukuk, Islamic money market instruments and/or Islamic deposits.</p> <p>The AmPRS – Islamic Balanced Fund may also use Islamic hedging instruments for the purpose of hedging (subject to the PRS Guidelines) if it is deemed necessary to do so.</p>
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13. **CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.2 Fund's Information, Asset Allocation of AmPRS – Islamic Equity Fund and AmPRS – Islamic Balanced Fund**

Name of Fund	AmPRS – Islamic Equity Fund	AmPRS – Islamic Balanced Fund
Asset Allocation	<ul style="list-style-type: none"> • A minimum of 70% of the Fund's NAV in Shariah Compliant equities and/or Shariah Compliant equity-related securities (i.e. Shariah Compliant warrants), where a maximum of 20% of the Fund's NAV will be in Islamic REITs; • A maximum of 30% of the Fund's NAV in Sukuk and Islamic money market instruments; and • A minimum of 1% of the Fund's NAV in Islamic Liquid Assets. 	<ul style="list-style-type: none"> • 40% to 60% of the Fund's NAV in Shariah Compliant equities and/or Shariah Compliant equity-related securities (i.e. Shariah Compliant warrants), where a maximum of 20% of the Fund's NAV will be in Islamic REITs; • 40% to 60% of the Fund's NAV in Sukuk and Islamic money market instruments; and • A minimum of 1% of the Fund's NAV in Islamic Liquid Assets.

CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.2 Fund's Information, Asset Allocation of AmPRS – Islamic Equity Fund and AmPRS – Islamic Balanced Fund

Name of Fund	AmPRS – Islamic Equity Fund	AmPRS – Islamic Balanced Fund
Asset Allocation	<ul style="list-style-type: none"> • A minimum of 70% of the Fund's NAV in Shariah Compliant Equities and/or Shariah Compliant equity-related securities (i.e. Shariah Compliant warrants); and • A maximum of 30% of the Fund's NAV in Sukuk, Islamic money market instruments and/or Islamic deposits, where a minimum of 1% of the Fund's NAV will be in Islamic deposits. 	<ul style="list-style-type: none"> • 40% to 60% of the Fund's NAV in Shariah Compliant Equities and/or Shariah Compliant equity-related securities (i.e. Shariah Compliant warrants); and • 40% to 60% of the Fund's NAV in Sukuk, Islamic money market instruments and/or Islamic deposits, where a minimum of 1% of the Fund's NAV will be in Islamic deposits.

14. **CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.2 Fund's Information, Performance Benchmark of AmPRS – Islamic Equity Fund and AmPRS – Islamic Balanced Fund**

Name of Fund	AmPRS – Islamic Equity Fund	AmPRS – Islamic Balanced Fund
Performance Benchmark	<ul style="list-style-type: none"> • 40% FTSE Bursa Malaysia Emas Shariah Index • 30% MSCI AC Asia Pacific Islamic ex Japan Index • 30% Quantshop Medium* GII Index 	<ul style="list-style-type: none"> • 25% FTSE Bursa Malaysia Emas Shariah Index • 25% MSCI AC Asia Pacific Islamic ex Japan Index • 50% Quantshop Medium* GII Index

CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.2 Fund's Information, Performance Benchmark of AmPRS – Islamic Equity Fund and AmPRS – Islamic Balanced Fund

Name of Fund	AmPRS – Islamic Equity Fund	AmPRS – Islamic Balanced Fund
Performance Benchmark	<ul style="list-style-type: none"> • 30% FTSE Bursa Malaysia Emas Shariah Index • 20% MSCI AC Asia Pacific ex Japan Islamic Index • 20% MSCI AC World Islamic Index • 30% Quantshop Medium* GII Index <p><i>The performance benchmark of the Fund will be changed from 40% FTSE Bursa Malaysia Emas Shariah Index, 30% MSCI AC Asia Pacific Islamic ex Japan Index and 30% Quantshop Medium* GII Index to 30% FTSE Bursa Malaysia Emas Shariah Index, 20% MSCI AC Asia Pacific ex Japan Islamic Index, 20% MSCI AC World</i></p>	<ul style="list-style-type: none"> • 20% FTSE Bursa Malaysia Emas Shariah Index • 15% MSCI AC Asia Pacific ex Japan Islamic Index • 15% MSCI AC World Islamic Index • 50% Quantshop Medium* GII Index <p><i>The performance benchmark of the Fund will be changed from 25% FTSE Bursa Malaysia Emas Shariah Index, 25% MSCI AC Asia Pacific Islamic ex Japan Index and 50% Quantshop Medium* GII Index to 20% FTSE Bursa Malaysia Emas Shariah Index, 15% MSCI AC Asia Pacific ex Japan Islamic Index, 15% MSCI AC World</i></p>

					<p><i>Islamic Index and 30% Quantshop Medium* GII Index with effect from the date of this Third Supplementary Disclosure Document. The change of benchmark is to ensure that the benchmark aligns with the Fund's revised asset allocation and to provide a more accurate measure of the Fund's performance.</i></p>	<p><i>Islamic Index and 50% Quantshop Medium* GII Index with effect from the date of this Third Supplementary Disclosure Document. The change of benchmark is to ensure that the benchmark aligns with the Fund's revised asset allocation and to provide a more accurate measure of the Fund's performance.</i></p>	
<p><i>Note: * Medium means the duration is between three (3) years to seven (7) years.</i></p> <p><i>For further details on the Fund's performance, please refer to page 32 - 33.</i></p>				<p><i>Note: * Medium means a duration of three (3) years to seven (7) years.</i></p> <p><i>For further details on the Fund's performance, please refer to pages 32 - 33.</i></p>			
15.	<p>CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.2 Fund's Information, Specific Risks associated with the Fund, AmPRS – Islamic Equity Fund and AmPRS – Islamic Balanced Fund</p>			<p>CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.2 Fund's Information, Specific Risks associated with the Fund, AmPRS – Islamic Equity Fund and AmPRS – Islamic Balanced Fund</p>			
<p>Name of Fund</p>		<p>AmPRS – Islamic Equity Fund</p>	<p>AmPRS – Islamic Balanced Fund</p>	<p>Name of Fund</p>		<p>AmPRS – Islamic Equity Fund</p>	<p>AmPRS – Islamic Balanced Fund</p>

	<p>Specific Risks associated with the Fund</p>	<ul style="list-style-type: none"> • Company specific risk • Credit and default risk • Interest rate risk • Risks associated with investment in REITs • Liquidity risk • Currency risk • Shariah non-compliance risk 	<ul style="list-style-type: none"> • Company specific risk • Credit and default risk • Interest rate risk • Risks associated with investment in REITs • Liquidity risk • Currency risk • Shariah non-compliance risk 		<p>Specific Risks associated with the Fund</p> <ul style="list-style-type: none"> • Company Specific Risk • Credit and Default Risk • Interest Rate Risk • Risk associated with investment in REITs • Liquidity Risk • Suspension Risk • Currency Risk • Shariah Non-Compliance risk • Capital Distribution Risk • Risk associated with investments in Shariah Compliant Equity-Related Securities • Islamic Collective Investment Schemes Risk 	<ul style="list-style-type: none"> • Company Specific Risk • Credit and Default Risk • Interest Rate Risk • Risk associated with investment in REITs • Liquidity Risk • Suspension Risk • Currency Risk • Shariah Non-Compliance risk • Capital Distribution Risk • Risk associated with investments in Shariah Compliant Equity-Related Securities • Islamic Collective Investment Schemes Risk
16.	<p>CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.2 Fund's Information, Income Distribution of AmPRS – Islamic Equity Fund and AmPRS – Islamic Balanced Fund</p>			<p>CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.2 Fund's Information, <u>Distribution Policy</u> of AmPRS – Islamic Equity Fund and AmPRS – Islamic Balanced Fund</p>		
<p>Name of Fund</p>	<p>AmPRS – Islamic Equity Fund</p>	<p>AmPRS – Islamic Balanced Fund</p>	<p>Name of Fund</p>	<p>AmPRS – Islamic Equity Fund</p>	<p>AmPRS – Islamic Balanced Fund</p>	
<p>Income Distribution</p>	<p>Subject to availability of income, distribution (if any) is incidental.</p>		<p><u>Distribution Policy</u></p>	<p>Subject to availability of income, distribution (if any) is incidental.</p> <p>At the Investment 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</p>		

				<p>to (i) declare distribution when the Fund has insufficient realised gains or realised income to do so or (ii) increase the amount of distributable income to the Members, after taking into consideration the risk of distributing out of capital.</p>		
				<table border="1"> <tr> <td data-bbox="1453 449 1732 1239"> <p>The Fund aims to provide Long Term capital growth. While this may generally mean that the Fund seeks to increase its NAV per unit over the Long Term, distributing out of capital may not necessarily erode the value of the investment of the Members as the distributions declared are reinvested back into the Fund. Hence, the Fund's capital distribution, if any, would still be consistent with the investment objective of the Fund.</p> </td> <td data-bbox="1740 449 2011 1239"> <p>The Fund aims to provide Medium to Long Term capital growth. While this may generally mean that the Fund seeks to increase its NAV per unit over the Medium to Long Term, distributing out of capital may not necessarily erode the value of the investment of the Members as the distributions declared are reinvested back into the Fund. Hence, the Fund's capital distribution, if any, would still be consistent with the investment objective of the Fund.</p> </td> </tr> </table>	<p>The Fund aims to provide Long Term capital growth. While this may generally mean that the Fund seeks to increase its NAV per unit over the Long Term, distributing out of capital may not necessarily erode the value of the investment of the Members as the distributions declared are reinvested back into the Fund. Hence, the Fund's capital distribution, if any, would still be consistent with the investment objective of the Fund.</p>	<p>The Fund aims to provide Medium to Long Term capital growth. While this may generally mean that the Fund seeks to increase its NAV per unit over the Medium to Long Term, distributing out of capital may not necessarily erode the value of the investment of the Members as the distributions declared are reinvested back into the Fund. Hence, the Fund's capital distribution, if any, would still be consistent with the investment objective of the Fund.</p>
<p>The Fund aims to provide Long Term capital growth. While this may generally mean that the Fund seeks to increase its NAV per unit over the Long Term, distributing out of capital may not necessarily erode the value of the investment of the Members as the distributions declared are reinvested back into the Fund. Hence, the Fund's capital distribution, if any, would still be consistent with the investment objective of the Fund.</p>	<p>The Fund aims to provide Medium to Long Term capital growth. While this may generally mean that the Fund seeks to increase its NAV per unit over the Medium to Long Term, distributing out of capital may not necessarily erode the value of the investment of the Members as the distributions declared are reinvested back into the Fund. Hence, the Fund's capital distribution, if any, would still be consistent with the investment objective of the Fund.</p>					
				<p>Distribution out of the Fund's capital has the effect of lowering the NAV of the Fund, may reduce part of the Members' original</p>		

Note: Income distribution (if any) will be in the form of units. Please refer to the mode of distribution on page 63.

investment and may also result in reduced future returns to Members. When a substantial amount of the original investment is being returned to the Members, 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.

Note: Income distribution (if any) will be in the form of units. Please refer to the mode of distribution on page 63.

17. **CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.2 Fund's Information,** Specific Risks associated with the Fund, AmPRS – Tactical Bond, AmPRS – Dynamic Sukuk and AmPRS – Asia Pacific REITs

CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.2 Fund's Information, Specific Risks associated with the Fund, AmPRS – Tactical Bond, AmPRS – Dynamic Sukuk and AmPRS – Asia Pacific REITs

Name of Fund	AmPRS – Tactical Bond	AmPRS – Dynamic* Sukuk <i>*The word "Dynamic" in this context refers to the Target Fund's investment strategy which is active management, not buy-and-hold strategy.</i>	AmPRS – Asia Pacific REITs
Specific Risks associated with the Fund	<ul style="list-style-type: none"> Risks of a passive strategy Risk of not meeting the Fund's 	<ul style="list-style-type: none"> Risks of a passive strategy Risk of not meeting the Fund's 	<ul style="list-style-type: none"> Risks associated with investment in REITs Concentration risk

Name of Fund	AmPRS – Tactical Bond	AmPRS – Dynamic* Sukuk <i>*The word "Dynamic" in this context refers to the Target Fund's investment strategy which is active management, not buy-and-hold strategy.</i>	AmPRS – Asia Pacific REITs
Specific Risks	<ul style="list-style-type: none"> Risks of a Passive Strategy 	<ul style="list-style-type: none"> Risks of a Passive Strategy 	<ul style="list-style-type: none"> Risks associated with

	investment objective <ul style="list-style-type: none"> Income distribution risk Liquidity risk Related party transaction risk 	investment objective <ul style="list-style-type: none"> Shariah non-compliance risk Income distribution risk Liquidity risk Related party transaction risk 	<ul style="list-style-type: none"> Income distribution risk Currency risk 	associated with the Fund	<ul style="list-style-type: none"> Risk of not meeting the Fund's Investment Objective Distribution Risk Liquidity and Suspension Risk Related Party Transaction Risk 	<ul style="list-style-type: none"> Risk of not meeting the Fund's Investment Objective Shariah Non-Compliance Risk Capital Distribution Risk Liquidity and Suspension Risk Related Party Transaction Risk 	investment in REITs <ul style="list-style-type: none"> Concentration Risk Distribution Risk Currency Risk
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18. **CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.2 Fund's Information, Income Distribution of AmPRS – Tactical Bond, AmPRS – Dynamic Sukuk and AmPRS – Asia Pacific REITs**

CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.2 Fund's Information, Distribution Policy of AmPRS – Tactical Bond, AmPRS – Dynamic Sukuk and AmPRS – Asia Pacific REITs

Name of Fund	AmPRS – Tactical Bond	AmPRS – Dynamic* Sukuk <i>*The word "Dynamic" in this context refers to the Target Fund's investment strategy which is active management, not buy-and-hold strategy.</i>	AmPRS – Asia Pacific REITs
Income Distribution	Subject to availability of income, distribution is paid twice every year and	Subject to availability of income, distribution (if any) is incidental.	Subject to availability of income, distribution (if any) is paid at least once a year

Name of Fund	AmPRS – Tactical Bond	AmPRS – Dynamic* Sukuk <i>*The word "Dynamic" in this context refers to the Target Fund's investment strategy which is active management, not buy-and-hold strategy.</i>	AmPRS – Asia Pacific REITs
<u>Distribution Policy</u>	Subject to availability of income, distribution is	Subject to availability of income, distribution (if	Subject to availability of income, distribution (if

		will be reinvested.		and will be reinvested.		<p>paid twice every year and will be reinvested.</p> <p>At the Investment 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, (ii) declare distribution when the Fund has insufficient realised gains or realised income or (iii) increase the amount of distributable income to the Members, after taking into</p>	<p>any) is incidental.</p> <p>At the Investment 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) declare distribution when the Fund has insufficient realised gains or realised income to do so or (ii) increase the amount of distributable income to the Members, after taking into consideration the risk of distributing out of capital. The Fund aims to provide capital appreciation. While this may generally mean</p>	<p>any) is paid at least once a year and will be reinvested.</p> <p>At the Investment 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, (ii) declare distribution when the Fund has insufficient realised</p>
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						<p>consideration the risk of distributing out of capital.</p>	<p>that the Fund seeks to increase its NAV per unit, distributing out of capital may not necessarily erode the value of the investment of the Members as the distributions declared are reinvested back into the Fund. Hence, the Fund's capital distribution, if any, would still be consistent with the investment objective of the Fund.</p>	<p>gains or realised income or (iii) increase the amount of distributable income to the Members, after taking into consideration the risk of distributing out of capital.</p>
<p><i>Note: Income distribution (if any) will be in the form of units. Please refer to the mode of distribution on page 63.</i></p>						<p>Distribution out of the Fund's capital has the effect of lowering the NAV of the Fund, may reduce part of the Members' original investment and may also result in reduced future returns to Members. When a substantial amount of the original investment is being returned to the Members, 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>		

			<i>Income distribution (if any) will be in the form of units. Please refer to the mode of distribution on page 63.</i>				
19.	CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.7 Other Information, Deed	<table border="1"> <tr> <td>Deed</td> <td>The Deed relating to the Scheme and Funds under the Scheme is dated 4 December 2012, as modified by the supplemental deed dated 22 October 2013, the second supplemental deed dated 2 April 2014, the third supplemental deed dated 29 October 2014, the fourth supplemental deed dated 6 March 2015, the fifth supplemental deed dated 9 October 2015, the sixth supplemental deed dated 10 June 2021 and the seventh supplemental deed dated 31 July 2023.</td> </tr> </table>	Deed	The Deed relating to the Scheme and Funds under the Scheme is dated 4 December 2012, as modified by the supplemental deed dated 22 October 2013, the second supplemental deed dated 2 April 2014, the third supplemental deed dated 29 October 2014, the fourth supplemental deed dated 6 March 2015, the fifth supplemental deed dated 9 October 2015, the sixth supplemental deed dated 10 June 2021 and the seventh supplemental deed dated 31 July 2023.	CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.7 Other Information, Deed <table border="1"> <tr> <td>Deed</td> <td>The Deed relating to the Scheme and Funds under the Scheme is dated 4 December 2012 as modified by the supplemental deed dated 22 October 2013, the second supplemental deed dated 2 April 2014, the third supplemental deed dated 29 October 2014, the fourth supplemental deed dated 6 March 2015, the fifth supplemental deed dated 9 October 2015, the sixth supplemental deed dated 10 June 2021, the seventh supplemental deed dated 31 July 2023 and the eighth supplemental deed dated 22 January 2024.</td> </tr> </table>	Deed	The Deed relating to the Scheme and Funds under the Scheme is dated 4 December 2012 as modified by the supplemental deed dated 22 October 2013, the second supplemental deed dated 2 April 2014, the third supplemental deed dated 29 October 2014, the fourth supplemental deed dated 6 March 2015, the fifth supplemental deed dated 9 October 2015, the sixth supplemental deed dated 10 June 2021, the seventh supplemental deed dated 31 July 2023 and the eighth supplemental deed dated 22 January 2024.
Deed	The Deed relating to the Scheme and Funds under the Scheme is dated 4 December 2012, as modified by the supplemental deed dated 22 October 2013, the second supplemental deed dated 2 April 2014, the third supplemental deed dated 29 October 2014, the fourth supplemental deed dated 6 March 2015, the fifth supplemental deed dated 9 October 2015, the sixth supplemental deed dated 10 June 2021 and the seventh supplemental deed dated 31 July 2023.						
Deed	The Deed relating to the Scheme and Funds under the Scheme is dated 4 December 2012 as modified by the supplemental deed dated 22 October 2013, the second supplemental deed dated 2 April 2014, the third supplemental deed dated 29 October 2014, the fourth supplemental deed dated 6 March 2015, the fifth supplemental deed dated 9 October 2015, the sixth supplemental deed dated 10 June 2021, the seventh supplemental deed dated 31 July 2023 and the eighth supplemental deed dated 22 January 2024.						
20.	Nil.		CHAPTER 4. RISK FACTORS, Section 4.2 Specific Risks Uniquely Associated with the Investment Portfolio of The Fund(s) Under the Scheme , Specific risks uniquely associated with the investment portfolio of AmPRS – Growth Fund and AmPRS – Moderate Fund Collective Investment Schemes Risk (<i>applicable to AmPRS – Moderate Fund only</i>) Investing in CIS may be more costly to the Fund than if the Fund had invested in the underlying investments directly as the Fund will indirectly be paying the fees and expenses of the CIS. The Fund’s investments in ETFs may subject the Fund to additional risks (such as risks related to the changes in the constituent securities of the index that the ETF is tracking which may result in the rise or fall of the price of the ETF or cessation of the index that the ETF is tracking which may result in the termination of the ETF) than if the Fund would have invested directly in the constituent securities of the index. Any adverse price movements of such ETFs will adversely affect the Fund’s NAV. Capital Distribution Risk				

		<p>The Fund may distribute from its capital.</p> <p>Capital distributions represent a return or withdrawal of part of the amount of the Members' original investment and/or capital gains attributable to the original investment and will result in a reduction in the NAV of the Fund and reduce the capital available for future investment and capital growth. Future capital growth may therefore be constrained.</p> <p>Risk associated with investments in Equity-Related Securities</p> <p>The Fund may also invest in equity-related securities such as warrants that are capable of being converted into shares. As warrants are linked to the particular equity securities from which they are derived, the warrants inherit the risks linked to that underlying equity security such as market risk, currency risk, industry risk and liquidity risk. For investments in warrants, a movement in the prices of the underlying securities of the warrants will generally result in a larger movement in the prices of the warrants, that is, higher volatility. In the event of a decline in the market, warrants can lose a substantial amount of their values, far more than the underlying securities and vice versa. Warrants also have a limited life and if they are not exercised at the maturity, they will expire and become worthless causing the value of the Fund's investments to fall. Like any other investments, the fall in the value of the Fund's investments will ultimately lower the NAV of the Fund.</p>
21.	Nil.	<p>CHAPTER 4. RISK FACTORS, Section 4.2 Specific Risks Uniquely Associated with the Investment Portfolio of The Fund(s) Under the Scheme, Specific risks uniquely associated with the investment portfolio of AmPRS – Conservative Fund</p> <p>Capital Distribution Risk</p> <p>The Fund may distribute from its capital.</p> <p>Capital distributions represent a return or withdrawal of part of the amount of the Members' original investment and/or capital gains attributable to the original investment and will result in a reduction in the NAV of the</p>

		<p>Fund and reduce the capital available for future investment and capital growth. Future capital growth may therefore be constrained.</p> <p>Risk associated with investments in Equity-Related Securities</p> <p>The Fund may also invest in equity-related securities such as warrants that are capable of being converted into shares. As warrants are linked to the particular equity securities from which they are derived, the warrants inherit the risks linked to that underlying equity security such as market risk, currency risk, industry risk and liquidity risk. For investments in warrants, a movement in the prices of the underlying securities of the warrants will generally result in a larger movement in the prices of the warrants, that is, higher volatility. In the event of a decline in the market, warrants can lose a substantial amount of their values, far more than the underlying securities and vice versa. Warrants also have a limited life and if they are not exercised at the maturity, they will expire and become worthless causing the value of the Fund's investments to fall. Like any other investments, the fall in the value of the Fund's investments will ultimately lower the NAV of the Fund.</p>
22.	Nil.	<p>CHAPTER 4. RISK FACTORS, Section 4.2 Specific Risks Uniquely Associated with the Investment Portfolio of The Fund(s) Under the Scheme, Specific risks uniquely associated with the investment portfolio of AmPRS – Islamic Equity Fund and AmPRS – Islamic Balanced Fund</p> <p>Islamic Collective Investment Schemes Risk</p> <p>Investing in Islamic CIS may be more costly to the Fund than if the Fund had invested in the underlying investments directly as the Fund will indirectly be paying the fees and expenses of the Islamic CIS. The Fund's investments in Islamic ETFs may subject the Fund to additional risks (such as risks related to the changes in the constituent securities of the index that the Islamic ETF is tracking which may result in the rise or fall of the price of the Islamic ETF or cessation of the index that the Islamic ETF is tracking which may result in the termination of the Islamic ETF) than if the Fund would have invested directly in the constituent securities of the index. Any adverse price movements of such Islamic ETFs will adversely affect the Fund's NAV.</p>

		<p>Capital Distribution Risk The Fund may distribute from its capital.</p> <p>Capital distributions represent a return or withdrawal of part of the amount of the Members' original investment and/or capital gains attributable to the original investment and will result in a reduction in the NAV of the Fund and reduce the capital available for future investment and capital growth. Future capital growth may therefore be constrained.</p> <p>Risk associated with investments in Shariah Compliant Equity-Related Securities</p> <p>The Fund may also invest in Shariah Compliant equity-related securities such as Shariah Compliant warrants that are capable of being converted into Shariah Compliant shares. As Shariah Compliant warrants are linked to the particular Shariah Compliant equity securities from which they are derived, the Shariah Compliant warrants inherit the risks linked to that underlying Shariah Compliant equity security such as market risk, currency risk, industry risk and liquidity risk. For investments in Shariah Compliant warrants, a movement in the prices of the underlying Shariah Compliant securities of the Shariah Compliant warrants will generally result in a larger movement in the prices of the Shariah Compliant warrants, that is, higher volatility. In the event of a decline in the market, Shariah Compliant warrants can lose a substantial amount of their values, far more than the underlying Shariah Compliant securities and vice versa. Shariah Compliant warrants also have a limited life and if they are not exercised at the maturity, they will expire and become worthless causing the value of the Fund's investments to fall. Like any other investments, the fall in the value of the Fund's investments will ultimately lower the NAV of the Fund.</p>
23.	<p>CHAPTER 4. RISK FACTORS, Section 4.2 Specific Risks Uniquely Associated with the Investment Portfolio of The Fund(s) Under the Scheme, Specific risks uniquely associated with the investment portfolio of AmPRS – Tactical Bond, Income Distribution Risk</p> <p>Income Distribution Risk</p>	<p>CHAPTER 4. RISK FACTORS, Section 4.2 Specific Risks Uniquely Associated with the Investment Portfolio of The Fund(s) Under the Scheme, Specific risks uniquely associated with the investment portfolio of AmPRS – Tactical Bond, Distribution Risk</p> <p>Distribution Risk</p>

	<p>It should be noted that the distribution of income is not guaranteed. Circumstances preventing the distribution of income include, among others, insufficient realized returns to enable income distribution. As per the SC Guidelines, distribution of income should only be made from realized gains or realized income.</p>	<p>It should be noted that the distribution of income is not guaranteed. Circumstances preventing the distribution of income include, among others, insufficient realised gains or realised income to enable income distribution. The Fund may distribute from its realised gain, realised income and capital.</p> <p>Capital distributions represent a return or withdrawal of part of the amount of the Members' original investment and/or capital gains attributable to the original investment and will result in a reduction in the NAV of the Fund and reduce the capital available for future investment and capital growth. Future capital growth may therefore be constrained.</p>
24.	<p>CHAPTER 4. RISK FACTORS, Section 4.2 Specific Risks Uniquely Associated with the Investment Portfolio of The Fund(s) Under the Scheme, Specific risks uniquely associated with the investment portfolio of AmPRS – Dynamic Sukuk, Income Distribution Risk</p> <p>Income Distribution Risk</p> <p>It should be noted that the distribution of income is not guaranteed. Circumstances preventing the distribution of income include, among others, insufficient realized returns to enable income distribution. As per the SC Guidelines, distribution of income should only be made from realized gains or realized income.</p>	<p>CHAPTER 4. RISK FACTORS, Section 4.2 Specific Risks Uniquely Associated with the Investment Portfolio of The Fund(s) Under the Scheme, Specific risks uniquely associated with the investment portfolio of AmPRS – Dynamic Sukuk, Capital Distribution Risk</p> <p>Capital Distribution Risk</p> <p>The Fund may distribute from its capital.</p> <p>Capital distributions represent a return or withdrawal of part of the amount of the Members' original investment and/or capital gains attributable to the original investment and will result in a reduction in the NAV of the Fund and reduce the capital available for future investment and capital growth. Future capital growth may therefore be constrained.</p>
25.	<p>CHAPTER 4. RISK FACTORS, Section 4.2 Specific Risks Uniquely Associated with the Investment Portfolio of The Fund(s) Under the Scheme, Specific risks uniquely associated with the investment portfolio of AmPRS – Asia Pacific REITs, Income Distribution Risk</p> <p>Income Distribution Risk</p> <p>It should be noted that the distribution of income is not guaranteed. Circumstances preventing the distribution of income include, among others, insufficient realized</p>	<p>CHAPTER 4. RISK FACTORS, Section 4.2 Specific Risks Uniquely Associated with the Investment Portfolio of The Fund(s) Under the Scheme, Specific risks uniquely associated with the investment portfolio of AmPRS – Asia Pacific REITs, Distribution Risk</p> <p>Distribution Risk</p> <p>It should be noted that the distribution of income is not guaranteed. Circumstances preventing the distribution of income include, among</p>

<p>returns to enable income distribution. As per the SC Guidelines, distribution of income should only be made from realized gains or realized income.</p>	<p>others, insufficient realised gains or realised income to enable income distribution. The Fund may distribute from its realised gain, realised income and capital.</p> <p>Capital distributions represent a return or withdrawal of part of the amount of the Members' original investment and/or capital gains attributable to the original investment and will result in a reduction in the NAV of the Fund and reduce the capital available for future investment and capital growth. Future capital growth may therefore be constrained.</p>
<p>26. CHAPTER 5. THE SCHEME'S AND FUNDS' DETAILED INFORMATION, Section 5.2 Funds' Information, item c. Investment Strategy, AmPRS – Moderate Fund</p> <p><i>AmPRS – Moderate Fund</i></p> <p>The AmPRS – Moderate Fund may invest its assets into a well-diversified portfolio comprising the following asset classes:</p> <ul style="list-style-type: none"> • Equities and/or equity-related securities; • Fixed income instruments; • REITs; and • Liquid Assets. <p>To achieve the investment objective of the AmPRS – Moderate Fund, up to 60% of the Fund's NAV will be investing in equities and/or equity related securities to achieve capital growth. The remaining NAV of the Fund will be investing in fixed income instruments to provide capital stability to the Fund.</p> <p>For AmPRS – Moderate Fund, the securities that the Fund invests in will be traded and/or listed in the following countries, which includes but not limited to Australia, Hong Kong, Malaysia, New Zealand, Singapore, South Korea, Taiwan and</p>	<p>CHAPTER 5. THE SCHEME'S AND FUNDS' DETAILED INFORMATION, Section 5.2 Funds' Information, item c. Investment Strategy, AmPRS – Moderate Fund</p> <p><i>AmPRS – Moderate Fund</i></p> <p>The AmPRS – Moderate Fund may invest its assets into a well-diversified portfolio comprising the following asset classes:</p> <ul style="list-style-type: none"> • Equities and/or equity-related securities; • Fixed income securities; • Money market instruments; and • Deposits. <p>To achieve its investment objective, the AmPRS – Moderate Fund will invest:</p> <ul style="list-style-type: none"> • 40% to 60% of the Fund's NAV in equities and/or equity-related securities; and • 40% to 60% of the Fund's NAV in fixed income securities, money market instruments and/or deposits, where a minimum of 1% of the Fund's NAV will be in deposits. <p>The AmPRS – Moderate Fund will invest in securities that are traded and/or listed in the local and foreign Eligible Markets.</p>

Thailand. For AmPRS – Moderate Fund, foreign investments (if any) will be limited to 40% of the Fund's NAV.

For AmPRS – Moderate Fund, the Investment Manager will first analyse the general economic and market conditions. The Investment Manager employs an active asset allocation strategy depending upon the equity market expectations. In an adverse market condition, the Investment Manager may increase its asset allocation to lower risk assets such as Liquid Assets at the expense of the equities and/or equity-related securities allocation (within the stipulated asset allocation), to safeguard the investment of the Fund.

The equity portfolio aims to mitigate fluctuations that are brought by investment sectors and market capitalization differences. The portfolio may thus be diversified across investment sectors and market capitalization.

For fixed income portfolio, the Investment Manager will select securities that will deliver better returns for a given level of risk. In addition, the Investment Manager may also consider securities with a more favorable or improving credit or industry outlook that provide potential capital appreciation. The Fund may invest in securities with varying maturities.

For REITs selection, the Investment Manager will be targeting REITs that have been generating regular income returns and have potential for capital growth.

For **the equity portfolio**, the Investment Manager will first analyse the general economic and market conditions. The Investment Manager employs an active asset allocation strategy depending upon the equity market expectations. In an adverse market condition, the Investment Manager may increase **the Fund's** asset allocation to lower risk assets such as **fixed income securities, money market instruments and/or deposits** at the expense of the equities and/or equity-related securities allocation (within the stipulated asset allocation), to safeguard the investment of the Fund.

The equity portfolio aims to mitigate fluctuations that are brought by investment sectors and market capitalization differences. The portfolio may thus be diversified across investment sectors and market capitalization.

For fixed income portfolio, the Investment Manager will select securities that will deliver better returns for a given level of risk. In addition, the Investment Manager may also consider securities with a more favorable or improving credit or industry outlook that provide potential capital appreciation. The Fund may invest in securities with varying maturities.

The Investment Manager may opt to invest in the securities directly or via CIS of AFM or other CIS such as REITs and ETFs. The Investment Manager will be targeting CIS that have a similar investment objective to the Fund. In evaluating the suitability of the CIS, the Investment Manager, amongst other factors, will review the track record, investment objective, investment portfolio, income distribution policy and cost factors of the CIS.

In the event of a severe market condition, the Investment Manager may employ a temporary defensive position and deviate from the investment strategy and asset allocation of the Fund by reducing the Fund's exposure in equities and/or equity-related securities and

<p>The AmPRS – Moderate Fund may also invest in derivatives for the purpose of hedging if it is deemed necessary to do so.</p>	<p>increasing the Fund’s exposure in fixed income securities, money market instruments and/or deposits.</p> <p>The AmPRS – Moderate Fund may also invest in derivatives for the purpose of hedging (subject to the PRS Guidelines) if it is deemed necessary to do so.</p>
<p>27. CHAPTER 5. THE SCHEME’S AND FUNDS’ DETAILED INFORMATION, Section 5.2 Funds’ Information, item c. Investment Strategy, AmPRS – Conservative Fund</p> <p><i>AmPRS – Conservative Fund</i></p> <p>The AmPRS – Conservative Fund may invest its assets into a well-diversified portfolio comprising the following asset classes:</p> <ul style="list-style-type: none"> • Fixed income instruments; • Liquid Assets; • Equities; and • REITs. <p>To achieve the investment objective of the AmPRS – Conservative Fund, the Fund will primarily invest in fixed income instruments to provide capital preservation* to the Fund. The Fund may also invest a maximum of 20% of its NAV in equities to provide additional return to the Fund.</p> <p>Investments in the AmPRS – Conservative Fund will be restricted to investments in Malaysia and local currency investments. The AmPRS – Conservative Fund will not be invested in any RM-denominated foreign investments.</p> <p>For fixed income portfolio, the Investment Manager will select securities/money market instruments that will deliver better returns for a given level of risk. In addition, the Investment Manager may also consider securities/money market instruments with a more favorable or improving credit or industry outlook that provide potential capital appreciation. The Fund may invest in securities/money</p>	<p>CHAPTER 5. THE SCHEME’S AND FUNDS’ DETAILED INFORMATION, Section 5.2 Funds’ Information, item c. Investment Strategy, AmPRS – Conservative Fund</p> <p><i>AmPRS – Conservative Fund</i></p> <p>The AmPRS – Conservative Fund may invest its assets into a well-diversified portfolio comprising the following asset classes:</p> <ul style="list-style-type: none"> • Fixed income securities; • Money market instruments; • Deposits; • Equities and/or equity-related securities; and • REITs. <p>To achieve the investment objective of the AmPRS – Conservative Fund, the Fund will primarily invest in fixed income securities, deposits and/or money market instruments to provide capital preservation* to the Fund. The Fund may also invest a maximum of 20% of its NAV in equities and /or equity-related securities to provide additional return to the Fund.</p> <p>Investment in the AmPRS – Conservative Fund will be restricted to investments in Malaysia and local currency investments.</p> <p>For fixed income portfolio, the Investment Manager will select securities/money market instruments that will deliver better returns for a given level of risk. In addition, the Investment Manager may also consider securities/money market instruments with a more favorable or improving credit or industry outlook that provide potential capital appreciation. The</p>

market instruments with varying maturities. For AmPRS – Conservative Fund, the Investment Manager will invest in securities/money market instruments with a minimum “P2” short-term local credit rating and/or “BBB3” long-term local credit rating by RAM or MARC equivalent at the time of investment. However, the AmPRS – Conservative Fund may hold a maximum of 5% of its NAV in fixed income securities/money market instruments which are rated below the minimum credit rating requirement as stipulated or unrated at the time of investment. In the event that the 5% limit is exceeded, whether as a result of:

- (a) a downgrade of any fixed income securities/Money Market Instruments to below the minimum credit rating requirement as stipulated;
- (b) an increase in the aggregate value of fixed income securities/money market instruments which are rated below the minimum credit rating requirement as stipulated and/or unrated; or
- (c) a decrease in the NAV of AmPRS – Conservative Fund.

the Investment Manager shall take immediate action to reduce such investments to comply with the 5% limit unless it is in the opinion of the Trustee that the disposal of such investments are not in the best interests of Members.

The equity portfolio aims to mitigate fluctuations that are brought by investment sectors and market capitalization differences. The portfolio may thus be diversified across investment sectors and market capitalization.

For REITs selection, the Investment Manager will be targeting REITs that have been generating regular income returns and have potential for capital growth.

The use of derivative is not applicable for the AmPRS – Conservative Fund as the Fund has no foreign currency exposure.

*Note: * Please note that Members’ capital is neither guaranteed nor protected.*

Fund may invest in securities/money market instruments with varying maturities. For AmPRS – Conservative Fund, the Investment Manager will invest in securities/money market instruments with a minimum “P2” short-term local credit rating and/or “BBB3” long-term local credit rating by RAM or MARC equivalent at the time of investment. However, the AmPRS – Conservative Fund may hold a maximum of 5% of its NAV in fixed income securities/money market instruments which are rated below the minimum credit rating requirement as stipulated or unrated at the time of investment. In the event that the 5% limit is exceeded, whether as a result of:

- (a) a downgrade of any fixed income securities/Money Market Instruments to below the minimum credit rating requirement as stipulated;
- (b) an increase in the aggregate value of fixed income securities/money market instruments which are rated below the minimum credit rating requirement as stipulated and/or unrated; or
- (c) a decrease in the NAV of AmPRS – Conservative Fund.

the Investment Manager shall take immediate action to reduce such investments to comply with the 5% limit unless it is in the opinion of the Trustee that the disposal of such investments are not in the best interests of Members.

The equity portfolio aims to mitigate fluctuations that are brought by investment sectors and market capitalization differences. The portfolio may thus be diversified across investment sectors and market capitalization.

For REITs selection, the Investment Manager will be targeting REITs that have been generating regular income returns and have potential for capital growth.

The use of derivative is not applicable for the AmPRS – Conservative Fund as the Fund has no foreign currency exposure.

*Note: * Please note that Members’ capital is neither guaranteed nor protected.*

<p>28. CHAPTER 5. THE SCHEME'S AND FUNDS' DETAILED INFORMATION, Section 5.2 Funds' Information, item c. Investment Strategy, AmPRS – Islamic Equity Fund</p> <p><i>AmPRS – Islamic Equity Fund</i></p> <p>The AmPRS – Islamic Equity Fund may invest its assets into a well-diversified portfolio comprising the following asset classes:</p> <ul style="list-style-type: none"> • Shariah Compliant equities; • Sukuk and Islamic money market instruments; • Islamic REITs; and • Islamic Liquid Assets. <p>To achieve the investment objective of the AmPRS – Islamic Equity Fund, a minimum of 70% of the Fund's NAV will be investing in Shariah Compliant equities to achieve capital growth. The remaining NAV of the Fund will be investing in Sukuk and Islamic money market instruments to provide capital stability to the Fund.</p> <p>For AmPRS – Islamic Equity Fund, the Shariah Compliant securities that the Fund invests in will be traded and/or listed in the following countries, which includes but not limited to Australia, Hong Kong, Malaysia, New Zealand, Singapore, South Korea, Taiwan and Thailand. For AmPRS – Growth Fund, foreign investments (if any) will be limited to 50% of the Fund's NAV.</p> <p>For AmPRS – Islamic Equity Fund, the Investment Manager will first analyse the general economic and market conditions. The Investment Manager employs an active asset allocation strategy depending upon the equity market expectations. In an adverse market condition, the Investment Manager may increase its asset allocation to lower risk assets such as Islamic Liquid Assets at the expense of the Shariah Compliant equities and/or Shariah Compliant equity-related securities allocation (within the stipulated asset allocation), to safeguard the investment of the Fund.</p>	<p>CHAPTER 5. THE SCHEME'S AND FUNDS' DETAILED INFORMATION, Section 5.2 Funds' Information, item c. Investment Strategy, AmPRS – Islamic Equity Fund</p> <p><i>AmPRS – Islamic Equity Fund</i></p> <p>The AmPRS – Islamic Equity Fund may invest its assets into a well-diversified portfolio comprising the following asset classes:</p> <ul style="list-style-type: none"> • Shariah Compliant Equities and/or Shariah Compliant equity-related securities; • Sukuk and Islamic money market instruments; and • Islamic deposits. <p>To achieve the investment objective of the AmPRS – Islamic Equity Fund, a minimum of 70% of the Fund's NAV will be invested in Shariah Compliant Equities and/or Shariah Compliant equity-related securities (i.e. Shariah Compliant warrants) to achieve capital growth and a maximum of 30% of the Fund's NAV will be invested in Sukuk, Islamic money market instruments and/or Islamic deposits, where a minimum of 1% of the Fund's NAV will be invested in Islamic deposits to provide capital stability to the Fund.</p> <p>The AmPRS – Islamic Equity Fund will invest in Shariah Compliant securities that are traded and/or listed in the local and foreign Eligible Markets.</p> <p>For the Shariah Compliant equity portfolio, the Investment Manager will first analyse the general economic and market conditions. The Investment Manager employs an active asset allocation strategy depending upon the equity market expectations. In an adverse market condition, the Investment Manager may increase the Fund's asset</p>
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The Shariah Compliant equity portfolio aims to mitigate fluctuations that are brought by investment sectors and market capitalization differences. The portfolio may thus be diversified across investment sectors and market capitalization.

For Sukuk and Islamic money market instruments portfolio, the Investment Manager will select instruments that will deliver better returns for a given level of risk. In addition, the Investment Manager may also consider instruments with favorable or improving credit or industry outlook that provide potential capital appreciation. The Fund may invest in instruments with varying maturities.

For Islamic REITs selection, the Investment Manager will be targeting Islamic REITs that have been generating regular income returns and have potential for capital growth.

In order to achieve the investment objective, the Investment Manager may opt to invest in the Shariah Compliant securities either directly or via Islamic CIS of AFM or other Islamic CIS such as ETF that comply with Shariah Principles. The Investment Manager will be targeting Islamic CIS that have the similar investment objective of the Fund. In evaluating the suitability of an Islamic CIS, the Investment Manager, amongst other factors, will review the track record, investment objective, investment portfolio, income distribution policy and cost factors of the Islamic CIS.

The AmPRS – Islamic Equity Fund may also use Shariah Compliant hedging instruments for the purpose of hedging (subject to PRS Guidelines) if it is deemed necessary to do so.

allocation to lower risk assets such as **Sukuk, Islamic money market instruments and/or Islamic deposits** at the expense of the Shariah Compliant Equities and/or Shariah Compliant equity-related securities allocation (within the stipulated asset allocation), to safeguard the investment of the Fund.

The Shariah Compliant equity portfolio aims to mitigate fluctuations that are brought by investment sectors and market capitalization differences. The portfolio may thus be diversified across investment sectors and market capitalization.

For Sukuk and Islamic money market instruments portfolio, the Investment Manager will select **Shariah Compliant** instruments that will deliver better returns for a given level of risk. In addition, the Investment Manager may also consider **Shariah Compliant** instruments with favorable or improving credit or industry outlook that provide potential capital appreciation. The Fund may invest in **Shariah Compliant** instruments with varying maturities.

The Investment Manager may opt to invest in the Shariah Compliant securities directly or via Islamic CIS of AFM or other Islamic CIS such as REITs and ETFs that comply with Shariah Principles. The Investment Manager will be targeting Islamic CIS that have a similar investment objective to the Fund. In evaluating the suitability of an Islamic CIS, the Investment Manager, amongst other factors, will review the track record, investment objective, investment portfolio, income distribution policy and cost factors of the Islamic CIS.

In the event of a severe market condition, the Investment Manager may employ a temporary defensive position and deviate from the investment strategy and asset allocation of the Fund by reducing the Fund's exposure in Shariah Compliant Equities and/or Shariah Compliant equity-related securities and increasing the Fund's exposure in Sukuk, Islamic money market instruments and/or Islamic deposits.

		<p>The AmPRS – Islamic Equity Fund may also use Islamic hedging instruments for the purpose of hedging (subject to the PRS Guidelines) if it is deemed necessary to do so.</p>
<p>29.</p>	<p>CHAPTER 5. THE SCHEME'S AND FUNDS' DETAILED INFORMATION, Section 5.2 Funds' Information, item c. Investment Strategy, AmPRS – Islamic Balanced Fund</p> <p><i>AmPRS – Islamic Balanced Fund</i></p> <p>The AmPRS – Islamic Balanced Fund may invest its assets into a well-diversified portfolio comprising the following asset classes:</p> <ul style="list-style-type: none"> • Shariah Compliant equities; • Sukuk and Islamic money market instruments; • Islamic REITs; and • Islamic Liquid Assets. <p>To achieve the investment objective of the AmPRS – Islamic Balanced Fund, 40% to 60% of the Fund's NAV will be investing in Shariah Compliant equities to achieve capital growth. The remaining NAV of the Fund will be investing in Sukuk and Islamic money market instruments to provide capital stability to the Fund.</p> <p>For AmPRS – Islamic Balanced Fund, the Shariah Compliant securities that the Fund invests in will be traded and/or listed in the following countries, which includes but not limited to Australia, Hong Kong, Malaysia, New Zealand, Singapore, South Korea, Taiwan and Thailand. For AmPRS – Moderate Fund, foreign investments (if any) will be limited to 40% of the Fund's NAV.</p>	<p>CHAPTER 5. THE SCHEME'S AND FUNDS' DETAILED INFORMATION, Section 5.2 Funds' Information, item c. Investment Strategy, AmPRS – Islamic Balanced Fund</p> <p><i>AmPRS – Islamic Balanced Fund</i></p> <p>The AmPRS – Islamic Balanced Fund may invest its assets into a well-diversified portfolio comprising the following asset classes:</p> <ul style="list-style-type: none"> • Shariah Compliant Equities and/or Shariah Compliant equity-related securities; • Sukuk and Islamic money market instruments; and • Islamic deposits. <p>To achieve its investment objective, the AmPRS – Islamic Balanced Fund will invest:</p> <ul style="list-style-type: none"> • 40% to 60% of the Fund's NAV in Shariah Compliant Equities and/or Shariah Compliant equity-related securities (i.e. Shariah Compliant warrants); and • 40% to 60% of the Fund's NAV in Sukuk, Islamic money market instruments and/or Islamic deposits, where a minimum of 1% of the Fund's NAV will be in Islamic deposits. <p>The AmPRS – Islamic Balanced Fund will invest in Shariah Compliant securities that are traded and/or listed in the local and foreign Eligible Markets.</p>

For the Shariah Compliant equity portfolio of the AmPRS – Islamic Balanced Fund, the Investment Manager will first analyse the general economic and market conditions. The Investment Manager employs an active asset allocation strategy depending upon the equity market expectations. In an adverse market condition, the Investment Manager may increase its asset allocation to lower risk assets such as Islamic Liquid Assets at the expense of the Shariah Compliant equities and/or Shariah Compliant equity-related securities allocation (within the stipulated asset allocation), to safeguard the investment of the Fund.

The Fund's equity portfolio aims to mitigate fluctuations that are brought by investment sectors and market capitalization differences. The portfolio may thus be diversified across investment sectors and market capitalization.

For Sukuk and Islamic money market instruments portfolio, the Investment Manager will select instruments that will deliver better returns for a given level of risk. In addition, the Investment Manager may also consider instruments with favorable or improving credit or industry outlook that provide potential capital appreciation. The Fund may invest in instruments with varying maturities.

For Islamic REITs selection, the Investment Manager will be targeting Islamic REITs that have been generating regular income returns and have potential for capital growth.

In order to achieve the investment objective, the Investment Manager may opt to invest in the Shariah Compliant securities either directly or via Islamic CIS of AFM or other Islamic CIS such as ETF that comply with Shariah Principles. The Investment Manager will be targeting Islamic CIS that have the similar investment objective of the Fund. In evaluating the suitability of an Islamic CIS, the Investment Manager, amongst other factors, will review the track record, investment objective, investment portfolio, income distribution policy and cost factors of the Islamic CIS.

For the Shariah Compliant equity **portfolio**, the Investment Manager will first analyse the general economic and market conditions. The Investment Manager employs an active asset allocation strategy depending upon the equity market expectations. In an adverse market condition, the Investment Manager may increase **the Fund's** asset allocation to lower risk assets such as **Sukuk, Islamic money market instruments and/or Islamic deposits** at the expense of the Shariah Compliant Equities and/or Shariah Compliant equity-related securities allocation (within the stipulated asset allocation), to safeguard the investment of the Fund.

The **Shariah Compliant** equity portfolio aims to mitigate fluctuations that are brought by investment sectors and market capitalization differences. The portfolio may thus be diversified across investment sectors and market capitalization.

For Sukuk and Islamic money market instruments portfolio, the Investment Manager will select **Shariah Compliant** instruments that will deliver better returns for a given level of risk. In addition, the Investment Manager may also consider **Shariah Compliant** instruments with favorable or improving credit or industry outlook that provide potential capital appreciation. The Fund may invest in **Shariah Compliant** instruments with varying maturities.

The Investment Manager may opt to invest in the Shariah Compliant **securities** directly or via Islamic CIS of AFM or other Islamic CIS such as REITs and ETFs that comply with Shariah Principles. The Investment Manager will be targeting Islamic CIS that have a similar investment objective to the Fund. In evaluating the suitability of an Islamic CIS, the Investment Manager, amongst other factors, will review the track record, investment objective, investment portfolio, income distribution policy and cost factors of the Islamic CIS.

Income distribution (if any) will be reinvested in the form of units.

AmPRS – Tactical Bond

Subject to availability of income, distribution is paid twice every year and will be reinvested.

Income distribution (if any) will be reinvested in the forms of units.

AmPRS – Asia Pacific REITs

provide Long Term capital growth. While this may generally mean that the Fund seeks to increase its NAV per unit over the Long Term, distributing out of capital may not necessarily erode the value of the investment of the Members as the distributions declared are	provide Medium to Long Term capital growth. While this may generally mean that the Fund seeks to increase its NAV per unit over the Medium to Long Term, distributing out of capital may not necessarily erode the value of the investment of the Members as the distributions	preserve capital. While this may generally mean that the Fund seeks to increase its NAV per unit, distributing out of capital may not necessarily erode the value of the investment of the Members as the distributions declared are reinvested back into the Fund. Hence,	provide Long Term capital growth. While this may generally mean that the Fund seeks to increase its NAV per unit over the Long Term, distributing out of capital may not necessarily erode the value of the investment of the Members as the distributions declared are	provide Medium to Long Term capital growth. While this may generally mean that the Fund seeks to increase its NAV per unit over the Medium to Long Term, distributing out of capital may not necessarily erode the value of the investment of the Members as the distributions	provide capital appreciation. While this may generally mean that the Fund seeks to increase its NAV per unit over of capital may not necessarily erode the value of the investment of the Members as the distributions declared are reinvested back into the Fund.
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Subject to availability of income, distribution (if any) is paid at least once a year and will be reinvested.

reinvested back into the Fund. Hence, the Fund's capital distribution, if any, would still be consistent with the investment objective of the Fund.	declared are reinvested back into the Fund. Hence, the Fund's capital distribution, if any, would still be consistent with the investment objective of the Fund.	the Fund's capital distribution, if any, would still be consistent with the investment objective of the Fund.	reinvested back into the Fund. Hence, the Fund's capital distribution, if any, would still be consistent with the investment objective of the Fund.	declared are reinvested back into the Fund. Hence, the Fund's capital distribution, if any, would still be consistent with the investment objective of the Fund.	Hence, the Fund's capital distribution, if any, would still be consistent with the investment objective of the Fund.
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Income distribution (if any) will be reinvested in the form of units.

For all the Funds mentioned above, income distribution (if any) will be based on performance of the Fund and not based on a fixed return.

Distribution out of the Fund's capital has the effect of lowering the NAV of the Fund, may reduce part of the Members' original investment and may also result in reduced future returns to Members. When a substantial amount of the original investment is being returned to the Members, 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.

Income distribution (if any) will be reinvested in the form of units.

AmPRS – Tactical Bond

Subject to availability of income, distribution is paid twice every year and will be reinvested.

At the Investment 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, (ii) declare distribution when the Fund has insufficient realised gains or realised income or (iii) increase the amount of distributable income to the Members, after taking into consideration the risk of distributing out of capital.

Distribution out of the Fund's capital has the effect of lowering the NAV of the Fund, may reduce part of the Members' original investment and may also result in reduced future returns to Members. When a substantial amount of the original investment is being returned to the Members, 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.

Income distribution (if any) will be reinvested in the forms of units.

AmPRS – Asia Pacific REITs

Subject to availability of income, distribution (if any) is paid at least once a year and will be reinvested.

At the Investment 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, (ii) declare distribution when the Fund has insufficient realised gains or realised income or (iii) increase the amount of distributable income to the Members, after taking into consideration the risk of distributing out of capital.

		<p>Distribution out of the Fund’s capital has the effect of lowering the NAV of the Fund, may reduce part of the Members’ original investment and may also result in reduced future returns to Members. When a substantial amount of the original investment is being returned to the Members, it has a risk of eroding the capital of the Fund and may, over time, cause the NAV of the Fund to fall. The greater the risk of capital erosion that exists, the greater the likelihood that, due to capital erosion, the value of future returns would also be diminished.</p> <p>Income distribution (if any) will be reinvested in the form of units.</p> <p>For all the Funds mentioned above, income distribution (if any) will be based on performance of the Fund and not based on a fixed return.</p>
31.	<p>CHAPTER 5. THE SCHEME’S AND FUND’S DETAILED INFORMATION, Section 5.2 Fund’s Information, item e. Asset Allocation, AmPRS – Moderate Fund</p> <p><i>AmPRS – Moderate Fund</i></p> <ul style="list-style-type: none"> Up to 60% of the Fund’s NAV in equities and/or equity-related securities, where a maximum of 20% of the Fund’s NAV will be in REITs; A minimum of 40% of the Fund’s NAV in fixed income securities and/or money market instruments; and A minimum of 1% of the Fund’s NAV in Liquid Assets. 	<p>CHAPTER 5. THE SCHEME’S AND FUND’S DETAILED INFORMATION, Section 5.2 Fund’s Information, item e. Asset Allocation, AmPRS – Moderate Fund</p> <p><i>AmPRS – Moderate Fund</i></p> <ul style="list-style-type: none"> 40% to 60% of the Fund’s NAV in equities and/or equity-related securities; and 40% to 60% of the Fund’s NAV in fixed income securities, money market instruments and/or deposits, where a minimum of 1% of the Fund’s NAV will be in deposits.
32.	<p>CHAPTER 5. THE SCHEME’S AND FUND’S DETAILED INFORMATION, Section 5.2 Fund’s Information, item e. Asset Allocation, AmPRS – Conservative Fund</p> <p><i>AmPRS – Conservative Fund</i></p> <ul style="list-style-type: none"> A minimum of 80% of the Fund’s NAV in fixed income securities, where a minimum of 20% of the Fund’s NAV will be in money market instruments. 	<p>CHAPTER 5. THE SCHEME’S AND FUND’S DETAILED INFORMATION, Section 5.2 Fund’s Information, item e. Asset Allocation, AmPRS – Conservative Fund</p> <p><i>AmPRS – Conservative Fund</i></p>

	<ul style="list-style-type: none"> 0% to 20% of the Fund's NAV in equities, equity-related securities and/or REITs <p>A minimum of 1% of the Fund's NAV in Liquid Assets</p>	<ul style="list-style-type: none"> A minimum of 80% of the Fund's NAV in fixed income securities, deposits and/or money market instruments, where a minimum of 1% of the Fund's NAV in deposits; and 0% to 20% of the Fund's NAV in equities, equity-related securities and/or REITs.
33.	<p>CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item e. Asset Allocation, AmPRS – Islamic Equity Fund</p> <p><i>AmPRS – Islamic Equity Fund</i></p> <ul style="list-style-type: none"> A minimum of 70% of the Fund's NAV in Shariah Compliant equities and/or Shariah Compliant equity-related securities (i.e. Shariah Compliant warrants), where a maximum of 20% of the Fund's NAV will be in Islamic REITs; A maximum of 30% of the Fund's NAV in Sukuk and Islamic money market instruments; and A minimum of 1% of the Fund's NAV in Islamic Liquid Assets. 	<p>CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item e. Asset Allocation, AmPRS – Islamic Equity Fund</p> <p><i>AmPRS – Islamic Equity Fund</i></p> <ul style="list-style-type: none"> A minimum of 70% of the Fund's NAV in Shariah Compliant Equities and/or Shariah Compliant equity-related securities (i.e. Shariah Compliant warrants); and A maximum of 30% of the Fund's NAV in Sukuk, Islamic money market instruments and/or Islamic deposits, where a minimum of 1% of the Fund's NAV will be in Islamic deposits.
34.	<p>CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item e. Asset Allocation, AmPRS – Islamic Balanced Fund</p> <p><i>AmPRS – Islamic Balanced Fund</i></p> <ul style="list-style-type: none"> 40% to 60% of the Fund's NAV in Shariah Compliant equities and/or Shariah Compliant equity-related securities (i.e. Shariah Compliant warrants), where a maximum of 20% of the Fund's NAV will be in Islamic REITs; 40% to 60% of the Fund's NAV in Sukuk and Islamic money market instruments; and A minimum of 1% of the Fund's NAV in Islamic Liquid Assets. 	<p>CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item e. Asset Allocation, AmPRS – Islamic Balanced Fund</p> <p><i>AmPRS – Islamic Balanced Fund</i></p> <ul style="list-style-type: none"> 40% to 60% of the Fund's NAV in Shariah Compliant Equities and/or Shariah Compliant equity-related securities (i.e. Shariah Compliant warrants); and 40% to 60% of the Fund's NAV in Sukuk, Islamic money market instruments and/or Islamic deposits, where a minimum of 1% of the Fund's NAV will be in Islamic deposits.
35.	<p>CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item f. Performance Benchmark, AmPRS – Moderate Fund, AmPRS – Islamic Equity Fund and AmPRS – Islamic Balanced Fund</p>	<p>CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item f. Performance Benchmark of AmPRS – Moderate Fund, AmPRS – Islamic Equity Fund and AmPRS – Islamic Balanced Fund</p>

AmPRS – Moderate Fund

- 25% FTSE Bursa Malaysia Top 100 Index (*obtainable via www.bursamalaysia.com*)
- 25% MSCI AC Asia Pacific ex Japan Index (*obtainable via www.msci.com*)
- 50% Quantshop Medium* MGS Index (*obtainable via www.quantshop.com*)

The FTSE Bursa Malaysia Top 100 Index is to represent the local equities portion of the Fund, the MSCI AC Asia Pacific ex Japan Index is to represent the foreign equities portion of the Fund and the Quantshop Medium* MGS Index is to represent the fixed income investments and Liquid Assets portion.

The weightage of the three (3) indices above serves as an asset allocation guide. Under general market condition, the fund manager may be investing approximately 25% of the Fund's NAV in Malaysian equities, 25% of the Fund's NAV in Asia Pacific ex Japan region's equities and the remaining of the Fund's NAV in fixed income instruments and Liquid Assets.

AmPRS – Moderate Fund

- **20%** FTSE Bursa Malaysia Top 100 Index (*obtainable via www.bursamalaysia.com*)
- **15%** MSCI AC Asia Pacific ex Japan Index (*obtainable via www.msci.com*)
- **15% MSCI AC World Index (*obtainable via www.msci.com*)**
- 50% Quantshop Medium* MGS Index (*obtainable via www.quantshop.com*)

*Note: * Medium means a duration of three (3) years to seven (7) years.*

The performance benchmark of the Fund will be changed from 25% FTSE Bursa Malaysia Top 100 Index, 25% MSCI AC Asia Pacific ex Japan Index and 50% Quantshop Medium* MGS Index to 20% FTSE Bursa Malaysia Top 100 Index, 15% MSCI AC Asia Pacific ex Japan Index, 15% MSCI AC World Index and 50% Quantshop Medium* MGS Index with effect from the date of this Third Supplementary Disclosure Document. The change of benchmark is to ensure that the benchmark aligns with the Fund's revised asset allocation and to provide a more accurate measure of the Fund's performance.

The composite benchmark index is a reflection of the Fund's average asset allocation over the Medium to Long Term. The FTSE Bursa Malaysia Top 100 Index is to represent the local equities portion of the Fund, the MSCI AC Asia Pacific ex Japan Index and MSCI AC World Index are to represent the foreign equities portion of the Fund and the Quantshop Medium* MGS Index is to represent the fixed income and money market instruments portion of the Fund. The benchmark is for performance comparison only.

	<p>The risk profile of the Fund is not the same as the risk profile of the performance benchmark; the Fund is expected to outperform its benchmark. There is no guarantee that the Fund will outperform the benchmark.</p> <p><i>Note: * Medium means the duration is between three (3) years to seven (7) years.</i></p>	<p>The risk profile of the Fund is not the same as the risk profile of the performance benchmark; the Fund is expected to outperform its benchmark. There is no guarantee that the Fund will outperform the benchmark.</p>
<p>36.</p>	<p>CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item f. Performance Benchmark, AmPRS – Islamic Equity Fund</p> <p><i>AmPRS – Islamic Equity Fund</i></p> <ul style="list-style-type: none"> • 40% FTSE Bursa Malaysia Emas Shariah Index (<i>obtainable via www.bursamalaysia.com</i>) • 30% MSCI AC Asia Pacific Islamic ex Japan Index (<i>obtainable via www.msci.com</i>) • 30% Quantshop Medium* GII Index (<i>obtainable via www.quantshop.com</i>) 	<p>CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item f. Performance Benchmark, AmPRS – Islamic Equity Fund</p> <p><i>AmPRS – Islamic Equity Fund</i></p> <ul style="list-style-type: none"> • 30% FTSE Bursa Malaysia Emas Shariah Index (<i>obtainable via www.bursamalaysia.com</i>) • 20% MSCI AC Asia Pacific ex Japan Islamic Index (<i>obtainable via www.msci.com</i>) • 20% MSCI AC World Islamic Index (<i>obtainable via www.msci.com</i>) • 30% Quantshop Medium* GII Index (<i>obtainable via www.quantshop.com</i>) <p><i>Note: * Medium means a duration of three (3) years to seven (7) years.</i></p> <p><i>The performance benchmark of the Fund will be changed from 40% FTSE Bursa Malaysia Emas Shariah Index, 30% MSCI AC Asia Pacific Islamic ex Japan Index and 30% Quantshop Medium* GII Index to 30% FTSE Bursa Malaysia Emas Shariah Index, 20% MSCI AC Asia Pacific ex Japan Islamic Index, 20% MSCI AC World Islamic Index and 30% Quantshop Medium* GII Index with effect from the date of this Third Supplementary Disclosure Document. The change of benchmark is to ensure that the benchmark aligns with the Fund's revised asset allocation and to provide a more accurate measure of the Fund's performance.</i></p> <p>The composite benchmark index is a reflection of the Fund's average asset allocation over the Medium to Long Term. The FTSE</p>

	<p>The FTSE Bursa Malaysia Emas Shariah Index is to represent the local Shariah Compliant equities portion of the Fund, the MSCI AC Asia Pacific Islamic ex Japan Index is to represent the foreign Shariah Compliant equities portion of the Fund and the Quantshop Medium* GII Index is to represent the Sukuk, Islamic money market instruments and Liquid Assets portion.</p> <p>The weightage of the three (3) indices above serves as an asset allocation guide. Under general market condition, the fund manager may be investing approximately 40% of the Fund's NAV in Malaysian Shariah Compliant equities, 30% of the Fund's NAV in Asia Pacific ex Japan region's Shariah Compliant equities and the remaining of the Fund's NAV in Sukuk, Islamic money market instruments and Liquid Assets.</p> <p>The risk profile of the Fund is not the same as the risk profile of the performance benchmark; the Fund is expected to outperform its benchmark. There is no guarantee that the Fund will outperform the benchmark.</p> <p><i>Note: * Medium means the duration is between three (3) years to seven (7) years.</i></p>	<p>Bursa Malaysia Emas Shariah Index is to represent the local Shariah Compliant Equities portion of the Fund, the MSCI AC Asia Pacific ex Japan Islamic Index and MSCI AC World Islamic Index are to represent the foreign Shariah Compliant Equities portion of the Fund and the Quantshop Medium* GII Index is to represent the Sukuk and Islamic money market instruments portion of the Fund. The benchmark is for performance comparison only.</p> <p>The risk profile of the Fund is not the same as the risk profile of the performance benchmark; the Fund is expected to outperform its benchmark. There is no guarantee that the Fund will outperform the benchmark.</p>
37.	<p>CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item f. Performance Benchmark, AmPRS – Islamic Balanced Fund</p> <p><i>AmPRS – Islamic Balanced Fund</i></p> <ul style="list-style-type: none"> • 25% FTSE Bursa Malaysia Emas Shariah Index (<i>obtainable via www.bursamalaysia.com</i>) • 25% MSCI AC Asia Pacific Islamic ex Japan Index (<i>obtainable via www.msci.com</i>) • 50% Quantshop Medium* GII Index (<i>obtainable via www.quantshop.com</i>) 	<p>CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item f. Performance Benchmark, AmPRS – Islamic Balanced Fund</p> <p><i>AmPRS – Islamic Balanced Fund</i></p> <ul style="list-style-type: none"> • 20% FTSE Bursa Malaysia Emas Shariah Index (<i>obtainable via www.bursamalaysia.com</i>) • 15% MSCI AC Asia Pacific ex Japan Islamic Index (<i>obtainable via www.msci.com</i>) • 15% MSCI AC World Islamic Index (<i>obtainable via www.msci.com</i>) • 50% Quantshop Medium* GII Index (<i>obtainable via www.quantshop.com</i>) <p><i>The performance benchmark of the Fund will be changed from 25% FTSE Bursa Malaysia Emas Shariah Index, 25% MSCI AC Asia Pacific Islamic ex Japan Index and 50% Quantshop Medium* GII Index to</i></p>

	<p>The FTSE Bursa Malaysia Emas Shariah Index is to represent the local Shariah Compliant equities portion of the Fund, the MSCI AC Asia Pacific Islamic ex Japan Index is to represent the foreign Shariah Compliant equities portion of the Fund and the Quantshop Medium* GII Index is to represent the Sukuk, Islamic money market instruments and Liquid Assets portion.</p> <p>The weightage of the three (3) indices above serves as an asset allocation guide. Under general market condition, the fund manager may be investing approximately 25% of the Fund's NAV in Malaysian Shariah Compliant equities, 25% of the Fund's NAV in Asia Pacific ex Japan region's Shariah Compliant equities and the remaining of the Fund's NAV in Sukuk, Islamic money market instruments and Liquid Assets.</p> <p>The risk profile of the Fund is not the same as the risk profile of the performance benchmark; the Fund is expected to outperform its benchmark. There is no guarantee that the Fund will outperform the benchmark.</p> <p><i>Note: * Medium means the duration is between three (3) years to seven (7) years.</i></p>	<p>20% FTSE Bursa Malaysia Emas Shariah Index, 15% MSCI AC Asia Pacific ex Japan Islamic Index, 15% MSCI AC World Islamic Index and 50% Quantshop Medium* GII Index with effect from the date of this Third Supplementary Disclosure Document. The change of benchmark is to ensure that the benchmark aligns with the Fund's revised asset allocation and to provide a more accurate measure of the Fund's performance.</p> <p>The composite benchmark index is a reflection of the Fund's average asset allocation over the Medium to Long Term. The FTSE Bursa Malaysia Emas Shariah Index is to represent the local Shariah Compliant Equities portion of the Fund, the MSCI AC Asia Pacific ex Japan Islamic Index and MSCI AC World Islamic Index are to represent the foreign Shariah Compliant Equities portion of the Fund and the Quantshop Medium* GII Index is to represent the Sukuk and Islamic money market instruments portion of the Fund. The benchmark is for performance comparison only.</p> <p>The risk profile of the Fund is not the same as the risk profile of the performance benchmark; the Fund is expected to outperform its benchmark. There is no guarantee that the Fund will outperform the benchmark.</p>
38.	Nil.	<p>CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, inserted under item j. Investment Restrictions/Limits</p> <p><u>Use of derivatives / Islamic hedging instruments (applicable to AmPRS – Growth Fund, AmPRS – Moderate Fund, AmPRS – Islamic Equity Fund, AmPRS – Islamic Balanced Fund and AmPRS – Asia Pacific REITs only)</u></p>

The Fund's exposure to derivatives / Islamic hedging instruments will be calculated based on commitment approach as disclosed below:

Calculation of Global Exposure to derivatives / Islamic hedging instruments

$$\text{Global Exposure} = a + b + c$$

With

a = Absolute value of exposures of each individual derivative / Islamic hedging instruments not involved in hedging or netting

b = Absolute value of net exposures of each individual derivative / Islamic hedging instruments after hedging or netting

c = Cash collateral received pursuant to:

(i) the reduction of exposures to OTC derivatives' / Islamic hedging instruments' counterparty; and

(ii) efficient portfolio management technique relating to securities lending and repurchase transactions (where applicable)

Netting and hedging arrangements may be taken into account to reduce the Fund's exposure to derivatives / Islamic hedging instruments.

Netting arrangements

The Fund may net positions between:

- (a) derivatives / Islamic hedging instruments on the same underlying constituents, even if the maturity dates are different; or
- (b) derivatives / Islamic hedging instruments and the same corresponding underlying constituents, if those underlying constituents are transferable securities / Shariah Compliant transferable securities, money market instruments / Islamic money

market instruments, or units or shares in CIS / Islamic CIS.

Hedging arrangements

The marked-to-market value of transferable securities / Shariah Compliant transferable securities, money market instruments / Islamic money market instruments, or units or shares in CIS / Islamic CIS involved in hedging arrangements may be taken into account to reduce the exposure of the Fund to derivatives / Islamic hedging instruments.

The hedging arrangement must:

- (a) not be aimed at generating a return;
- (b) result in an overall verifiable reduction of the risk of the Fund;
- (c) offset the general and specific risks linked to the underlying constituent being hedged;
- (d) relate to the same asset class being hedged; and
- (e) be able to meet its hedging objective in all market conditions.

Calculation of exposure to counterparty of OTC derivatives / Islamic hedging instruments

The exposure to a counterparty of an OTC derivatives / Islamic hedging instruments must be measured based on the maximum potential loss that may be incurred by the Fund if the counterparty defaults and not on the basis of the notional value of the OTC derivatives / Islamic hedging instruments.

The total exposure to a single counterparty is calculated by summing the exposure arising from all OTC derivatives / Islamic hedging instruments transactions entered into with the same counterparty.

Subject to the aggregate limit under the “Investment Restrictions/Limits”

		<p>section, the maximum exposure of the Fund to the counterparty, calculated based on the above method, must not exceed 10% of the Fund's NAV.</p>								
39.	<p>CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, the information related to d) "Additional Investment Limit for AmPRS – Conservative Fund".</p> <p>i. Investments in debentures/fixed income instruments must be rated at least BBB3/P2 by RAM (or equivalent rating by MARC). However, debentures/fixed income instruments which are rated below BBB3/P2 and/or are unrated, may comprise up to 5% of AmPRS – Conservative Fund's NAV ("the 5% Limit"). In the event the 5% Limit is exceeded, whether as a result of:</p> <ul style="list-style-type: none"> (a) A downgrade of any debenture/fixed income instrument to below BBB3/P2; (b) An increase in the aggregate value of debentures/fixed income instruments which are rated below BBB3/P2 and/or are unrated; or (c) A decrease in the NAV of AmPRS – Conservative Fund; <p>AFM must reduce such investments to comply with the 5% Limit unless in the opinion of the Trustee, the disposal of such investments is not in the best interests of Members;</p> <p>ii. Use of derivatives is for hedging purposes only;</p> <p>iii. No investments in warrants except as a result of AmPRS – Conservative Fund's holdings in equities;</p> <p>iv. No investments in products with embedded derivatives;</p> <p>v. No exposure to foreign currency; and</p> <p>vi. No investments in RM-denominated foreign debentures/fixed income instruments.</p>	<p>CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, the information related to d) "Additional Investment Limit for AmPRS – Conservative Fund".</p> <p>i. Investments in debentures/fixed income instruments must be rated at least BBB3/P2 by RAM (or equivalent rating by MARC). However, debentures/fixed income instruments which are rated below BBB3/P2 and/or are unrated, may comprise up to 5% of AmPRS – Conservative Fund's NAV ("the 5% Limit"). In the event the 5% Limit is exceeded, whether as a result of:</p> <ul style="list-style-type: none"> (a) A downgrade of any debenture/fixed income instrument to below BBB3/P2; (b) An increase in the aggregate value of debentures/fixed income instruments which are rated below BBB3/P2 and/or are unrated; or (c) A decrease in the NAV of AmPRS – Conservative Fund; <p>AFM must reduce such investments to comply with the 5% Limit unless in the opinion of the Trustee, the disposal of such investments is not in the best interests of Members;</p> <p>ii. Use of derivatives is for hedging purposes only;</p> <p>iii. No investments in warrants except as a result of AmPRS – Conservative Fund's holdings in equities;</p> <p>iv. No investments in products with embedded derivatives; and</p> <p>v. No exposure to foreign currency.</p>								
40.	<p>CHAPTER 10. TRANSACTION INFORMATION, Section 10.6 Income Distribution Policy</p> <table border="1" data-bbox="174 1247 1127 1369"> <thead> <tr> <th data-bbox="174 1247 506 1312">Fund Name</th> <th data-bbox="506 1247 1127 1312">Income Distribution</th> </tr> </thead> <tbody> <tr> <td data-bbox="174 1312 506 1369">AmPRS – Growth Fund</td> <td data-bbox="506 1312 1127 1369">Subject to availability of income, distribution (if any) is incidental.</td> </tr> </tbody> </table>	Fund Name	Income Distribution	AmPRS – Growth Fund	Subject to availability of income, distribution (if any) is incidental.	<p>CHAPTER 10. TRANSACTION INFORMATION, Section 10.6 <u>Distribution Policy</u></p> <table border="1" data-bbox="1157 1247 2011 1369"> <thead> <tr> <th data-bbox="1157 1247 1455 1312">Fund Name</th> <th data-bbox="1455 1247 2011 1312"><u>Distribution Policy*</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="1157 1312 1455 1369">AmPRS – Growth Fund</td> <td data-bbox="1455 1312 2011 1369">Subject to availability of income, distribution (if any) is incidental.</td> </tr> </tbody> </table>	Fund Name	<u>Distribution Policy*</u>	AmPRS – Growth Fund	Subject to availability of income, distribution (if any) is incidental.
Fund Name	Income Distribution									
AmPRS – Growth Fund	Subject to availability of income, distribution (if any) is incidental.									
Fund Name	<u>Distribution Policy*</u>									
AmPRS – Growth Fund	Subject to availability of income, distribution (if any) is incidental.									

AmPRS – Moderate Fund	Subject to availability of income, distribution (if any) is incidental.
AmPRS – Conservative Fund	Subject to availability of income, distribution (if any) is incidental.
AmPRS – Islamic Equity Fund	Subject to availability of income, distribution (if any) is incidental.
AmPRS – Islamic Balanced Fund	Subject to availability of income, distribution (if any) is incidental.
AmPRS – Tactical Bond	Subject to availability of income, distribution is paid twice every year (if any) and will be reinvested.
AmPRS – Dynamic Sukuk	Subject to availability of income, distribution (if any) is incidental.
AmPRS – Asia Pacific REITs	Subject to availability of income, distribution (if any) is paid at least once a year and will be reinvested.

For all the Funds mentioned above, income distribution (if any) will be based on performance of the Fund and not based on a fixed return.

AmPRS – Moderate Fund	Subject to availability of income, distribution (if any) is incidental.
AmPRS – Conservative Fund	Subject to availability of income, distribution (if any) is incidental.
AmPRS – Islamic Equity Fund	Subject to availability of income, distribution (if any) is incidental.
AmPRS – Islamic Balanced Fund	Subject to availability of income, distribution (if any) is incidental.
AmPRS – Tactical Bond	Subject to availability of income, distribution is paid twice every year and will be reinvested.
AmPRS – Dynamic Sukuk	Subject to availability of income, distribution (if any) is incidental.
AmPRS – Asia Pacific REITs	Subject to availability of income, distribution (if any) is paid at least once a year and will be reinvested.

Note: *For all the Funds mentioned above, income distribution (if any) will be based on performance of the Fund and not based on a fixed return.

AmPRS – Growth Fund, AmPRS – Moderate Fund, AmPRS – Conservative Fund, AmPRS – Islamic Equity Fund, AmPRS – Islamic Balanced Fund and AmPRS – Dynamic Sukuk

AmPRS – Growth Fund	AmPRS – Moderate Fund	AmPRS – Conservative Fund	AmPRS – Islamic Equity Fund	AmPRS – Islamic Balanced Fund	AmPRS – Dynamic Sukuk
Subject to availability of income, distribution (if any) is incidental.					
At the Investment 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) declare					

distribution when the Fund has insufficient realised gains or realised income to do so or (ii) increase the amount of distributable income to the Members, after taking into consideration the risk of distributing out of capital.

<p>The Fund aims to provide Long Term capital growth. While this may generally mean that the Fund seeks to increase its NAV per unit over the Long Term, distributing out of capital may not necessarily erode the value of the</p>	<p>The Fund aims to provide Medium to Long Term capital growth. While this may generally mean that the Fund seeks to increase its NAV per unit over the Medium to Long Term, distributing out of capital may not necessarily erode the</p>	<p>The Fund aims to preserve capital. While this may generally mean that the Fund seeks to increase its NAV per unit, distributing out of capital may not necessarily erode the value of the investment of the Members as the</p>	<p>The Fund aims to provide Long Term capital growth. While this may generally mean that the Fund seeks to increase its NAV per unit over the Long Term, distributing out of capital may not necessarily erode the value of the</p>	<p>The Fund aims to provide Medium to Long Term capital growth. While this may generally mean that the Fund seeks to increase its NAV per unit over the Medium to Long Term, distributing out of capital may not necessarily erode the</p>	<p>The Fund aims to provide capital appreciation. While this may generally mean that the Fund seeks to increase its NAV per unit, distributing out of capital may not necessarily erode the value of the investment of the Members as the distributions declared</p>
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		<p>investment of the Members as the distributions declared are reinvested back into the Fund. Hence, the Fund's capital distribution, if any, would still be consistent with the investment objective of the Fund.</p>	<p>value of the investment of the Members as the distributions declared are reinvested back into the Fund. Hence, the Fund's capital distribution, if any, would still be consistent with the investment objective of the Fund.</p>	<p>distributions declared are reinvested back into the Fund. Hence, the Fund's capital distribution, if any, would still be consistent with the investment objective of the Fund.</p>	<p>investment of the Members as the distributions declared are reinvested back into the Fund. Hence, the Fund's capital distribution, if any, would still be consistent with the investment objective of the Fund.</p>	<p>value of the investment of the Members as the distributions declared are reinvested back into the Fund. Hence, the Fund's capital distribution, if any, would still be consistent with the investment objective of the Fund.</p>	<p>are reinvested back into the Fund. Hence, the Fund's capital distribution, if any, would still be consistent with the investment objective of the Fund.</p>
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Distribution out of the Fund's capital has the effect of lowering the NAV of the Fund, may reduce part of the Members' original investment and may also result in reduced future returns to Members. When a substantial amount of the original investment is being returned to the Members, 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.

Income distribution (if any) will be reinvested in the form of units.

AmPRS – Tactical Bond

Subject to availability of income, distribution is paid twice every year and will be reinvested.

At the Investment 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, (ii) declare distribution when the Fund has insufficient realised gains or realised income or (iii) increase the amount of distributable income to the Members, after taking into consideration the risk of distributing out of capital.

Distribution out of the Fund's capital has the effect of lowering the NAV of the Fund, may reduce part of the Members' original investment and may also result in reduced future returns to Members. When a substantial amount of the original investment is being returned to the Members, 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.

Income distribution (if any) will be reinvested in the forms of units.

		<p>AmPRS – Asia Pacific REITs</p> <p>Subject to availability of income, distribution (if any) is paid at least once a year and will be reinvested.</p> <p>At the Investment 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, (ii) declare distribution when the Fund has insufficient realised gains or realised income or (iii) increase the amount of distributable income to the Members, 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 Members’ original investment and may also result in reduced future returns to Members. When a substantial amount of the original investment is being returned to the Members, it has a risk of eroding the capital of the Fund and may, over time, cause the NAV of the Fund to fall. The greater the risk of capital erosion that exists, the greater the likelihood that, due to capital erosion, the value of future returns would also be diminished.</p> <p>Income distribution (if any) will be reinvested in the form of units.</p>
41.	<p>CHAPTER 11. THE PRS PROVIDER, Section 11.3 The Board of Directors</p> <p>The board of directors consists of five (5) members, including four (4) independent members.</p> <p>The board members are as follows: Jeyaratnam a/l Tamotharam Pillai (<i>independent</i>) Tai Terk Lin (<i>independent</i>) Ng Chih Kaye (<i>independent</i>) Jas Bir Kaur a/p Lol Singh (<i>independent</i>) Goh Wee Peng (<i>non-independent</i>)</p>	<p>CHAPTER 11. THE PRS PROVIDER, Section 11.3 The Board of Directors</p> <p>The board of directors consists of five (5) members, including four (4) independent members.</p> <p>The board members are as follows: Jeyaratnam a/l Tamotharam Pillai (<i>independent</i>) Arnold Lim Boon Lay (<i>independent</i>) Ng Chih Kaye (<i>independent</i>) Jas Bir Kaur a/p Lol Singh (<i>independent</i>) Goh Wee Peng (<i>non-independent</i>)</p>

42.	<p>CHAPTER 11. THE PRS PROVIDER, Section 11.6 The Audit & Risk Committee</p> <p>The Scheme is required by the PRS Guidelines issued by the Securities Commission Malaysia to have an audit committee. The Audit & Risk Management Committee of the PRS Provider meets quarterly a year to review the adequacy and compliance with the established policies, procedures, guidelines, internal controls and review any related party transaction and conflict of interest situation that may arise.</p> <p>The Audit & Risk Management Committee members are:</p> <p>Ng Chih Kaye (<i>independent</i>) Ng Chih Kaye was appointed to the Board of Directors of AmFunds Management Berhad on 1 July 2021 as an Independent Non-Executive Director. Mr Ng is also the Chairman of the joint Audit and Risk Management Committee of AmFunds Management Berhad and Amlslamic Funds Management Sdn Bhd (FMD ARMC). He began his career at a firm of Chartered Accountants in London and later at KPMG, Kuala Lumpur. He then served Malayan Banking Berhad for 25 years in the areas of internal audit, credit control and asset recovery until he retired as Executive Vice-President in 2010. Mr Ng is a member of the Malaysian Institute of Accountants (MIA) and a Fellow of the Association of Chartered Certified Accountants (ACCA), United Kingdom. He has been a member of the Insolvency Committees of the Malaysian Institute of Certified Public Accountants (MICPA) and MIA for more than 15 years and remains a member to date. Presently, Mr Ng is an examiner with the Asian Institute of Chartered Bankers (AICB) for the Professional Credit Certification and Risk Management in Banking programmes. He is also a Panel Member of the Finance Accreditation Agency (FAA). Mr Ng currently sits on the board of AmBank (M) Berhad.</p> <p>Zainal Abidin bin Kassim (<i>independent</i>) Zainal Abidin bin Mohd Kassim was appointed to the Board of Directors of Amlslamic Funds Management Sdn Bhd as an Independent Non-Executive</p>	<p>CHAPTER 11. THE PRS PROVIDER, Section 11.6 The Audit & Risk Committee</p> <p>The Scheme is required by the PRS Guidelines to have an audit committee. The Audit & Risk Management Committee of the PRS Provider meets quarterly a year to review the adequacy and compliance with the established policies, procedures, guidelines, internal controls and review any related party transaction and conflict of interest situation that may arise.</p> <p>The Audit & Risk Management Committee members are:</p> <p>Ng Chih Kaye (<i>independent</i>) Ng Chih Kaye (“Mr Ng”) was appointed to the Board of Directors of AmFunds Management Berhad on 1 July 2021 as an Independent Non-Executive Director. Mr Ng is also the Chairman of the joint Audit and Risk Management Committee of AmFunds Management Berhad and Amlslamic Funds Management Sdn Bhd (FMD ARMC). He began his career at a firm of Chartered Accountants in London and later at KPMG, Kuala Lumpur. He then served Malayan Banking Berhad for 25 years in the areas of internal audit, credit control and asset recovery until he retired as Executive Vice-President in 2010. Mr Ng is a member of the Malaysian Institute of Accountants (MIA) and a Fellow of the Association of Chartered Certified Accountants (ACCA), United Kingdom. He has been a member of the Insolvency Committees of the Malaysian Institute of Certified Public Accountants (MICPA) and MIA for more than 15 years and remains a member to date. Presently, Mr Ng is an examiner with the Asian Institute of Chartered Bankers (AICB) for the Professional Credit Certification and Risk Management in Banking programmes. He is also a Panel Member of the Finance Accreditation Agency (FAA). Mr Ng currently sits on the board of AmBank (M) Berhad.</p>

Director on 22 November 2016. He is a Fellow of the Institute of Actuaries in the United Kingdom since 1986, a Fellow of the Actuarial Society of Malaysia, a Fellow of the Society of Actuaries of Singapore and an Associate of the Society of Actuaries, United States of America. He has been a Consulting Actuary and Senior Partner with over 30 years of consulting experience with extensive experience in conventional insurance and takaful for both life and casualty insurance. He also has experience in various assignments on investment consulting for pension and provident funds as well as pension liabilities and pension benefits. En Zainal holds a Bachelor of Science (First Class Honours) in Actuarial Science degree from City University London.

Tai Terk Lin (*independent*)

Tai Terk Lin was appointed to the Board of Directors of AmFunds Management Berhad as an Independent Non-Executive Director on 15 December 2014. He has experience of more than 30 years in fund management and banking industry, while leading a lot of management initiative projects in unit trust, commercial and private banking as well as wealth management. He was previously the Group Chief Executive Officer of ICB Financial Group Holdings AG, the holding company of ICB Banking Group, and a Commissioner of PT Bank ICB Bumiputera. Before that, he was the Executive Director of Platinum Capital Management (Asia) and a Senior Vice President of DBS Bank in Singapore. He holds a Master of Business Administration (MBA) from Cranfield University, United Kingdom. He has a Bachelor of Science with Education (B.Sc.Ed (Hons)) from the University of Malaya and holds the Certified Financial Planner (CFP) and the IBF Advance (IBFA) from the Institute of Banking and Finance Singapore.

Zainal Abidin bin Kassim (*independent*)

Zainal Abidin bin Mohd Kassim (“En Zainal”) was appointed to the Board of Directors of AmIslamic Funds Management Sdn Bhd as an Independent Non-Executive Director on 22 November 2016. He is a Fellow of the Institute of Actuaries in the United Kingdom since 1986, a Fellow of the Actuarial Society of Malaysia, a Fellow of the Society of Actuaries of Singapore and an Associate of the Society of Actuaries, United States of America. He has been a Consulting Actuary and Senior Partner with over 30 years of consulting experience with extensive experience in conventional insurance and takaful for both life and casualty insurance. He also has experience in various assignments on investment consulting for pension and provident funds as well as pension liabilities and pension benefits. En Zainal holds a Bachelor of Science (First Class Honours) in Actuarial Science degree from City University London.

Jas Bir Kaur a/p Lol Singh (*independent*)

Jas Bir Kaur a/p Lol Singh (“Mdm Jas Bir”) was appointed to the Board of AmFunds Management Berhad on 1 July 2021 as an Independent Non-Executive Director. Mdm Jas Bir is also a member of the joint Audit and Risk Management Committee of AmFunds Management Berhad and AmIslamic Funds Management Sdn Bhd which is known as FMD ARMC. She holds a degree in Economics and Business Administration (Analytical Economics) from University Malaya, Masters in Science (Finance) from the University of Strathclyde, Glasgow, Scotland and her second Master of Managerial Psychology (part-time) from HELP University, Kuala Lumpur. She is also a Certified Professional Coach (Corporate Coach Academy) and a certified mediator under Malaysian Mediation Centre. Throughout Mdm Jas Bir’s career, she had held senior positions at Bank Negara Malaysia, SC and Value Partners Hong Kong, an asset management company listed on the Hong Kong Stock Exchange. She is currently on the panel of mediators for Securities Industry Dispute Resolution Centre (SIDREC). She currently sits on the boards of Federation of Investment Managers Malaysia (FIMM), Pimpinan Ehsan Berhad, AmREIT Managers Sdn Bhd and Pacific Trustees Group International Sdn Bhd.

Azian binti Kassim (*independent*)

Azian binti Kassim (“Pn Azian”) was appointed to the Board of Directors of Amlslamic Funds Management Sdn Bhd on 30 June 2023 as an Independent Non-Executive Director. She is also a member of the Fund Management Division’s Audit and Risk Management Committee. Pn Azian is a Fellow of Chartered Certified Accountants, United Kingdom and a Chartered Accountant of Malaysian Institute of Accountants. She has approximately 30 years of experience in fund management and capital markets with substantial investment management experience, managing external fund managers, significant understanding of risk management and experience with a multi-asset class fund. She was previously the Chief Investment Officer of Maybank Investment Management Sdn Bhd and Syarikat Takaful Keluarga Malaysia Berhad. She currently sits on the board of MRT Corporation Sdn Bhd and Perak Transit Berhad, and is also an investment panel member of Urusharta Jamaah Sdn Bhd.

Azian binti Kassim (*independent*)

Azian binti Kassim (“Pn Azian”) was appointed to the Board of Directors of Amlslamic Funds Management Sdn Bhd on 30 June 2023 as an Independent Non-Executive Director. She is also a member of the Fund Management Division’s Audit and Risk Management Committee. Pn Azian is a Fellow of Chartered Certified Accountants, United Kingdom and a Chartered Accountant of Malaysian Institute of Accountants. She has approximately 30 years of experience in fund management and capital markets with substantial investment management experience, managing external fund managers, significant understanding of risk management and experience with a multi-asset class fund. She was previously the Chief Investment Officer of Maybank Investment Management Sdn Bhd and Syarikat Takaful Keluarga Malaysia Berhad. She currently sits on the board of MRT Corporation Sdn Bhd and Perak Transit Berhad, and is also an investment panel member of Urusharta Jamaah Sdn Bhd.