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;
- 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: <u>enquiries@aminvest.com</u>

AmFunds Management Berhad 2 September 2024

	Document"). This Third AmPRS dated 2 April 20	dments for the Third Supplementary Disclosure Docu Supplementary Disclosure Document has to be read 21, the First Supplementary Disclosure Document for ated 31 August 2023 (collectively "Disclosure Docum	in conjunction with the AmPRS dated 28 July 20 ient").	Third Replacement Disclosure Document for 21 and the Second Supplementary Disclosure
No.		Disclosure Document		y Disclosure Document for AmPRS dated 2 September 2024
1.	DEFINITIONS		DEFINITIONS	
	Deed	The deed 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 all entered into between the Trustee and the PRS Provider in respect of the Funds under the Scheme.	Deed	The deed 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 all entered into between the Trustee and the PRS Provider in respect of the Funds under the Scheme
2.	DEFINITIONS		DEFINITIONS	
	Islamic Liquid Assets Liquid Assets	Islamic money market instruments which can be converted into cash within seven (7) Business Days Money market instruments which can be converted	Islamic Liquid Assets	Overnight Islamic deposits and/or cash in bank account
		into cash within seven (7) Business Days	Liquid Assets	Overnight deposits and/or cash in bank account
3.		DRY, PRS PROVIDER / INVESTMENT MANAGER , & Risk Management Committee and Secretary		TORY, PRS PROVIDER / INVESTMENT Directors, Audit & Risk Management Committee y
	Jeyaratnam a/l Tamothar Tai Terk Lin <i>(independen</i> Ng Chih Kaye <i>(independer</i>)	t)	Board of Directors Jeyaratnam a/I Tamotha Arnold Lim Boon Lay	aram Pillai (independent) (independent)

	Jas Bir Kaur a/p Lol Sing		Ng Chih Kaye (independ	
	Goh Wee Peng (non-ina	lependent)	Jas Bir Kaur a/p Lol Sing	
			Goh Wee Peng (non-ind	ependent)
	Audit & Risk Managem			
	Ng Chih Kaye (independ		Audit & Risk Managem	
	Zainal Abidin bin Kassim		Ng Chih Kaye (independ	
	Tai Terk Lin (independer		Zainal Abidin bin Kassim	
	Azian binti Kassim (inde	pendent)	Jas Bir Kaur a/p Lol Sir	
	Connector		Azian binti Kassim (indep	bendent)
	Secretary	A 7010961)	Company Sociation	
	Koh Suet Peng (MAICS/ Loh Saw Kim (MAICSA		Company Secretary	7010061)
	22 nd Floor, Bangunan Ar		Koh Suet Peng (MAICSA	A 7019661)
	No.55, Jalan Raja Chula			
	50200 Kuala Lumpur			
4.	CORPORATE DIRECT	ORY, FEDERATION OF INVESTMENT MANAGERS	CORPORATE DIREC	TORY, FEDERATION OF INVESTMENT
	MALAYSIA (FIMM)		MANAGERS MALAYSI	•
	. ,			. ,
	FEDERATION OF INVE	STMENT MANAGERS MALAYSIA (FIMM)	FEDERATION OF INVE	STMENT MANAGERS MALAYSIA (FIMM)
	19-06-1, 6th Floor, Wism		19-06-1, 6th Floor Wisma	a Tune
	No. 19, Lorong Dungun,	Damansara Heights	No. 19, Lorong Dungun	
	50490 Kuala Lumpur		Damansara Heights	
	Tel : (03) 2093 2600	Fax : (03) 2093 2700	50490 Kuala Lumpur	
	Email : info@fimm.com.i		Tel: (03) 7890 4242	
	Website: www.fimm.com	n.my	Email: info@fimm.com.m	
			Website: www.fimm.com	.my
5.		A OF THE SCHEME, Section 3.2 Fund's Information,	CHAPTER 3 KEV DA	TA OF THE SCHEME, Section 3.2 Fund's
0.		mPRS – Moderate Fund		Strategy of AmPRS – Moderate Fund
	investment offategy of /			
	Name of Fund	AmPRS – Moderate Fund	Name of Fund	AmPRS – Moderate Fund
	Investment Strategy	The AmPRS – Moderate Fund may invest its assets	Investment Strategy	The AmPRS – Moderate Fund may invest its
		into a well-diversified portfolio comprising the following		assets into a well-diversified portfolio
		asset classes:		comprising the following asset classes:
		 Equities and/or equity-related securities; 		

		 Fixed income instruments; REITs; and Liquid Assets. 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.		 Equities and/or equity-related securities; Fixed income securities; Money market instruments; and Deposits. The AmPRS – Moderate Fund will invest in securities that are traded and/or listed in the local and foreign Eligible Markets. 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 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.		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. 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.
6.		TA OF THE SCHEME, Section 3.2 Fund's Information, AmPRS – Conservative Fund		TA OF THE SCHEME, Section 3.2 Fund's t Strategy of AmPRS – Conservative Fund
	Name of Fund	AmPRS – Conservative Fund	Name of Fund	AmPRS – Conservative Fund

	 The AmPRS – Conservative Fund may invest its assets into a well-diversified portfolio comprising the following asset classes: Fixed income instruments; Liquid Assets; Equities; and REITs. 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. TA OF THE SCHEME, Section 3.2 Fund's Information , PRS – Moderate Fund		 The AmPRS – Conservative Fund may invest its assets into a well-diversified portfolio comprising the following asset classes: Fixed income securities; Money market instruments; Deposits; Equities and/or equity-related securities; and REITs. Investment in the AmPRS – Conservative Fund will be restricted to investments in Malaysia and local currency investments.
Name of Fund	Name of Fund AmPRS – Moderate Fund		AmPRS – Moderate Fund
Asset Allocation	 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. A minimum of 1% of the Fund's NAV in Liquid Assets 	Asset Allocation	 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.
	TA OF THE SCHEME, Section 3.2 Fund's Information, PRS – Conservative Fund		ATA OF THE SCHEME, Section 3.2 Fund's cation of AmPRS – Conservative Fund
Name of Fund	AmPRS – Conservative Fund	Name of Fund Asset Allocation	 AmPRS – Conservative Fund A minimum of 80% of the Fund's NAV in fixed income securities, deposits and/or

9.		 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 		 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.
	Name of Fund	AmPRS – Moderate Fund	Name of Fund	AmPRS – Moderate Fund
	Performance Benchmark	 25% FTSE Bursa Malaysia Top 100 Index 25% MSCI AC Asia Pacific ex Japan Index 50% Quantshop Medium* MGS Index 	Performance Benchmark	 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 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 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 performar	measure of nce.	the Fund's
10.		ciated with the Fun	d, AmPRS – Grow	Fund's Information, /th Fund, AmPRS –	CHAPTER 3. KE Information, Spec Fund, AmPRS – M	ific Risks associat	ed with the Fund,	AmPRS - Growth
	Name of Fund	AmPRS – Growth Fund	AmPRS – Moderate Fund	AmPRS – Conservative Fund	Name of Fund	AmPRS – Growth Fund	AmPRS – Moderate Fund	AmPRS – Conservative Fund
	Specific Risks associated with the Fund	 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 	 Risk associated with investment in REITs Liquidity risk Currency risk 	default risk • Interest rate risk • Risk associated with investment in REITs • Liquidity risk • Risk associated	Specific Risks associated with the Fund	 Company Specific Risk Credit and Default Risk Interest Rate Risk Risk associated with investment in REITs Liquidity Risk Suspension Risk 	 Company Specific Risk Credit and Default Risk Interest Rate Risk Risk associated with investment in REITs Liquidity Risk Suspension Risk 	 Company Specific Risk Credit and Default Risk Interest Rate Risk Risk associated with investment in REITs Liquidity Risk Suspension Risk

							 Currency Risk Risk associated with the Default Option Capital Distribution Risk Risk associated with investments in Equity- Related Securities 	 Currency Risk Risk associated with the Default Option Capital Distribution Risk Risk associated with investments in Equity- Related Securities Collective Investment Schemes Risk 	associated with the Default Option • Capital Distribution Risk • Risk associated with investments in Equity- Related Securities
11.	CHAPTER 3. KEY DAT. Income Distribution of A AmPRS – Conservative	mPRS – Growth F			k	Information, Dist		AmPRS – Growth	ction 3.2 Fund's n Fund, AmPRS –
	Name of Fund	AmPRS – Growth Fund	AmPRS – Moderate Fund	AmPRS – Conservative Fund		Name of Fund	AmPRS – Growth Fund	AmPRS – Moderate Fund	AmPRS – Conservative Fund
	Income Distribution	Subject to availab	vility of income, die	stribution (if any) is		Distribution policy	is incidental. At the Investm Fund may distr capital. The ra capital is to al declare distrik insufficient real	bility of income, di nent Manager's ibute from its ga tionale for dist low the Fund the oution when t ised gains or rea ease the amount	discretion, the ain, income and ribution out of he ability to (i) he Fund has llised income to

Note: Income distribution (if any) will be in the form of units. Please refer to the mode of distribution on pageaims to provide Long Term capital growth. While this may generally mean that the Fund Seeks to increase its distributing distributing may not necessarily erode the walue of the the Membersto provide Long Term capital generally mean that the increase its distributing may not necessarily erode the walue of the the Membersto to provide to <br< th=""><th></th><th>distributing out c</th><th>the risk of dist</th><th>consideration capital.</th><th></th><th></th><th></th></br<>		distributing out c	the risk of dist	consideration capital.			
of the distributions capita Members as declared are distribu- the reinvested any, w distributions back into the be c declared are Fund. Hence, with reinvested the Fund's invest	preserve I. While may ally mean he Fund to se its per unit, uting out bital may cessarily the value the value the value the ment of Members the utions ed are sted into the Hence, Fund's ution, if rould still onsistent the ment	de to preserv to capital. Whil rm this ma generally mea ay that the Fun seeks t he increase it to NAV per uni its distributing ou of capital ma he not necessaril to erode the valu m, of th investment of tal the Member not as th distributions he declared ar he reinvested of back into th ers Fund. Hence he the Fund's capital are distribution, any, would sti he be consister ce, with th d's investment objective of th if Fund.	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	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		units. Please refer to the	

					if a sti co wi in ob thu Di eff reu an Me or Me thu thu eru tha reu No of	any, would II be nsistent th the vestment jective of <u>e</u> Fund. stribution ou ect of lower duce part of d may also r embers. Whe ginal invest embers, it has <u>e</u> Fund and r <u>e</u> Fund to fa osion that e at, due to ca surns would a bate: Income di	ring the NAN the Members result in reduce en a substant tment is bei as a risk of en may, over tim II. The greate exists, the gr apital erosion also be dimin	of d's capital has the / of the Fund, may original investment ced future returns to tial amount of the ng returned to the roding the capital of e, cause the NAV of er the risk of capital eater the likelihood , the value of future ished. ny) will be in the form ode of distribution on
12.			on 3.2 Fund's Information, Fund and AmPRS – Islamic	Ir		ent Strategy o		, Section 3.2 Fund's slamic Equity Fund and
	Name of Fund	AmPRS – Islamic Equity Fund	AmPRS – Islamic Balanced Fund		Name of Fund	AmPRS Equity Fu	– Islamic und	AmPRS – Islamic Balanced Fund
	Investment Strategy	The AmPRS – Islamic Equity Fund may invest its assets into a well- diversified portfolio comprising the following	The AmPRS – Islamic Balanced Fund may invest its assets into a well- diversified portfolio comprising the following		Investment Strategy	The AmPl Equity invest its a well-diver	RS – Islamic Fund may assets into a	The AmPRS – Islamic Balanced Fund may invest its assets into a well- diversified portfolio

			(C U C C U C C C C C C C C C C
		the following asse	e e
Shariah Compliant	Shariah Compliant	classes:	classes:
equities;	equities;		
Sukuk and Islamic	Sukuk and Islamic	Shariah Complian	t • Shariah
money market	money market	Equities and/c	r Compliant
instruments;	instruments;	Shariah	Equities and/or
Islamic REITs; and	 Islamic REITs; and 	Compliant equity	
 Islamic Liquid Assets. 	 Islamic Liquid Assets. 	related securities	
• Islamic Liquid Assets.	• Islamic Liquid Assets.	Sukuk and Islami	
		money marke	
For AmPRS – Islamic		instruments; and	 Sukuk and Islamic
Equity Fund, the Shariah	Balanced Fund, the	Islamic deposits.	money market
Compliant securities that	Shariah Compliant		instruments; and
the AmPRS – Islamic	securities that	The AmPRS – Islami	•
Equity Fund invests in	the AmPRS – Islamic	Equity Fund wi	
will be traded and/or	Balanced Fund invests in	invest in Sharia	n The AmPRS –
listed in the following	will be traded and/or listed	Compliant securitie	s Islamic Balanced
countries, which includes	in the following countries,	that are traded and/o	r Fund will invest in
but not limited to		listed in the local an	d Shariah Compliant
Australia, Hong Kong,	limited to Australia, Hong	foreign Eligibl	e securities that are
Malaysia, New Zealand,	Kong, Malaysia, New	Markets.	traded and/or listed
Singapore, South Korea,	Zealand, Singapore, South		in the local and
Taiwan and Thailand. For			foreign Eligible
AmPRS – Islamic Equity	Thailand. For AmPRS –		Markets.
Fund, Shariah Compliant	Islamic		marticiter
foreign	Balanced Fund, Shariah		
investments (if any) will			The Investment
be limited to 50% of the	Foreign investments (if	The Investmer	
	J I	Manager may opt t	
Fund's NAV.	any) will be limited to 40%	invest in the Sharia	
In order to achieve the	of the Fund's NAV.		
In order to achieve the	la anden te achieve du	Compliant securitie	-
investment objective, the	In order to achieve the	directly or via Islami	
Investment Manager	investment objective, the	CIS of AFM or othe	
may opt to invest in the	Investment Manager may	Islamic CIS such a	
Shariah Compliant	opt to invest in the Shariah	REITs and ETFs that	
securities either directly	Compliant securities either	comply with Sharia	
or via Islamic CIS of AFM	directly or via Islamic CIS	Principles.	Principles.

The A Equity use S hedgin the pu (subject Guidel	AmPRS – Islamic Fund may also Shariah Compliant of instruments for prove of hedging tot to PRS (lines) if it is (of AFM or other Islamic CIS such as ETF that comply with Shariah Principles. 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.		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. 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.	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. The AmPRS – Islamic hedging instruments for the purpose of hedging (subject to the PRS Guidelines) if it is deemed necessary to do so.
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CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.2 Fund's Information Asset Allocation of AmPRS – Islamic Equity Fund and AmPRS – Islamic Balance Fund			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	Name of Fund	AmPRS – Islamic Equity Fund	AmPRS – Islamic Balanced Fund	
Asset Allocation	 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. 	 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 	Asset Allocation	 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. 	 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. 	

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			CHAPTER 3. KEY DA Information, Performan and AmPRS – Islamic B	ce Benchmark of AmPR	
Name of Fund	AmPRS – Islamic Equity Fund	AmPRS – Islamic Balanced Fund	Name of Fund	AmPRS – Islamic Equity Fund	AmPRS – Islamic Balanced Fund
Performance Benchmark	 40% FTSE Bursa Malaysia Emas Shariah Index 30% MSCI AC Asia Pacific Islamic ex Japan Index 30% Quantshop Medium* GII Index 	 25% FTSE Bursa Malaysia Emas Shariah Index 25% MSCI AC Asia Pacific Islamic ex Japan Index 50% Quantshop Medium* GII Index 	Performance Benchmark	 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 30% Quantshop Medium* GII Index 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 	MalaysiaEmas Shariah Index15% MSCI AC Asia PacificPacific ex Japan Islamic Index15% MSCI AC WorldIslamic Index15% MSCI AC WorldIslamic Index50% Quantshop Medium* GII IndexThe performance benchmark of the Fund will be changed from 25% FTSEFTSEBursa MalaysiaMalaysiaEmas Shariah Index, 25% MSCI AC ScificMSCIAC Asia Pacific50%Quantshop Medium* GII Index to 20%20%FTSE Bursa MalaysiaMalaysiaEmas Shariah Index, 15% MSCI AC AC Asia PacificShariah Index, 15% MSCI AC AC Asia FacificShariah Index, 15% MSCI AC ASia Pacific ASia Pacific ASIA

				_		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	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
		(3) years to seven (7) year	e duration is between three rs.			accurate measure of the Fund's	the Fund's
		For further details on the l refer to page 32 - 33.	Fund's performance, please			performance. Note: * Medium means years to seven (7) years For further details on the	s. ne Fund's performance,
15.		A OF THE SCHEME, Secting with the Fund, AmPRS and Fund		dI	nformation, Specific Ri	please refer to pages 3. TA OF THE SCHEME sks associated with the I S – Islamic Balanced Fun	, Section 3.2 Fund's Fund, AmPRS – Islamic
	Name of Fund	AmPRS – Islamic Equity Fund	AmPRS – Islamic Balanced Fund		Name of Fund	AmPRS – Islamic Equity Fund	AmPRS – Islamic Balanced Fund

	Specific Risks associated with the Fund	 Company specific ris Credit and default ris Interest rate risk Risks associated wit investment in REITs Liquidity risk Currency risk Shariah nor compliance risk 	 Credit and default risk Interest rate risk Risks associated with investment in REITs Liquidity risk Currency risk 	Specific Risks associated with the Fund	Risk Credit and Default Risk Interest Rate Risk Risk associated with investment in REITs Liquidity Risk Suspension Risk Currency Risk Currency Risk Capital Distribution Risk Risk associated with investments in Shariah Compliant Equity- Related Securities Islamic Collective Investment	 Company Specific Risk Credit and Default Risk Interest Rate 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
16			ction 3.2 Fund's Information,		Schemes Risk	Schemes Risk
16.			Fund and AmPRS – Islamic		on Policy of AmPRS – Is	
	Name of Fund	AmPRS – Islamic An Equity Fund Fu	nPRS – Islamic Balanced nd	Name of Fund		mPRS – Islamic alanced Fund
	Income Distribution	Subject to availability of incidental.	income, distribution (if any) is	Distribution Policy	any) is incidental. At the Investment Ma Fund may distribute and capital. The rati	of income, distribution (if nager's discretion, the from its gain, income onale for distribution ow the Fund the ability

		to (i) declare distribution has insufficient realist income to do so or (ii) of distributable income after taking into considistributing out of cap	ed gains or realised increase the amount me to the Members, sideration the risk of
		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.	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
		Distribution out of th the effect of lowering may reduce part of t	the NAV of the Fund,

							future re substantia investmen Members, of the Fun NAV of the of capital e likelihood value of diminishee Note: Incol	t is being retu it has a risk of eroo ad and may, over t Fund to fall. The erosion that exists, that, due to capit future returns w d. me distribution (if al	ers. When a the original urned to the ding the capital ime, cause the greater the risk the greater the al erosion, the rould also be
			ne distribution (if any) w e refer to the mode of a					nits. Please refer a on page 63.	o the mode of
17.	Specific Risks as		CHEME, Section 3.2 I und, AmPRS – Tactic acific REITs		-	Information, Spe	cific Risks associat	E SCHEME, Sect ed with the Fund, A AmPRS – Asia Pa	mPRS – Tactical
	Name of Fund Specific Risks associated	AmPRS – Tactical Bond • Risks of a passive	AmPRS – Dynamic* Sukuk *The word "Dynamic" in this context refers to the Target Fund's investment strategy which is active management, not buy-and-hold strategy. • Risks of a passive strategy	AmPRS – Asia Pacific REITs		Name of Fund	AmPRS – Tactical Bond	AmPRS – Dynamic* Sukuk *The word "Dynamic" in this context refers to the Target Fund's investment strategy which is active management, not buy-and-hold	AmPRS – Asia Pacific REITs
	with the Fund	strategy • Risk of not meeting the Fund's	 Risk of not meeting the Fund's 	investment in REITs • Concentration risk		Specific Risks	 Risks of a Passive Strategy 	 strategy. Risks of a Passive Strategy 	Risks associated with

18.		on of AmPRS – Ta	Income distribution risk		Information, Dis		Investment Objective • Shariah Non- Compliance Risk • Capital Distribution Risk • Liquidity and Suspension Risk • Related Party Transaction Risk E SCHEME, Section AmPRS – Tactical B	
	Name of Fund	AmPRS – Tactical Bond	AmPRS – Dynamic*	AmPRS – Asia	Name of Fund	AmPRS – Asia i		
	Income	Subject to	Sukuk *The word "Dynamic" in this context refers to the Target Fund's investment strategy which is active management, not buy-and-hold strategy. Subject to availability	Pacific REITs Subject to		Tactical Bond	AmPRS – Dynamic* Sukuk *The word "Dynamic" in this context refers to the Target Fund's investment strategy which is active management, not buy-and-hold	AmPRS – Asia Pacific REITs

will be reinvested.						· · ·	
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	consideration the risk of distributing out of capital.	of capital may not necessarily erode the value of the investment of the Members as the distributions declared are	gains or realised income or (iii) increase the amount of distributable income to the Members, after taking into consideratio n the risk of distributing out of capital.
Note: Income distribution (if any) will be Please refer to the mode of distribution of	of lowering the N of the Members' of result in reduced a substantial amo being returned to eroding the capital cause the NAV of risk of capital ero likelihood that, du	f the Fund's capital AV of the Fund, ma original investment future returns to Me ount of the original o the Members, it al of the Fund and m the Fund to fall. The sion that exists, the to capital erosion uld also be diminis	and may also embers. When investment is has a risk of hay, over time, he greater the he greater the h, the value of

			Income distribution (if any) will be in the form of units. Please refer to the mode of distribution on page 63.
19.	CHAPTER : Deed	3. KEY DATA OF THE SCHEME, Section 3.7 Other Information,	CHAPTER 3. KEY DATA OF THE SCHEME, Section 3.7 Other Information, Deed
20.	Deed Nil.	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 9 October 2015, the sixth supplemental deed dated 10 June 2021 and the seventh supplemental deed dated 31 July 2023.	DeedThe 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 2015, the fourth supplemental deed dated 29 October 2015, the fifth supplemental deed dated 10 June 2021, the seventh supplemental deed dated 21 July 2023 and the eighth supplemental deed dated 22 January 2024.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 FundCollective Investment Schemes Risk (applicable to AmPRS – Moderate Fund only)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

The Fund may distribute from its capital. 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. **Risk associated with investments in Equity-Related** Securities 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. CHAPTER 4. RISK FACTORS, Section 4.2 Specific Risks Uniquely 21. Nil. Associated with the Investment Portfolio of The Fund(s) Under the Scheme, Specific risks uniquely associated with the investment portfolio of AmPRS – Conservative Fund **Capital Distribution Risk** The Fund may distribute from its capital. 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.

Risk associated with investments in Equity-Related Securities

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.

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

Islamic Collective Investment Schemes Risk

22.

Nil.

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.

		Capital Distribution Risk The Fund may distribute from its capital. 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.
		Risk associated with investments in Shariah Compliant Equity- Related Securities
		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.
23.	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	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
	Income Distribution Risk	Distribution Risk

	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.	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. 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.
24.	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	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
	Income Distribution Risk	Capital Distribution Risk
	It should be noted that the distribution of income is not guaranteed. Circumstances	The Fund may distribute from its capital.
	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.	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.
25.	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	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
	Income Distribution Risk	Distribution Risk
	It should be noted that the distribution of income is not guaranteed. Circumstances preventing the distribution of income include, among others, insufficient realized	It should be noted that the distribution of income is not guaranteed. Circumstances preventing the distribution of income include, among

	returns to enable income distribution. As per the SC Guidelines, distribution of income should only be made from realized gains or realized income.	others, insufficient realised gains or realised income to enable income distribution. The Fund may distribute from its realised gain, realised income and capital. 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.
26.	CHAPTER 5. THE SCHEME'S AND FUNDS' DETAILED INFORMATION, Section 5.2 Funds' Information, item c. Investment Strategy, AmPRS – Moderate Fund	CHAPTER 5. THE SCHEME'S AND FUNDS' DETAILED INFORMATION, Section 5.2 Funds' Information, item c. Investment Strategy, AmPRS – Moderate Fund
	AmPRS – Moderate Fund	AmPRS – Moderate Fund
	The AmPRS – Moderate Fund may invest its assets into a well-diversified portfolio comprising the following asset classes:	The AmPRS – Moderate Fund may invest its assets into a well-diversified portfolio comprising the following asset classes:
	Equities and/or equity-related securities;	Equities and/or equity-related securities;
	 Fixed income instruments; REITs; and 	 Fixed income securities; Money market instruments; and
	 Liquid Assets. 	 Deposits.
	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	To achieve its investment objective, the AmPRS – Moderate Fund will invest:
	income instruments to provide capital stability to the Fund.	• 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.
	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	The AmPRS – Moderate Fund will invest in securities that are traded and/or listed in the local and foreign Eligible Markets.

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

	The AmPRS – Moderate Fund may also invest in derivatives for the purpose of hedging if it is deemed necessary to do so.	of increasing the Fund's exposure in fixed income securities, mone market instruments and/or deposits.					
		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.					
27.	CHAPTER 5. THE SCHEME'S AND FUNDS' DETAILED INFORMATION, Section 5.2 Funds' Information, item c. Investment Strategy, AmPRS – Conservative Fund	CHAPTER 5. THE SCHEME'S AND FUNDS' DETAILED INFORMATION, Section 5.2 Funds' Information, item c. Investment Strategy, AmPRS – Conservative Fund					
	AmPRS – Conservative Fund	AmPRS – Conservative Fund					
	The AmPRS – Conservative Fund may invest its assets into a well-diversified portfolio comprising the following asset classes:	The AmPRS – Conservative Fund may invest its assets into a well- diversified portfolio comprising the following asset classes:					
	 Fixed income instruments; Liquid Assets; Equities; and REITs. 	 Fixed income securities; Money market instruments; Deposits; Equities and/or equity-related securities; and REITs. 					
	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.	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.					
	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.	Investment in the AmPRS – Conservative Fund will be restricted to investments in Malaysia and local currency investments .					
	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	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					

 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 AVV 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. 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. 	 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; (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 sectors and market capitalization differences. The portfolio may thus be diversified across investment sectors and market capitalization differences. The portfolio may thus be diversified across investment sectors and market capitalization differences. The portfolio may thus be diversified across investment sectors and market capitalization differences. The portfolio may thus been generating regular income returns and have potential for capital growth.
	protected.

28.	CHAPTER 5. THE SCHEME'S AND FUNDS' DETAILED INFORMATION, Section 5.2 Funds' Information, item c. Investment Strategy, AmPRS – Islamic Equity Fund	CHAPTER 5. THE SCHEME'S AND FUNDS' DETAILED INFORMATION, Section 5.2 Funds' Information, item c. Investment Strategy, AmPRS – Islamic Equity Fund
	AmPRS – Islamic Equity Fund	AmPRS – Islamic Equity Fund
	The AmPRS – Islamic Equity Fund may invest its assets into a well-diversified portfolio comprising the following asset classes:	The AmPRS – Islamic Equity Fund may invest its assets into a well- diversified portfolio comprising the following asset classes:
	 Shariah Compliant equities; Sukuk and Islamic money market instruments; Islamic REITs; and Islamic Liquid Assets. 	 Shariah Compliant Equities and/or Shariah Compliant equity-related securities; Sukuk and Islamic money market instruments; and Islamic deposits.
	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.	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.
	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.	The AmPRS – Islamic Equity Fund will invest in Shariah Compliant securities that are traded and/or listed in the local and foreign Eligible Markets.
	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.	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

brought by investment sectors	y portfolio aims to mitigate fluctuations that are and market capitalization differences. The portfolio investment sectors and market capitalization.	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.
Manager will select instruments risk. In addition, the Investme favorable or improving credit	ey market instruments portfolio, the Investment s that will deliver better returns for a given level of ent Manager may also consider instruments with or industry outlook that provide potential capital vest in instruments with varying maturities.	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 Islamic REITs selection, t	the Investment Manager will be targeting Islamic ting regular income returns and have potential for	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
invest in the Shariah Compliant or other Islamic CIS such as Investment Manager will be tar objective of the Fund. In evalua	nent objective, the Investment Manager may opt to t securities either directly or via Islamic CIS of AFM s ETF that comply with Shariah Principles. The geting Islamic CIS that have the similar investment ting the suitability of an Islamic CIS, the Investment	capital appreciation. The Fund may invest in Shariah Compliant instruments with varying maturities.
Manager, amongst other factors, will review the track record, investment objective, investment portfolio, income distribution policy and cost factors of the Islamic CIS.	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.	
	Fund may also use Shariah Compliant hedging hedging (subject to PRS Guidelines) if it is deemed	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.

	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.
CHAPTER 5. THE SCHEME'S AND FUNDS' DETAILED INFORMATION, Section 5.2 Funds' Information, item c. Investment Strategy, AmPRS – Islamic Balanced Fund	CHAPTER 5. THE SCHEME'S AND FUNDS' DETAILED INFORMATION, Section 5.2 Funds' Information, item c. Investment Strategy, AmPRS – Islamic Balanced Fund
AmPRS – Islamic Balanced Fund	AmPRS – Islamic Balanced Fund
The AmPRS – Islamic Balanced 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:
 Shariah Compliant equities; Sukuk and Islamic money market instruments; Islamic REITs; and Islamic Liquid Assets. 	 Shariah Compliant Equities and/or Shariah Compliant equity-related securities; Sukuk and Islamic money market instruments; and Islamic deposits.
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.	To achieve its investment objective, the AmPRS – Islamic Balanced Fund will invest :
	 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.
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.	The AmPRS – Islamic Balanced Fund will invest in Shariah Compliant securities that are traded and/or listed in the local and foreign Eligible Markets.
	 Section 5.2 Funds' Information, item c. Investment Strategy, AmPRS – Islamic Balanced Fund AmPRS – Islamic Balanced Fund The AmPRS – Islamic Balanced Fund may invest its assets into a well-diversified portfolio comprising the following asset classes: Shariah Compliant equities; Sukuk and Islamic money market instruments; Islamic REITs; and Islamic Liquid Assets. 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. 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

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.

	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.	m in Fu Co ex Is Th	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. 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.					
30.	 CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item d. Income Distribution AmPRS – Growth Fund, AmPRS – Moderate Fund, AmPRS – Conservative Fund, AmPRS – Islamic Equity Fund, AmPRS – Islamic Balanced Fund and AmPRS – Dynamic Sukuk Subject to availability of income, distribution (if any) is incidental. 	CI IN <u>Po</u> Ar	HAPTER FORMATIC blicy mPRS – 0 onservative alanced Fur AmPRS – Growth Fund Subject to At the Inve from its g out of ca distributic realised distributa	5. THE DN, Section Fund, Aml and and AmP AmPRS - Moderat e Fund availability estment Ma ain, income pital is to on when th income to ble income	SCHEME 5.2 Fund nd, AmPR	s Informations Informations Informations Informations Information Informatio Information I	AmPRS 	distribute istribution (i) declare I gains or mount of

Income distribution (if any) will be reinvested in the form of units. <i>AmPRS</i> – <i>Tactical Bond</i> Subject to availability of income, distribution is paid twice every year and reinvested.	seeks to increase its NAV per uni over the Long Term, distribut ing ou of capital may no necessa rily erode the value of the investm ent o the Member s as the	 this may generall y mean that the Fund seeks to increase its NAV per unit over the Medium to Long to Long to Term, distribut ing out of capital may not necessa rily f erode the value of f the investm ent of the 	preserv e capital. While this may generall y mean that the Fund seeks to increase its NAV per unit, distribut ing out of capital may not necessa rily erode the value of the investm ent of the Member s as the distribut ions declare d are reinvest	provide Long Term capital growth. While this may generall y mean that the Fund seeks to increase its NAV per unit over the Long Term, distribut ing out of capital may not necessa rily erode the value of the investm ent of the Member s as the	provide Medium to Long Term capital growth. While this may generall y mean that the Fund seeks to increase its NAV per unit over the Medium to Long Term, distribut ing out of capital may not necessa rily erode the value of the investm ent of the	provide capital apprecia tion. While this may generall y mean that the Fund seeks to increase its NAV per unit, distribut ing out of capital may not necessa rily erode the value of the investm ent of the Member s as the distribut ions declared are
Income distribution (if any) will be reinvested in the forms of units.	distribut ions declare	s as the distribut	ed back into the Fund.	distribut ions declare	Member s as the distribut	reinvest ed back into the
AmPRS – Asia Pacific REITs	d are	ions	Hence,	d are	ions	Fund.

				I.	I.			
and will be reinvested.	istribution (if any) is paid at least once a year	L t i	the NAV o	reinvest ed back into the Fund. Hence, the Fund's capital distribut ion, if any, would still be consiste nt with the investm ent objectiv e of the Fund. m out of th f the Fund, t and may	may reduc also resu	e part of the transfer of the	reinvest ed back into the Fund. Hence, the Fund's capital distribut ion, if any, would still be consiste nt with the investm ent objectiv e of the Fund. the effect of he Members	s' original returns to
Income distribution (if any) will be r For all the Funds mentioned above performance of the Fund and not b	e, income distribution (if any) will be based on	i c f t c	s being re capital of Fund to fa the greate of future re	eturned to the Fund a III. The grea r the likelih eturns wou	the Membe and may, or ater the ris bood that, o Id also be o	ers, it has a ver time, ca k of capital lue to capit liminished.		oding the AV of the nat exists, the value
				tribution (if a	any) will be r	einvested in	n the form of	f units.

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.

		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.
31.	 CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item e. Asset Allocation, AmPRS – Moderate Fund <i>AmPRS – Moderate Fund</i> 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. 	 CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item e. Asset Allocation, AmPRS – Moderate Fund <i>AmPRS – Moderate Fund</i> 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.	 CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item e. Asset Allocation, AmPRS – Conservative Fund AmPRS – Conservative Fund 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. 	CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item e. Asset Allocation, AmPRS – Conservative Fund AmPRS – Conservative Fund

	 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 	 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.	 CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item e. Asset Allocation, AmPRS – Islamic Equity Fund AmPRS – Islamic Equity Fund 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. 	 CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item e. Asset Allocation, AmPRS – Islamic Equity Fund AmPRS – Islamic Equity Fund 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.	 CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item e. Asset Allocation, AmPRS – Islamic Balanced Fund AmPRS – Islamic Balanced Fund 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 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item e. Asset Allocation, AmPRS – Islamic Balanced Fund AmPRS – Islamic Balanced Fund 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.	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	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

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.

	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. Note: * Medium means the duration is between three (3) years to seven (7) years.	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.
36.	 CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item f. Performance Benchmark, AmPRS – Islamic Equity Fund AmPRS – Islamic Equity Fund 40% FTSE Bursa Malaysia Emas Shariah Index (obtainable via www.bursamalaysia.com) 30% MSCI AC Asia Pacific Islamic ex Japan Index (obtainable via www.msci.com) 30% Quantshop Medium* GII Index (obtainable via www.quantshop.com) 	 CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item f. Performance Benchmark, AmPRS – Islamic Equity Fund 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>) Note: * Medium means a duration of three (3) years to seven (7) years. 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 Islamic ex Japan Islamic Index, 20% MSCI AC Asia Pacific Islamic ex Japan Islamic Index, 20% MSCI AC Asia Pacific ex Japan Islamic Index, 20% MSCI AC Asia Pacific ex Japan Islamic 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.

	 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. 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. 	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.
	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. Note:* Medium means the duration is between three (3) years to seven (7) years.	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.
37.	CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item f. Performance Benchmark, AmPRS – Islamic Balanced Fund	CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, item f. Performance Benchmark, AmPRS – Islamic Balanced Fund
	AmPRS – Islamic Balanced Fund	AmPRS – Islamic Balanced Fund
	 25% FTSE Bursa Malaysia Emas Shariah Index (obtainable via www.bursamalaysia.com) 25% MSCI AC Asia Pacific Islamic ex Japan Index (obtainable via www.msci.com) 	 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>)
	• 50% Quantshop Medium* GII Index (obtainable via www.quantshop.com)	• 15% MSCI AC World Islamic Index (obtainable via
		 www.msci.com) 50% Quantshop Medium* GII Index (obtainable via www.quantshop.com)
		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 Islamic Index and 50% Quantshop Medium* GII Indexwith 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 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.	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
	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.	Sukuk and Islamic money market instruments portion of the Fund. The benchmark is for performance comparison only.
	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. Note: * Medium means the duration is between three (3) years to seven (7) years.	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.
38.	Nil.	CHAPTER 5. THE SCHEME'S AND FUND'S DETAILED INFORMATION, Section 5.2 Fund's Information, inserted under item j. Investment Restrictions/Limits
		<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>

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

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.

<u>Calculation of exposure to counterparty of OTC derivatives / Islamic</u> <u>hedging instruments</u>

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"

				exposure of the Fund to the counterparty, above method, must not exceed 10% of the
39.		E'S AND FUND'S DETAILED INFORMATION, the ditional Investment Limit for AmPRS – Conservative	CHAPTER 5. THE INFORMATION, the infor for AmPRS – Conservation	SCHEME'S AND FUND'S DETAILED rmation related to d) "Additional Investment Limit ve Fund".
	BBB3/P2 by RAM (or eq income instruments whit comprise up to 5% of An the event the 5% Limit is (a) A downgrade of BBB3/P2; (b) An increase in instruments whit (c) A decrease in th AFM must reduc unless in the op is not in the best ii. Use of derivatives is for iii. No investments in warr Fund's holdings in equiti iv. No investments in produc v. No exposure to foreign of	ants except as a result of AmPRS – Conservative es; cts with embedded derivatives;	rated at least BB However, deben below BBB3/P2 AmPRS – Conse the 5% Limit is e (a) A downgrad below BBB3/ (b) An increase income instru- are unrated; (c) A decrease i AFM must redu Limit unless in investments is ii. Use of derivatives is iii. No investments in Conservative Fund's	in the aggregate value of debentures/fixed uments which are rated below BBB3/P2 and/or or n the NAV of AmPRS – Conservative Fund; uce such investments to comply with the 5% the opinion of the Trustee, the disposal of such not in the best interests of Members; for hedging purposes only; warrants except as a result of AmPRS – holdings in equities; oducts with embedded derivatives; and
40.	CHAPTER 10. TRANSA Distribution Policy	CTION INFORMATION, Section 10.6 Income	CHAPTER 10. TRANSAC Policy	CTION INFORMATION, Section 10.6 Distribution
	Fund Name	Income Distribution	Fund Name	Distribution Policy*
	AmPRS – Growth Fund	Subject to availability of income, distribution (if any) is incidental.	AmPRS – Growth Fund	Subject to availability of income, distribution (if any) is incidental.

AmPRS – Moderate	Subject to availability of income, distribution (if
Fund	any) is incidental.
AmPRS – Conservative	Subject to availability of income, distribution (if
Fund	any) is incidental.
AmPRS – Islamic	Subject to availability of income, distribution (if
Equity Fund	any) is incidental.
AmPRS – Islamic	Subject to availability of income, distribution (if
Balanced Fund	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	Subject to availability of income, distribution (if
Sukuk	any) is incidental.
AmPRS – Asia Pacific	Subject to availability of income, distribution (if
REITs	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

Fund e Fund ative Equity Balance Sul Fund Fund Fund d Fund Image: Sul subscript state st	AmPRS	AmPRS	AmPRS	AmPRS	AmPRS	AmPRS
			ative	Equity	Balance	– Dynamic Sukuk
	•		ility of inc	come, dist	ribution (i	f any) is
At the Investment Manager's discretion, the Fund may distri	nciuentai.					

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.

		n		n	
The	The	The	The	The	The
Fund	Fund	Fund	Fund	Fund	Fund
aims to					
provide	provide	preserv	provide	provide	provide
Long	Medium	е	Long	Medium	capital
Term	to Long	capital.	Term	to Long	apprecia
capital	Term	While	capital	Term	tion.
growth.	capital	this may	growth.	capital	While
While	growth.	generall	While	growth.	this may
this may	While	y mean	this may	While	generall
general	this may	that the	general	this may	y mean
y mean	general	Fund	y mean	generall	that the
that the	y mean	seeks to	that the	y mean	Fund
Fund	that the	increase	Fund	that the	seeks to
seeks to	Fund	its NAV	seeks to	Fund	increase
increase	seeks to	per unit,	increase	seeks to	its NAV
its NAV	increase	distribut	its NAV	increase	per unit
per unit	its NAV	ing out	per unit	its NAV	distributi
over the	per unit	of	over the	per unit	ng out of
Long	over the	capital	Long	over the	capital
Term,	Medium	may not	Term,	Medium	may not
distribut	to Long	necessa	distribut	to Long	necessar
ing out	Term,	rily	ing out	Term,	ily erode
of	distribut	erode	of	distribut	the value
capital	ing out	the	capital	ing out	of the
may not	of	value of	may not	of	investme
necessa	capital	the	necessa	capital	nt of the
rily	may not	investm	rily	may not	Member
erode	necessa	ent of	erode	necessa	s as the
the	rily	the	the	rily	distributi
value of	erode	Member	value of	erode	ons
the	the	s as the	the	the	declared

value of the	distribut ions	investm ent of		
	ions			
	-la -la -s			reinvest
investm	declare	the	investm	ed back
ent of	d are			
the	reinvest			Fund.
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s as the	into the	ions		the
distribut	Fund.	declare	distribut	Fund's
ions	Hence,	d are	-	capital
declare	the	reinvest		distribut
d are	Fund's			on,
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ed back				
into the				
Fund.	-			consiste
Hence,			-	nt wi
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Fund's				investme
capital	nt with	ion, if	f capital	nt
distribut	the	any,	distribut	objectiv
ion, if	investm	would	ion, if	of th
any,	ent	still be		Fund.
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consiste				
nt with	i unu.			
the				
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ent				
objectiv		Fund.		
e of the			e of the	
Fund.			Fund.	
	e ir FH tl F c d ic a w s c n tl ir e o e	d back nto the und. lence, ne und's apital istribut on, if ny, vould till be onsiste t with ne nvestm nt bjectiv	d back distribut nto the ions und. declare lence, d are reinvest und's ed back apital into the istribut Fund. on, if Hence, ny, the vould Fund's till be capital onsiste distribut t with ion, if ne any, nvestm would nt still be bjectiv consiste of the nt with und. the investm ent objectiv	d back distribut ions s as the declare distribut declare distribut declare distribut declare und's ed back d are reinvest declare und's ed back d are reinvest istribut Fund. ed back on, if Hence, into the rund's Hence, till be capital the onsiste distribut Fund's Hence, till be capital the onsiste distribut Fund's t with ion, if capital onsiste distribut fund's till be any, distribut nvestm would ion, if nt still be any, the consiste would of the nt with still be investm nt with ent the objectiv e of the Fund.

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.
		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.
41.	CHAPTER 11. THE PRS PROVIDER, Section 11.3 The Board of Directors	CHAPTER 11. THE PRS PROVIDER, Section 11.3 The Board of Directors
	The board of directors consists of five (5) members, including four (4) independent members.	The board of directors consists of five (5) members, including four (4) independent members.
	The board members are as follows: Jeyaratnam a/I 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>	The board members are as follows: Jeyaratnam a/I 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>

42.	CHAPTER 11. THE PRS PROVIDER, Section 11.6 The Audit & Risk Committee 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. The Audit & Risk Management Committee members are:	CHAPTER 11. THE PRS PROVIDER, Section 11.6 The Audit & Risk Committee 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.
	Ng Chih Kaye (independent) 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 AmIslamic 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.	The Audit & Risk Management Committee members are: Ng Chih Kaye (independent) 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 AmIslamic 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.

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