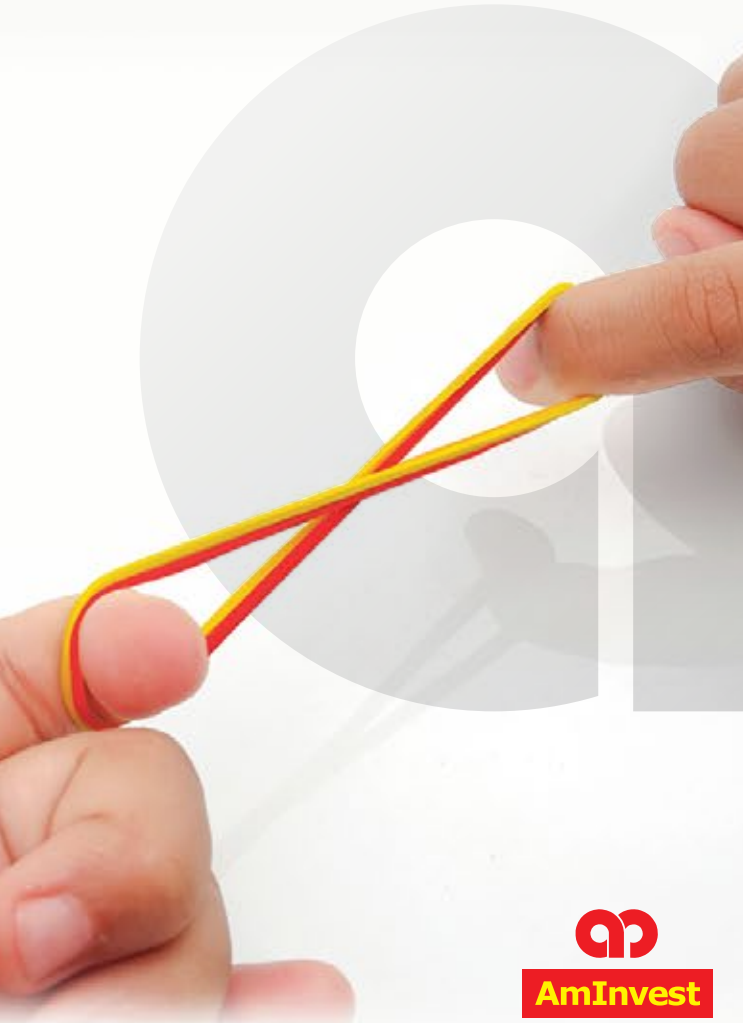


# AmFlexi Maturity 5



**AmInvest**

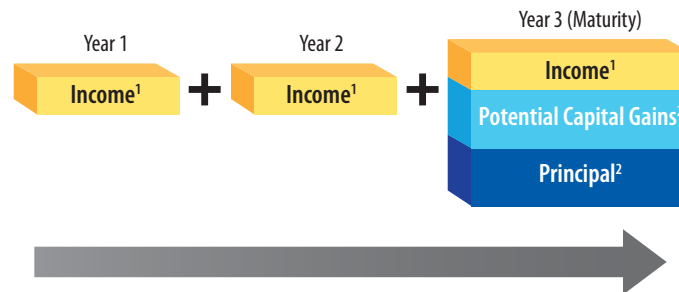
**Growing Your Investments in a Changing World**

## About AmInvest

AmInvest funds span across different asset classes over four decades, providing both conventional and Shariah-compliant solutions to retail and institutional investors.

## Key reasons to invest in AmFlexi Maturity 5 (the "Fund")

### 1. Potential yearly income distribution

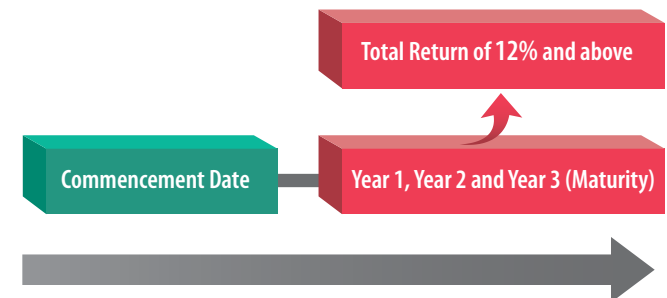


Notes: The above illustration is purely indicative and is not a projection or assurance of the future income distribution. The illustration also does not take into account early termination of the Fund.

<sup>1</sup> Provided there is no default and subject to availability of income, income distribution is made once a year after deducting all the Fund's fees and expenses including taxation and trustee fee. The yield of the Fund is targeted to range between 5.5% - 5.7% per annum over the three (3) year tenure of the Fund.

<sup>2</sup> Provided there is no general and specific risk involved.

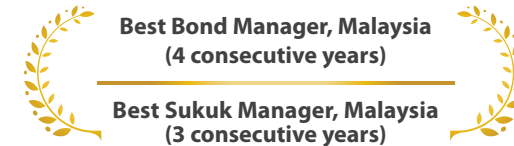
### 2. Unique feature - potential early termination



The Manager may exercise the early termination feature if the Fund achieves a total return (inclusive of prior income distributions, if any) of at least 12% before the Fund's Maturity Date.

Note: The above illustration is purely indicative and is not a projection or assurance of early termination. The Fund may be terminated at the Manager's discretion and the Fund's assets will be returned to unit holders. The Manager of the Fund is AmFunds Management Berhad.

### 3. Managed by award-winning fund manager – AmInvest



Asia Asset Management Best of the Best Awards 2024

### Fund Information

Fund Category	3-year close-ended fixed income fund.
Investment Objective	The Fund seeks to provide regular income. <i>Note: Any material change to the investment objective of the Fund would require unit holders' approval.</i>
Maturity Date	The date, which is the third (3 <sup>rd</sup> ) anniversary of the Fund from the Commencement Date. However, the Fund is embedded with an early termination feature whereby the Fund may be terminated at the discretion of the Manager prior to the Maturity Date.
Asset Allocation	<ul style="list-style-type: none"> <li>At least 70% of the Fund's NAV will be invested in bonds; and</li> <li>Up to 30% of the Fund's NAV will be invested in deposits and money market instruments.</li> </ul> <p><i>Note: The Fund may reduce the exposure in bonds and increase its investments in deposits, money market instruments and other permitted investments in adverse market, economic, political or any other condition which include times of market weakness, high redemption and as part of the temporary defensive strategy as well as for the purpose of winding up the portfolio to accommodate the Fund's maturity or to accommodate early termination of the Fund. During this period, the Fund's investment may differ from the stipulated asset allocation. The Manager may also deviate from the above asset allocation for the first two (2) months from the Fund's Commencement Date.</i></p>
Performance Benchmark	The Fund has a yearly target return which at least matches the AmBank (M) Berhad 12-month conventional fixed deposit rate (fixed as at Commencement Date).  <i>Note: The risk profile of the Fund's investments is higher than the risk profile of the AmBank (M) Berhad 12-month conventional fixed deposit rate and consequently, the Fund is expected to outperform the AmBank (M) Berhad 12-month conventional fixed deposit rate. There is no guarantee that the Fund's performance will always outperform the benchmark.</i>
Specific Risks associated with the Fund	Interest rate risk, distribution risk, liquidity risk, counterparty credit risk, credit and default risk, unrated bonds risk, currency risk, asset-liability mismatch risk and early termination risk.
Offer Price	RM1.0000 per unit.
Offer Period	23 July 2024 to 5 September 2024 (total of 45 calendar days). <i>Note: The Manager reserves the right to determine a shorter Offer Period without prior notice. No units will be available for sale after the Offer Period. In addition, the Manager also reserves the right not to make investments for the Fund on the Commencement Date in the event the fund size is below RM20 million. In such case, the Manager shall return the subscription amount to the unit holders together with the entry charge.</i>
Commencement Date	The date on which investments of the Fund may first be made and is the date which falls on the seventh (7 <sup>th</sup> ) Business Day after the expiry of the Offer Period.
Income Distribution	Subject to availability of income, distribution will be paid once a year. <i>Note: Income distribution (if any) will be in the form of cash.</i>
<b>Fees and Charges</b>	
Entry Charge	Up to 3.00% of the Offer Price.
Exit Penalty	Up to 3.00% of NAV per unit of the Fund.
Annual Management Fee	Nil.
Annual Trustee Fee	Up to 0.03% p.a. of the NAV of the Fund.
<i>Note: The above fees and charges may be subject to any applicable taxes and/or duties (imposed by the Government of Malaysia which are payable by the unit holder(s) and/or the Fund (as the case may be) at the prevailing rate.</i>	

### Transaction Details

Minimum Initial Investment	RM5,000
Minimum Additional Investment	RM5,000
Cooling-off Right	If you make an investment and later decide that the investment does not suit your needs, you may withdraw your money within the cooling-off period. You should be aware that the cooling-off right is only available on your first investment with the Manager. Subsequent investments will not enjoy this right. The cooling-off right is not available to corporation/institution, staff of the Manager and persons registered with a body approved by the Securities Commission Malaysia to deal in unit trust funds. Unit holders shall be refunded within seven (7) Business Days from the receipt of the cooling-off application by the Manager.
Cooling-off Period	You may exercise cooling-off rights within six (6) Business Days of making the investment. This is however, only available on your first investment with the Manager.

**For further details on the Fund's information and risks, please refer to the Prospectus. Investments in the Fund involve risks including the risk of total capital loss and no income distribution. For more details on the Fund's risks, please refer to the Prospectus.**

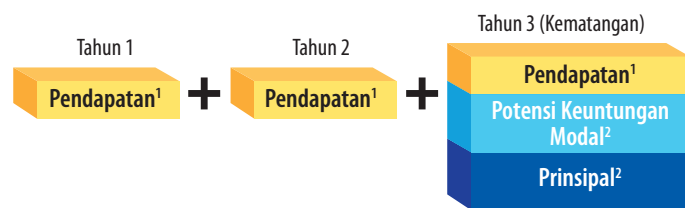
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## Mengenai AmlInvest

Dana AmlInvest menjangkau kelas aset yang berbeza sejak lebih empat dekad, menyediakan kedua-dua penyelesaian konvensional dan patuh Syariah untuk pelabur runcit dan institusi.

## Sebab utama untuk melabur dalam AmFlexi Maturity 5 (“Dana”)

### 1. Potensi pengagihan pendapatan tahunan

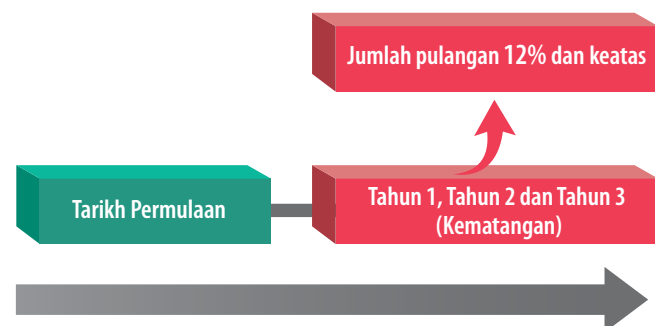


*Nota: Ilustrasi di atas adalah petunjuk semata-mata dan bukan unjuran atau jaminan pengagihan pendapatan masa hadapan. Ilustrasi ini juga tidak mengambil kira penamatan awal Dana.*

<sup>1</sup> Dengan syarat tiada kemungkiran dan tertakluk kepada ketersediaan pendapatan, pengagihan pendapatan dibuat setahun sekali selepas ditolak semua yuran dan perbelanjaan Dana termasuk cukai dan yuran pemegang amanah. Hasil Dana disasarkan antara 5.5% - 5.7% setahun sepanjang tempoh tiga (3) tahun Dana.

<sup>2</sup> Dengan syarat tiada risiko umum dan khusus yang terlibat.

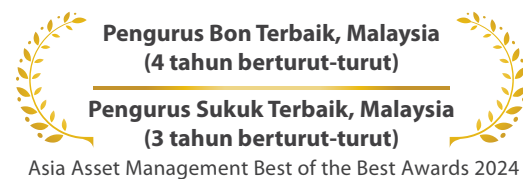
### 2. Ciri unik - potensi penamatan awal



Pengurus boleh menggunakan ciri penamatan awal jika Dana mencapai jumlah pulangan (termasuk pengagihan pendapatan terdahulu, jika ada) sekurang-kurangnya 12% sebelum Tarikh Matang Dana.

*Nota: Ilustrasi di atas adalah petunjuk semata-mata dan bukan unjuran atau jaminan penamatan awal. Dana boleh ditamatkan mengikut budi bicara Pengurus dan aset Dana akan dikembalikan kepada pemegang unit. Pengurus Dana ialah AmFunds Management Berhad.*

## 3. Diuruskan oleh pengurus dana yang memenangi anugerah – AmlInvest



### Maklumat Dana

Kategori Dana	Dana pendapatan tetap tertutup 3 tahun.
Objektif Pelaburan	Dana ini bertujuan untuk menyediakan pendapatan tetap. <i>Nota: Sebarang perubahan material kepada objektif pelaburan Dana akan memerlukan kelulusan pemegang unit.</i>
Tarikh Matang	Tarikh tersebut, yang merupakan ulang tahun ketiga (ke-3) Dana dari Tarikh Permulaan. Namun, Dana ini telah ditanamkan dengan ciri penamatan awal di mana Dana boleh ditamatkan mengikut budi bicara Pengurus sebelum tarikh matang.

Peruntukan Aset	<ul style="list-style-type: none"><li>• Sekurang-kurangnya 70% daripada NAB Dana akan dilaburkan dalam bon; dan</li><li>• Sehingga 30% daripada NAB Dana akan dilaburkan dalam deposit dan instrumen pasaran wang.</li></ul>
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*Nota: Dana boleh mengurangkan pendedahan dalam bon dan meningkatkan pelaburannya dalam deposit, instrumen pasaran wang dan pelaburan lain yang dibenarkan dalam pasaran yang sukar, ekonomi, politik atau sebarang keadaan lain yang termasuk tempoh kelemahan pasaran, penebusan tinggi dan sebagai sebahagian daripada strategi pertahanan sementara serta untuk tujuan pengulangan portfolio untuk menampung kematangan Dana atau untuk menampung penamatan awal Dana. Dalam tempoh ini, pelaburan Dana mungkin berbeza daripada peruntukan aset yang ditetapkan. Pengurus juga boleh menyimpang daripada peruntukan aset di atas untuk dua (2) bulan pertama dari Tarikh Permulaan Dana.*

Penanda Aras Prestasi	Dana ini mempunyai pulangan sasaran tahunan yang sekurang-kurangnya setara dengan kadar deposit tetap konvensional 12 bulan AmBank (M) Berhad (pada Tarikh Permulaan).
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*Nota: Profil risiko pelaburan Dana lebih tinggi daripada profil risiko kadar deposit tetap konvensional 12 bulan AmBank (M) Berhad dan akibatnya, Dana dijangka mengatasi kadar deposit tetap konvensional 12 bulan AmBank (M) Berhad. Tidak ada jaminan bahawa prestasi Dana akan sentiasa mengatasi penanda aras.*

Risiko Khusus berkaitan Dana	Risiko kadar faedah, risiko pengagihan, risiko kecairan, risiko kredit pihak berurusan, risiko kredit dan kemungkiran, risiko bon tidak dinilai, risiko mata wang, risiko ketidaksesuaian aset-liabiliti dan risiko penamatan awal.
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Harga Tawaran	RM1.0000 setiap unit.
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Tempoh Tawaran	23 Julai 2024 hingga 5 September 2024 (mengikut jumlah 45 hari kalendar).
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*Nota: Pengurus berhak menentukan Tempoh Tawaran yang lebih pendek tanpa pemberitahuan terlebih dahulu. Tiada unit yang akan dijual selepas Tempoh Tawaran ini. Di samping itu, Pengurus juga berhak untuk tidak membuat pelaburan untuk Dana pada Tarikh Permulaan sekiranya saiz dana di bawah RM20 juta. Dalam kes sedemikian, Pengurus akan mengembalikan amaun langganannya kepada pemegang unit bersama dengan caj masuk.*

Tarikh Permulaan	Tarikh pelaburan Dana pertama kali akan dibuat dan merupakan tarikh yang jatuh pada Hari Bekerja ketujuh (7) setelah tamatnya Tempoh Penawaran.
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Pengagihan Pendapatan	Tertakluk kepada ketersediaan pendapatan, pengagihan akan dibayar sekali setahun.
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*Nota: Pengagihan pendapatan (jika ada) akan dalam bentuk tunai.*

### Yuran dan Caj

Caj Masuk	Sehingga 3.00% daripada harga tawaran Dana.
Penalti Keluar	Sehingga 3.00% daripada NAB setiap unit Dana.
Yuran Pengurusan Tahunan	Tiada.
Yuran Pemegang Amanah Tahunan	Sehingga 0.03% setahun daripada NAB Dana.

*Nota: Yuran dan caj di atas mungkin tertakluk kepada sebarang cukai dan/atau duti yang dikenakan oleh Kerajaan Malaysia yang perlu dibayar oleh pemegang unit dan/atau Dana (mengikut mana-mana yang berkenaan) pada kadar semasa.*

### Butiran Transaksi

Pelaburan Permulaan Minimum	RM5,000
Pelaburan Tambahan Minimum	RM5,000

Hak Bertenang	Sekiranya anda membuat pelaburan dan kemudian memutuskan bahawa pelaburan tersebut tidak sesuai dengan keperluan anda, anda boleh mengeluarkan wang anda dalam tempoh bertenang. Harap maklum bahawa tempoh bertenang hanya tersedia bagi pelaburan pertama anda dengan Pengurus. Pelaburan seterusnya tidak akan menikmati hak ini. Hak bertenang tidak tersedia untuk syarikat/institusi, kakitangan Pengurus dan orang yang berdaftar dengan badan yang diluluskan oleh Suruhanjaya Sekuriti Malaysia untuk menguruskan dana unit amanah Pengurus. Pemegang unit hendaklah dipulangkan dalam tempoh tujuh (7) Hari Perniagaan dari penerimaan permohonan bertenang oleh Pengurus.
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Tempoh Bertenang	Anda boleh menggunakan hak bertenang dalam tempoh enam (6) Hari Bekerja setelah membuat pelaburan. Walau bagaimanapun, ini hanya tersedia bagi pelaburan pertama anda dengan Pengurus.
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**Untuk maklumat lanjut mengenai maklumat Dana, sila rujuk kepada Prospektus.**

**Pelaburan dalam Dana melibatkan risiko termasuk risiko kehilangan semua modal dan tiada pengagihan pendapatan. Untuk maklumat lanjut mengenai risiko Dana, sila rujuk kepada Prospektus.**

**Penafian** - Bahan iklan ini disediakan untuk tujuan maklumat sahaja dan tidak boleh diterbitkan, diedarkan, diterbitkan semula atau diedarkan secara keseluruhan atau sebahagian, sama ada secara langsung atau tidak langsung, kepada mana-mana orang tanpa kebenaran bertulis terlebih dahulu daripada AmFunds Management Berhad [198601005272 (154432-A)] (“AmlInvest”). Bahan iklan tidak boleh ditafsirkan sebagai tawaran atau permohonan untuk pembelian atau penjualan mana-mana unit dalam dana unit amanah AmlInvest. Pelabur hendaklah bertanggungjawab sepenuhnya untuk penggunaan dan pergantungan kepada apa-apa kandungan dalam bahan iklan ini. AmlInvest dan kakitangannya tidak akan bertanggungjawab terhadap pelabur untuk sebarang kerosakan, kerugian langsung, tidak langsung atau berbangkit (termasuk kehilangan keuntungan), tuntutan, tindakan, permintaan, liabiliti yang pelabur alami atau prosiding dan penghakiman yang dibawa atau ditentukan terhadap pelabur, dan kos, caj dan perbelanjaan yang ditanggung oleh pelabur atau untuk sebarang keputusan pelaburan yang pelabur telah buat dengan bergantung pada kandungan atau maklumat dalam bahan iklan ini. Pelabur adalah dinasihatkan untuk membaca dan memahami kandungan Prospektus AmFlexi Maturity 5 bertarikh 23 Julai 2024, dan Lembaran Maklumat Produk (“PHS”), boleh didapati di [www.aminvest.com](http://www.aminvest.com), sebelum membuat sesuatu keputusan pelaburan. Prospektus dan PHS tersebut telah didaftarkan dengan Suruhanjaya Sekuriti Malaysia, yang tidak bertanggungjawab ke atas kandungannya. Kelulusan atau kebenaran Suruhanjaya Sekuriti Malaysia, atau pendaftaran, penyimpanan atau penyerahan Prospektus dan PHS tidak bermakna atau menunjukkan bahawa Suruhanjaya Sekuriti Malaysia telah mencadangkan atau mengendors Dana tersebut. Suruhanjaya Sekuriti Malaysia tidak menyemak bahan iklan ini. Pelabur mungkin mahu mendapatkan nasihat daripada penasihat profesional sebelum membuat pelaburan. Unit Dana hanya akan diterbitkan apabila borang permohonan lengkap yang mengiringi Prospektus diterima. Prestasi masa lalu bukan petunjuk kepada prestasi masa hadapan. Harga unit Dana dan pulangan pelaburan serta pengagihan pendapatan Dana yang boleh dibayar, jika ada, mungkin turun atau meningkat. Di mana pemecahan/pengagihan unit diisytiharkan, pelabur adalah dinasihatkan bahawa berikutan terbitan unit/pengagihan tambahan, Nilai Aset Bersih (“NAB”) setiap unit akan dikurangkan daripada NAB pemecahan pra unit/NAB merangkap pengagihan kepada NAB pemecahan pasca unit/NAB bekas pengagihan. Sila ambil perhatian bahawa jika pemecahan unit diisytiharkan, nilai pelaburan pelabur dalam Ringgit Malaysia akan kekal tidak berubah selepas pengagihan unit tambahan tersebut. Pelaburan dalam Dana tersebut terdedah kepada risiko kadar faedah, risiko pengagihan, risiko kecairan, risiko kredit pihak berurusan, risiko kredit dan kemungkiran, risiko bon tidak dinilai, risiko mata wang, risiko ketidaksesuaian aset-liabiliti dan risiko penamatan awal. Pelabur dinasihatkan untuk mempertimbangkan risiko ini dan risiko am lain yang telah diuraikan, serta yuran, caj dan perbelanjaan yang terlibat. Bahan iklan ini boleh diterjemahkan ke dalam bahasa selain bahasa Inggeris. Sekiranya berlaku sebarang pertikaian atau kekeliruan yang timbul daripada versi terjemahan bahan iklan ini, versi bahasa Inggeris akan diguna pakai. Notis Privasi AmlInvest boleh diakses melalui [www.aminvest.com](http://www.aminvest.com). *Best of the Best Awards 2024* dianugerahkan oleh *Asia Asset Management* pada Januari 2024. Pemberi anugerah tidak berkaitan dengan AmFunds Management Berhad dan AmlIslamic Funds Management Sdn. Bhd.

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