

AHAM AIIMAN ESG INCOME PLUS FUND (“FUND”)

LIST HIGHLIGHTING THE AMENDMENTS FROM THE PROSPECTUS DATED 22 NOVEMBER 2022 (“PROSPECTUS”) AS MODIFIED BY THE REPLACEMENT PROSPECTUS DATED 16 FEBRUARY 2024 (“REPLACEMENT PROSPECTUS”) IN RELATION TO THE FUND.

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>Introduction:</p> <p>In general, the amendments made to the Prospectus are to reflect the following:</p> <ol style="list-style-type: none"> 1. Requirements of Guidelines on Sustainable and Responsible Investment Funds (Revised: 17 February 2023) (“Revised SRI Guidelines”); 2. Change in the shareholding of AHAM which took effect on 19 April 2023, whereby Nikko Asset Management International Limited, which owned twenty-seven percent (27%) equity interest in AHAM Asset Management Berhad (“AHAM”), completed its divestment of its twenty percent (20%) equity interest to Nikko Asset Management Co., Ltd, and divestment of its seven percent (7%) equity interest to Lembaga Tabung Angkatan Tentera (“Change in Shareholding”); and 3. Amendments made to the Tenth Supplemental Deed dated 22 November 2023 (“Supplemental Deed”). <p>We are of the view that the amendments reflected in the Replacement Prospectus do not materially prejudice the unit holders’ interests as they do not result in (1) change to the nature/objective of the Fund; (2) change to the risk profile of the Fund; (3) change in the distribution policy; (4) introduction of a new category of fees/charges; or (5) increase in fees/charges of the Fund (collectively known as “Material Prejudice Circumstances”). Hence a unit holders’ approval is not required under paragraph 9.70 of the Revised GUTF and section 295(4)(a) of the Capital Markets and Services Act 2007.</p> <p>Additionally, we are of the view that the amendments are not significant changes that will affect unit holders’ decision to stay invested in the Fund as they do not result in change to (1) investment strategy; (2) distribution policy; or (3) minimum balance of the Fund (“Significant Change Circumstances”).</p>	
1.	GENERAL AMENDMENTS	
1.1	<ol style="list-style-type: none"> 1. References to “AHAM Aiiman Income Plus Fund” is now amended to “<u>AHAM Aiiman ESG Income Plus Fund</u>”. 2. References to “(formerly known as Affin Hwang Asset Management Berhad)” has been removed. 3. The tax adviser report of the Fund is updated with the latest version of such report. <p>The above amendments (1) to (2) are made throughout the Replacement Prospectus. Additionally, there are also housekeeping amendments including editorial change, stylistic or formatting changes and grammar.</p>	

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
2.	COVER PAGE	
2.1	<p>AHAM AIIMAN INCOME PLUS FUND IS A QUALIFIED SUSTAINABLE AND RESPONSIBLE INVESTMENT FUND UNDER THE GUIDELINES ON SUSTAINABLE AND RESPONSIBLE INVESTMENT FUNDS.</p> <p>INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS PROSPECTUS. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.</p> <p>THIS IS A REPLACEMENT PROSPECTUS THAT REPLACES AND SUPERCEDES THE PROSPECTUS DATES 22 SEPTEMBER 2017, THE FIRST SUPPLEMENTAL PROSPECTUS DATED 17 SEPTEMBER 2021 AND THE SECOND SUPPLEMENTAL PROSPECTUS DATED 8 APRIL 2022.</p> <p>FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE THE “RISK FACTORS” COMMENCING ON PAGE 5.</p> <div data-bbox="152 676 1128 772" style="border: 2px solid black; padding: 5px;"> <p>! YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT.</p> </div>	<p>AHAM AIIMAN <u>ESG</u> INCOME PLUS FUND IS A QUALIFIED SUSTAINABLE AND RESPONSIBLE INVESTMENT FUND UNDER THE GUIDELINES ON SUSTAINABLE AND RESPONSIBLE INVESTMENT FUNDS.</p> <p>INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS PROSPECTUS. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.</p> <p>THIS IS A REPLACEMENT PROSPECTUS THAT REPLACES AND SUPERCEDES THE PROSPECTUS DATED <u>22 NOVEMBER 2022</u>.</p> <p>FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE THE “RISK FACTORS” COMMENCING ON PAGE 5.</p> <div data-bbox="1173 651 2172 756" style="border: 2px solid black; padding: 5px;"> <p>! YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT.</p> </div>
3.	CORPORATE DIRECTORY	
3.1	<p>The Manager / AHAM AHAM Asset Management Berhad <i>(formerly known as Affin Hwang Asset Management Berhad)</i> Registered Office 3rd Floor, Menara Boustead 69 Jalan Raja Chulan 50200 Kuala Lumpur Tel No. : (603) 2142 3700 Fax No. : (603) 2140 3799 Business Address Ground Floor, Menara Boustead 69 Jalan Raja Chulan 50200 Kuala Lumpur Tel No. : (603) 2116 6000 Fax No. : (603) 2116 6100 Toll free line : 1-800-88-7080 E-mail : customercare@aham.com.my Website : www.aham.com.my</p>	<p>The Manager/AHAM AHAM Asset Management Berhad Registered Office 27th Floor, Menara Boustead, 69 Jalan Raja Chulan, 50200 Kuala Lumpur Tel No. : (603) 2142 3700 Fax No. : (603) 2140 3799 Business Address Ground Floor, Menara Boustead, 69 Jalan Raja Chulan, 50200 Kuala Lumpur Tel No. : (603) 2116 6000 Fax No. : (603) 2116 6100 Toll free line : 1-800-88-7080 E-mail : customercare@aham.com.my Website : www.aham.com.my</p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
3.2	<p>External Fund Manager/AIIMAN AIIMAN Asset Management Sdn. Bhd Registered Office 3rd Floor, Menara Boustead 69 Jalan Raja Chulan 50200 Kuala Lumpur Tel No. : (603)-2142 3700 Fax No. : (603)-2027 5848 Business Address 14th Floor, Menara Boustead 69 Jalan Raja Chulan 50200 Kuala Lumpur Tel No. : (603)-2116 6156 Fax No. : (603)-2116 6150 Website : www.aiiman.com</p>	<p>AIIMAN Asset Management Sdn. Bhd Registered Office 3rd Floor, Menara Boustead 69 Jalan Raja Chulan 50200 Kuala Lumpur Tel No. : (603)-2142 3700 Fax No. : (603)-2027 5848 Business Address 27th Floor, Menara Boustead 69 Jalan Raja Chulan 50200 Kuala Lumpur Tel No. : (603)-2116 6156 Fax No. : (603)-2116 6150 Website : www.aiiman.com</p>
4.	ABBREVIATION	
4.1	<p>EPF Employees Provident Fund. EMIS EPF Members' Investment Scheme. FiMM Federation of Investment Managers Malaysia. Fitch Fitch Ratings Ltd. IUTA Institutional Unit Trust Scheme Advisers. MARC Refers to the Malaysian Rating Corporation Berhad. Moody's Moody's Investors Service, Inc. MYR Ringgit Malaysia. PHS Product Highlights Sheet. RAM RAM Rating Services Berhad. SAC of the SC Shariah Advisory Council of the Securities Commission Malaysia. SC Securities Commission Malaysia. S&P S&P Global Ratings.</p>	<p>EPF Employees Provident Fund. EMIS EPF Members' Investment Scheme. <u>ESG</u> <u>Environmental, Social and Governance.</u> FiMM Federation of Investment Managers Malaysia. Fitch Fitch Ratings Ltd. IUTA Institutional Unit Trust Scheme Advisers. MARC Refers to the Malaysian Rating Corporation Berhad. Moody's Moody's Investors Service, Inc. MYR Ringgit Malaysia. PHS Product Highlights Sheet. RAM RAM Rating Services Berhad. SAC of the SC Shariah Advisory Council of the Securities Commission Malaysia. SC Securities Commission Malaysia. S&P S&P Global Ratings. <u>SRI</u> <u>Sustainable and Responsible Investment</u></p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
5.	GLOSSARY	
5.1	<p>Deed</p> <p>Means the deed dated 5 May 2004 as modified by the first supplemental deed dated 29 December 2005, the second supplemental deed dated 18 June 2007, the third supplemental deed dated 23 September 2008, the fourth supplemental deed dated 20 November 2008, the fifth supplemental deed dated 26 March 2010, the sixth supplemental deed dated 18 January 2012, the seventh supplemental deed dated 27 June 2014, the eighth supplemental deed dated 30 November 2017 and the ninth supplemental deed dated 24 August 2022 entered into between the Manager and the Trustee.</p>	<p>Deed</p> <p>Means the deed dated 5 May 2004 as modified by the first supplemental deed dated 29 December 2005, the second supplemental deed dated 18 June 2007, the third supplemental deed dated 23 September 2008, the fourth supplemental deed dated 20 November 2008, the fifth supplemental deed dated 26 March 2010, the sixth supplemental deed dated 18 January 2012, the seventh supplemental deed dated 27 June 2014, the eighth supplemental deed dated 30 November 2017, the ninth supplemental deed dated 24 August 2022 <u>and the tenth supplemental deed dated 22 November 2023</u> entered into between the Manager and the Trustee.</p>
5.2	Nil.	<p>Inserted the following after “Highest long-term rating”:</p> <p>HSBC Group Refers to HSBC Holdings plc, its subsidiaries, related bodies corporate, associated entities and undertakings and any of their branches.</p>
5.3	<p>Latest Practicable Date (LPD)</p> <p>Means 30 August 2022 and is the latest practicable date for the purposes of ascertaining certain information in this Prospectus.</p>	<p>Means <u>22 December 2023</u> and is the latest practicable date for the purposes of ascertaining certain information in this Prospectus.</p>
6.	RISK FACTORS	
6.1	Nil. RISK FACTORS	<p>Inserted the following risks after “General Risks - Inflation risk” disclosures:</p> <p><u>Liquidity risk</u> <u>Liquidity risk refers to two scenarios. The first is where an investment cannot be sold due to unavailability of a buyer for that investment. The second scenario exists where the investment, by its nature, is thinly traded. This will have the effect of causing the investment to be sold below its fair value which would adversely affect the NAV of the Fund and subsequently the value of Unit Holders’ investments in the Fund.</u></p> <p><u>Operational risk</u> <u>This risk refers to the possibility of a breakdown in the Manager’s internal controls and policies. The breakdown may be a result of human error, system failure or fraud where employees of the Manager collude with one another. This risk may cause monetary loss and/or inconvenience to you. The Manager will review its internal policies and system capability to mitigate instances of this risk. Additionally, the Manager maintains a strict segregation of duties to mitigate instances of fraudulent practices amongst employees of the Manager.</u></p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
6.2	<p>SPECIFIC RISKS</p> <p>Counterparty risk This is a risk that the other party in an agreement will default on the terms of the agreement. Generally, counterparty risk can be reduced by emphasising on credit analysis of the counterparty. The Manager will ensure that trades are done with organisations that can make timely payment of profit and principal.</p>	Deleted.
6.3	<p>SPECIFIC RISKS</p> <p>Liquidity risk Liquidity risk refers to two scenarios. The first is where an investment cannot be sold due to unavailability of a buyer for that investment. The second scenario exists where the investment, by its nature, is thinly traded. This will have the effect of causing the investment to be sold below its fair value which would adversely affect the NAV of the Fund and subsequently the value of Unit Holders' investments in the Fund.</p>	Deleted.
6.4	Nil.	<p>Inserted the following new risk after “Specific Risks – Distribution out of capital risk” disclosures:</p> <p><u>Sustainability risk</u></p> <p><u>Sustainability risk is an ESG event or condition that, if it occurs, could cause an actual or a potential material negative impact on the value of an investment and the returns of the Fund.</u></p> <p><u>Examples of sustainability risks are as follows:</u></p> <ul style="list-style-type: none"> ➤ <u>Environmental: extreme weather events (such as heatwaves, flooding), forest degradation, loss of biodiversity or marine habitat, environmental pollution due to toxic waste discharge.</u> ➤ <u>Social: improper working practices (such as child labour, poor workplace health and safety), infringement of basic human rights, talent hiring and retention issues, cybersecurity attacks, poor community relations.</u> ➤ <u>Governance: lack of board independence and oversight, poor audit and tax management, unethical business behaviours, poor transparency and accountability, infringement of relevant laws and regulations.</u> <p><u>The Fund, as part of its investment approach, adopts the sustainability criteria in selecting its investments and the sustainable investment process, when applied in normal market conditions to the universe of securities eligible for investments by the Fund, should help the Fund avoid investments that present unacceptably high sustainability risks and those with valuations that do not accurately reflect such sustainability risks.</u></p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
		<p><u>However, in applying sustainable investment process, it may cause the Fund to have a limited selection of securities and may forego certain investment opportunities. As a result, the sustainable investment approach may result in a loss to the value of an investment of the Fund and the Fund may perform differently as compared to other funds without the SRI strategies.</u></p> <p><u>Additionally, the Manager also relies on proprietary or third party data providers in selecting the investment and such information provided may be inaccurate or incomplete which lead the Manager to incorrectly assess its investments.</u></p> <p><u>It is important for investors to note that the ESG considerations are highly subjective and is therefore possible that an investment may not perform in a way that an investor considers to be sustainable or responsible, even if it has been selected in accordance with the stated sustainability criteria.</u></p>
6.5	<p>RISK MANAGEMENT</p> <p>1st to 3rd paragraphs: -</p> <p>In our day-to-day running of the business, we employ a proactive risk management approach to manage portfolio risks, operational risks and liquidity risks. The Board has established a board compliance & risk management committee to oversee AHAM’s risk management activities both at operational level and at portfolio management level to ensure that the risk management process is in place and functioning. The board compliance & risk management committee comprises of at least three Board members and is chaired by an independent director. At the operational level, we have established a compliance & risk oversight committee with the primary function of identifying, evaluating and monitoring risks as well as to formulate internal control measures to manage and mitigate the exposure to risks that may affect the performance of the Fund, returns to the investors or Unit Holders’ interest within a clearly defined framework and is primarily responsible for ensuring that the policies and procedures that have been implemented are reviewed on an on-going basis with periodic assessments. The compliance & risk oversight committee reports to the board compliance & risk management committee on a quarterly basis.</p> <p>In managing portfolio risks, we engage a stringent screening process by conducting fundamental analysis of economic, political and social factors to evaluate their likely effects on the performance of the markets and sectors. Regular meetings are held to discuss investment themes and portfolio decisions taken at the meetings are then implemented according to the investment guidelines which also take into account requirements for minimum portfolio diversification across individual investment holdings, sectors, geographies and asset classes (based on the respective portfolio’s objective and strategy). We also practise prudent liquidity management with the objective to ensure that the Fund</p>	<p>In our day-to-day running of the business, we employ a proactive risk management approach to manage portfolio risks, operational risks and liquidity risks. The Board has established a board compliance <u>and</u> risk management committee to oversee AHAM’s risk management activities both at operational level and at portfolio management level to ensure that the risk management process is in place and functioning. The board compliance <u>and</u> risk management committee comprises of at least three Board members and is chaired by an independent director. At the operational level, we have established a compliance <u>and</u> risk oversight committee with the primary function of identifying, evaluating and monitoring risks as well as to formulate internal control measures to manage and mitigate the exposure to risks that may affect the performance of the Fund, returns to the investors or Unit Holders’ interest within a clearly defined framework and is primarily responsible for ensuring that the policies and procedures that have been implemented are reviewed on an on-going basis with periodic assessments. The compliance <u>and</u> risk oversight committee reports to the board compliance <u>and</u> risk management committee on a quarterly basis.</p> <p>In managing portfolio risks, we engage a stringent screening process by conducting fundamental analysis of economic, political and social factors to evaluate their likely effects on the performance of the markets and sectors. <u>As for managing sustainability risk, the assessment is specific to the Fund’s SRI strategies. We rely on various external data and internal analysis to scrutinise and filter investments based on the SRI criteria and to identify potential financial loss from an investment in securities of a company pertaining to ESG. Risks are considered by prioritising materiality of the ESG factor and the Fund’s SRI strategies. Material ESG factors are issues or events that may cause significant financial impact on the</u></p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS								
	<p>is able to meet its short-term expenses including repurchase requests by the Unit Holders.</p> <p>To manage non-compliance risks, we use information technology system that is able to monitor the trading of investment to ensure compliance with the Fund’s investment limits and restrictions. These limits are system-controlled and not manually tracked, thus reducing the probability of human error occurring in ensuring the Fund’s limits and restrictions are adhered to. We also undertake stringent evaluation of movements in market prices and regularly monitor, review and report to the person(s) or members of a committee undertaking the oversight function of the Fund to ensure that the Fund’s investment objective is met. Regular portfolio reviews by senior members of the investment team further reduce the risk of implementation inconsistencies and violations of the Guidelines.</p>	<p><u>company and/ or securities issued by the company.</u> Regular meetings are held to discuss investment themes <u>including SRI matters</u> and portfolio decisions taken at the meetings are then implemented according to the investment guidelines which also take into account requirements for minimum portfolio diversification across individual investment holdings, sectors, geographies and asset classes (based on the respective portfolio’s objective and strategy). We also practise prudent liquidity management with the objective to ensure that the Fund is able to meet its short-term expenses including repurchase requests by the Unit Holders.</p> <p>To manage non-compliance risks, we <u>have in place a</u> system that is able to monitor the <u>transactions</u> to ensure compliance with the Fund’s investment limits and restrictions <u>including those arising from SRI strategies</u>. These limits are system-controlled and not manually tracked, thus reducing the probability of human error occurring in ensuring the Fund’s limits and restrictions are adhered to. We also undertake stringent evaluation of movements in market prices and regularly monitor, review and report to the person(s) or members of a committee undertaking the oversight function of the Fund to ensure that the Fund’s investment objective is met. Regular portfolio reviews, <u>including on SRI matters are conducted at least on a quarterly basis</u>, by senior members of the investment team further reduce the risk of implementation inconsistencies and violations of the Guidelines.</p>								
7.	ABOUT AHAM AIIMAN ESG INCOME PLUS FUND									
7.1	<p>Deed</p> <p>Deed dated 5 May 2004 as modified by the first supplemental deed dated 29 December 2005, the second supplemental deed dated 18 June 2007, the third supplemental deed dated 23 September 2008, the fourth supplemental deed dated 20 November 2008, the fifth supplemental deed dated 26 March 2010, the sixth supplemental deed dated 18 January 2012, the seventh supplemental deed dated 27 June 2014, the eighth supplemental deed dated 30 November 2017 and the ninth supplemental deed dated 24 August 2022.</p>	<p>Deed dated 5 May 2004 as modified by the first supplemental deed dated 29 December 2005, the second supplemental deed dated 18 June 2007, the third supplemental deed dated 23 September 2008, the fourth supplemental deed dated 20 November 2008, the fifth supplemental deed dated 26 March 2010, the sixth supplemental deed dated 18 January 2012, the seventh supplemental deed dated 27 June 2014, the eighth supplemental deed dated 30 November 2017, the ninth supplemental deed dated 24 August 2022 <u>and the tenth supplemental deed dated 22 November 2023.</u></p>								
7.2	<p>ASSET ALLOCATION</p> <table border="1" data-bbox="152 1209 1120 1348"> <tbody> <tr> <td data-bbox="152 1209 846 1278">Malaysian-issued Sukuk whether issued by the Malaysian government or private companies</td> <td data-bbox="846 1209 1120 1278">Minimum 80%</td> </tr> <tr> <td data-bbox="152 1278 846 1348">Cash, Islamic money market instruments and/or Islamic deposits</td> <td data-bbox="846 1278 1120 1348">Maximum 20%</td> </tr> </tbody> </table> <table border="1" data-bbox="1169 1209 2145 1337"> <tbody> <tr> <td data-bbox="1169 1209 1863 1278">Malaysian-issued Sukuk whether issued by the Malaysian government or private companies</td> <td data-bbox="1863 1209 2145 1278">Minimum 80%</td> </tr> <tr> <td data-bbox="1169 1278 1863 1337"><u>Islamic</u> money market instruments and/or Islamic deposits</td> <td data-bbox="1863 1278 2145 1337">Maximum 20%</td> </tr> </tbody> </table>		Malaysian-issued Sukuk whether issued by the Malaysian government or private companies	Minimum 80%	Cash, Islamic money market instruments and/or Islamic deposits	Maximum 20%	Malaysian-issued Sukuk whether issued by the Malaysian government or private companies	Minimum 80%	<u>Islamic</u> money market instruments and/or Islamic deposits	Maximum 20%
Malaysian-issued Sukuk whether issued by the Malaysian government or private companies	Minimum 80%									
Cash, Islamic money market instruments and/or Islamic deposits	Maximum 20%									
Malaysian-issued Sukuk whether issued by the Malaysian government or private companies	Minimum 80%									
<u>Islamic</u> money market instruments and/or Islamic deposits	Maximum 20%									

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
7.3	<p>INVESTMENT STRATEGY</p> <p>Sustainable and Responsible Investment (“SRI”) Strategy</p> <p>The Fund will adopt the following SRI methodologies, including the selection, retention and realisation of its investments:</p> <p><i>Environmental, Social and Governance (“ESG”) Integration</i></p> <p>The Fund will include ESG factors in the investment decision making and portfolio construction process. These ESG factors help the Manager identify potential tail risks and/or best-in-class practices such as competitive edge, customer behaviour, reputational risk and accessibility to funding. It also served as additional portfolio risk management tool by increasing awareness about the portfolio’s exposures to certain negative ESG risk factors.</p> <p>Each company and industry face unique ESG risks. In our stock selection and fundamental research process, we would assess ESG risk factors that have material impact on the investee company’s financial and security performance. Examples of ESG risk factors include climate adaptation and resilience (E), workers’ health and safety (S) and board diversity (G). We would utilise ESG resources from independent 3rd party ESG rating services provider, company’s public disclosures and other credible sources. ESG risk factors are dynamic and ever-evolving, thus regular engagement activities with the investee companies are necessary to facilitate information and knowledge exchange.</p> <p><i>Negative or exclusionary screening</i></p> <p>The Fund will exclude investments in companies undertaking business activities or practices in alcohol, coal mining, forestry and logging, fossil fuel, gaming, tobacco, military weapons and other businesses regarded as vice in its investments.</p> <p><u>Assessment Framework</u></p> <p>The Manager will periodically review the sustainability aspects of the Fund’s portfolio to ensure the investments of the Fund are consistent with the sustainability considerations adopted in the investment strategy employed at all times based on internally developed SRI assessment framework which covers the abovementioned strategies.</p>	<p>Sustainable and Responsible Investment (“SRI”) Strategy</p> <p>The Fund will adopt <u>negative screening and Environmental, Social and Governance (“ESG”) integration</u> in the selection, retention and realisation of its investments. <u>The Manager will first apply negative screening to remove securities issued by companies involved in the excluded business activities, to form a broad investible universe. Within the investible universe, the Manager applies ESG integration in the assessment and selection of investments. The application of the SRI strategies are as follows:</u></p> <p><u>1. Negative or exclusionary screening</u> The Fund will exclude investments in companies <u>with principal business activities</u> in alcohol, coal mining, forestry and logging, fossil fuel, gaming, tobacco, military weapons and other businesses regarded as vice in its investments.</p> <p><u>2. ESG Integration</u> The Fund will include ESG factors in the investment decision making and portfolio construction process. These ESG factors help the Manager identify potential tail risks and/or best-in-class practices such as competitive edge, customer behaviour, reputational risk and accessibility to funding. It also served as additional portfolio risk management tool by increasing awareness about the portfolio’s exposures to certain negative ESG risk factors.</p> <p><u>Assessment Process and Framework</u></p> <p><u>When assessing the Fund’s investments in the company through negative or exclusionary screening, the Manager will review the company’s level of involvement in the excluded business activities or practices and will apply a maximum revenue threshold of 10%* to such activities or practices. We apply the maximum revenue threshold to companies where revenues from the excluded business activities or practices are derived as a non-primary source of income.</u></p> <p><u>Note: * The maximum revenue threshold of 10% shall apply at the initial selection of investments of the Fund and throughout the investment holding period.</u></p> <p>Each company and industry face unique ESG risks. In our <u>security</u> selection and fundamental research process, we would <u>focus on</u> ESG risk factors that have material impact** on the investee company’s financial and security performance. Examples of ESG risk factors include climate adaptation and resilience (E), workers’ health and safety (S) and board diversity (G). <u>We evaluate an investee company’s ability to manage its ESG risks by assessing its ESG ratings,</u></p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>The Manager will not allow any investments in the company that fall under the excluded business activities or practices in the Fund’s portfolio, even though the involvement of the company in such business activities or practices in a very low percentage. We apply a maximum revenue threshold of 10%.</p> <p>The Manager will evaluate the Fund’s investment on a quarterly basis to determine whether the Fund’s investment is consistent with its investment policy and strategies of SRI factors. This is to assure that the companies that the Fund’s invested are in line with the sustainability considerations adopted and the overall impact of the investments with its SRI strategies is not inconsistent with any other sustainability considerations.</p> <p>In the event that the invested company becomes inconsistent with the sustainability considerations adopted in the investment strategies employed, the Manager will dispose the investments within an appropriate timeframe, on best effort basis.</p> <p>Temporary Defensive Position</p> <p>The Manager may take temporary defensive positions which may be inconsistent with the Fund’s principal strategy in attempting to respond to adverse market conditions, economics, political or any other conditions. In this regard, the Fund may hold up to all of its NAV in cash, Islamic money market instruments and/or Islamic deposits. The Fund’s SRI strategy will continue to apply when the Fund takes temporary defensive positions.</p>	<p><u>the company’s ESG practices and/ or commitments, amongst others. We utilise a range of resources in our evaluation process, including internal ESG scorecard, 3rd party ESG research reports, company’s public disclosures and other credible sources. Our internal ESG scorecard covers a wide range of key themes across E, S and G pillars, where each key theme carries different weightage based on its materiality and relevance to an industry.</u></p> <p><u>Note: ** An ESG factor is deemed to be material if it leads to a financial impact on the investee company such as additional operating and compliance cost or new revenue from new markets.</u></p> <p><u>These ESG risk factors/ characteristics are taken into consideration alongside assessment of the company’s business and financial performance as well as securities valuation. A company that is adept at leveraging on its unique ESG characteristics or mitigate its ESG risks well are deemed to be ahead of its industry peers and thus, present a stronger ESG investment case.</u></p> <p><u>Post investment, the Manager will continuously monitor the companies’ involvement in the excluded business activities as well as their ESG profile, through periodic reviews and corporate engagement. ESG factors are dynamic and ever-evolving, hence we conduct regular engagement activities with the investee companies to facilitate information and knowledge exchange. The Manager will evaluate the Fund’s investment on a quarterly basis to determine whether the Fund’s investment is consistent with the negative screening approach. The Manager will also review the Fund’s overall ESG risks to ensure that the impact of investing in line with the SRI strategies is not inconsistent with any other sustainability considerations. Where ESG risk is deemed material and not adequately mitigated, the Manager may reduce or exit the holdings and retain the profit/income received during the holding period if the value of the investment held exceeds or is equal to the original investment cost (which may include transaction cost), as soon as it is practicable. On the other hand, the Fund is allowed to hold the investment (including profit/income received during the holding period) which is inconsistent with the sustainability considerations if the value of the investment is below the original investment cost, and such investment will be disposed off when the value of such investment held exceeds or is equal to the original investment cost, as soon as it is practicable. The disposed investment will be replaced with other Shariah-compliant investment that are in line with the Fund’s sustainability considerations, in order to maintain the minimum two thirds (2/3) of the Fund’s NAV being in compliant with its SRI strategies.</u></p> <p><u>The Manager applies SRI methodologies to the Fund’s invested Shariah-compliant securities, except government Sukuk, Islamic money market instruments and Islamic deposits***, to ensure at least two-thirds (2/3) of the Fund’s NAV is invested in Shariah-compliant securities in accordance with the Fund’s SRI strategies.</u></p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
		<p><i>Note: *** SRI methodologies for government Sukuk, Islamic money market instruments and Islamic deposits may apply once the Manager has established the ESG framework for such Shariah-compliant securities/instruments, upon which the Manager will notify the Unit Holders through official communication channels and communiqués that a supplemental/replacement prospectus will be or has been registered by the SC.</i></p> <p>Temporary Defensive Position</p> <p><u>We hold the option to take temporary defensive positions that may be inconsistent with the Fund’s principal strategy and asset allocation to protect the Fund against adverse market conditions that may impact the financial markets. To manage the risk of the Fund, we may shift the Fund’s assets to be temporarily invested in Islamic money market instruments and/or Islamic deposits. We will continue to apply SRI strategies when the Fund takes on temporary defensive positions and maintain two-thirds (2/3) of the Fund’s NAV in Shariah-compliant investments that are subjected to sustainability considerations.</u></p>
7.4	<p>INVESTMENT RESTRICTIONS AND LIMITS</p> <p>(j) Any other Shariah-compliant investments or restrictions imposed by the relevant regulatory authorities or pursuant to the Guidelines, any laws and/or regulations applicable to the Fund.</p> <p>Last three paragraphs: - The limits and restrictions on the permitted investments set out above do not apply to securities/instruments issued or guaranteed by the Malaysian government or Bank Negara Malaysia as stipulated in Schedule B of the Guidelines.</p> <p>In respect of the above investment restrictions and limits, any breach as a result of any (a) appreciation or depreciation in value of the Fund’s investments; (b) repurchase of Units or payment made out of the Fund; (c) change in capital of a corporation in which the Fund has invested in; or (d) downgrade in or cessation of a credit rating, must be rectified as soon as practicable within three months from the date of the breach unless otherwise specified in the Guidelines. Nevertheless, the three-month period may be extended if it is in the best interests of Unit Holders and the Trustee’s consent has been obtained. Such extension must be subject to at least a monthly review by the Trustee.</p>	<p>(j) <u>The Fund must primarily invest in Shariah-compliant securities which are in accordance with its SRI policies and strategies with a minimum asset allocation of at least two-thirds (2/3) of its NAV; and</u></p> <p>(k) Any other Shariah-compliant investments or restrictions imposed by the relevant regulatory authorities or pursuant to the Guidelines, any laws and/or regulations applicable to the Fund.</p> <p>The limits and restrictions on the permitted investments set out above do not apply to <u>Shariah-compliant</u> securities/instruments issued or guaranteed by the Malaysian government or Bank Negara Malaysia as stipulated in Schedule B of the Guidelines.</p> <p>In respect of the above investment restrictions and limits, any breach as a result of any (a) appreciation or depreciation in value of the Fund’s investments; (b) repurchase of Units or payment made out of the Fund; (c) change in capital of a corporation in which the Fund has invested in; or (d) downgrade in or cessation of a credit rating, must be rectified as soon as practicable within three months from the date of the breach unless otherwise specified in the Guidelines. Nevertheless, the three-month period may be extended if it is in the best interests of Unit Holders and the Trustee’s consent has been obtained. Such extension must be subject to at least a monthly review by the Trustee.</p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>Please note that the Fund will invest in securities that are classified as Shariah-compliant based on the list of Shariah-compliant securities issued by the SAC of the SC and, where applicable by the Shariah Advisory Council of Bank Negara Malaysia (“BNM”). For securities which are not endorsed and certified by the SAC of the SC and, where applicable by the Shariah Advisory Council of BNM, the securities will be determined in accordance with the ruling by the Shariah Adviser.</p>	
7.5	<p>SHARIAH INVESTMENT GUIDELINES</p> <p>At all times, the Fund shall invest in activities and instruments that are permissible under Shariah principles and shall not invest in activities and instruments that are prohibited under Shariah principles based on Shariah Adviser’s established parameters as below, where applicable:</p> <p>Screening process</p> <p>a. <u>Sukuk</u></p> <p>Sukuk are certificates that provide evidence of an investment into an underlying asset or a project which is typically an income generating asset or project. The Fund will only invest in Sukuk which is approved by the SAC of the SC. The Shariah Adviser will review any Sukuk instruments to be invested by the Fund based on the data available at:</p> <ul style="list-style-type: none"> • Bond info hub (www.bondinfo.bnm.gov.my) • Fully automated system for issuing/tendering (http://fast.bnm.gov.my) <p>b. <u>Islamic money market instruments</u></p> <p>The Fund will invest in Islamic money market instruments approved by the SAC of BNM based on the data available at:</p> <ul style="list-style-type: none"> • Bond info hub (www.bondinfo.bnm.gov.my) • Fully automated system for issuing/tendering (www.fast.bnm.gov.my). <p>c. <u>Investment in Islamic Deposit</u></p> <p>Islamic Deposits shall be placed with financial institutions licensed under the Islamic Financial Services Act 2013 and/or Financial Services Act 2013, whichever is appropriate. For the avoidance of doubt, only Islamic account is permitted for placement of deposit with institutions licensed under the Financial Services Act 2013. The Fund is also prohibited from investing in interest-bearing deposits and recognizing any interest income.</p>	<p>At all times, the Fund shall invest in activities and instruments that are permissible under Shariah principles and shall not invest in activities and instruments that are prohibited under Shariah principles based on Shariah Adviser’s established parameters as below, where applicable:</p> <p>Screening Process</p> <p>a. <u>Sukuk</u></p> <p>Sukuk are certificates that provide evidence of an investment into an underlying asset or a project which is typically an income generating asset or project. The Fund will only invest in Sukuk which is approved by the SAC of the SC. The Shariah Adviser will review any Sukuk instruments to be invested by the Fund based on the data available at:</p> <ul style="list-style-type: none"> • Bond and Sukuk Information Exchange (www.bixmalaysia.com) • Fully automated system for issuing/tendering (http://fast.bnm.gov.my) <p>b. <u>Islamic money market instruments</u></p> <p>The Fund will invest in Islamic money market instruments approved by the SAC of BNM based on the data available at:</p> <ul style="list-style-type: none"> • Bond and Sukuk Information Exchange (www.bixmalaysia.com) • Fully automated system for issuing/tendering (www.fast.bnm.gov.my). <p>c. <u>Investment in Islamic deposit</u></p> <p><u>The assets of the Fund must be placed and maintained in Islamic Deposits Account with licensed Islamic Financial Institution.</u>The Fund is also prohibited from investing in interest-bearing deposits and recognizing any interest income.</p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>Rules on divestment of Shariah non-compliant investments</p> <p>In the event the following investment instances occur in the Fund, the rules below shall be executed by Manager or its fund management delegate:</p> <p>(a) Wrong Investment</p> <p>This refers to Shariah non-compliant investment made by the Manager and the external investment manager, if applicable. The said investment will be disposed of or withdrawn with immediate effect or within a month of knowing the status of the investment. In the event of the investment resulted in gain (through capital gain and/or dividend and/or profit) received before or after the disposal of the investment, the gain is to be channeled to baitulmal and/or any other charitable bodies as advised by the Shariah Adviser. If the disposal of the investment resulted in losses to the Fund, the losses are to be borne by the Manager.</p> <p>(b) Reclassification of Shariah status of the Fund's investment</p> <p>Where the Fund invest in Sukuk, money market instruments or deposits earlier classified as Shariah-compliant that are subsequently determined, regarded or deemed to be Shariah non-compliant as a result of a new or previously unknown fatwa/ruling and/or upon advice by the Shariah Adviser, the Manager would be required to sell such Sukuk, money market instruments or withdraw such deposits, as soon as practicable of having notice, knowledge or advice of the status of the Sukuk, money market instruments or deposits. Any profit received from such Sukuk, money market instruments or such deposits prior to the occurrence of the aforesaid event shall be retained by the Fund. Any profit received subsequent to the occurrence of the aforesaid event shall be channelled to baitulmal and/or charitable bodies, as endorsed by the Shariah Adviser.</p> <p>Payment of Zakat</p> <p>This refers to the purification by way of payment of zakat by Muslims. The Fund do not pay zakat on behalf of Muslim Unit holders. Thus, Muslim Unit holders are advised to pay zakat on their own.</p>	<p>Rules on Divestment of Shariah Non-compliant Investments</p> <p>In the event the following investment instances occur in the Fund, the rules below shall be executed by Manager or its fund management delegate:</p> <p>(a) Wrong investment</p> <p>This refers to Shariah non-compliant investment made by the Manager and the external investment manager, if applicable. The said investment will be disposed of or withdrawn with immediate effect or within a month of knowing the status of the investment. In the event of the investment resulted in gain (through capital gain and/or dividend and/or <u>interest</u>) received before or after the disposal of the investment, the gain is to be channeled to baitulmal and/or any other charitable bodies as advised by the Shariah Adviser. If the disposal of the investment resulted in losses to the Fund, the losses are to be borne by the Manager.</p> <p>(b) Reclassification of Shariah status of the Fund's investment</p> <p>Where the Fund invest in Sukuk, money market instruments or deposits earlier classified as Shariah-compliant that are subsequently determined, regarded or deemed to be Shariah non-compliant as a result of a new or previously unknown fatwa/ruling and/or upon advice by the Shariah Adviser, the Manager would be required to sell such Sukuk, money market instruments or withdraw such deposits, as soon as practicable of having notice, knowledge or advice of the status of the Sukuk, money market instruments or deposits. Any profit received from such Sukuk, money market instruments or such deposits prior to the occurrence of the aforesaid event shall be retained by the Fund. Any profit received subsequent to the occurrence of the aforesaid event shall be channelled to baitulmal and/or charitable bodies, as endorsed by the Shariah Adviser.</p> <p>Payment of Zakat</p> <p>This refers to the purification by way of payment of zakat by Muslims. The Fund do not pay zakat on behalf of Muslim Unit holders. Thus, Muslim Unit holders are advised to pay zakat on their own.</p> <p><u>The investment portfolio of the Fund comprises of Sukuk, as well as the instruments which have been classified as Shariah-compliant by the Shariah Advisory Council of Securities Commission (SACSC) and Islamic fixed income instruments (other than Sukuk) which have been classified as Shariah-compliant by the Shariah Advisory Council of Bank Negara Malaysia. For instruments that are not classified as Shariah compliant by the SACSC and,</u></p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
		<u>where applicable the Shariah Advisory Council of Bank Negara Malaysia and Islamic fixed income instruments (other than Sukuk) that are not classified as Shariah-compliant by Shariah Advisory Council of Bank Negara Malaysia, the status of such instrument will be determined in accordance with the ruling by the Shariah Adviser.</u>
7.6	<p>VALUATION POINT FOR THE FUND</p> <p>The Fund will be valued at 6.00 p.m. on every Business Day (or “trading day” or “T” day). However, if the Fund has exposure to investments outside of Malaysia, the Fund shall be valued at 11.00 a.m. on the next Business Day (or “T + 1 day”).</p>	<p>The Fund will be valued at 6.00 p.m. on every Business Day (or “trading day” or “T” <u>day</u>).</p>
7.7	<p>Unlisted Shariah-compliant Securities</p> <p>Valuation of unlisted Sukuk denominated in MYR will be done by using the price quoted by a bond pricing agency (“BPA”) registered with the SC. Where the Manager is of the view that the price quoted by BPA differs from the fair value or where reliable market quotations are not available, the fair value will be determined in good faith by the Manager using methods or bases which have been verified by the auditor of the Fund and approved by the Trustee.</p> <p>For other unlisted Shariah-compliant unlisted securities, valuation will be based on fair value as determined in good faith by the Manager using methods or bases which have been verified by the auditor of the Fund and approved by the Trustee.</p>	<p>Valuation of unlisted Sukuk denominated in MYR will be done by using the price quoted by a bond pricing agency (“BPA”) registered with the SC. Where the Manager is of the view that the price quoted by BPA differs from the fair value or where reliable market quotations are not available, the fair value will be determined in good faith by the Manager using methods or bases which have been verified by the auditor of the Fund and approved by the Trustee.</p> <p>For other unlisted Shariah-<u>compliant</u> securities, valuation will be based on fair value as determined in good faith by the Manager using methods or bases which have been verified by the auditor of the Fund and approved by the Trustee.</p>

8.	DEALING INFORMATION									
8.1	<p>HOW TO PURCHASE UNITS?</p> <p>2nd bullet: -</p> <p>➤ You are required to provide us with the following completed forms and documents. However, we reserve the right to request for additional documents before we process the purchase application.</p> <table border="1" data-bbox="152 424 1128 1238"> <thead> <tr> <th data-bbox="152 424 663 459">Individual or Jointholder</th> <th data-bbox="669 424 1128 459">Corporation</th> </tr> </thead> <tbody> <tr> <td data-bbox="152 464 663 1238"> <ul style="list-style-type: none"> • Account opening form; • Suitability assessment form; • Personal data protection notice form; • A copy of identity card or passport or any other document of identification; and • Foreign Account Tax Compliance Act (“FATCA”) and Common Reporting Standard (“CRS”) Self-certification Form. </td> <td data-bbox="669 464 1128 1238"> <ul style="list-style-type: none"> • Account opening form; • Suitability assessment form; • Personal data protection notice form; • Certified true copy of memorandum and articles of association*; • Certified true copy of certificate of incorporation*; • Certified true copy of form 24 and form 49*; • Certified true copy of form 8, 9, 13, 20 and 44 (where applicable)*; • Latest audited financial statement; • Board resolution relating to the investment; • A list of the authorised signatories; • Specimen signatures of the respective signatories; and • Foreign Account Tax Compliance Act (“FATCA”) and Common Reporting Standard (“CRS”) Self-certification Form. <p><i>* or any other equivalent documentation issued by the authorities.</i></p> </td> </tr> </tbody> </table>	Individual or Jointholder	Corporation	<ul style="list-style-type: none"> • Account opening form; • Suitability assessment form; • Personal data protection notice form; • A copy of identity card or passport or any other document of identification; and • Foreign Account Tax Compliance Act (“FATCA”) and Common Reporting Standard (“CRS”) Self-certification Form. 	<ul style="list-style-type: none"> • Account opening form; • Suitability assessment form; • Personal data protection notice form; • Certified true copy of memorandum and articles of association*; • Certified true copy of certificate of incorporation*; • Certified true copy of form 24 and form 49*; • Certified true copy of form 8, 9, 13, 20 and 44 (where applicable)*; • Latest audited financial statement; • Board resolution relating to the investment; • A list of the authorised signatories; • Specimen signatures of the respective signatories; and • Foreign Account Tax Compliance Act (“FATCA”) and Common Reporting Standard (“CRS”) Self-certification Form. <p><i>* or any other equivalent documentation issued by the authorities.</i></p>	<p>➤ You are required to provide us with the following completed forms and documents. However, we reserve the right to request for additional documents before we process the purchase application.</p> <table border="1" data-bbox="1167 424 2166 1345"> <thead> <tr> <th data-bbox="1167 424 1715 459">Individual or Jointholder</th> <th data-bbox="1722 424 2166 459">Corporation</th> </tr> </thead> <tbody> <tr> <td data-bbox="1167 464 1715 1345"> <ul style="list-style-type: none"> • Account opening form; • Suitability assessment form; • Personal data protection notice form; • <u>Client acknowledgement form;</u> • A copy of identity card or passport or any other document of identification; and • Foreign Account Tax Compliance Act (“FATCA”) and Common Reporting Standard (“CRS”) Self-certification Form. </td> <td data-bbox="1722 464 2166 1345"> <ul style="list-style-type: none"> • Account opening form; • Suitability assessment form; • Personal data protection notice form; • Certified true copy of memorandum and articles of association*; • Certified true copy of certificate of incorporation*; • Certified true copy of form 24 and form 49*; • Certified true copy of form 8, 9, 13, 20 and 44 (where applicable)*; • Latest audited financial statement; • Board resolution relating to the investment; • A list of the authorised signatories; • Specimen signatures of the respective signatories; and • Foreign Account Tax Compliance Act (“FATCA”) and Common Reporting Standard (“CRS”) Self-certification Form. <p><i>* or any other equivalent documentation issued by the authorities.”</i></p> </td> </tr> </tbody> </table>	Individual or Jointholder	Corporation	<ul style="list-style-type: none"> • Account opening form; • Suitability assessment form; • Personal data protection notice form; • <u>Client acknowledgement form;</u> • A copy of identity card or passport or any other document of identification; and • Foreign Account Tax Compliance Act (“FATCA”) and Common Reporting Standard (“CRS”) Self-certification Form. 	<ul style="list-style-type: none"> • Account opening form; • Suitability assessment form; • Personal data protection notice form; • Certified true copy of memorandum and articles of association*; • Certified true copy of certificate of incorporation*; • Certified true copy of form 24 and form 49*; • Certified true copy of form 8, 9, 13, 20 and 44 (where applicable)*; • Latest audited financial statement; • Board resolution relating to the investment; • A list of the authorised signatories; • Specimen signatures of the respective signatories; and • Foreign Account Tax Compliance Act (“FATCA”) and Common Reporting Standard (“CRS”) Self-certification Form. <p><i>* or any other equivalent documentation issued by the authorities.”</i></p>
Individual or Jointholder	Corporation									
<ul style="list-style-type: none"> • Account opening form; • Suitability assessment form; • Personal data protection notice form; • A copy of identity card or passport or any other document of identification; and • Foreign Account Tax Compliance Act (“FATCA”) and Common Reporting Standard (“CRS”) Self-certification Form. 	<ul style="list-style-type: none"> • Account opening form; • Suitability assessment form; • Personal data protection notice form; • Certified true copy of memorandum and articles of association*; • Certified true copy of certificate of incorporation*; • Certified true copy of form 24 and form 49*; • Certified true copy of form 8, 9, 13, 20 and 44 (where applicable)*; • Latest audited financial statement; • Board resolution relating to the investment; • A list of the authorised signatories; • Specimen signatures of the respective signatories; and • Foreign Account Tax Compliance Act (“FATCA”) and Common Reporting Standard (“CRS”) Self-certification Form. <p><i>* or any other equivalent documentation issued by the authorities.</i></p>									
Individual or Jointholder	Corporation									
<ul style="list-style-type: none"> • Account opening form; • Suitability assessment form; • Personal data protection notice form; • <u>Client acknowledgement form;</u> • A copy of identity card or passport or any other document of identification; and • Foreign Account Tax Compliance Act (“FATCA”) and Common Reporting Standard (“CRS”) Self-certification Form. 	<ul style="list-style-type: none"> • Account opening form; • Suitability assessment form; • Personal data protection notice form; • Certified true copy of memorandum and articles of association*; • Certified true copy of certificate of incorporation*; • Certified true copy of form 24 and form 49*; • Certified true copy of form 8, 9, 13, 20 and 44 (where applicable)*; • Latest audited financial statement; • Board resolution relating to the investment; • A list of the authorised signatories; • Specimen signatures of the respective signatories; and • Foreign Account Tax Compliance Act (“FATCA”) and Common Reporting Standard (“CRS”) Self-certification Form. <p><i>* or any other equivalent documentation issued by the authorities.”</i></p>									

<p>8.2 HOW TO REPURCHASE UNITS?</p> <p>4th bullet: -</p> <p>➤ Any incurred bank charges and other bank fees will be borne by you.</p>	<p>➤ Any incurred bank charges and other bank fees will be borne by <u>us</u>.</p>																																								
<p>8.3 S SWITCHING FACILITY</p> <p>Switching facility enables you to switch into any of our funds (or its classes), provided that the fund (or its class) is denominated in MYR, and it is subject to the terms and conditions applicable for the respective funds. However, you must meet the minimum holding of 2,000 Units of the Fund and the minimum investment amount of the fund (or its class) that you intend to switch into.</p> <p>The minimum amount per switch of the Fund is 200 Units (or such other amount as may be determined by us from time to time).</p> <p>You are also to note that we reserve the right to reject any switching requests that are regarded as disruptive to efficient portfolio management, or requests that we deem to be contrary to the best interest of the Fund and/or the existing Unit Holders.</p> <p><i>Switching from this Fund into other funds (or its classes) managed by us</i></p> <p>You must complete a switching transaction form and submit it to us at or before the cut-off time of 3.30 p.m. on a Business Day (or “T day”) together with relevant supporting documents, if any. If we receive your switching request after 3.30 p.m., we will process your request on the next Business Day (or “T + 1 day”).</p> <p>You should note that the pricing day of a fund (or its class) may not be on the same day as when we receive your switching application. Please see below the pricing policy of switching for all our funds:</p> <table border="1" data-bbox="152 1050 1133 1347"> <thead> <tr> <th rowspan="2">Switching Out Fund</th> <th rowspan="2">Switching In Fund</th> <th colspan="2">Pricing Day</th> </tr> <tr> <th>Switching Out Fund</th> <th>Switching In Fund</th> </tr> </thead> <tbody> <tr> <td>Money market fund</td> <td>Non-money market fund</td> <td rowspan="2">T Day</td> <td rowspan="2">T Day</td> </tr> <tr> <td>Non-money market fund</td> <td>Non-money market fund</td> </tr> <tr> <td>Money market fund</td> <td>Money market fund</td> <td>T Day</td> <td>T + 1 Day</td> </tr> <tr> <td>Non-money market fund</td> <td>Money market fund</td> <td>T Day</td> <td>At the next valuation point, subject to clearance of payment and money received by the intended fund</td> </tr> </tbody> </table>	Switching Out Fund	Switching In Fund	Pricing Day		Switching Out Fund	Switching In Fund	Money market fund	Non-money market fund	T Day	T Day	Non-money market fund	Non-money market fund	Money market fund	Money market fund	T Day	T + 1 Day	Non-money market fund	Money market fund	T Day	At the next valuation point, subject to clearance of payment and money received by the intended fund	<p>Switching facility enables you to switch into any of our funds (or its classes), provided that the fund (or its class) is denominated in MYR, and it is subject to the terms and conditions applicable for the respective funds. However, you must meet the minimum holding of 2,000 Units* of the Fund and the minimum investment amount of the fund (or its class) that you intend to switch into.</p> <p>The minimum amount per switch of the Fund is 200 Units* (or such other amount as may be determined by us from time to time).</p> <p>You are also to note that we reserve the right to reject any switching requests that are regarded as disruptive to efficient portfolio management, or requests that we deem to be contrary to the best interest of the Fund and/or the existing Unit Holders.</p> <p><i>Switching from this Fund into other funds (or its classes) managed by us</i></p> <p>You must complete a switching transaction form and submit it to us at or before the cut-off time of 3.30 p.m. on a Business Day (or “T day”) together with relevant supporting documents, if any. If we receive your switching request after 3.30 p.m., we will process your request on the next Business Day (or “T + 1 day”).</p> <p>You should note that the pricing day of a fund (or its class) may not be on the same day as when we receive your switching application. Please see below the pricing policy of switching for all our funds:</p> <table border="1" data-bbox="1171 1059 2170 1353"> <thead> <tr> <th rowspan="2">Switching Out Fund</th> <th rowspan="2">Switching In Fund</th> <th colspan="2">Pricing Day</th> </tr> <tr> <th>Switching Out Fund</th> <th>Switching In Fund</th> </tr> </thead> <tbody> <tr> <td>Money market fund</td> <td>Non-money market fund</td> <td rowspan="2">T Day</td> <td rowspan="2">T Day</td> </tr> <tr> <td>Non-money market fund</td> <td>Non-money market fund</td> </tr> <tr> <td>Money market fund</td> <td>Money market fund</td> <td>T Day</td> <td>T + 1 Day</td> </tr> <tr> <td>Non-money market fund</td> <td>Money market fund</td> <td>T Day</td> <td>At the next valuation point, subject to clearance of payment and money received by the intended fund</td> </tr> </tbody> </table>	Switching Out Fund	Switching In Fund	Pricing Day		Switching Out Fund	Switching In Fund	Money market fund	Non-money market fund	T Day	T Day	Non-money market fund	Non-money market fund	Money market fund	Money market fund	T Day	T + 1 Day	Non-money market fund	Money market fund	T Day	At the next valuation point, subject to clearance of payment and money received by the intended fund
Switching Out Fund			Switching In Fund	Pricing Day																																					
	Switching Out Fund	Switching In Fund																																							
Money market fund	Non-money market fund	T Day	T Day																																						
Non-money market fund	Non-money market fund																																								
Money market fund	Money market fund	T Day	T + 1 Day																																						
Non-money market fund	Money market fund	T Day	At the next valuation point, subject to clearance of payment and money received by the intended fund																																						
Switching Out Fund	Switching In Fund	Pricing Day																																							
		Switching Out Fund	Switching In Fund																																						
Money market fund	Non-money market fund	T Day	T Day																																						
Non-money market fund	Non-money market fund																																								
Money market fund	Money market fund	T Day	T + 1 Day																																						
Non-money market fund	Money market fund	T Day	At the next valuation point, subject to clearance of payment and money received by the intended fund																																						

	<p>If you invest through the EMIS, you are allowed to switch to any other EPF approved funds managed by us (subject to the availability of units and terms of the intended fund to be switched into).</p> <p>Switching from an Islamic fund to a conventional fund is discouraged for Muslim Unit Holders.</p>	<p>If you invest through the EMIS, you are allowed to switch to any other EPF approved funds managed by us (subject to the availability of units and terms of the intended fund to be switched into).</p> <p>Switching from an Islamic fund to a conventional fund is discouraged for Muslim Unit Holders.</p> <p><i>* At our discretion, we may reduce the transaction limits for switching of Units, including for transactions made via digital channels, subject to terms and conditions disclosed in the respective channels.</i></p>
8.4	<p>SUSPENSION OF DEALING IN UNITS</p> <p>*Note at the end of the section: - *The action to impose suspension shall only be exercised as a last resort by the Manager, as disclosed in “Liquidity Risk Management” section on page 7.</p>	<p>*The action to impose suspension shall only be exercised as a last resort by the Manager, as disclosed in <u>the section on</u> “Liquidity Risk Management”.</p>
9.	FEES, CHARGES AND EXPENSES	
9.1	<p>CHARGES</p> <p>SALES CHARGE</p> <p>Up to 5.50%* of the NAV per Unit. * <i>Investors may negotiate for a lower charge.</i></p> <p>The Sales Charge for investors purchasing Units through the EMIS shall be limited to a maximum charge of 3% of the NAV per Unit or as determined by the EPF.</p> <p>Note: All Sales Charges will be rounded up to two (2) decimal places.</p>	<p>Up to <u>2.00</u>%* of the NAV per Unit. * <i>Investors may negotiate for a lower charge.</i></p> <p>The Sales Charge for investors purchasing Units through the EMIS shall be limited to a maximum charge of <u>3</u>% of the NAV per Unit or as determined by the EPF.</p> <p>Note: All Sales Charges will be rounded up to two (2) decimal places.</p>
9.2	<p>FEES AND EXPENSES</p> <p>ANNUAL TRUSTEE FEE</p> <p>1st paragraph: - The annual trustee will be entitled to an annual trustee fee of up to 0.07% of the NAV of the Fund per annum, subject to a minimum fee of MYR 18,000 per annum (excluding foreign custody fees and charges) (before deducting the management fee and trustee fee). In addition to the annual trustee fee, the Trustee may be reimbursed by the Fund for any expenses properly incurred by it in the performance of its duties and responsibilities. The trustee fee is accrued on a daily basis and paid monthly to the Trustee.</p>	<p>The annual trustee will be entitled to an annual trustee fee of up to 0.07% of the NAV of the Fund per <u>annum</u> (excluding foreign custody fees and charges) (before deducting the management fee and trustee fee). In addition to the annual trustee fee, the Trustee may be reimbursed by the Fund for any expenses properly incurred by it in the performance of its</p>

		duties and responsibilities. The trustee fee is accrued on a daily basis and paid monthly to the Trustee.																
10.	SALIENT TERMS OF THE DEED																	
10.1	FEES AND CHARGES Below are the maximum fees and charges permitted by the Deed: <table border="1" data-bbox="152 422 1115 639"> <tr> <td>Sales Charge</td> <td>Up to 10.0% NAV per Unit</td> </tr> <tr> <td>Repurchase Charge</td> <td>There will be no Repurchase Charge levied on the repurchase of Units of the Fund.</td> </tr> <tr> <td>Annual management fee</td> <td>Up to 3% per annum calculated daily on the NAV of the Fund.</td> </tr> <tr> <td>Annual trustee fee</td> <td>Up to 0.30% per annum calculated daily on the NAV of the Fund but subject to a minimum fee of MYR 18,000.00 per annum (excluding foreign custodian fees and charges)</td> </tr> </table>	Sales Charge	Up to 10.0% NAV per Unit	Repurchase Charge	There will be no Repurchase Charge levied on the repurchase of Units of the Fund.	Annual management fee	Up to 3% per annum calculated daily on the NAV of the Fund.	Annual trustee fee	Up to 0.30% per annum calculated daily on the NAV of the Fund but subject to a minimum fee of MYR 18,000.00 per annum (excluding foreign custodian fees and charges)	Below are the maximum fees and charges permitted by the Deed: <table border="1" data-bbox="1171 422 2168 614"> <tr> <td>Sales Charge</td> <td>Up to 10.0% NAV per Unit</td> </tr> <tr> <td>Repurchase Charge</td> <td>There will be no Repurchase Charge levied on the repurchase of Units of the Fund.</td> </tr> <tr> <td>Annual management fee</td> <td>Up to 3% per annum calculated daily on the NAV of the Fund.</td> </tr> <tr> <td>Annual trustee fee</td> <td>Up to 0.30% per annum calculated daily on the NAV of the <u>Fund</u> (excluding foreign custodian fees and charges)</td> </tr> </table>	Sales Charge	Up to 10.0% NAV per Unit	Repurchase Charge	There will be no Repurchase Charge levied on the repurchase of Units of the Fund.	Annual management fee	Up to 3% per annum calculated daily on the NAV of the Fund.	Annual trustee fee	Up to 0.30% per annum calculated daily on the NAV of the <u>Fund</u> (excluding foreign custodian fees and charges)
Sales Charge	Up to 10.0% NAV per Unit																	
Repurchase Charge	There will be no Repurchase Charge levied on the repurchase of Units of the Fund.																	
Annual management fee	Up to 3% per annum calculated daily on the NAV of the Fund.																	
Annual trustee fee	Up to 0.30% per annum calculated daily on the NAV of the Fund but subject to a minimum fee of MYR 18,000.00 per annum (excluding foreign custodian fees and charges)																	
Sales Charge	Up to 10.0% NAV per Unit																	
Repurchase Charge	There will be no Repurchase Charge levied on the repurchase of Units of the Fund.																	
Annual management fee	Up to 3% per annum calculated daily on the NAV of the Fund.																	
Annual trustee fee	Up to 0.30% per annum calculated daily on the NAV of the <u>Fund</u> (excluding foreign custodian fees and charges)																	
11.	THE MANAGER																	
11.1	ABOUT AHAM 1 st paragraph: - AHAM was incorporated in Malaysia on 2 May 1997 and began its operations under the name Hwang–DBS Capital Berhad in 2001. AHAM has more than 20 years’ experience in the fund management industry. In late 2022, AHAM’s ultimate major shareholder is CVC Capital Partners Asia Fund V, a private equity fund managed by CVC Capital Partners (“CVC”), which has approximately 68.35% controlling interest in AHAM. CVC is a global private equity and investment advisory firm with approximately USD125 billion of assets under its management. AHAM is also 27% owned by Nikko Asset Management International Limited, a wholly-owned subsidiary of Tokyo-based Nikko Asset Management Co. Ltd, an Asian investment management franchise.	AHAM was incorporated in Malaysia on 2 May 1997 and began its operations under the name Hwang–DBS Capital Berhad in 2001. AHAM has more than 20 years’ experience in the fund management industry. In 2022, AHAM’s ultimate major shareholder is CVC Capital Partners Asia Fund V, a private equity fund managed by CVC Capital Partners (“CVC”), which has approximately 68.35% controlling interest in AHAM. CVC is a global private equity and investment advisory firm with approximately USD125 billion of assets under its management. AHAM is also <u>20%</u> owned by Nikko Asset Management Co. Ltd, a <u>Tokyo-based asset management company</u> , and 7% owned by Lembaga Tabung Angkatan Tentera.																
12.	THE TRUSTEE																	
12.1	Trustee’s Delegate 3 rd paragraph: - However, the Trustee is not liable for the acts, omissions or failure of third party depository such as central securities depositories, or clearing and/or settlement systems and/or authorised depository institutions, where the law or regulation of the relevant jurisdiction requires the Trustee to deal or hold any asset of the Fund through such third parties.	However, the Trustee is not liable for the acts, omissions or failure of any third party depository <u>including</u> central securities depositories or clearing and/or settlement systems <u>in any circumstances</u> .																

12.2	<p>Policy on Dealing with Related-Party Transactions/Conflict of Interest</p> <p>1st paragraph: - As Trustee for the Fund, there may be related party transaction involving or in connection with the Fund in the following events:-</p> <ol style="list-style-type: none"> 1) Where the Fund invests in instruments offered by the related party of the Trustee (e.g placement of monies, embedded derivatives, etc); 2) Where the Fund is being distributed by the related party of the Trustee as IUTA; 3) Where the assets of the Fund are being custodised by the related party of the Trustee both as sub-custodian and/or global custodian of the Fund (Trustee’s delegate); and 4) Where the Fund obtains financing as permitted under the Guidelines from the related party of the Trustee. 	<p>As Trustee for the Fund, there may be related party transaction involving or in connection with the Fund in the following events:-</p> <ol style="list-style-type: none"> 1) Where the Fund invests in instruments offered by the related party of the Trustee (e.g placement of monies, <u>transferable securities</u> or <u>money market instruments</u>, etc); 2) Where the Fund is being distributed by the related party of the Trustee as IUTA; 3) Where the assets of the Fund are being custodised by the related party of the Trustee both as sub-custodian and/or global custodian of the Fund (Trustee’s delegate); and 4) Where the Fund obtains financing as permitted under the Guidelines from the related party of the Trustee.
13.	EXTERNAL FUND MANAGER	
13.1	<p>ABOUT AIIMAN</p> <p>AIIMAN is an Islamic investment management company managing assets for pension funds, institutions, corporates, high net worth and mass affluent individuals. Headquartered in the world’s Islamic financial hub Kuala Lumpur, Malaysia, AIIMAN is focused on providing clients exceptional and innovative Shariah investment solutions that focus on Asian equities and global Sukuk. AIIMAN was licensed by the SC to undertake the regulated activity of Islamic fund management on 17 November 2008 and is a wholly owned subsidiary of AHAM of which its ultimate shareholder is CVC Capital Partners Asia V, a private equity fund managed by CVC Capital Partners (“CVC”). CVC is a global private equity and investment advisory firm with approximately USD125 billion of assets under its management. As at LPD, AIIMAN has more than ten (10) years’ experience in fund management industry. AIIMAN also received the SC’s approval on 27 December 2018 to carry out the activity as a unit trust management company.</p>	<p>AIIMAN is an Islamic investment management company managing assets for pension funds, institutions, corporates, high net worth and mass affluent individuals. Headquartered in the world’s Islamic financial hub Kuala Lumpur, Malaysia, AIIMAN is focused on providing clients exceptional and innovative Shariah investment solutions that focus on Asian equities and global Sukuk. AIIMAN was licensed by the SC to undertake the regulated activity of Islamic fund management on 17 November 2008 and is a wholly owned subsidiary of AHAM of which its ultimate shareholder is CVC Capital Partners Asia V, a private equity fund managed by CVC Capital Partners (“CVC”). CVC is a global private equity and investment advisory firm with approximately USD125 billion of assets under its management. AIIMAN has more than <u>fourteen (14)</u> years’ experience in fund management industry. AIIMAN also received the SC’s approval on 27 December 2018 to carry out the activity as a unit trust management company.</p>
13.2	<p>Duties and Responsibilities of AIIMAN</p> <p>AHAM has delegated the investment management function of the Fund to AIIMAN. Some of the main duties of AIIMAN for this delegated role are as follows:-</p> <ul style="list-style-type: none"> • to comply with the operations procedures and invest the Fund in accordance with the objectives of the Fund, the Permitted Investments and Investment Restrictions described herein and the Guidelines; • to exercise due care and vigilance in carrying out its function and duties and comply with 	<p>AHAM has delegated the investment management function of the Fund to AIIMAN. Some of the main duties of AIIMAN for this delegated role are as follows:-</p> <ul style="list-style-type: none"> • to comply with the operations procedures and invest the Fund in accordance with the <u>investment</u> objectives of the Fund, the “<u>Permitted Investments</u>” and “<u>Investment Restrictions</u>” described herein and the Guidelines; • to exercise due care and vigilance in carrying out its function and duties and comply with

	<p>the relevant laws, directives and guidelines issued by the relevant authorities from time to time;</p> <ul style="list-style-type: none"> to employ an appropriate investment process for the Fund; to seek to invest in assets which are in the External Fund Manager's opinion, the most appropriate assets in relation to the Fund's objectives; and to report to the Manager on a periodic basis for oversight and monitoring purposes, including to discuss and review the performance of the Fund and its strategies. 	<p>the relevant laws, directives and guidelines issued by the relevant authorities from time to time;</p> <ul style="list-style-type: none"> to employ an appropriate investment process for the Fund; to seek to invest in assets which are in the External Fund Manager's opinion, the most appropriate assets in relation to the Fund's objectives; and to report to the Manager on a periodic basis for oversight and monitoring purposes, including to discuss and review the performance of the Fund and its strategies.
13.3	<p>Material Litigation</p> <p>As at the LPD, AIIMAN is not engaged in any material litigation and arbitration, including those pending or threatened, and is not aware of any facts likely to give rise to any proceedings, which might materially affect the business/financial position of AIIMAN.</p>	Deleted.
13.4	<p>For further information on External Fund Manager, you may obtain the details from our website at www.aham.com.my.</p>	<p>For further information on External Fund Manager <u>including material litigation (if any)</u>, you may obtain the details from our website at www.aham.com.my.</p>
14.	THE SHARIAH ADVISER	
14.1	<p>ABOUT AMANIE</p> <p>Amanie Advisors Sdn Bhd ("Amanie") is a Shariah advisory, consultancy, training and research and development boutique for institutional and corporate clientele focusing on Islamic financial services. Amanie is a registered Shariah adviser (Corporation) with the SC. It has been established with the aim of addressing the global needs for experts' and Shariah scholars' pro-active input. This will ultimately allow the players in the industry to manage and achieve their business and financial goals in accordance with the Shariah Principles. Amanie also focuses on organizational aspect of the development of human capital in Islamic finance worldwide through providing updated quality learning embracing both local and global issues on Islamic financial products and services. The company is led by Tan Sri Dr. Mohd Daud Bakar and teamed by an active and established panel of consultants covering every aspect related to the Islamic banking and finance industry both in Malaysia and the global market. Currently the team comprises of eight (8) full-time consultants who represent dynamic and experienced professionals with a mixture of corporate finance, accounting, product development, Shariah law and education. Amanie meets the Manager every quarter to address Shariah Advisory matters pertaining to the Fund. Amanie also reviews the Fund's investment on a monthly basis to ensure compliance with Shariah principles at all times. As at LPD, there are more than one hundred and eleven (111) funds which Amanie acts as Shariah adviser.</p>	<p>Amanie Advisors Sdn Bhd ("Amanie") is a Shariah advisory, consultancy, training and research and development boutique for institutional and corporate clientele focusing on Islamic financial services. Amanie is a registered Shariah adviser (Corporation) with the SC. It has been established with the aim of addressing the global needs for experts' and Shariah scholars' pro-active input. This will ultimately allow the players in the industry to manage and achieve their business and financial goals in accordance with the Shariah Principles. Amanie also focuses on organizational aspect of the development of human capital in Islamic finance worldwide through providing updated quality learning embracing both local and global issues on Islamic financial products and services. The company is led by Tan Sri Dr. Mohd Daud Bakar and teamed by an active and established panel of consultants covering every aspect related to the Islamic banking and finance industry both in Malaysia and the global market. Currently the team comprises of eight (8) full-time consultants who represent dynamic and experienced professionals with a mixture of corporate finance, accounting, product development, Shariah law and education. Amanie meets the Manager every quarter to address Shariah Advisory matters pertaining to the Fund. Amanie also reviews the Fund's investment on a monthly basis to ensure compliance with Shariah principles at all times. <u>Amanie has over one hundred and twenty (120) funds which it acts as Shariah adviser.</u></p>

14.2

Designated Person Responsible for Shariah Matters of the Fund**Tan Sri Dr. Mohd Daud Bakar - Shariah Adviser**

Tan Sri Dr. Mohd Daud Bakar is the Founder and Executive Chairman of Amanie Group. One of its flagship companies namely Amanie Advisors, is operating in a few cities globally. He serves as the Chairman of the Shariah Advisory Council (SAC) at the Central Bank of Malaysia, the Securities Commission of Malaysia, the Astana International Financial Centre (AIFC), Kazakhstan, the First Abu Dhabi Bank (UAE), and Permodalan Nasional Berhad (PNB).

Tan Sri Dr Daud is also a Shariah board member of various global financial institutions, including the National Bank of Oman (Oman), Amundi Asset Management (France), Bank of London and Middle East (London), BNP Paribas Najma (Bahrain), Natixis Bank (Dubai), Morgan Stanley (Dubai), Sedco Capital (Saudi and Luxembourg) and Dow Jones Islamic Market Index (New York) amongst many others.

Tan Sri serves as the Chairman of Federal Territory Islamic Religious Department [Majlis Agama Islam Persekutuan (MAIWP)]. In the corporate world, he is currently a member of the PNB Investment Committee. Previously, he served as a Board Director at Sime Darby Property Berhad and Chairman to Malaysia Islamic Economic Development Foundation (YaPEIM). In addition, he is the co-founder of Experts Analytics Centre Sdn Bhd and MyFinB Sdn. Bhd. He also serves as the Chairman of Berry Pay Sdn. Bhd., Data Sukan Consulting Sdn. Bhd., Bio Fluid Sdn. Bhd., KAB Gold Dynamics Sdn. Bhd., BioAngle Vacs Sdn. Bhd., Tulus Digital Sdn. Bhd., and Amanie-Afra Halal Capital Co (Bangkok). He was the former 8th President of the International Islamic University of Malaysia (IIUM).

Recently, Tan Sri Dr Mohd Daud has received the “Royal Award for Islamic Finance 2022” by His Majesty, the King of Malaysia. While in 2014, he received the “Most Outstanding Individual” award by His Majesty, the King of Malaysia, in conjunction with the national-level Prophet Muhammad’s birthday. Under his leadership, Amanie Advisors received the “Islamic Economy Knowledge Infrastructure Award” at the Global Islamic Economy Summit, Dubai 2015, by His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, Oct 2015. On 13 November 2021, he was conferred the Darjah Kebesaran Panglima Setia Mahkota (P.S.M.) which carries the title of “Tan Sri”.

He received his first degree in Shariah from University of Kuwait in 1988 and obtained his PhD from University of St. Andrews, United Kingdom in 1993. In 2002, he completed his external Bachelor of Jurisprudence at University of Malaya.

Tan Sri’s first book entitled “Shariah Minds in Islamic Finance: An Inside Story of A Shariah Scholar” has won the “Islamic Finance Book of the Year 2016” by the Global Islamic Finance

Tan Sri Dr. Mohd Daud Bakar - Shariah Adviser

Tan Sri Dr. Mohd Daud Bakar is the Founder and Executive Chairman of Amanie Group. One of its flagship companies namely Amanie Advisors, is operating in a few cities globally. He serves as the Chairman of the Shariah Advisory Council (SAC) of the Astana International Financial Centre (AIFC), Kazakhstan, the First Abu Dhabi Bank (UAE), and Permodalan Nasional Berhad (PNB). He was the former Chairman of the Shariah Advisory Council (SAC) at the Central Bank of Malaysia, and former Chairman of the SAC at the Securities Commission of Malaysia.

Tan Sri Dr Daud is also a Shariah board member of various global financial institutions, including the National Bank of Oman (Oman), Amundi Asset Management (France), Bank of London and Middle East (London), BNP Paribas Najma (Bahrain), Natixis Bank (Dubai), Morgan Stanley (Dubai), Sedco Capital (Saudi and Luxembourg) and Dow Jones Islamic Market Index (New York) amongst many others.

Tan Sri serves as the Chairman of Federal Territory Islamic Religious Department [Majlis Agama Islam Persekutuan (MAIWP)]. In the corporate world, he is currently a member of the PNB Investment Committee. Previously, he served as a Board Director at Sime Darby Property Berhad and Chairman to Malaysia Islamic Economic Development Foundation (YaPEIM). In addition, he is the co-founder of Experts Analytics Centre Sdn Bhd and MyFinB Sdn. Bhd. He also serves as the Chairman of Berry Pay Sdn. Bhd., Data Sukan Consulting Sdn. Bhd., Bio Fluid Sdn. Bhd., KAB Gold Dynamics Sdn. Bhd., BioAngle Vacs Sdn. Bhd., Tulus Digital Sdn. Bhd., and Amanie-Afra Halal Capital Co (Bangkok). He was the former 8th President of the International Islamic University of Malaysia (IIUM). Due to his versatility, it is not a surprise when Tan Sri has embarked into another new venture by owning the majority shares of Kedah Football Club (KDA FC) in September 2022.

The most recent recognition is Tan Sri Dr Mohd Daud has being conferred the esteemed Tokoh Maal Hijrah award by the State Government of Kedah in conjunction with the state-level Maal Hijrah celebration on July 2023. In 2022, Tan Sri Dr Mohd Daud has received the “Royal Award for Islamic Finance 2022” by His Majesty, the King of Malaysia. While in 2014, he received the “Most Outstanding Individual” award by His Majesty, the King of Malaysia, in conjunction with the national-level Prophet Muhammad’s birthday. Under his leadership, Amanie Advisors received the “Islamic Economy Knowledge Infrastructure Award” at the Global Islamic Economy Summit, Dubai 2015, by His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, Oct 2015. On 13 November

<p>Award (GIFA) 2016. Then, his book on sukuk entitled “An Insightful Journey to Emirates Airline Sukuk: Pushing The Boundaries of Islamic Finance” has also won the “Best Islamic Finance Case 2017” by the GIFA 2017 in Kazakhstan. To date, Tan Sri has been authoring more than 40 books with different genre.</p>	<p>2021, he was conferred the Darjah Kebesaran Panglima Setia Mahkota (P.S.M.) which carries the title of “Tan Sri”.</p> <p>He received his first degree in Shariah from University of Kuwait in 1988 and obtained his PhD from University of St. Andrews, United Kingdom in 1993. In 2002, he completed his external Bachelor of Jurisprudence at University of Malaya.</p> <p>Tan Sri’s first book entitled “Shariah Minds in Islamic Finance: An Inside Story of A Shariah Scholar” has won the “Islamic Finance Book of the Year 2016” by the Global Islamic Finance Award (GIFA) 2016. Then, his book on sukuk entitled “An Insightful Journey to Emirates Airline Sukuk: Pushing The Boundaries of Islamic Finance” has also won the “Best Islamic Finance Case 2017” by the GIFA 2017 in Kazakhstan. To date, Tan Sri has been authoring more than 40 books with different genre.</p>
--	--

15. RELATED PARTIES TRANSACTION AND CONFLICT OF INTEREST

<p>15.1 Save for the transaction disclosed below, as at LPD, the Manager is not aware of any existing and/or proposed related party transactions or potential conflict of interest situations or other subsisting contracts of arrangements involving the Fund.</p> <table border="1" data-bbox="145 778 824 1037"> <thead> <tr> <th data-bbox="145 778 302 906">Name of Party Involved in the Transaction</th> <th data-bbox="302 778 492 906">Nature of Transaction</th> <th data-bbox="492 778 649 906">Name of Related Party</th> <th data-bbox="649 778 824 906">Nature of Relationship</th> </tr> </thead> <tbody> <tr> <td data-bbox="145 906 302 1037">AHAM</td> <td data-bbox="302 906 492 1037">External Fund Manager</td> <td data-bbox="492 906 649 1037">AIIMAN</td> <td data-bbox="649 906 824 1037">AHAM holds 100% equity interest in AIIMAN</td> </tr> </tbody> </table> <p>The tax advisers, External Fund Manager, Shariah Adviser and solicitors have confirmed that they do not have any existing or potential conflict of interest with AHAM and/or the Fund.</p> <p>Policy on Dealing with Conflict of Interest</p> <p>AHAM has in place policies and procedures to deal with any conflict of interest situations. In making an investment transaction for the Fund, AHAM will not make improper use of its position in managing the Fund to gain, directly or indirectly, any advantage or to cause detriment to the interests of Unit Holders. Where the interests of the directors or the person(s) or members of a committee undertaking the oversight function’s interests may conflict with that of the Fund, they are to refrain from participating in the decision-making</p>	Name of Party Involved in the Transaction	Nature of Transaction	Name of Related Party	Nature of Relationship	AHAM	External Fund Manager	AIIMAN	AHAM holds 100% equity interest in AIIMAN	<p>AHAM has in place policies and procedures to deal with any conflict of interest situations. In making an investment transaction for the Fund, AHAM will not make improper use of its position in managing the Fund to gain, directly or indirectly, any advantage or to cause detriment to the interests of Unit Holders. Where the interests of the directors or the person(s) or members of a committee undertaking the oversight function’s interests may conflict with that of the Fund, they are to refrain from participating in the decision-making process relating to the matter. Staff of AHAM are required to seek prior approval from the executive director or the managing director of AHAM before dealing in any form of securities.</p> <p>All transactions with related parties are to be executed on terms which are best available to the Fund and which are no less favourable to the Fund than an arm’s length transaction between independent parties. <u>Save for the transactions disclosed below, the Manager is not aware of any existing and/or proposed related party transactions or potential conflict of interest situations or other subsisting contracts of arrangements involving the Fund:</u></p> <ul style="list-style-type: none"> (i) <u>Dealings on sale and purchase of Shariah-compliant securities and instruments by the Fund and holding of Units in the Fund by related parties.</u> (ii) <u>Transactions with AIIMAN (being the wholly owned subsidiary of AHAM) arising from the appointment of AIIMAN as the external fund manager to the Fund.</u> <p><u>The tax advisers, External Fund Manager, Shariah Adviser and solicitors have confirmed that they do not have any existing or potential conflict of interest with AHAM and/or the Fund.</u></p>
Name of Party Involved in the Transaction	Nature of Transaction	Name of Related Party	Nature of Relationship						
AHAM	External Fund Manager	AIIMAN	AHAM holds 100% equity interest in AIIMAN						

	<p>process relating to the matter. Staff of AHAM are required to seek prior approval from the executive director or the managing director of AHAM before dealing in any form of securities. All transactions with related parties are to be executed on terms which are best available to the Fund and which are no less favourable to the Fund than an arm's length transaction between independent parties.</p>	
<p>16.</p>	<p>DIRECTORY OF SALE OFFICES</p> <p>PENANG B-16-2, Lorong Bayan Indah 3 11900 Bayan Lepas Pulau Pinang Toll Free No : 1800-888-377</p>	<p>PENANG <u>No. 123, Jalan Macalister,</u> <u>10450 Georgetown, Penang</u> Toll Free No: 1800-888-377</p>