

AHAM ENHANCED DEPOSIT FUND (FORMERLY KNOWN AS AFFIN HWANG ENHANCED DEPOSIT FUND) (“FUND”)

LIST HIGHLIGHTING THE AMENDMENTS FROM THE PROSPECTUS DATED 31 MARCH 2017 (“PROSPECTUS”) AS MODIFIED BY THE FIRST SUPPLEMENTAL PROSPECTUS DATED 25 OCTOBER 2019 (“FIRST SUPPLEMENTAL PROSPECTUS”), THE SECOND SUPPLEMENTAL PROSPECTUS DATED 1 DECEMBER 2021 (“SECOND SUPPLEMENTAL PROSPECTUS”) AND THE REPLACEMENT PROSPECTUS DATED 30 DECEMBER 2022 (“REPLACEMENT PROSPECTUS”) IN RELATION TO THE FUND.

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<p>Introduction:</p> <p>In general, the amendments made to the Prospectus are to reflect the following:</p> <ol style="list-style-type: none"> Requirements of Guidelines on Unit Trust Funds (Revised: 21 December 2021) (“Revised GUTF”) and Prospectus Guidelines For Collective Investment Schemes (Revised; 1 September 2022) (“Revised PCIS”); Change in the shareholding of AHAM which took effect on 29 July 2022 whereby AHAM ceased to be a subsidiary of Affin Hwang Investment Bank and the Affin Banking Group. AHAM’s ultimate major shareholders now, is CVC Capital Partners Asia V, a private equity fund managed by CVC Capital Partners (“Change in Shareholding”); Amendments made to the Eleventh Supplemental Deed which was registered and lodged with the SC on 10 November 2022 (“Supplemental Deed”); and Disclosures of the First Supplemental Prospectus and Second Supplemental Prospectus. <p>We are of the view that 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, except for the amendments pertaining to (1) repurchase proceed payout period; and (2) suspension of dealing in units and risk associated with suspension of repurchase request, we are of the view that other 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"> References to “Affin Hwang Asset Management Berhad” and “Affin Hwang Enhanced Deposit Fund” are now amended to “<u>AHAM Asset Management Berhad</u>” and “<u>AHAM Enhanced Deposit Fund</u>”. References to Manager’s and Trustee’s company registration number “(429786-T)” and “(1281-T)” have already been amended to “<u>199701014290 (429786-T)</u>” and “<u>193701000084 (1281-T)</u>” via Second Supplemental Prospectus dated 1 December 2021. References to Affin Hwang Asset Management Berhad’s email address and website namely “customer@affinhwangam.com” and “www.affinhwangam.com” are now amended to “<u>customer@aham.com.my</u>” and “<u>www.aham.com.my</u>”. Reference to the “investment committee” is now amended to <u>person(s) or member(s) of a committee undertaking the oversight function’s</u> 	

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	<p>5. Reference to “interim report” are now amended to <u>semi-annual report</u>.</p> <p>6. The tax adviser report of the Fund is updated with the latest version of such report.</p> <p>The above amendments (1) to (5) are made throughout the Replacement Prospectus. Additionally, there are also housekeeping amendments including editorial change, stylistic or formatting changes and grammar.</p>	
2.	COVER PAGE	
2.1	<p>THE FUND IS OPEN TO INDIVIDUAL INVESTORS ONLY.</p> <p>INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS PROSPECTUS. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.</p> <p>FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE "RISK FACTORS" COMMENCING ON PAGE 4.</p> <div style="border: 2px solid black; padding: 5px; margin-top: 10px;"> <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>THE FUND IS OPEN TO INDIVIDUAL INVESTORS ONLY <u>FOR SUBSCRIPTION</u>.</p> <p>INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS PROSPECTUS. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.</p> <p><u>THIS IS A REPLACEMENT PROSPECTUS THAT REPLACES AND SUPERCEDES THE PROSPECTUS DATED 31 MARCH 2017, THE FIRST SUPPLEMENTAL PROSPECTUS DATED 25 OCTOBER 2019 AND THE SECOND SUPPLEMENTAL PROSPECTUS DATED 1 DECEMBER 2021.</u></p> <p>FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE THE “RISK FACTORS” COMMENCING ON PAGE 4.</p> <div style="border: 2px solid black; padding: 5px; margin-top: 10px;"> <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 Affin Hwang 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</p>	<p>The Manager/AHAM <u>AHAM</u> 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</p>

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	<p>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@affinhwangam.com Website : www.affinhwangam.com</p>	<p>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>
3.2	<p>Board of Directors of the Manager</p> <ul style="list-style-type: none"> ➤ Raja Tan Sri Dato' Seri Aman bin Raja Haji Ahmad (Chairman, Non-independent Director) ➤ Dato' Teng Chee Wai (Non-independent Director) ➤ Ms Eleanor Seet Oon Hui (Independent Director) ➤ Puan Mona Suraya binti Kamaruddin (Non-independent Director) ➤ Encik Faizal Sham bin Abu Mansor (Independent Director) ➤ Maj. Gen. Dato' Zulkiflee bin Mazlan (R) (Independent Director) 	Deleted.
3.3	<p>The Trustee HSBC (Malaysia) Trustee Berhad [193701000084 (001281-T)] Registered Office / Head Office 13th Floor, Bangunan HSBC, South Tower, No.2, Leboh Ampang, 50100 Kuala Lumpur Telephone No.: (03) 2075 7800 Fax No.: (03) 8894 2611</p>	<p>HSBC (Malaysia) Trustee Berhad Registered Office / Business Address <u>Level 19, Menara IQ, Lingkaran TRX, 55188 Tun Razak Exchange, Kuala Lumpur</u> Tel No. : (03) 2075 7800 Fax No. : (03) 8894 2611 E-mail: fs.client.services.myh@hsbc.com.my</p>
3.4	<p>Trustee's Delegate (for foreign asset) The Hongkong and Shanghai Banking Corporation Limited 6/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Hong Kong. Tel No.: (852)2288 1111</p> <p>Trustee's Delegate (for local asset) The Hongkong and Shanghai Banking Corporation Limited (as custodian) and assets held through HSBC Nominees (Tempatan) Sdn Bhd No 2 Leboh Ampang, 50100 Kuala Lumpur Tel No. : (603)2075 3000 Fax No.: (603)8894 2588</p>	Deleted.

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	The Hongkong and Shanghai Banking Corporation Limited (as custodian) and assets held through HSBC Bank Malaysia Berhad No 2 Leboh Ampang, 50100 Kuala Lumpur Tel : (603)2075 3000 Fax No. : (603)8894 2588	
4.	ABBREVIATION	
4.1	<p>EPF Means Employees Provident Fund.</p> <p>EMIS EPF Members' Investment Scheme.</p> <p>FiMM Means the Federation of Investment Managers Malaysia.</p> <p>IUTA Institutional Unit Trust Advisers.</p> <p>MYR Ringgit Malaysia.</p> <p>PHS Product Highlights Sheet.</p> <p>SC Securities Commission Malaysia.</p>	<p>EPF Employees Provident Fund.</p> <p>EMIS EPF Members' Investment Scheme.</p> <p>FiMM Federation of Investment Managers Malaysia.</p> <p>IUTA Institutional Unit Trust <u>Scheme</u> Advisers.</p> <p>MYR Ringgit Malaysia.</p> <p>PHS Product Highlights Sheet.</p> <p>SC Securities Commission Malaysia.</p>
5.	GLOSSARY	
5.1	Nil.	<p>Inserted the following after "Business Day":</p> <p>CVC Capital Partners Asia Fund V Means collectively (1) CVC Capital Partners Asia V L.P; (2) CVC Capital Partners Investment Asia V L.P.; and (3) CVC Capital Partners Asia V Associates L.P.</p>
5.2	Deed Deed dated 4 April 2005 as amended by First Supplemental Deed dated 29 December 2005, Second Supplemental Deed dated 20 February 2006, Third Supplemental Deed dated 18 June 2007, Fourth Supplemental Deed dated 15 October 2008, Fifth Supplemental Deed dated 12 March 2009, Sixth Supplemental Deed dated 19 March 2010, the Seventh Supplemental Deed dated 18 January 2012, the Eighth Supplemental Deed dated 27 June 2014 and Ninth Supplemental Deed dated 19 December 2016 entered into between the Manager and the Trustee including any supplemental and variation thereto.	Deed dated 4 April 2005 as amended by First Supplemental Deed dated 29 December 2005, Second Supplemental Deed dated 20 February 2006, Third Supplemental Deed dated 18 June 2007, Fourth Supplemental Deed dated 15 October 2008, Fifth Supplemental Deed dated 12 March 2009, Sixth Supplemental Deed dated 19 March 2010, Seventh Supplemental Deed dated 18 January 2012, Eighth Supplemental Deed dated 27 June 2014, Ninth Supplemental Deed dated 19 December 2016, <u>Tenth Supplemental Deed dated 25 January 2022 and Eleventh Supplemental Deed dated 6 October 2022</u> entered into between the Manager and the Trustee including any supplemental and variation

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		thereto..
5.3	Nil.	<p>Inserted the following after “deposit(s)”:</p> <p>eligible markets Means an exchange, government securities market or an over-the-counter (OTC) market–</p> <ul style="list-style-type: none"> a) that is regulated by a regulatory authority of that jurisdiction; b) that is open to the public or to a substantial number of market participants; and c) on which financial instruments are regularly traded
5.4	<p>Investors</p> <p>Means the beneficial owners of the Units. It is sometimes used interchangeably with the term Unit Holders. An Investor is also a registered Unit Holder if that Investor’s name appears in the Fund’s register of Unit Holders. If the Investors invest through a nominee, then it is the nominee’s name that will appear in the Fund’s register as a Unit Holder.</p>	Deleted.
5.5	Nil.	<p>Inserted the following after “Guidelines”:</p> <p>high quality debentures Means the credit rating of the issuer of debenture has:</p> <ul style="list-style-type: none"> a) Minimum top two short-term rating (minimum P2 by RAM or MARC-2 by MARC); or b) Minimum top three long-term rating (A3 by RAM or A- by MARC) as rated by any Malaysian rating agency.
5.6	<p>Latest Practicable Date (LPD)</p> <p>As at 31 December 2016, being the latest practicable date for the purposes of ascertaining certain information contained in this Prospectus.</p>	As at <u>30 November 2022</u> , being the latest practicable date for the purposes of ascertaining certain information contained in this Prospectus.
5.7	Nil.	<p>Inserted the following after “Latest Practicable Date (LPD)”:</p> <p>licensed bank Means a bank licensed under the Financial Services Act 2013.</p> <p>licensed investment bank Means an investment bank licensed under the Financial Services Act 2013.</p> <p>licensed Islamic bank Means an Islamic bank licensed under the Islamic Financial Services Act 2013.</p>
5.8	<p>Net Asset Value or NAV</p> <p>Means the value of the Fund which is determined by deducting the value of all the Fund’s</p>	Means the value of the Fund which is determined by deducting the value of all the Fund’s

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	liabilities from the value of all the Fund’s assets, at the valuation point. For the purpose of computing the annual management fee and annual trustee fee, the NAV of the Fund should be inclusive of the management fee and the trustee fee for the relevant day.	liabilities from the value of all the Fund’s assets, at the valuation point.
5.9	Repurchase Charge Means a fee imposed pursuant to a repurchase request.	Means a <u>charge</u> imposed pursuant to a repurchase request.
5.10	Repurchase Price Means the price payable by the Manager to the Unit Holders pursuant to a repurchase request. The Repurchase Price is equivalent to the NAV per Unit of the Fund. As such, any Repurchase Charge applicable is excluded from the calculation of the Repurchase Price.	<u>Means the price payable to you by us for a Unit pursuant to a repurchase request and it shall be exclusive of any Repurchase Charge.</u>
5.11	Sales Charge Means a fee imposed pursuant to a purchase request.	Means a <u>charge</u> imposed pursuant to a purchase request.
5.12	Selling Price Means the price payable by the Unit Holder for the Manager to create a Unit in the Fund pursuant to a purchase request. The Selling Price is equivalent to the NAV per Unit. As such, any Sales Charge applicable is excluded from the calculation of the Selling Price.	<u>Means the price payable by you for us to create a Unit in the Fund and it shall be exclusive of any Sales Charge.</u>
5.13	Units in Circulation Means Units created and fully paid. It is the total number of Units issued at a particular valuation point.	Means Units created and fully paid <u>and which has not been cancelled</u> . It is the total number of Units issued at a particular valuation point.
5.14	Unit Holder, you Means the person / corporation registered as a holder of Units, including persons jointly registered.	<u>Unit Holder(s), investor(s), you</u> Means the person registered as a holder of Units, including persons jointly registered.
6.	RISK FACTORS	
6.1	GENERAL RISKS Liquidity Risk	

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	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 at below its actual value.	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 at below its <u>fair value which would adversely affect the NAV of the Fund and subsequently the value of Unit Holders' investments in the Fund.</u>
6.2	<p>GENERAL RISKS</p> <p>Loan Financing Risk</p> <p>This risk occurs when you take a loan or financing to finance your investment. The inherent risk of investing with borrowed money includes you being unable to service the loan repayments. In the event Units are used as collateral, you may be required to top-up your existing instalment if the prices of Units fall below a certain level due to market conditions. Failing which, the Units may be sold at a lower net asset value per unit as compared to the net asset value per unit at the point of purchase towards settling the loan.</p>	<p>Loan / Financing Risk</p> <p>This risk occurs when you take a loan or financing to finance your investment. The inherent risk of investing with borrowed <u>or financed</u> money includes you being unable to service the loan <u>or financing</u> repayments. In the event Units are used as collateral, you may be required to top-up your existing instalment if the prices of Units fall below a certain level due to market conditions. Failing which, the Units may be sold at a lower <u>Net Asset Value per Unit</u> as compared to the <u>Net Asset Value per Unit</u> at the point of purchase towards settling the loan <u>or financing.</u></p>
6.3	Nil.	<p>Inserted the following after “Regulatory Risk”:</p> <p>Suspension of repurchase request risk</p> <p>Having considered the best interests of Unit Holders, the repurchase requests by the Unit Holders may be subject to suspension due to exceptional circumstances, where the market value or fair value of a material portion of the Fund’s assets cannot be determined. In such case, Unit Holders will not be able to redeem their Units and will be compelled to remain invested in the Fund for a longer period of time. Hence, their investments will continue to be subject to the risks inherent to the Fund.</p>
6.4	<p>SPECIFIC RISKS</p> <p>Credit and Default Risk</p> <p>Credit risk relates to the creditworthiness of the issuers of the debentures or money market instruments (hereinafter referred as “investment”) and their expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the investment. In the case of rated investment, this may lead to a credit downgrade. Default risk relates to the risk of an issuer of the investment either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the investment.</p>	<p>Credit risk relates to the creditworthiness of the issuers of the debentures or money market instruments <u>and the Financial Institutions where the deposits are placed</u> (hereinafter referred <u>to</u> as “investment”) and their expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the issuer <u>and/or the Financial Institution</u> may impact the value as well as liquidity of the investment. In the case of rated investment, this may lead to a credit downgrade. Default risk relates to the risk of an issuer <u>and/or a Financial Institution</u> of the investment either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the investment.</p>

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6.5	<p>SPECIFIC RISKS</p> <p>Interest Rate Risk</p> <p>This risk refers to the impact of interest rate changes on the valuation of debentures or money market instruments (hereinafter referred as “investment”). When interest rates rise, the investment prices generally decline and this may lower the market value of the investment. The reverse may apply when interest rates fall.</p>	<p>This risk refers to the impact of interest rate changes on the valuation of debentures or money market instruments (hereinafter referred to as “investment”). <u>Generally, movement in interest rates affects the prices of investment inversely. For example, when interest rates rise, prices of investment will fall. The fluctuations of the prices of investment will also have an impact on the NAV of the Fund. This risk can largely be eliminated by holding the investment until their maturity. We also manage interest rate risk by considering each investment’s sensitivity to interest rate changes. When interest rates are expected to increase, the Fund would then likely seek to switch to investment that are less sensitive to interest rate changes. For investments in deposits, the fluctuations in the interest rates will not affect the placement of deposits but will result in the opportunity loss by the Fund if the placement of deposits is made at lower interest rate.</u></p>
6.6	<p>Nil.</p>	<p>Inserted the following:</p> <p>Risks associated with amortised cost accounting</p> <p>Amortised cost valuation provides a good estimate of the fair value for short-term money market instruments which are held to maturity, assuming that they will mature at par. However, a sudden change of interest rate or credit risk may cause material deviations between the fair value and the price calculated using the amortisation cost method. As such, monitoring the difference between the amortised cost of a money market instrument and its fair value is undertaken on an ongoing basis, and appropriate actions (including undertaking impairment exercise for the affected money market instruments) are taken promptly where such difference exceeds threshold of 10%. Should the difference exceed 10%, the Manager will adopt the fair valuation of the affected money market instruments.</p>
6.7	<p>SPECIFIC RISKS</p> <p>Liquidity Risk</p> <p>Liquidity risk refers to the ease of liquidating an asset depending on the asset’s volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavourable prices.</p>	<p>Deleted.</p>

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6.8	<p>RISK MANAGEMENT</p> <p>In our day-to-day running of the business, we employ a proactive risk management approach to manage portfolio risks and operational 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 (3) 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 executive risk management committee reports to the board compliance & risk management committee on a quarterly basis.</p> <p>In ensuring the investment restrictions and limits of the Fund are met, we have in place proper procedures with clear parameters for the investment personnel to abide by. We also have in place a system that is able to monitor the transactions to ensure compliance with the Fund’s investment limits and restrictions. We undertake stringent evaluation of movements in market prices and regularly monitor, review and report to the investment committee 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 inconsistent implementation and violation of the Guidelines.</p> <p>We employ a performance attribution system that enables us to review the performance of the Fund to determine the key factors that have contributed and detracted from the Fund’s performance. This system complements our overall risk management process as the system also provides standard risk analytics on the portfolio such as the Fund’s standard deviation, tracking error and measures of excess return. The data produced by the performance attribution system is reviewed regularly and at least on a monthly basis in meetings chaired by the managing director and participated by the portfolio managers and the performance evaluation team.</p> <p>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</p>	<p>In our day-to-day running of the business, we employ a proactive risk management approach to manage portfolio risks, operational risks, <u>credit risks and liquidity risks</u>. 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 (3) 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 <u>compliance & risk oversight committee</u> reports to the board compliance & risk management committee on a quarterly basis.</p> <p>In ensuring the investment restrictions and limits of the Fund are met, we have in place proper procedures with clear parameters for the investment personnel to abide by. We also have in place a system that is able to monitor the transactions to ensure compliance with the Fund’s investment limits and restrictions. We undertake stringent evaluation of movements in market prices and regularly monitor, review and report to the <u>person(s) or committee undertaking the oversight function of the Fund</u> 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 inconsistent implementation and violation of the Guidelines.</p> <p>We employ a performance attribution system that enables us to review the performance of the Fund to determine the key factors that have contributed and detracted from the Fund’s performance. This system complements our overall risk management process as the system also provides standard risk analytics on the portfolio such as the Fund’s standard deviation, tracking error and measures of excess return. The data produced by the performance attribution system is reviewed regularly and at least on a monthly basis in meetings chaired by the managing director and participated by the portfolio managers and the performance evaluation team.</p> <p>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</p>

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	<p>guidelines. We also practise prudent liquidity management in a timely and cost effective manner to ensure that the Fund is able to meet their short-term expenses including repurchase requests by the Unit Holders.</p>	<p>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. We also practise prudent liquidity management in a timely and cost effective manner to ensure that the Fund is able to meet their short-term expenses including repurchase requests by the Unit Holders.</p> <p><u>Liquidity Risk Management</u> <u>We have established liquidity risk management policies to enable us to identify, monitor and manage the liquidity risk of the Fund in order to meet the repurchase requests from the Unit Holders with minimal impact to the Fund as well as safeguarding the interests of the remaining Unit Holders. Such policies take into account, amongst others, the asset class of the Fund and the redemption policy of the Fund. To manage the liquidity risk, we have put in place the following procedures:</u></p> <ul style="list-style-type: none"> a) <u>Regular review by the designated fund manager on the Fund’s investment portfolio including its liquidity profile;</u> b) <u>Daily monitoring of the Fund’s net flows and periodic liquidity stress testing of the Fund’s assets against repurchase requests during normal and adverse market conditions are performed as pre-emptive measures in tracking the Fund’s liquidity status. This will ensure that we are prepared and able to take the necessary action proactively to address any liquidity concerns, which would mitigate the potential risks in meeting Unit Holders’ repurchase requests; and</u> c) <u>Suspension of repurchase requests from the Unit Holders under exceptional circumstances where the market value or fair value of a material portion of the Fund’s assets cannot be determined. During the suspension period, the repurchase requests from the Unit Holders will be accepted but will not be processed. Such repurchase requests will only be processed on the next Business Day once the suspension is lifted. That said, the action to suspend repurchase requests from the Unit Holders shall be exercised only as a last resort by the Manager having considered the best interests of Unit Holders.</u> <p>! It is important to note that events affecting the investments cannot always be foreseen. Therefore, it is not possible to protect investments against all risks. You are recommended to read the whole Prospectus to assess the risks associated to the Fund. If necessary, you should consult your professional adviser(s) for a better understanding of the risks.</p>
7.	ABOUT AHAM ENHANCED DEPOSIT FUND	
7.1	Deed	

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	Deed dated 4 April 2005 as amended by First Supplemental Deed dated 29 December 2005, Second Supplemental Deed dated 20 February 2006, Third Supplemental Deed dated 18 June 2007, Fourth Supplemental Deed dated 15 October 2008, Fifth Supplemental Deed dated 12 March 2009, Sixth Supplemental Deed dated 19 March 2010, the Seventh Supplemental Deed dated 18 January 2012, the Eighth Supplemental Deed dated 27 June 2014 and Ninth Supplemental Deed dated 19 December 2016.	Deed dated 4 April 2005 as amended by First Supplemental Deed dated 29 December 2005, Second Supplemental Deed dated 20 February 2006, Third Supplemental Deed dated 18 June 2007, Fourth Supplemental Deed dated 15 October 2008, Fifth Supplemental Deed dated 12 March 2009, Sixth Supplemental Deed dated 19 March 2010, Seventh Supplemental Deed dated 18 January 2012, Eighth Supplemental Deed dated 27 June 2014, Ninth Supplemental Deed dated 19 December 2016, <u>Tenth Supplemental Deed dated 25 January 2022 and Eleventh Supplemental Deed dated 6 October 2022.</u>								
7.2	INVESTORS' PROFILE The Fund is suitable for low risk Investors who: <ul style="list-style-type: none"> ➤ are generally conservative; ➤ risk averse; and ➤ prefer a short-term investment horizon; 	Deleted.								
7.3	ASSET ALLOCATION <table border="1" data-bbox="145 699 846 922"> <tr> <td data-bbox="145 699 667 810">Debentures, money market instruments and deposits with remaining a maturity period of not more than 365 days</td> <td data-bbox="667 699 846 810">90% to 100%</td> </tr> <tr> <td data-bbox="145 810 667 922">Debentures, money market instruments, and deposits with a remaining maturity period of more than 365 days but fewer than 732 days</td> <td data-bbox="667 810 846 922">0% - 10%</td> </tr> </table>	Debentures, money market instruments and deposits with remaining a maturity period of not more than 365 days	90% to 100%	Debentures, money market instruments, and deposits with a remaining maturity period of more than 365 days but fewer than 732 days	0% - 10%	<table border="1" data-bbox="1171 699 1859 954"> <tr> <td data-bbox="1171 699 1675 810">Debentures, money market instruments and deposits with a remaining maturity period of not more than <u>397</u> days</td> <td data-bbox="1675 699 1859 810">90% to 100%</td> </tr> <tr> <td data-bbox="1171 810 1675 954">Debentures, money market instruments, and deposits with a remaining maturity period of more than <u>397</u> days but fewer than 732 days</td> <td data-bbox="1675 810 1859 954">0% - 10%</td> </tr> </table>	Debentures, money market instruments and deposits with a remaining maturity period of not more than <u>397</u> days	90% to 100%	Debentures, money market instruments, and deposits with a remaining maturity period of more than <u>397</u> days but fewer than 732 days	0% - 10%
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NO.	(A) PROSPECTUS, FIRST SUPPLEMENTAL PROSPECTUS AND SECOND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
7.4	<p>INVESTMENT STRATEGY</p> <p>3rd and 4th paragraphs: - While we typically take an active trading policy, the frequency of our trades will be dependent on prevailing market opportunities as well as liquidity needs.</p> <p>We hold the option to reduce the Fund’s exposure into any investments that we believe may be impacted from the prevailing market conditions. However, focus will remain on constructing a portfolio of liquid investments that are able to provide relative certainty of meeting its financial obligations.</p>	<p>We <u>may</u> reduce the Fund’s exposure into any investments that we believe may be impacted from the prevailing market conditions. However, focus will remain on constructing a portfolio of liquid investments that are able to provide relative certainty of meeting its financial obligations.</p> <p><u>Cross Trades Policy</u> <u>We may conduct cross trades between funds which we are currently managing provided that all criteria imposed by the regulators are met. Notwithstanding the above, cross trades between the personal account of our employee and the Fund’s account(s); and between our proprietary trading accounts and the Fund’s account(s) are strictly prohibited. Compliance with the criteria would be monitored by our compliance unit, and reported to our compliance and risk management committee, to avoid conflict of interests and manipulation that could have a negative impact on the investors.</u></p>
7.5	<p>INVESTMENT RESTRICTIONS AND LIMITS</p> <p>The restrictions and investment limits for the Fund are as follows:-</p> <p>(a) The value of the Fund’s investment in permitted investments (refer to debentures, money market instruments and placement of deposits) must not be less than 90% of the Fund’s NAV;</p> <p>(b) The value of the Fund’s investment in permitted investments which have a remaining maturity period of not more than 365 days must not be less than 90% of the Fund’s NAV;</p> <p>(c) The value of the Fund’s investment in permitted investments which have a remaining maturity period of more than 365 days but fewer than 732 days must not exceed 10% of the Fund’s NAV;</p> <p>(d) The value of the Fund’s holding in debentures and money market instruments issued by any single issuer must not exceed 20% of the Fund’s NAV;</p> <p>(e) The single issuer limit set out in (d) may be increased to 30% if the debentures are rated by any domestic or global rating agency to be of the best quality and offer highest safety for timely payment of interest and principal;</p> <p>(f) The value of the Fund’s investments in debentures and money market instruments issued by any group of companies must not exceed 30% of the Fund’s NAV;</p>	<p>The restrictions and investment limits for the Fund are as follows:-</p> <p>(a) <u>The Fund’s assets must be relevant and consistent with the investment objective of the Fund;</u></p> <p>(b) The value of the Fund’s investment in <u>short-term debentures, short-term money market instruments and deposits</u> must not be less than 90% of the Fund’s NAV. <u>Short-term debentures or money market instrument must meet the following criteria:</u> - <u>It must meet either one of the following requirements:</u> (i) <u>It has a legal maturity at issuance of 397 days or less;</u> (ii) <u>It has a remaining term of maturity of not more than 397 days; or</u> (iii) <u>Where a debenture or a money market instrument is issued by, or the issue is guaranteed by, either a government, government agency, central bank or supranational, the remaining maturity period must not be more than two years;</u> - <u>It must be traded or dealt in under the rules of an eligible market; and</u> - <u>It must not contain an embedded derivative;</u></p> <p>(c) The value of the Fund’s investment in <u>high quality debentures</u> which have a remaining maturity period of more than <u>397</u> days but fewer than 732 days must not</p>

NO.	(A) PROSPECTUS, FIRST SUPPLEMENTAL PROSPECTUS AND SECOND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>(g) The value of the Fund’s placement in deposit with any single financial institution must not exceed 20% of the Fund’s NAV. ;</p> <p>(h) The Fund’s investments in debentures must not exceed 20% of the securities issued by any single issuer; and</p> <p>(i) The Fund’s investments in money market instruments must not exceed 20% of the instruments issued by any single issuer.</p> <p>The abovementioned limits and restrictions shall be complied with at all times based on the most up-to-date valuation of the investments and instruments of the Fund. However, a 5% allowance in excess of any of the abovementioned limits or restrictions is permitted where the limit or restriction is breached through the appreciation or depreciation of the NAV of the Fund (whether as a result of an appreciation or depreciation in value of the investments of the Fund, or as a result of repurchase of Units or payments made out of the Fund or due to currency movements).</p> <p>If the relevant limit is breached, no further acquisition of the particular instruments involved shall be made. We shall, within a reasonable period of not more than three (3) months from the date of the breach, take all necessary steps and actions to rectify the breach.</p> <p>Such limits and restrictions, however, do not apply to instruments that are issued or guaranteed by the Malaysian Government or Bank Negara Malaysia.</p> <p>! Investment in the Fund is not the same as placement in a deposit with a financial institution. There are risks involved and Investors should rely on their own evaluation to assess the merits and risks when investing in the Fund.</p>	<p>exceed 10% of the Fund’s NAV;</p> <p>(d) The value of the Fund’s <u>investments</u> in debentures and money market instruments issued by a single issuer must not exceed 20% of the Fund’s NAV (<u>“Single Issuer Limit”</u>);</p> <p>(e) The <u>Single Issuer Limit</u> may be increased to 30% if the debentures are rated by any <u>Malaysian</u> or global rating agency to <u>have the highest long-term credit rating</u>;</p> <p>(f) The value of the Fund’s investments in debentures and money market instruments issued by any group of companies must not exceed 30% of the Fund’s NAV;</p> <p>(g) The value of the Fund’s placement in deposits with any single <u>Financial Institution</u> must not exceed 20% of the Fund’s NAV (<u>“Single Financial Institution Limit”</u>). <u>The Single Financial Institution Limit does not apply to placements of deposits arising from:</u></p> <p>(i) <u>Subscription monies received prior to the commencement of investment by the Fund;</u></p> <p>(ii) <u>Liquidation of investments prior to the termination of the Fund, where the placement of deposits with various Financial Institutions would not be in the best interests of Unit Holders; or</u></p> <p>(iii) <u>Monies held for the settlement of redemption or other payment obligations, where the placement of deposits with various Financial Institutions would not be in the best interests of Unit Holders;</u></p> <p>(h) The Fund’s investments in debentures must not exceed 20% of the <u>debentures</u> issued by a single issuer. <u>This limit may be disregarded at the time of acquisition if at that time of acquisition, the gross amount of debentures in issue cannot be determined;</u></p> <p>(i) The Fund’s investments in money market instruments must not exceed 20% of the instruments issued by any single issuer; and</p> <p>(j) <u>The aggregate value of the Fund’s investments in, or exposure to, a single issuer through transferable securities, money market instruments and deposits must not exceed 25% of the Fund’s NAV (“Single Issuer Aggregate Limit”).</u></p> <p>Such limits and restrictions, however, do not apply to instruments that are issued or guaranteed by the Malaysian Government or Bank Negara Malaysia.</p> <p><u>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; or (c) 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</u></p>

NO.	(A) PROSPECTUS, FIRST SUPPLEMENTAL PROSPECTUS AND SECOND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
		<p><u>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.</u></p> <p>! <u>Investment in the Fund is not the same as placement in a deposit with a Financial Institution. There are risks involved and investors should rely on their own evaluation to assess the merits and risks when investing in the Fund.</u></p>
7.6	<p>VALUATION OF THE FUND</p> <p>1st paragraph:- We will ensure that the valuation of the Fund is to be carried out in a fair manner in accordance to the relevant laws and Guidelines. We will obtain the daily price or value of the assets for the purpose of valuing the Fund in accordance to the Financial Reporting Standard 139 issued by the Malaysian Accounting Standards Board. In the absence of daily price or value of the assets, we will use the latest available price or value of the assets respectively.</p>	<p>We will ensure that the valuation of the Fund is to be carried out in a fair manner in accordance to the relevant laws and Guidelines. We will obtain the daily price or value of the assets for the purpose of valuing the Fund in accordance to the <u>Malaysian Financial Reporting Standard 9</u> issued by the Malaysian Accounting Standards Board. In the absence of daily price or value of the assets, we will use the latest available price or value of the assets respectively.</p>
7.7	<p>VALUATION OF THE FUND</p> <p>Debentures Valuation of investments in unlisted debentures denominated in Ringgit Malaysia will be done by using the fair value price quoted by a bond pricing agency (“BPA”) registered with the SC. If the Manager is of the view that the price quoted by BPA differs from the “market price” quoted by at least 3 independent dealers by more than 20 basis points and the Manager determines that the methodology used by the independent dealers to obtain the “market price” is more appropriate, the Manager may elect to use the price quoted by the independent dealers as the “market price” provided that the Manager records its basis for using a non-BPA price, obtains the necessary internal approvals to use the non-BPA price and keeps an audit trail of all decisions and basis for adopting the “market yield”. Valuation of investment in foreign debentures will be done based on either market value or in the absence of reliable market quotation, the average indicative price obtained from at least 3 independent dealers will be used.</p>	<p><u>For unlisted MYR denominated debentures, valuation will be done 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.</u></p> <p><u>For other 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.</u></p>
7.8	<p>VALUATION OF THE FUND</p> <p>Money market instruments The valuation of MYR denominated money market instruments will be done using the price</p>	<p>Valuation of MYR denominated money market instruments will be done using the price</p>

NO.	(A) PROSPECTUS, FIRST SUPPLEMENTAL PROSPECTUS AND SECOND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	quoted by a BPA registered with the SC.	<p>quoted by a BPA registered with the SC. <u>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. This may be determined by reference to the valuation of other money market instruments which are comparable in rating, yield, expected maturity date and/or other characteristics.</u></p> <p><u>Amortised cost may be used to value money market instruments with remaining term to maturity of not more than 90 days at the time of acquisition. Amortised cost is a valuation method that values the money market instrument at cost of acquisition adjusted for amortisation of discounts until maturity. To apply this methodology, the money market instrument must be held to maturity in order to collect the interest payments and receive repayment on maturity. The contractual terms of the instrument give rise to cash flows which are solely repayments of the interest and principal amount.</u></p>
7.9	<p>VALUATION OF THE FUND</p> <p>Deposits Deposits placed with Financial Institutions are valued by reference to the principal value of such investments and the interests accrued thereon for the relevant period.</p>	<p><u>Valuation of deposits placed with Financial Institutions will be done</u> by reference to the principal value of such investments and the interests accrued thereon for the relevant period.</p>
7.10	<p>POLICY ON GEARING AND MINIMUM LIQUID ASSETS REQUIREMENTS</p> <p>The Fund is prohibited from borrowing cash or other assets (including the borrowing of securities within the meaning of the Guidelines on Securities Borrowing and Lending [SBL Guidelines] issued by the SC) in connection with their activities. However, the Fund may borrow cash for the purpose of meeting repurchase requests for Units and for short-term bridging requirements; such borrowings are subjected to the following:</p> <ul style="list-style-type: none"> • the Fund’s cash borrowing are only on a temporary basis and that borrowings are not persistent; • the borrowing period should not exceed one (1) month; • the aggregate borrowings of the Fund should not exceed 10% of the Fund’s NAV at the time the borrowing is incurred; and • the Fund may only borrow from licensed financial institutions. <p>Except for securities lending as provided under SBL Guidelines, none of the cash or investments of the Fund may be lent. Further, the Fund may not assume, guarantee, endorse or otherwise become directly or contingently liable for, or in connection with, any obligation or indebtedness of any person.</p>	<p><u>FINANCING AND SECURITIES LENDING</u></p> <p>The Fund is prohibited from borrowing <u>or lending</u> cash or other assets <u>in connection with its activities</u>. However, the Fund may borrow cash for the purpose of meeting repurchase requests for Units and for bridging requirements; such borrowings are subjected to the following:</p> <ul style="list-style-type: none"> • the Fund’s cash borrowing are only on a temporary basis and that borrowings are not persistent; • the borrowing period should not exceed one (1) month; • the aggregate borrowings of the Fund should not exceed 10% of the Fund’s NAV at the time the borrowing is incurred; and • the Fund may only borrow from <u>Financial Institutions</u>. <p><u>The</u> Fund may not assume, guarantee, endorse or otherwise become directly or contingently liable for, or in connection with, any obligation or indebtedness of any person.</p>

NO.	(A) PROSPECTUS, FIRST SUPPLEMENTAL PROSPECTUS AND SECOND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS						
	In structuring the portfolio of the Fund, there will be no minimum limit for liquid assets as the Fund is a money market fund and is expected to be highly liquid.							
7.11	<p>TERMINATION OF THE FUND</p> <p>The Fund may be terminated in the following events:-</p> <p>(a) In accordance with the provision under the “Circumstances That May Lead To The Termination Of The Fund” section on page 26;</p> <p>(b) Where SC has withdrawn the authorization of the Fund under Section 256E of the Act; and</p> <p>(c) The effective date of an approved transfer scheme (if any) has resulted in the Fund being with no asset/property.</p>	Deleted.						
8	DEALING INFORMATION							
8.1	<p>HOW TO PURCHASE UNITS?</p> <ul style="list-style-type: none"> ➤ You may submit the purchase request by completing an application form and returning it to us at or before 2.30 p.m. on a Business Day. ➤ 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. <table border="1" data-bbox="143 983 846 1425"> <thead> <tr> <th data-bbox="143 983 501 1027">Individual or Jointholder</th> <th data-bbox="501 983 846 1027">Corporation</th> </tr> </thead> <tbody> <tr> <td data-bbox="143 1027 501 1425"> <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 (“FACTA”) </td> <td data-bbox="501 1027 846 1425"> <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*; </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 (“FACTA”) 	<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*; 	<ul style="list-style-type: none"> ➤ You may submit the purchase request by completing an application form and returning it to us at or before 2.30 p.m. on a Business Day. ➤ 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. <table border="1" data-bbox="1227 983 1774 1334"> <thead> <tr> <th data-bbox="1227 983 1774 1027">Individual or Jointholder</th> </tr> </thead> <tbody> <tr> <td data-bbox="1227 1027 1774 1334"> <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> </tr> </tbody> </table> <ul style="list-style-type: none"> ➤ If you invest through the EMIS, your Units will be created once we receive the application to invest. However, sale of Units will only be honoured once we receive the 	Individual or Jointholder	<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.
Individual or Jointholder	Corporation							
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NO.	(A) PROSPECTUS, FIRST SUPPLEMENTAL PROSPECTUS AND SECOND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>and Common Reporting Standard (“CRS”) Self-certification Form.</p> <ul style="list-style-type: none"> • 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 (“FACTA”) and Common Reporting Standard (“CRS”) Self-certification Form. <p><i>* or any other equivalent documentation issued by the authorities.</i></p> <p>➤ For subsequent transaction, you simply need to complete a transaction form to request for an additional investment.</p> <p>➤ If you invest through the EMIS, your Units will be created once we receive the application to invest. However, sale of Units will only be honoured once we receive the payments from EPF or other official confirmations from EPF on the approval of such payment.</p>	<p>payments from EPF or other official confirmations from EPF on the approval of such payment.</p>
8.2	<p>HOW TO MAKE PAYMENT FOR PURCHASE APPLICATION?</p> <p>2nd bullet: -</p> <p>➤ Cheque, Bank Draft or Money Order Issuance of cheque, bank draft or money order should be made payable to “Affin Hwang Asset Management Berhad-CTA”, crossed and drawn on a local bank. You are</p>	Deleted.

NO.	(A) PROSPECTUS, FIRST SUPPLEMENTAL PROSPECTUS AND SECOND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	required to write your name, identity card number or business registration number at the back of the cheque, bank draft or money order.	
8.3	<p>HOW TO REPURCHASE UNITS?</p> <p>➤ It is important to note that, you must meet the above minimum holding of Units after a repurchase transaction.</p> <p>If you insist on making a repurchase request knowing that after the transaction you will hold less than the minimum holdings of Units, you may be required to make an application to repurchase all your Units. At our discretion, we may reduce the minimum Units of repurchase.</p> <p>We may, with the consent of the Trustee, reserve the right to defer your repurchase request if such transaction would adversely affect the Fund or the interest of the Unit Holders of the Fund.</p> <p>➤ You may submit the repurchase request by completing a transaction form and returning it to us at or before 2.30 p.m. on a Business Day.</p> <p>➤ In the transaction form, you may choose to receive the repurchase proceeds in a manner of cheque or bank transfer. If cheque is your option, we will issue the cheque in your name. If bank transfer is your option, proceeds will be transferred to your bank account. Where Units are held jointly, payment will be made to the person whose name appears first in the register of Unit Holders.</p> <p>➤ Any incurred bank charges and other bank fees due to a withdrawal by of cheque, bank transfer or other special arrangement method will be borne by you.</p> <p>➤ If you invest through the EMIS, we will remit the repurchase proceeds to EPF for crediting back into your EPF account.</p> <p>➤ If you are above the age of fifty five (55) years old and invest through the EMIS, we will remit the repurchase proceeds to you directly.</p>	<p>➤ It is important to note that, you must meet the above minimum holding of Units after a repurchase transaction.</p> <p>If you insist on making a repurchase request knowing that after the transaction you will hold less than the minimum holdings of Units, <u>we may withdraw all your holding of Units and pay the proceeds to you.</u></p> <p>We may, with the consent of the Trustee, reserve the right to defer your repurchase request if such transaction would adversely affect the Fund or the interest of the Unit Holders.</p> <p>➤ You may submit the repurchase request by completing a transaction form and returning it to us at or before 2.30 p.m. on a Business Day.</p> <p>➤ <u>Payment of the repurchase proceeds will be made via bank transfer where proceeds will be transferred to your bank account.</u> Where Units are held jointly, payment will be made to the person whose name appears first in the register of Unit Holders.</p> <p>➤ <u>Bank charges or other bank fees, if any,</u> will be borne by you.</p> <p>➤ If you invest through the EMIS, we will remit the repurchase proceeds to EPF for <u>onward</u> crediting to your EPF account.</p> <p>➤ If you are above the age of fifty five (55) and invest through the EMIS, we will remit the repurchase proceeds to you directly.</p>
8.4	<p>WHAT IS THE PROCESS OF REPURCHASE APPLICATION?</p> <p>➤ For a repurchase request received or deemed to have been received by us at or before 2.30 p.m. on a Business Day (or “T day”), Units will be repurchased based on the NAV</p>	<p>➤ For a repurchase request received or deemed to have been received by us at or before 2.30 p.m. on a Business Day (or “T day”), Units will be repurchased based on the NAV</p>

NO.	(A) PROSPECTUS, FIRST SUPPLEMENTAL PROSPECTUS AND SECOND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>per Unit for that Business Day. Any repurchase request received after 2.30 p.m. will be transacted on the next Business Day (or “T + 1 day”).</p> <ul style="list-style-type: none"> ➤ Repurchase of Units must be made in terms of Units and not in terms of MYR value. ➤ Processing is subject to receipt of a complete transaction form and such other documents as may be required by us. 	<p>per Unit for that Business Day. Any repurchase request received after 2.30 p.m. will be transacted on the next Business Day (or “T + 1 day”).</p> <ul style="list-style-type: none"> ➤ Repurchase of Units must be made in terms of Units <u>or value, provided it meets the minimum repurchase amount.</u> ➤ Processing is subject to receipt of a complete transaction form and such other documents as may be required by us.
8.5	<p>WHAT IS THE REPURCHASE PROCEEDS PAYOUT PERIOD?</p> <ul style="list-style-type: none"> ➤ You will be paid within four (4) days from the day the repurchase request is received by us, provided that all documentations are completed and verifiable. 	<ul style="list-style-type: none"> ➤ You will be paid within <u>seven (7) Business Days</u> from the day the repurchase request is received by us, provided that all documentations are completed and verifiable.
8.6	<p>COOLING-OFF PERIOD</p> <p>You have the right to apply for and receive a refund for every Unit that you have paid for within six (6) Business Days from the date we received your purchase application. You will be refunded for every Unit held based on the NAV per Unit and the Sales Charge, on the day those Units were first purchased and you will be refunded within ten (10) days from the receipt of the cooling-off application.</p> <p>Please note that the cooling-off right is applicable to you if you are an individual investor and investing in any of our funds for the first time. However, if you are a staff of AHAM or a person registered with a body approved by the SC to deal in unit trusts, you are not entitled to this right.</p> <p>The six (6) Business Days cooling-off period for Investors purchasing Units through the EPF Member’s Investment Scheme, shall begin on the day the application to invest together with payments or other official confirmations from EPF on the approval of such payments are received by AHAM.</p>	<p>You have the right to apply for and receive a refund for every Unit that you have paid for within six (6) Business Days from the date we received your purchase application.</p> <p><u>You will be refunded for every Unit held based on the prices mentioned below and the Sales Charge imposed on the day those Units were purchased.</u></p> <ul style="list-style-type: none"> ➤ <u>If the price of a Unit on the day the Units were first purchased (“original price”) is higher than the price of a Unit at the point of exercise of the cooling-off right (“market price”), you will be refunded based on the market price at the point of cooling-off; or</u> ➤ <u>If the market price is higher than the original price, you will be refunded based on the original price at the point of cooling-off.</u> <p><u>You will be refunded within seven (7) Business Days from our receipt of the cooling-off application.</u></p> <p>Please note that the cooling-off right is applicable to you if you are an individual investor and investing in any of our funds for the first time. However, if you are a staff of AHAM or a person registered with a body approved by the SC to deal in unit trusts, you are not entitled to this right.</p> <p><u>We will process your cooling-off request if your request is received or deemed to have been received by us at or before 2.30 p.m. on a Business Day (or “T day”). Any cooling-off request received after 2.30 p.m. will be transacted on the next Business Day (or “T + 1 day”).</u></p> <p>The six (6) Business Days cooling-off period for <u>investors</u> purchasing Units through the <u>EMIS</u>, shall begin on the day the application to invest together with payments or other official confirmations from EPF on the approval of such payments are received by AHAM.</p>

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		<u>Processing is subject to receipt of a complete transaction form and such other documents as may be required by us.</u>																																								
8.7	<p>SWITCHING FACILITY</p> <p>4th and 5th paragraphs: - <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 2.30 p.m. on a Business Day (or “T day”) together with relevant supporting documents, if any. If we receive your switching request after 2.30 p.m., we will process your request on the next Business Day.</p> <p>You should note that the pricing day of a fund (or its class) may not be of the same day as we receive your switching application. Please see below the pricing policy of switching for all our funds:</p> <table border="1" data-bbox="147 735 927 1145"> <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> <p>If you invest through the EMIS, you are allowed to switch to any other EPF approved funds managed by us (subject to the terms of the intended fund to be switched into).</p>	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><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 2.30 p.m. on a Business Day (or “T day”) together with relevant supporting documents, if any. If we receive your switching request after 2.30 p.m., we will process your request on the next Business Day (<u>or “T + 1 day”</u>).</p> <p>You should note that the pricing day of a fund (or its class) may not be <u>on</u> the same day as <u>when</u> we receive your switching application. Please see below the pricing policy of switching for all our funds:</p> <table border="1" data-bbox="1167 727 1955 1145"> <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> <p>If you invest through the EMIS, you are allowed to switch to any other EPF approved funds managed by us (subject to the terms of the intended fund to be switched into).</p>	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
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8.8	<p>TRANSFER FACILITY</p> <p>You are allowed to transfer your Units, whether fully or partially, to another person by completing the transfer transaction form and returning it to us on a Business Day. The transfer must be made in terms of Units and not in terms of MYR value. There is no minimum amount of Units required to effect a transfer except that the transferor and</p>	<p>You are allowed to transfer your Units, whether fully or partially, to another person by completing the transfer transaction form and returning it to us on a Business Day. The transfer must be made in terms of Units and not in terms of MYR value. There is no minimum amount of Units required to effect a transfer except that the transferor and</p>																																								

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	transferee must hold the minimum holdings of Units to remain as a Unit Holder.	transferee must hold the minimum holdings of Units to remain as a Unit Holder. <u>It is important to note that we are at liberty to disregard or refuse to process the transfer application if the processing of such instruction will be in contravention of any law or regulatory requirements, whether or not having the force of law and/or would expose us to any liability.</u>
8.9	Nil.	<p>Inserted the following after “TRANSFER FACILITY”:</p> <p>SUSPENSION OF DEALING IN UNITS</p> <p>The Manager may, in consultation with the Trustee and having considered the interests of the Unit Holders, suspend the dealing in Units* due to exceptional circumstances, where there is good and sufficient reason to do so. The Manager will cease the suspension as soon as practicable after the exceptional circumstances have ceased, and in any event, within twenty-one (21) days from the commencement of suspension.</p> <p>The period of suspension may be extended if the Manager satisfies the Trustee that it is in the best interest of the Unit Holders for the dealing in Units to remain suspended, subject to a weekly review by the Trustee.</p> <p>The Trustee may suspend the dealings in Units, if the Trustee, on its own accord, considers that exceptional circumstances have been triggered. In such a case, the Trustee shall immediately call for a Unit Holders’ meeting to decide on the next course of action.</p> <p>* The action to impose suspension shall only be exercised as a last resort by the Manager, as disclosed in the section on “Liquidity Risk Management”.</p>
8.10	<p>DISTRIBUTION POLICY</p> <p>The Fund endeavour to distribute income on a monthly basis.</p> <p>All income distribution will be made in the form of cash or reinvestment as additional Units.</p> <p>if you invest through the EPF Members’ Investment Scheme, any income distribution made by the Fund will be considered as EPF savings and automatically be reinvested in the form of additional Units on your behalf. There will not be any additional cost for reinvestments in new additional Units.</p> <p>You may, when filling up the application form for the purchase of Units, elect the mode of distributions in cash payment or additional Units by way of reinvestment by simply ticking</p>	<p>The Fund endeavour to distribute income on a monthly basis.</p> <p>All income distribution will be made in the form of cash or reinvestment as additional Units.</p> <p><u>If</u> you invest through the <u>EMIS</u>, any income distribution made by the Fund will be considered as EPF savings and automatically be reinvested in the form of additional Units on your behalf. There will not be any cost for reinvestments in new additional Units.</p> <p>You may, when filling up the application form for the purchase of Units, elect the mode of distributions in cash payment or additional Units by way of reinvestment by simply ticking</p>

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	<p>the appropriate column in the application form. You may also inform us, at any time before the distribution date of your wish of receiving cash payment. All distribution will be automatically reinvested into additional units in the Fund if you did not elect the mode of distributions in the application form.</p> <p>Notwithstanding the above, any distribution payable which is less than or equal to the amount of MYR 300.00 will be automatically reinvested on your behalf.</p> <p><u>Cash Payment Process</u> If you elect to receive income distribution by way of cash payment, you will be paid via cheque and you will receive the cheque by mail seven (7) Business Days after the distribution date. Cheque will be sent to the address stated in the Fund's register of Unit Holders. Where Units are held jointly, the cheque shall be issued in the name of the principal Unit Holder. The principal Unit Holder is the one who is first named in the Fund's register of Unit Holders. You may also opt to receive the income distribution by way of cash payment via telegraphic transfer where income will be transferred to your bank account, seven (7) Business Days after the distribution date.</p> <p><u>Reinvestment Process</u> If you elect to reinvest the distribution in additionally Units, we will create such Units based on the NAV per Unit at the income payment date which is two (2) Business Days after the income distribution date.</p> <p>There will not be any additional cost for reinvestments in new additional Units.</p> <p style="text-align: center;">Unit prices and distributions payable, if any, may go down as well as up.</p>	<p>the appropriate column in the application form. You may also inform us, at any time before the distribution date of your wish of receiving cash payment. All distribution will be automatically reinvested into additional <u>Units</u> in the Fund if you did not elect the mode of distributions in the application form.</p> <p>Notwithstanding the above, any distribution payable which is less than or equal to the amount of MYR 300.00 will be automatically reinvested on your behalf.</p> <p><u>We also may reinvest the distribution proceeds which remain unclaimed after twelve (12) months from the date of payment, provided that you still have an account with us.</u></p> <p><u>Cash Payment Process</u> <u>Income distribution by way of cash payment will be paid via telegraphic transfer. Income will be transferred to your bank account within seven (7) Business Days after the distribution date.</u></p> <p><u>Reinvestment Process</u> <u>We will create Units based on the NAV per Unit at the income payment date which is within two (2) Business Days after the income distribution date.</u></p> <p>There will not be any cost for reinvestments in new additional Units.</p> <p style="text-align: center;">Unit prices and distributions payable, if any, may go down as well as up.</p>
8.11	<p>UNCLAIMED MONIES</p> <p>Any monies payable to you which remain unclaimed after twelve (12) months from the date of payment will be paid to the Registrar of Unclaimed Monies by the Manager in accordance with the requirements of the Unclaimed Monies Act, 1965.</p>	<p>Any monies payable to you which remain unclaimed after twelve (12) months from the date of payment will <u>be dealt as follows:</u></p> <p>a) <u>we may reinvest unclaimed distribution proceed provided that you still have an account with us; or</u> b) <u>we will pay</u> to the Registrar of Unclaimed Monies in accordance with the requirements of the Unclaimed Monies Act, 1965.</p>
9.	FEES, CHARGES AND EXPENSES	
9.1	CHARGES	

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	<p>REPURCHASE CHARGE</p> <p>There will be no Repurchase Charge for this Fund.</p> <p><i>The exercise of a Cooling-off Right is not considered a repurchase request of Units.</i></p>	<p>There will be no Repurchase Charge for this Fund.</p>
9.2	<p>TRUSTEE FEE</p> <p>1st paragraph: - The Trustee will be entitled to an annual trustee fee (including local custodian fee but excluding foreign sub-custodian fee, if any) of up to 0.05% per annum of the NAV of the Fund. In addition to the annual trustee fee which includes the transaction fee i.e. the fee incurred for handling purchase/sale of local investments, 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>ANNUAL TRUSTEE FEE</p> <p>The annual trustee fee <u>(including local custodian fee but excluding foreign sub-custodian fee, if any) is up to 0.05% per annum of the NAV of the Fund (before deducting the management fee and trustee fee).</u> 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>
9.3	<p>FUND EXPENSES</p> <p>Only expenses (or part thereof) directly related and necessary in operating and administering the Fund may be paid out of the Fund. These include but are not limited to the following:-</p> <ul style="list-style-type: none"> • Commissions/fees paid to brokers/dealers in affecting dealings in the investments of the Fund; • Charges/fees paid to custodian; • Tax and other duties charged on the Fund by the government and other authorities; • The fee and other expenses properly incurred by the auditor appointed for the Fund; • Fees for the valuation of any investments of the Fund by independent valuers for the benefit of the Fund; • Cost incurred for the modification of the Deed of the Fund other than those for the benefit of the Manager or Trustee; • Cost incurred for any meeting of the Unit Holders other than those convened by, or for the benefit of, the Manager or Trustee; and • Other fees/expenses related to the Fund as provided in the Deed. <p>Expenses related to the issuance of this Prospectus will be borne by the Manager.</p>	<p>Only expenses (or part thereof) directly related and necessary in operating and administering the Fund may be paid out of the Fund. These include but are not limited to the following:-</p> <ul style="list-style-type: none"> • Commissions/fees paid to brokers/dealers in affecting dealings in the investments of the Fund <u>shown on the contract notes or confirmation notes;</u> • Charges/fees paid to custodian; • <u>Taxes</u> and other duties charged on the Fund by the government and other authorities; • <u>Fees</u> and other expenses properly incurred by the auditor appointed for the Fund; • Cost incurred for the modification of the Deed of the Fund other than those for the benefit of the Manager or Trustee; • Cost incurred for any meeting of the Unit Holders other than those convened by, or for the benefit of, the Manager or Trustee; and • <u>Costs, fees, and expenses incurred for the fund valuation and accounting of the Fund performed by a fund valuation agent; and</u> • Other fees/expenses related to the Fund as provided in the Deed. <p>Expenses related to the issuance of this Prospectus will be borne by the Manager.</p>
9.4	<p>REBATES AND SOFT COMMISSIONS</p> <p>2nd paragraph: - The soft commission can be retained by us or our delegates provided that the goods and services are of demonstrable benefit to the Unit Holder in the form of research and advisory services that assist in the decision-making process relating to Unit Holders'</p>	<p>The soft commissions can be retained by us or our delegates provided that:-</p> <ul style="list-style-type: none"> ➤ <u>the soft commissions bring direct benefit or advantage to the management of the fund and may include research and advisory related services;</u> ➤ <u>any dealing with the broker or dealer is executed on terms which are the most</u>

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	investments.	<p><u>favourable for the Fund; and</u></p> <p>➤ <u>the availability of soft commissions is not the sole or primary purpose to perform or arrange transactions with such broker or dealer, and we or our delegates will not enter into unnecessary trades in order to achieve a sufficient volume of transactions to qualify for soft commissions.</u></p>																				
10.	PRICING																					
10.1	<p>INCORRECT PRICING</p> <p>2nd paragraph: - The Trustee will not consider an incorrect valuation and/or pricing of the Fund and/or the Units to be of minimal significance if the error involves a discrepancy of 0.5% or more of the NAV per Unit unless the total impact on your account is less than MYR 10.00 or its foreign currency equivalent, if applicable. An incorrect valuation and/or pricing not considered to be of minimal significance by the Trustee will result in reimbursement of moneys in the following manner:</p>	<p>The Trustee will not consider an incorrect valuation and/or pricing of the Fund and/or the Units to be of minimal significance if the error involves a discrepancy of 0.5% or more of the NAV per Unit unless the total impact on your account is less than MYR 10.00. An incorrect valuation and/or pricing not considered to be of minimal significance by the Trustee will result in reimbursement of moneys in the following manner:</p>																				
10.2	<p>COMPUTATION OF SELLING PRICE AND REPURCHASE PRICE</p> <p>The Selling Price and the Repurchase Price are equivalent to the NAV per Unit. Any applicable Sales Charge and Repurchase Charge are payable separately from the Selling Price and Repurchase Price.</p> <p>Forward Pricing will be used to determine the Selling Price per Unit and the Repurchase Price per Unit of the Fund, which are the NAV per Unit for the Fund as at the next valuation point after we receive the purchase request or repurchase request.</p> <p>Calculation of Selling Price</p> <p>For illustration purposes, let's assume the following:-</p> <table border="1" data-bbox="138 1166 846 1404"> <tbody> <tr> <td>Investment Amount</td> <td>MYR 10,000.00</td> </tr> <tr> <td>Selling Price per Unit</td> <td>MYR 0.50</td> </tr> <tr> <td>Number Of Units Received*</td> <td>MYR 10,000 ÷ MYR 0.50 = 20,000 Units</td> </tr> <tr> <td>Sales Charge</td> <td>0.00%</td> </tr> <tr> <td>Sales Charge Paid By Investor**</td> <td>0.00% x MYR 0.50 x 20,000 Units = MYR 0.00</td> </tr> </tbody> </table>	Investment Amount	MYR 10,000.00	Selling Price per Unit	MYR 0.50	Number Of Units Received*	MYR 10,000 ÷ MYR 0.50 = 20,000 Units	Sales Charge	0.00%	Sales Charge Paid By Investor**	0.00% x MYR 0.50 x 20,000 Units = MYR 0.00	<p><u>Under a single regime, the</u> Selling Price and the Repurchase Price are equivalent to the NAV per Unit. Any applicable Sales Charge and Repurchase Charge are payable separately from the Selling Price and Repurchase Price.</p> <p>Forward Pricing will be used to determine the Selling Price per Unit and the Repurchase Price per Unit of the Fund, which are the NAV per Unit for the Fund as at the next valuation point after we receive the purchase request or repurchase request.</p> <p>Calculation of Selling Price</p> <p>For illustration purposes, let's assume the following:-</p> <table border="1" data-bbox="1164 1161 1859 1404"> <tbody> <tr> <td>Investment Amount</td> <td>MYR 10,000.00</td> </tr> <tr> <td>Selling Price per Unit</td> <td>MYR 0.50</td> </tr> <tr> <td>Number Of Units Received*</td> <td>MYR 10,000 ÷ MYR 0.50 = 20,000 Units</td> </tr> <tr> <td>Sales Charge</td> <td>0.00%</td> </tr> <tr> <td>Sales Charge Paid By Investor**</td> <td>0.00% x MYR 0.50 x 20,000 Units = MYR 0.00</td> </tr> </tbody> </table>	Investment Amount	MYR 10,000.00	Selling Price per Unit	MYR 0.50	Number Of Units Received*	MYR 10,000 ÷ MYR 0.50 = 20,000 Units	Sales Charge	0.00%	Sales Charge Paid By Investor**	0.00% x MYR 0.50 x 20,000 Units = MYR 0.00
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	<table border="1" data-bbox="141 188 846 256"> <tr> <td>Total Amount Paid By Investor***</td> <td>MYR 10,000 + MYR 0.00 = MYR 10,000</td> </tr> </table> <div data-bbox="141 264 846 568" style="border: 1px solid black; border-radius: 15px; padding: 10px;"> <p>Formula for calculating:-</p> <p>* Number of Units received = $\frac{\text{Investment Amount}}{\text{Selling Price}}$</p> <p>** Sales Charge paid by Investor = Sales Charge x Selling Price per Unit x Number of Units received</p> <p>*** Total amount paid by Investor = Investment Amount + Sales Charge paid by investor</p> </div> <p data-bbox="141 608 488 632">Calculation of Repurchase Price</p> <p data-bbox="141 671 712 695">For illustration purposes, let's assume the following:-</p> <table border="1" data-bbox="141 730 846 1118"> <tr> <td>Units Repurchased</td> <td>20,000 Units</td> </tr> <tr> <td>Repurchase Price</td> <td>MYR 0.50</td> </tr> <tr> <td>Repurchased Amount^</td> <td>20,000 Units x MYR 0.50 = MYR 10,000</td> </tr> <tr> <td>Repurchase Charge</td> <td>0.00%</td> </tr> <tr> <td>Repurchase Charge Paid By Investor^^</td> <td>0.00% x MYR 10,000 = MYR 0.00</td> </tr> <tr> <td>Total Amount Received By investor^^^</td> <td>MYR 10,000 - MYR 0.00 = MYR 10,000</td> </tr> </table> <div data-bbox="141 1126 846 1414" style="border: 1px solid black; border-radius: 15px; padding: 10px;"> <p>Formula for calculating:-</p> <p>^ Repurchase amount = Unit repurchased x Repurchase Price</p> <p>^^ Repurchase Charge paid by Investor = Repurchase Charge x Repurchase amount</p> <p>^^^ Total amount received by Investor = Repurchased amount - Repurchase Charge paid by investor</p> </div>	Total Amount Paid By Investor***	MYR 10,000 + MYR 0.00 = MYR 10,000	Units Repurchased	20,000 Units	Repurchase Price	MYR 0.50	Repurchased Amount^	20,000 Units x MYR 0.50 = MYR 10,000	Repurchase Charge	0.00%	Repurchase Charge Paid By Investor^^	0.00% x MYR 10,000 = MYR 0.00	Total Amount Received By investor^^^	MYR 10,000 - MYR 0.00 = MYR 10,000	<table border="1" data-bbox="1164 188 1870 256"> <tr> <td>Total Amount Paid By Investor***</td> <td>MYR 10,000 + MYR 0.00 = MYR 10,000</td> </tr> </table> <div data-bbox="1164 264 1870 584" style="border: 1px solid black; border-radius: 15px; padding: 10px;"> <p>Formula for calculating:-</p> <p>* Number of Units received = $\frac{\text{Investment Amount}}{\text{Selling Price per Unit}}$</p> <p>** Sales Charge paid by Investor = Sales Charge x Selling Price per Unit x Number of Units received</p> <p>*** Total amount paid by Investor = Investment Amount + Sales Charge paid by investor</p> </div> <p data-bbox="1164 608 1512 632">Calculation of Repurchase Price</p> <p data-bbox="1164 671 1736 695">For illustration purposes, let's assume the following:-</p> <table border="1" data-bbox="1164 730 1870 1118"> <tr> <td>Units Repurchased</td> <td>20,000 Units</td> </tr> <tr> <td>Repurchase Price per Unit</td> <td>MYR 0.50</td> </tr> <tr> <td>Repurchase Amount^</td> <td>20,000 Units x MYR 0.50 = MYR 10,000.00</td> </tr> <tr> <td>Repurchase Charge</td> <td>0.00%</td> </tr> <tr> <td>Repurchase Charge Paid By Investor^^</td> <td>0.00% x MYR 10,000.00 = MYR 0.00</td> </tr> <tr> <td>Total Amount Received By investor^^^</td> <td>MYR 10,000.00 - MYR 0.00 = MYR 10,000.00</td> </tr> </table> <div data-bbox="1164 1126 1870 1430" style="border: 1px solid black; border-radius: 15px; padding: 10px;"> <p>Formula for calculating:-</p> <p>^ Repurchase amount = Unit repurchased x Repurchase Price <u>per Unit</u></p> <p>^^ Repurchase Charge paid by Investor = Repurchase Charge x Repurchase amount</p> <p>^^^ Total amount received by Investor = Repurchase amount - Repurchase Charge paid by investor</p> </div>	Total Amount Paid By Investor***	MYR 10,000 + MYR 0.00 = MYR 10,000	Units Repurchased	20,000 Units	Repurchase Price per Unit	MYR 0.50	Repurchase Amount^	20,000 Units x MYR 0.50 = MYR 10,000.00	Repurchase Charge	0.00%	Repurchase Charge Paid By Investor^^	0.00% x MYR 10,000.00 = MYR 0.00	Total Amount Received By investor^^^	MYR 10,000.00 - MYR 0.00 = MYR 10,000.00
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11.	SALIENT TERMS OF THE DEED	
11.1	<p>Rights and Liabilities of Unit Holders</p> <p>Rights of Unit Holders A Unit Holder has the right, amongst others, to the following:-</p> <p>(a) To receive the distribution of income (if any), participate in any increase in the value of the Units and to other such rights and privileges as set out under the Deed for the Fund;</p> <p>(b) To call for Unit Holders’ Meetings, and to vote for the removal of the Trustee or the Manager through a special resolution;</p> <p>(c) To exercise the cooling-off right (if applicable); and</p> <p>(d) To receive annual and interim reports.</p> <p>However, a Unit Holder would not have the right to require the transfer to the Unit Holder of any of the investments of the Fund. Neither would a Unit Holder have the right to interfere with or question the exercise by the Trustee or the Manager on his behalf, of the rights of the Trustee as the registered owner of the investments of the Fund.</p>	<p>A Unit Holder has the right, amongst others, to the following:-</p> <p>(a) To receive the distribution of income (if any), participate in any increase in the value of the Units and to <u>enjoy</u> other such rights and privileges as set out under the Deed;</p> <p>(b) To call for Unit Holders’ <u>meetings</u>, and to vote for the removal of the Trustee or the Manager through a <u>Special Resolution</u>;</p> <p>(c) To exercise the cooling-off right (if applicable); and</p> <p>(d) To receive annual and <u>semi-annual</u> reports.</p> <p>However, a Unit Holder would not have the right to require the transfer to the Unit Holder of any of the investments of the Fund. Neither would a Unit Holder have the right to interfere with or question the exercise by the Trustee or the Manager on his behalf, of the rights of the Trustee as the registered owner of the investments of the Fund.</p>
11.2	<p>Provisions regarding Unit Holders’ Meetings</p> <p>Quorum required for convening a Unit Holders’ Meeting</p> <p>(a) The quorum required for a meeting of the Unit Holders shall be five (5) Unit Holders, whether present in person or by proxy. If the Fund has five (5) or fewer Unit Holders, then the quorum required for a meeting of the Unit Holders in respect of the Fund shall be two (2) Unit Holders, whether present in person or by proxy.</p> <p>(b) If a meeting of the Unit Holders in respect of a Fund requires a Special Resolution, then the quorum in relation to the Special Resolution shall be five (5) Unit Holders (or two (2) Unit Holders where the Fund have five (5) or fewer Unit Holders), whether present in person or by proxy, holding an aggregate of at least 25% of the Units in issue at the time of the meeting</p>	<p>(a) The quorum required for a meeting of the Unit Holders shall be five (5) Unit Holders, whether present in person or by proxy; <u>however</u>, if the Fund has five (5) or <u>less</u> Unit Holders, the quorum required for a meeting of the Unit Holders of the Fund shall be two (2) Unit Holders, whether present in person or by proxy.</p> <p>(b) <u>If the meeting has been convened for the purpose of voting on a Special Resolution, the Unit Holders present in person or by proxy must hold in aggregate at least twenty-five per centum (25%) of the Units in Circulation at the time of the meeting.</u></p> <p>(c) <u>If the Fund has only one (1) remaining Unit Holder, such Unit Holder, whether present in person or by proxy, shall constitute the quorum required for the meeting of the Unit Holders.</u></p>
11.3	<p>Provisions regarding Unit Holders’ Meetings</p> <p>Unit Holders’ Meeting convened by the Unit Holders The Unit Holders may summon a Unit Holders’ meeting, however the conditions for holding</p>	<p>The Unit Holders may summon a Unit Holders’ meeting, however the conditions for</p>

NO.	(A) PROSPECTUS, FIRST SUPPLEMENTAL PROSPECTUS AND SECOND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>such a meeting and the notice period will be subject to SC requirements. The period of notice to Unit Holders will vary according to the reasons for summoning the meeting and, unless otherwise prescribed in the SC requirements, at least seven (7) days' notice of a meeting must be given to the Unit Holders.</p> <p>Unless otherwise required or allowed by the relevant laws, the Manager shall, within twenty-one (21) days of receiving a direction from not less than fifty (50) or one-tenth (1/10) of all the Unit Holders of the Fund at the registered office of the Manager, summon a meeting of the Unit Holders of the Fund by:-</p> <p>(a) sending by post at least seven (7) days before the date of the proposed meeting, a notice of the proposed meeting to all the Unit Holders;</p> <p>(b) publishing at least fourteen (14) days before the date of the proposed meeting, an advertisement giving notice of the proposed meeting in a national language newspaper published daily and another newspaper approved by the relevant authorities; and</p> <p>(c) specifying in the notice the place and time of the meeting and the terms of the resolutions to be proposed at the meeting.</p> <p>The Unit Holders of the Fund may direct the Manager to summon a meeting for any purpose including, without limitation, for the purpose of:-</p> <p>(a) requiring the retirement or removal of the Manager;</p> <p>(b) requiring the retirement or removal of the Trustee;</p> <p>(c) considering the most recent financial statements of the Fund;</p> <p>(d) giving to the Trustee such directions as the meeting thinks proper; or</p> <p>(e) considering any matter in relation to the Deed.</p> <p>provided always that the Manager shall not be obliged to summon such a meeting unless direction has been received from not less than fifty (50) or one-tenth (1/10) of all the Unit Holders of the Fund.</p>	<p>holding such a meeting and the notice period will be subject to SC requirements. The period of notice to Unit Holders will vary according to the reasons for summoning the meeting and, unless otherwise prescribed in the SC requirements, at least seven (7) days' notice of a meeting must be given to the Unit Holders.</p> <p>Unless otherwise required or allowed by the relevant laws, the Manager shall, within twenty-one (21) days of receiving a direction from not less than fifty (50) or one-tenth (1/10), <u>whichever is less</u>, of all the Unit Holders at the registered office of the Manager, summon a meeting of the Unit Holders by:-</p> <p>(a) sending by post at least seven (7) days before the date of the proposed meeting, a notice of the proposed meeting to all the Unit Holders <u>at the Unit Holder's last known address or, in the case of jointholders, to the jointholder whose name stands first in the Manager's records at the jointholder's last known address;</u></p> <p>(b) publishing at least fourteen (14) days before the date of the proposed meeting, an advertisement giving notice of the proposed meeting in a national language newspaper published daily and another newspaper approved by the relevant authorities; and</p> <p>(c) specifying in the notice the place and time of the meeting and the terms of the resolutions to be proposed at the meeting.</p> <p>The Unit Holders may direct the Manager to summon a meeting for any purpose including, without limitation, for the purpose of:-</p> <p>(a) requiring the retirement or removal of the Manager;</p> <p>(b) requiring the retirement or removal of the Trustee;</p> <p>(c) considering the most recent financial statements of the Fund;</p> <p>(d) giving to the Trustee such directions as the meeting thinks proper; or</p> <p>(e) considering any matter in relation to the Deed,</p> <p>provided always that the Manager shall not be obliged to summon such a meeting unless direction has been received from not less than fifty (50) or one-tenth (1/10), <u>whichever is less</u>, of all the Unit Holders.</p>
11.4	<p>Provisions regarding Unit Holders' Meetings</p> <p>Unit Holders Meeting convened by the Trustee</p> <p>The Trustee may summon a Unit Holders' meeting, however the conditions for holding such a meeting and the notice period will be subject to SC requirements. The period of notice to Unit Holders will vary according to the reasons for summoning the meeting and, unless otherwise prescribed in the SC requirements, at least seven days' notice of a meeting must be given to the Unit Holders.</p>	<p>The Trustee may summon a Unit Holders' meeting, however the conditions for holding such a meeting and the notice period will be subject to SC requirements. The period of notice to Unit Holders will vary according to the reasons for summoning the meeting and, unless otherwise prescribed in the SC requirements, at least seven <u>(7)</u> days' notice of a meeting must be given to the Unit Holders.</p>

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	<p>Unless otherwise required or allowed by the relevant laws, the Trustee shall summon a Unit Holders' meeting by:</p> <p>(a) sending by post at least twenty-one (21) days before the date of the proposed meeting a notice of the proposed meeting to each of the Unit Holders at the Unit Holder's last known address or, in the case of Jointholders, to the Jointholder whose name stands first in the records of the Manager at the Jointholder's last known address; and</p> <p>(b) publishing at least twenty-one (21) days before the date of the proposed meeting an advertisement giving notice of the meeting in a national language newspaper published daily and another newspaper approved by the relevant authorities;</p> <p>where:</p> <p>(a) the Manager is in liquidation, (b) in the opinion of the Trustee, the Manager has ceased to carry on business, or (c) in the opinion of the Trustee, the Manager has, to the prejudice of Unit Holders, failed to comply with this Deed or contravened any of the provisions of the Act.</p> <p>However, the Manager or the Trustee shall not exercise the right to vote in respect of any shares forming part of the investments of the unit trust fund to which the deed relates, which is held by the Trustee, in any election for the appointment of any director of a corporation whose shares are so held, without the consent of the majority of the Unit Holders to which the Deed related, voting at a meeting of those Unit Holders summoned for the purpose of the exercise of the right to vote at the next general meeting of the corporation.</p>	<p>Unless otherwise required or allowed by the relevant laws, the Trustee shall summon a Unit Holders' meeting by:</p> <p>(a) sending by post at least twenty-one (21) days before the date of the proposed meeting a notice of the proposed meeting to each of the Unit Holders at the Unit Holder's last known address or, in the case of <u>jointholders</u>, to the <u>jointholder</u> whose name stands first in the records of the Manager at the <u>jointholder's</u> last known address; and</p> <p>(b) publishing at least twenty-one (21) days before the date of the proposed meeting an advertisement giving notice of the meeting in a national language newspaper published daily and another newspaper approved by the relevant authorities;</p> <p>where:</p> <p>(a) the Manager is in liquidation, (b) in the opinion of the Trustee, the Manager has ceased to carry on business, or (c) in the opinion of the Trustee, the Manager has, to the prejudice of Unit Holders, failed to comply with <u>the</u> Deed or contravened any of the provisions of the Act.</p>
11.5	<p>Termination Of The Fund</p> <p>Circumstances that may lead to the termination of the Fund</p> <p>The Fund may be terminated or wound up upon the occurrence of any of the following events:-</p> <p>(a) The Manager notifies the Trustee that the Fund is to terminate and specifies the date of termination;</p> <p>(b) Where the Manager has gone into liquidation, except for the purpose of reconstruction or amalgamation unless during or following such reconstruction or amalgamation the Manager becomes or is declared to be insolvent upon terms previously approved in writing by the Trustee and the SC;</p> <p>(c) Where in the reasonable opinion of the Trustee, the Manager has ceased to carry on business; or</p> <p>(d) Where in the reasonable opinion of the Trustee, the Manager has to the prejudice of</p>	<p>Circumstances that may lead to the termination of the Fund</p> <p>The Fund may be terminated or wound up upon the occurrence of any of the following events:-</p> <p>(a) The Manager notifies the Trustee that the Fund is to terminate and specifies the date of termination;</p> <p>(b) Where the Manager has gone into liquidation, except for the purpose of reconstruction or amalgamation unless during or following such reconstruction or amalgamation the Manager becomes or is declared to be insolvent upon terms previously approved in writing by the Trustee and the SC;</p> <p>(c) Where in the reasonable opinion of the Trustee, the Manager has ceased to carry on business; or</p> <p>(d) Where in the reasonable opinion of the Trustee, the Manager has to the prejudice of</p>

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	<p>the Unit Holders failed to comply with any provisions or covenants of the Deed or contravene any provisions of the Act.</p> <p>Upon the occurrence of any of the above events, the Trustee shall summon a Unit Holders' meeting and if a Special Resolution is passed for the Fund to be wound up, the Trustee shall then apply to the Court for an order confirming the resolution.</p> <p>Procedure for the termination of the Fund Upon the termination of a Fund, the Trustee shall:-</p> <p>(a) as soon as practicable give notice of such termination to the Unit Holders of the Fund;</p> <p>(b) sell all investments and assets of the Fund then remaining in its hands and pay out of the Fund any liabilities of the Fund; such sale and payment shall be carried out and completed in such manner and within such period as the Trustee considers to be in the best interests of the Unit Holders of the Fund; and</p> <p>(c) distribute to the Unit Holders of the Fund in proportion to the number of Units held by them respectively, the net cash proceeds available derived from the sale of the investments and assets of the Fund less any payments for liabilities of the Fund provided always that the Trustee shall not be bound, except in the case of final distribution, to distribute any of the moneys for the time being in his hands the amount of which is insufficient to pay RM1.00 in respect of each Units and provided also that the Trustee shall be entitled to retain out of any such moneys in his hands, full provision for all costs, charges, taxes, expenses, claims and demands incurred, made or apprehended by the Trustee in connection with or arising out of the moneys so retained to be indemnified and save harmless against such costs, charges, taxes, expenses, claims and demands; each such distribution shall be made only against the production of such evidence as the Trustee may require to prove the title of the Unit Holder relating to the Units in respect of which the same is made.</p> <p>In the event of the Fund being terminated, the Trustee shall be at liberty to call upon the Manager to grant and the Manager shall give a full and complete release of the Trustee from and to the Deed in respect of the Fund and the Manager shall indemnify the Trustee against any claims arising out of the Trustee's proper execution of the Fund provided that such claims are not caused by the Trustee's default, wilful misconduct or failure to show the degree of care and diligence required of a trustee as contemplated by the Deed, the Act , the Guidelines and all other relevant laws.</p>	<p>the Unit Holders failed to comply with any provisions or covenants of the Deed or contravene any provisions of the Act.</p> <p>Upon the occurrence of any of the above events, the Trustee shall summon a Unit Holders' meeting and if a Special Resolution is passed for the Fund to be wound up, the Trustee shall then apply to the Court for an order confirming the resolution.</p> <p><u>Notwithstanding the aforesaid, the Manager may in consultation with the Trustee, determine the trust created and wind up the Fund without having to obtain the prior approval of the Unit Holders upon the occurrence of any of the following events:</u></p> <p>(i) <u>if any new law shall be passed which renders it illegal; or</u></p> <p>(ii) <u>if in the reasonable opinion of the Manager it is impracticable or inadvisable to continue the Fund and the termination of the Fund is in the best interests of the Unit Holders.</u></p> <p><u>If the Fund is left with no Unit Holder, the Manager shall also be entitled to terminate the Fund.</u></p> <p>Procedure for the termination of the Fund Upon the termination of <u>the</u> Fund, the Trustee shall:-</p> <p>(a) sell all investments and assets of the Fund then remaining in its hands and pay out of the Fund any liabilities of the Fund; such sale and payment shall be carried out and completed in such manner and within such period as the Trustee considers to be in the best interests of the Unit Holders; and</p> <p>(b) distribute to the Unit Holders of the Fund in proportion to the number of Units held by them respectively, the net cash proceeds available derived from the sale of the investments and assets of the Fund less any payments for liabilities of the Fund provided always that the Trustee shall not be bound, except in the case of final distribution, to distribute any of the moneys for the time being in his hands the amount of which is insufficient to pay RM1.00 in respect of each Units and provided also that the Trustee shall be entitled to retain out of any such moneys in his hands, full provision for all costs, charges, taxes, expenses, claims and demands incurred, made or apprehended by the Trustee in connection with or arising out of the moneys so retained to be indemnified and save harmless against such costs, charges, taxes, expenses, claims and demands; 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		<p>In the event of the Fund being terminated:</p> <ul style="list-style-type: none"> (a) the Trustee shall be at liberty to call upon the Manager to grant and the Manager shall <u>so grant</u>, a full and complete release of the Trustee from and to the Deed; (b) the Manager shall indemnify the Trustee against any claims arising out of the Trustee's proper execution of the <u>Deed</u> provided that such claims are not caused by <u>any failure on the part of the Trustee to exercise the degree of care and diligence required of a trustee as contemplated by the Deed and all relevant laws</u>; (c) <u>the Manager and the Trustee shall notify the relevant authorities in such manner as may be prescribed by any relevant law; and</u> (d) <u>the Manager or the Trustee shall notify the Unit Holders in such manner as may be prescribed by any relevant law.</u> 																
11.6	<p>Fees And Charges</p> <p>Below are the maximum fees and charges permitted by the Deed:</p> <table border="1" data-bbox="138 940 844 1208"> <tr> <td>Sales Charge</td> <td>5.00% of the NAV per Unit.</td> </tr> <tr> <td>Repurchase Charge</td> <td>5.00% of the amount repurchased.</td> </tr> <tr> <td>Annual management fee</td> <td>3.00% per annum of the NAV of the Fund.</td> </tr> <tr> <td>Annual trustee fee</td> <td>0.30% annum of the NAV of the Fund.</td> </tr> </table> <p>Increase Of Fees And Charges Stated In The Prospectus</p> <p>Sales Charge The Manager may charge a higher Sales Charge than that disclosed in the Prospectus provided that:</p>	Sales Charge	5.00% of the NAV per Unit.	Repurchase Charge	5.00% of the amount repurchased.	Annual management fee	3.00% per annum of the NAV of the Fund.	Annual trustee fee	0.30% annum of the NAV of the Fund.	<p>Below are the maximum fees and charges permitted by the Deed:</p> <table border="1" data-bbox="1164 940 1850 1208"> <tr> <td>Sales Charge</td> <td>5.00% of the NAV per Unit.</td> </tr> <tr> <td>Repurchase Charge</td> <td>5.00% of the amount repurchased.</td> </tr> <tr> <td>Annual management fee</td> <td>3.00% per annum of the NAV of the Fund.</td> </tr> <tr> <td>Annual trustee fee</td> <td>0.30% <u>per</u> annum of the NAV of the Fund.</td> </tr> </table> <p>Increase Of Fees And Charges Stated In The Prospectus</p> <p>Sales Charge The Manager may charge a higher Sales Charge than that disclosed in the Prospectus provided that:</p>	Sales Charge	5.00% of the NAV per Unit.	Repurchase Charge	5.00% of the amount repurchased.	Annual management fee	3.00% per annum of the NAV of the Fund.	Annual trustee fee	0.30% <u>per</u> annum of the NAV of the Fund.
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Annual trustee fee	0.30% <u>per</u> annum of the NAV of the Fund.																	

NO.	(A) PROSPECTUS, FIRST SUPPLEMENTAL PROSPECTUS AND SECOND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>(a) the Manager has notified the Trustee in writing of the higher Sales Charge and its effective date;</p> <p>(b) a supplementary or replacement Prospectus stating the higher Sales Charge is issued thereafter; and</p> <p>(c) the period stipulated in the SC requirements for this purpose from the issue of the new or supplementary or replacement Prospectus has lapsed.</p> <p>Repurchase Charge The Manager may charge a higher Repurchase Charge than that disclosed in the Prospectus provided that:</p> <p>(a) the Manager has notified the Trustee in writing of the higher Repurchase Charge and its effective date;</p> <p>(b) a supplementary or replacement Prospectus stating the higher Repurchase Charge is issued thereafter; and</p> <p>(c) the period stipulated in the SC requirements for this purpose from the issue of the new or supplementary or replacement Prospectus has lapsed.</p> <p>Annual Management Fee The Manager may only fix a higher percentage of management fee than that disclosed in the Prospectus provided that and unless:</p> <p>(a) the Manager has come to an agreement with the Trustee on the higher rate of management fee and its effective date;</p> <p>(b) the Manager has notified the Trustee and the Unit Holders of the higher rate of the annual management fee and its effective date;</p> <p>(c) a supplementary or replacement Prospectus stating the higher management fee is issued thereafter; and</p> <p>(d) the period stipulated in the SC requirements for this purpose from the issue of the new or supplementary Prospectus has elapsed.</p> <p>Annual Trustee Fee Unless otherwise required or allowed by the relevant laws, the Trustee may not charge an annual trustee fee at a rate higher than that disclosed in the Prospectus unless:</p> <p>(a) the Trustee has come to an agreement with the Manager on the higher rate of trustee fee and its effective date;</p> <p>(b) the Manager has notified the Unit Holders of the higher trustee fee and its effective date;</p> <p>(c) a supplementary or replacement Prospectus stating the higher rate trustee fee is issued thereafter; and</p>	<p>(a) the Manager has notified the Trustee in writing of the higher Sales Charge and <u>the effective date for the higher Sales Charge;</u></p> <p>(b) a <u>supplemental</u> or replacement <u>prospectus</u> stating the higher Sales Charge is <u>registered, lodged and</u> issued; and</p> <p>(c) the period stipulated in the SC requirements <u>has elapsed since the effective date of the supplemental</u> or replacement <u>prospectus.</u></p> <p>Repurchase Charge The Manager may charge a higher Repurchase Charge than that disclosed in the Prospectus provided that:</p> <p>(a) the Manager has notified the Trustee in writing of the higher Repurchase Charge and <u>the effective date for the higher Repurchase Charge;</u></p> <p>(b) a <u>supplemental</u> or replacement <u>prospectus</u> stating the higher Repurchase Charge is issued thereafter; and</p> <p>(c) the period stipulated in the SC requirements <u>has elapsed since the effective date of the supplemental</u> or replacement <u>prospectus.</u></p> <p>Annual Management Fee The Manager may only fix a higher <u>rate</u> of management fee than that disclosed in the Prospectus provided that and unless:</p> <p>(a) the Manager has come to an agreement with the Trustee on the higher rate of management fee and its effective date;</p> <p>(b) the Manager has notified the Trustee and the Unit Holders of the higher rate of the annual management fee and its effective date; <u>such time as may be prescribed by the SC requirements shall have elapsed since the notice is sent;</u></p> <p>(c) a <u>supplemental</u> or replacement <u>prospectus</u> stating the higher management fee is <u>registered, lodged and</u> issued; and</p> <p>(d) the period stipulated in the SC requirements <u>has elapsed since the date of the supplemental prospectus or replacement prospectus.</u></p> <p>Annual Trustee Fee Unless otherwise required or allowed by the relevant laws, the Trustee may not charge an annual trustee fee at a rate higher than that disclosed in the Prospectus unless:</p> <p>(a) the Trustee has come to an agreement with the Manager on the higher rate of trustee fee and its effective date;</p> <p>(b) the Manager has notified the Unit Holders of the higher trustee fee and its effective date; <u>such time as may be prescribed by the SC requirements shall have elapsed since the notice is sent;</u></p>

NO.	(A) PROSPECTUS, FIRST SUPPLEMENTAL PROSPECTUS AND SECOND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	(e) the period stipulated in the SC requirements for this purpose from the issue of the new or supplementary Prospectus has elapsed.	(c) a supplemental or replacement <u>prospectus</u> stating the higher rate trustee fee is <u>registered, lodged and</u> issued; and (d) the period stipulated in the SC requirements <u>has elapsed since the date of the supplemental prospectus or replacement prospectus.</u>
11.7	<p>Other Expenses Permitted under the Deed</p> <p>Only the expenses (or part thereof), which are directly related and necessary to the business of the Fund are payable or reimburseable out of the assets of the Fund. These include (without limitation) expenses connected with:-</p> <p>(a) commissions/fees paid to brokers/ dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes;</p> <p>(b) taxes and other duties charged on the Fund by the Government and other authorities and bank fees;</p> <p>(c) fees and other expenses properly incurred by the auditor appointed for the Fund;</p> <p>(d) fees for the valuation of any investment of the Fund by independent valuers;</p> <p>(e) costs incurred for the modification of these Deed otherwise than for the benefit of the Manager;</p> <p>(f) costs, commissions, fees and expenses of the sale, purchase, insurance and any other dealing with the assets of the Fund;</p> <p>(g) costs involved with external specialists approved by the Trustee in investigating and evaluating any proposed investment;</p> <p>(h) costs, fees and expenses relating to the engagement of valuers, advisers and contractors of all kinds for the benefit of the Fund;</p> <p>(i) all costs, fees and expenses connected with the preparation and audit of the taxation returns and accounts of the Fund;</p> <p>(j) all costs, fees and expenses in or in connection with the termination of the Fund and the retirement or removal of the Trustee or Manager and the appointment of a new Trustee or Manager;</p> <p>(k) all costs, fees and expenses in relation to any dispute concerning the Fund or any asset of the Fund, including proceedings against the Trustee or the Manager by the other of them for the benefit of the Fund (except to the extent that legal costs incurred for the defence of either of them are not ordered by the court to be reimbursed out of the Fund);</p> <p>(l) expenses incurred by the Trustee and the Manager in the performance of its duties and responsibilities hereunder;</p> <p>(m) remuneration and out of pocket expenses of the independent members of the investment committee, unless the Manager decides otherwise;</p> <p>(n) all costs, fees and expenses incurred in convening and holding meetings of the Unit Holders otherwise than for the benefit of the Manager and the Trustee; and</p>	<p>Only the expenses (or part thereof), which are directly related and necessary to the business of the Fund are payable or reimburseable out of the assets of the Fund. These include (without limitation) expenses connected with:-</p> <p>(a) commissions/fees paid to brokers/ dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes;</p> <p>(b) taxes and other duties charged on the Fund by the Government and other authorities and bank fees;</p> <p>(c) fees and other expenses properly incurred by the auditor appointed for the Fund;</p> <p>(d) costs incurred for the modification of these Deed otherwise than for the benefit of the Manager;</p> <p>(e) costs, commissions, fees and expenses of the sale, purchase, insurance and any other dealing with the assets of the Fund;</p> <p>(f) costs involved with external specialists approved by the Trustee in investigating and evaluating any proposed investment;</p> <p>(g) costs, fees and expenses <u>incurred in engaging any</u> advisers for the benefit of the Fund;</p> <p>(h) all costs, fees and expenses connected with the preparation and audit of the taxation returns and accounts of the Fund;</p> <p>(i) all costs, fees and expenses in or in connection with the termination of the Fund and the retirement or removal of the Trustee or Manager and the appointment of a new <u>trustee</u> or manager;</p> <p>(j) all costs, fees and expenses in relation to any dispute concerning the Fund or any asset of the Fund, including proceedings against the Trustee or the Manager by the other of them for the benefit of the Fund (except to the extent that legal costs incurred for the defence of either of them are not ordered by the court to be reimbursed out of the Fund);</p> <p>(k) expenses incurred by the Trustee and the Manager in the performance of its duties and responsibilities <u>under the Deed</u>;</p> <p>(l) remuneration and out of pocket expenses of the <u>person(s) or members of a committee undertaking the oversight function of the Fund</u>, unless the Manager decides otherwise <u>or the Trustee directs that it be done otherwise</u>;</p> <p>(m) all costs, fees and expenses incurred in convening and holding meetings of the Unit Holders otherwise than for the benefit of the Manager and the Trustee;</p>

NO.	(A) PROSPECTUS, FIRST SUPPLEMENTAL PROSPECTUS AND SECOND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>(o) all fees and expenses deemed by the Manager to have been incurred in connection with any change or compliance with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority.</p> <p>The Trustee must ensure that all expenses charged to the Fund are legitimate and that the quantum of the expense charged is not excessive or beyond standard commercial rates.</p>	<p>(n) all fees and expenses deemed by the Manager to have been incurred in connection with any change or compliance with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority; and</p> <p>(o) <u>costs, fees and expenses incurred for the fund valuation and accounting of the Fund performed by a fund valuation agent.</u></p> <p>The Trustee must ensure that all expenses charged to the Fund are legitimate and that the quantum of the expense charged is not excessive or beyond standard commercial rates.</p>
12	THE MANAGER	
12.1	<p>ABOUT AHAM</p> <p>AHAM was incorporated in Malaysia on 2 May 1997 and began its operations under the name Hwang–DBS Capital Berhad in 2001. In early 2014, AHAM was acquired by the Affin Banking Group (“Affin”) and hence, is now supported by a home-grown financial services conglomerate. Affin has over 39 years of experience in the financial industry which focuses on commercial, Islamic and investment banking services, money broking, fund management and underwriting of life and general insurance business. Meanwhile, AHAM has more than 18 years’ experience in the fund management industry. Additionally, 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.</p> <p>AHAM distributes its funds through the following various channels:</p> <ul style="list-style-type: none"> ➤ In-house/internal sales team; ➤ IUTA (Institutional Unit Trust Advisers) & CUTA (Corporate Unit Trust Advisers); and ➤ Unit trust consultants. <p>AHAM’s head office is located in Kuala Lumpur and has a total of 7 main sales offices located in Peninsular and East Malaysia. The sales offices are in Penang, Ipoh, Johor Bahru, Melaka, Kuching, Miri and Kota Kinabalu.</p>	<p>AHAM was incorporated in Malaysia on 2 May 1997 and began its operations under the name Hwang–DBS Capital Berhad in 2001. <u>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.</u> 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.</p> <p>AHAM distributes its funds through the following various channels:</p> <ul style="list-style-type: none"> ➤ In-house/internal sales team; ➤ IUTA & CUTA (Corporate Unit Trust <u>Scheme</u> Advisers); and ➤ Unit trust consultants. <p>AHAM’s head office is located in Kuala Lumpur and has a total of 7 main sales offices located in Peninsular and East Malaysia. The sales offices are in Penang, Ipoh, Johor Bahru, Melaka, Kuching, Miri and Kota Kinabalu.</p>
12.2	Board of Directors	Deleted.

NO.	(A) PROSPECTUS, FIRST SUPPLEMENTAL PROSPECTUS AND SECOND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<ul style="list-style-type: none"> ➤ Raja Tan Sri Dato' Seri Aman bin Raja Haji Ahmad (Chairman, Non-independent Director) ➤ Dato' Teng Chee Wai (Non-independent Director) ➤ Ms Eleanor Seet Oon Hui (Independent Director) ➤ Puan Mona Suraya binti Kamaruddin (Non-independent Director) ➤ Encik Faizal Sham bin Abu Mansor (Independent Director) ➤ Maj. Gen. Dato' Zulkiflee bin Mazlan (R) (Independent Director) 	
12.3	<p>DESIGNATED REPRESENTATIVE FOR THE FUND</p> <ul style="list-style-type: none"> ➤ Ms. Esther Teo Keet Ying <i>(Please refer to the above)</i> 	Deleted.
12.4	<p>INVESTMENT COMMITTEE</p> <p>The investment committee ("committee") formulates, establishes and implements investment strategies and policies. The committee will continually review and monitor the success of these strategies and policies using predetermined benchmarks towards achieving a proper performance for the Fund. The committee will also ensure investment guidelines and regulations are complied with. The committee meets at least once every quarterly or more should the need arise.</p>	Deleted.
12.5	<p>MATERIAL LITIGATION</p> <p>As at LPD, AHAM is not engaged in any material litigation and arbitration, including those pending or threatened, and AHAM is not aware of any facts likely to give rise to any proceedings which might materially affect the business/financial position of AHAM.</p>	Deleted.
12.6	<p>For further information on AHAM, the investment committee and/or AHAM's delegate, you may obtain the details from our website at www.affinhwangam.com.my.</p>	<p>For further information on AHAM including material litigation (if any), the Board, the designated fund manager of the Fund and/or AHAM's delegate, you may obtain the details from our website at www.aham.com.my.</p>
13.	THE TRUSTEE	
13.1	<p>ABOUT HSBC (MALAYSIA) TRUSTEE BERHAD</p> <p>The Trustee is a company incorporated in Malaysia since 1937 and registered as a trust company under the Trust Companies Act 1949, with its registered address at 13th Floor, Bangunan HSBC, South Tower, No 2, Leboh Ampang, 50100 Kuala Lumpur.</p>	<p>The Trustee is a company incorporated in Malaysia since 1937 and <u>is</u> registered as a trust company under the Trust Companies Act 1949, with its registered address at <u>Level 19, Menara IQ, Lingkaran TRX, 55188 Tun Razak Exchange, Kuala Lumpur.</u></p>
13.2	Trustee's Disclosure of Material Litigation	

NO.	(A) PROSPECTUS, FIRST SUPPLEMENTAL PROSPECTUS AND SECOND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	As at LPD, the Trustee 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 the Trustee and any of its delegates.	As at LPD, the Trustee 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 the Trustee.
13.3	<p>Trustee's Delegate</p> <p>The Trustee has appointed the Hongkong and Shanghai Banking Corporation Ltd as custodian of both the local and foreign assets of the Fund. For quoted and unquoted local investments of the Fund, the assets are held through HSBC Nominees (Tempatan) Sdn Bhd and/or HSBC Bank Malaysia Berhad. The Hongkong and Shanghai Banking Corporation Ltd is a wholly owned subsidiary of HSBC Holdings Plc, the holding company of the HSBC Group. The custodian's comprehensive custody and clearing services cover traditional settlement processing and safekeeping as well as corporate related services including cash and security reporting, income collection and corporate events processing. All investments are registered in the name of the Trustee or to the order of the Trustee. The custodian acts only in accordance with instructions from the Trustee.</p> <p>The Trustee shall be responsible for the acts and omissions of its delegate as though they were its own acts and omissions.</p> <p>However, the Trustee is not liable for the acts, omissions or failure of any 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.</p> <p><u>Particulars of the Trustee's Delegate</u></p> <p>For foreign asset: The Hongkong and Shanghai Banking Corporation Limited 6/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Hong Kong. Telephone No: (852)2288 1111</p> <p>For local asset: (i) The Hongkong and Shanghai Banking Corporation Limited (as custodian) and assets held through HSBC Nominees (Tempatan) Sdn Bhd No 2 Leboh Ampang, 50100 Kuala Lumpur Telephone No: (603)2075 3000 Fax No: (603)8894 2588</p>	<p>The Trustee has appointed the Hongkong and Shanghai Banking Corporation Ltd as custodian of both the local and foreign assets of the Fund. For quoted and unquoted local investments of the Fund, the assets are held through HSBC Nominees (Tempatan) Sdn Bhd and/or HSBC Bank Malaysia Berhad. The Hongkong and Shanghai Banking Corporation Ltd is a wholly owned subsidiary of HSBC Holdings Plc, the holding company of the HSBC Group. The custodian's comprehensive custody and clearing services cover traditional settlement processing and safekeeping as well as corporate related services including cash and security reporting, income collection and corporate events processing. All investments are registered in the name of the Trustee or to the order of the Trustee. The custodian acts only in accordance with instructions from the Trustee.</p> <p>The Trustee shall be responsible for the acts and omissions of its delegate as though they were its own acts and omissions.</p> <p>However, the Trustee is not liable for the acts, omissions or failure of any 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.</p> <p><u>Particulars of the Trustee's Delegate</u></p> <p>For foreign asset: The Hongkong and Shanghai Banking Corporation Limited 6/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Hong Kong. Telephone No: (852)2288 1111</p> <p>For local asset: (iii) The Hongkong and Shanghai Banking Corporation Limited (as custodian) and assets held through HSBC Nominees (Tempatan) Sdn Bhd <u>Level 21, Menara IQ, Lingkaran TRX, 55188 Tun Razak Exchange, Kuala Lumpur</u> Telephone No: (603)2075 3000 Fax No: (603)8894 2588</p>

NO.	(A) PROSPECTUS, FIRST SUPPLEMENTAL PROSPECTUS AND SECOND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	(ii) The Hongkong and Shanghai Banking Corporation Limited (as custodian) and assets held through HSBC Bank Malaysia Berhad (Co. No. 127776-V) No 2 Leboh Ampang, 50100 Kuala Lumpur Telephone No: (603)2075 3000 Fax No: (603)8894 2588	(iv) The Hongkong and Shanghai Banking Corporation Limited (as custodian) and assets held through HSBC Bank Malaysia Berhad <u>Level 21, Menara IQ, Lingkaran TRX, 55188 Tun Razak Exchange, Kuala Lumpur</u> Telephone No: (603)2075 3000 Fax No: (603)8894 2588
13.4	<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, structured products, etc); 2) Where the Fund is being distributed by the related party of the Trustee as Institutional Unit Trust Adviser (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 <u>trustee</u> 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 or 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.
14	RELATED PARTIES TRANSACTION AND CONFLICT OF INTEREST	
14.1	<p>Save for the transaction disclosed below, as at LPD the Manager is not aware of any existing and/or proposed related party transactions or conflict of interest situations or other subsisting contracts of arrangements involving the Fund.</p> <p>Related Party Transactions</p>	<p><u>As</u> at LPD, the Manager is not aware of any existing and/or proposed related party transactions or <u>potential</u> conflict of interest situations or other subsisting contracts of arrangements involving the Fund.</p> <p>The tax advisers and solicitors have <u>also</u> 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 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 <u>person(s) or members of a committee undertaking the oversight function’s</u> 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 <u>of AHAM</u> before dealing in any form of</p>

NO.	(A) PROSPECTUS, FIRST SUPPLEMENTAL PROSPECTUS AND SECOND SUPPLEMENTAL PROSPECTUS				(B) REPLACEMENT PROSPECTUS											
	Name of Party Involved in the Transaction	Nature of Transaction	Name of Related Party	Nature of Relationship	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 <u>arm's</u> length transaction between independent parties.											
AHAM	Placement of deposit and money market instruments	Affin Hwang Investment Bank Berhad (Affin Hwang IB)	Affin Hwang IB holds 763% equity interest in the Manager.													
	<p>Details of the Substantial Shareholders of AHAM's Direct and Indirect Interest in other Corporation Carrying on a Similar Business</p> <p>Save as disclosed below, as at 15 July 2019, the substantial shareholders of AHAM, do not have any direct or indirect interest in other corporations carrying on similar business:</p> <p>Nikko Asset Management International Limited, a substantial shareholder of AHAM, is wholly owned by Nikko Asset Management Co., Ltd. ("Nikko AM"). Nikko AM's office is situated in Japan where it provides investment management services, focused on sourcing, packaging and distributing retail investment fund products which are managed in-house or outsourced to third party sub-advisers.</p> <p>Details of the Directors of AHAM's Direct and Indirect Interest in other Corporation Carrying on a Similar Business</p> <table border="1" data-bbox="136 906 846 1334"> <thead> <tr> <th data-bbox="136 906 309 1038">Name of Director</th> <th data-bbox="309 906 483 1038">Name of Corporation or Business</th> <th data-bbox="483 906 651 1038">Nature of Interest in Shareholding (Direct/Indirect)</th> <th data-bbox="651 906 846 1038">Nature of Interest in Directorship</th> </tr> </thead> <tbody> <tr> <td data-bbox="136 1038 309 1241">Dato' Teng Chee Wai</td> <td data-bbox="309 1038 483 1241">AIIMAN Asset Management Sdn. Bhd. ("AIIMAN") AIIMAN is wholly-owned by the Manager</td> <td data-bbox="483 1038 651 1241">Indirect interest</td> <td data-bbox="651 1038 846 1241">Non-independent Director</td> </tr> <tr> <td data-bbox="136 1241 309 1334">Puan Mona Suraya binti Kamaruddin</td> <td data-bbox="309 1241 483 1334">AIIMAN</td> <td data-bbox="483 1241 651 1334">-</td> <td data-bbox="651 1241 846 1334">Non-independent Director</td> </tr> </tbody> </table> <p>Conflict of Interest</p> <p>The auditors, tax advisers and solicitors have confirmed that they do not have any existing</p>				Name of Director	Name of Corporation or Business	Nature of Interest in Shareholding (Direct/Indirect)	Nature of Interest in Directorship	Dato' Teng Chee Wai	AIIMAN Asset Management Sdn. Bhd. ("AIIMAN") AIIMAN is wholly-owned by the Manager	Indirect interest	Non-independent Director	Puan Mona Suraya binti Kamaruddin	AIIMAN	-	Non-independent Director
Name of Director	Name of Corporation or Business	Nature of Interest in Shareholding (Direct/Indirect)	Nature of Interest in Directorship													
Dato' Teng Chee Wai	AIIMAN Asset Management Sdn. Bhd. ("AIIMAN") AIIMAN is wholly-owned by the Manager	Indirect interest	Non-independent Director													
Puan Mona Suraya binti Kamaruddin	AIIMAN	-	Non-independent Director													

NO.	(A) PROSPECTUS, FIRST SUPPLEMENTAL PROSPECTUS AND SECOND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>or potential conflict of interest with AHAM and/or the Fund.</p> <p>Cross trades AHAM may conduct cross trades between funds it is currently managing provided that all criteria imposed by the regulators are met. Notwithstanding the above, cross trades between the personal account of an employee of AHAM and the Fund’s account(s) and between AHAM’s proprietary trading accounts and the Fund’s account(s) are strictly prohibited. Compliance with the criteria are monitored by the Compliance Unit of the Manager, and reported to the AHAM’s compliance and risk management committee, to avoid conflict of interests and manipulation that could have a negative impact on investors.</p> <p>Policy on Dealing with Conflict of Interest 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 committee member’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 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 not less favourable to the Fund than an arms-length transaction between independent parties.</p>	
15.	RELEVANT INFORMATION	
15.1	<p>ANTI-MONEY LAUNDERING POLICIES AND PROCEDURES</p> <p>1st paragraph: - Pursuant to the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (“AMLATFPUAA”) and SC’s Guidelines on Prevention of Money Laundering and Terrorism Financing for Capital Market Intermediaries, it is our responsibility to prevent AHAM from being used for money laundering and terrorism financing activities. To this end, we have established an Anti-Money Laundering/Counter-Financing of Terrorism Framework (AML/CFT Framework) and put in place anti-money laundering process and procedures to combat such activities. This includes a robust due diligence process and procedures for client on-boarding (such as know-your-client procedures and customer due diligence) as well as ongoing monitoring of clients transactions to detect any suspicious transactions.</p>	<p>Pursuant to the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (“AMLATFPUAA”) and SC’s Guidelines on Prevention of Money Laundering and Terrorism Financing for <u>Reporting Institutions in the</u> Capital Market, it is our responsibility to prevent AHAM from being used for money laundering and terrorism financing activities. To this end, we have established an Anti-Money Laundering/Counter-Financing of Terrorism Framework (AML/CFT Framework) and put in place anti-money laundering process and procedures to combat such activities. This includes a robust due diligence process and procedures for client on-boarding (such as know-your-client procedures and customer due diligence) as well as ongoing monitoring of clients transactions to detect any suspicious transactions.</p>

NO.	(A) PROSPECTUS, FIRST SUPPLEMENTAL PROSPECTUS AND SECOND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS																		
16.	CONSENTS																			
16.1	<p>The Trustee and Trustee's delegate (custodian function) have given their consent to the inclusion of their names and statements in the form and context in which such names and statements appear in this First Supplemental Prospectus and Prospectus dated 31 March 2017 and have not been subsequently withdrawn such consent before the issue of this First Supplemental Prospectus and Prospectus dated 31 March 2017.</p>	<ul style="list-style-type: none"> ➤ The Trustee has given <u>its</u> consent to the inclusion of <u>its</u> name in the form and context in which such name appears in this Prospectus and <u>has</u> not subsequently withdrawn such consent before the <u>issuance</u> of this Prospectus; and ➤ <u>The tax adviser has given its consent to the inclusion of its name and the tax adviser's letter in the form and context in which such name and tax adviser's letter appear in this Prospectus and has not subsequently withdrawn such consent before the issuance of this Prospectus.</u> 																		
17	<p>DIRECTORY OF SALES OFFICE</p> <p>AFFIN HWANG ASSET MANAGEMENT BERHAD:</p> <table border="1" data-bbox="136 711 1146 1337"> <tr> <td data-bbox="136 711 533 948"> <p>HEAD OFFICE Ground Floor, Menara Boustead 69 Jalan Raja Chulan 50200 Kuala Lumpur Tel : 03 – 2116 6000 Fax : 03 – 2116 6100 Toll Free No : 1-800-88-7080 Email: customercare@affinhwangam.com Website: www.affinhwangam.com</p> </td> <td data-bbox="533 711 801 868"> <p>PERAK 13A Persiaran Greentown 7 Greentown Business Centre 30450 Ipoh, Perak Tel: 05 - 241 0668 Fax: 05 – 255 9696</p> </td> <td data-bbox="801 711 1146 900"> <p>SABAH Lot No. B-2-09, 2nd Floor Block B, Warisan Square Jalan Tun Fuad Stephens 88000 Kota Kinabalu, Sabah Tel : 088 – 252 881 Fax : 088 – 288 803</p> </td> </tr> <tr> <td data-bbox="136 976 533 1107"> <p>SELANGOR A-7-G Jaya One 46200, Petaling Jaya, Selangor Tel: 03 – 7620 1290 Fax: 03 – 7620 1298</p> </td> <td data-bbox="533 900 801 1075"> <p>JOHOR 1st Floor, No. 93, Jalan Molek 1/29 Taman Molek 81100 Johor Bahru, Johor Tel : 07 – 351 5677 / 5977 Fax : 07 – 251 5377</p> </td> <td data-bbox="801 928 1146 1075"> <p>SARAWAK Ground Floor, No. 69 Block 10, Jalan Laksamana Cheng Ho 93200 Kuching, Sarawak Tel : 082 – 233 320 Fax : 082 – 233 663</p> </td> </tr> <tr> <td data-bbox="136 1136 533 1283"> <p>PENANG No. 10-C-23 & 10-C-24, Precinct 10 Jalan Tanjung Tokong 10470 Penang Tel : 04 – 899 8022 Fax : 04 – 899 1916</p> </td> <td data-bbox="533 1107 801 1283"> <p>MELAKA Ground Floor No. 584 Jalan Merdeka Taman Melaka Raya 75000 Melaka Tel: 06 -281 2890 Fax: 06 -281 2937</p> </td> <td data-bbox="801 1107 1146 1235"> <p>1st Floor, Lot 1291 Jalan Melayu, MCLD 98000 Miri, Sarawak Tel : 085 - 418 403 Fax : 085 – 418 372</p> </td> </tr> </table>	<p>HEAD OFFICE Ground Floor, Menara Boustead 69 Jalan Raja Chulan 50200 Kuala Lumpur Tel : 03 – 2116 6000 Fax : 03 – 2116 6100 Toll Free No : 1-800-88-7080 Email: customercare@affinhwangam.com Website: www.affinhwangam.com</p>	<p>PERAK 13A Persiaran Greentown 7 Greentown Business Centre 30450 Ipoh, Perak Tel: 05 - 241 0668 Fax: 05 – 255 9696</p>	<p>SABAH Lot No. B-2-09, 2nd Floor Block B, Warisan Square Jalan Tun Fuad Stephens 88000 Kota Kinabalu, Sabah Tel : 088 – 252 881 Fax : 088 – 288 803</p>	<p>SELANGOR A-7-G Jaya One 46200, Petaling Jaya, Selangor Tel: 03 – 7620 1290 Fax: 03 – 7620 1298</p>	<p>JOHOR 1st Floor, No. 93, Jalan Molek 1/29 Taman Molek 81100 Johor Bahru, Johor Tel : 07 – 351 5677 / 5977 Fax : 07 – 251 5377</p>	<p>SARAWAK Ground Floor, No. 69 Block 10, Jalan Laksamana Cheng Ho 93200 Kuching, Sarawak Tel : 082 – 233 320 Fax : 082 – 233 663</p>	<p>PENANG No. 10-C-23 & 10-C-24, Precinct 10 Jalan Tanjung Tokong 10470 Penang Tel : 04 – 899 8022 Fax : 04 – 899 1916</p>	<p>MELAKA Ground Floor No. 584 Jalan Merdeka Taman Melaka Raya 75000 Melaka Tel: 06 -281 2890 Fax: 06 -281 2937</p>	<p>1st Floor, Lot 1291 Jalan Melayu, MCLD 98000 Miri, Sarawak Tel : 085 - 418 403 Fax : 085 – 418 372</p>	<p>DIRECTORY OF SALES OFFICES</p> <p>AHAM ASSET MANAGEMENT BERHAD (FORMERLY KNOWN AS AFFIN HWANG ASSET MANAGEMENT BERHAD):</p> <table border="1" data-bbox="1146 743 2163 1337"> <tr> <td data-bbox="1146 743 1496 979"> <p>HEAD OFFICE Ground Floor, Menara Boustead 69 Jalan Raja Chulan 50200 Kuala Lumpur Tel: 03 – 2116 6000 Fax: 03 – 2116 6100 Toll Free No: 1-800-88-7080 Email: customercare@aham.com.my Website: www.aham.com.my</p> </td> <td data-bbox="1496 743 1800 948"> <p>JOHOR <u>Unit 22-05, Level 22</u> <u>Menara Landmark</u> <u>No. 12, Jalan Ngee Heng</u> <u>80000 Johor Bahru</u> <u>Johor</u> <u>Tel: 07 – 227 8999</u> <u>Fax: 07 – 223 8998</u></p> </td> <td data-bbox="1800 743 2163 1059"> <p>SARAWAK Ground Floor, No. 69 Block 10, Jalan Laksamana Cheng Ho 93200 Kuching, Sarawak Tel: 082 – 233 320 Fax: 082 – 233 663</p> <p>1st Floor, Lot 1291 Jalan Melayu, MCLD 98000 Miri, Sarawak Tel: 085 - 418 403 Fax: 085 – 418 372</p> </td> </tr> <tr> <td data-bbox="1146 1008 1496 1139"> <p>PENANG <u>B-16-2, Lorong Bayan Indah 3</u> <u>11900 Bayan Lepas</u> <u>Pulau Pinang</u> <u>Toll Free No : 1800-888-377</u></p> </td> <td data-bbox="1496 979 1800 1155"> <p>MELAKA Ground Floor No. 584 Jalan Merdeka Taman Melaka Raya 75000 Melaka Tel: 06 -281 2890 Fax: 06 -281 2937</p> </td> <td></td> </tr> <tr> <td data-bbox="1146 1168 1496 1315"> <p>PERAK <u>1 Persiaran Greentown 6</u> <u>Greentown Business Centre</u> <u>30450 Ipoh, Perak</u> <u>Tel: 05 - 241 0668</u> <u>Fax: 05 – 255 9696</u></p> </td> <td data-bbox="1496 1187 1800 1337"> <p>SABAH <u>Unit 1.09(a), Level 1, Plaza Shell</u> <u>29, Jalan Tunku Abdul Rahman</u> <u>88000 Kota Kinabalu, Sabah</u> <u>Tel: 088 - 252 881</u> <u>Fax: 088 - 288 803</u></p> </td> <td></td> </tr> </table>	<p>HEAD OFFICE Ground Floor, Menara Boustead 69 Jalan Raja Chulan 50200 Kuala Lumpur Tel: 03 – 2116 6000 Fax: 03 – 2116 6100 Toll Free No: 1-800-88-7080 Email: customercare@aham.com.my Website: www.aham.com.my</p>	<p>JOHOR <u>Unit 22-05, Level 22</u> <u>Menara Landmark</u> <u>No. 12, Jalan Ngee Heng</u> <u>80000 Johor Bahru</u> <u>Johor</u> <u>Tel: 07 – 227 8999</u> <u>Fax: 07 – 223 8998</u></p>	<p>SARAWAK Ground Floor, No. 69 Block 10, Jalan Laksamana Cheng Ho 93200 Kuching, Sarawak Tel: 082 – 233 320 Fax: 082 – 233 663</p> <p>1st Floor, Lot 1291 Jalan Melayu, MCLD 98000 Miri, Sarawak Tel: 085 - 418 403 Fax: 085 – 418 372</p>	<p>PENANG <u>B-16-2, Lorong Bayan Indah 3</u> <u>11900 Bayan Lepas</u> <u>Pulau Pinang</u> <u>Toll Free No : 1800-888-377</u></p>	<p>MELAKA Ground Floor No. 584 Jalan Merdeka Taman Melaka Raya 75000 Melaka Tel: 06 -281 2890 Fax: 06 -281 2937</p>		<p>PERAK <u>1 Persiaran Greentown 6</u> <u>Greentown Business Centre</u> <u>30450 Ipoh, Perak</u> <u>Tel: 05 - 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