

AHAM SELECT ASIA PACIFIC (EX JAPAN) DIVIDEND FUND (FORMERLY KNOWN AS AFFIN HWANG SELECT ASIA PACIFIC (EX JAPAN) DIVIDEND FUND) (“FUND”)

LIST HIGHLIGHTING THE AMENDMENTS FROM THE PROSPECTUS DATED 24 DECEMBER 2018 (“PROSPECTUS”) AS MODIFIED BY THE FIRST SUPPLEMENTAL PROSPECTUS DATED 24 FEBRUARY 2020 (“SUPPLEMENTAL PROSPECTUS”) AND THE REPLACEMENT PROSPECTUS DATED 30 DECEMBER 2022 (“REPLACEMENT PROSPECTUS”) IN RELATION TO THE FUND.

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p><u>Introduction:</u></p> <p>In general, the amendments made to the Prospectus are to reflect the following:</p> <ol style="list-style-type: none"> 1. Requirements of Guidelines on Unit Trust Funds (Revised: 21 December 2021) (“Revised GUTF”) and Prospectus Guidelines For Collective Investment Schemes (Revised: 1 September 2022) (“Revised PCIS”); 2. 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”); 3. Amendments made to the Third Supplemental Deed which was registered and lodged with the SC on 10 November 2022 (“Supplemental Deed”); and 4. Disclosures of the Supplemental Prospectus. <p>Except for the amendments pertaining to capital distribution, we are of the view that other 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) capital distribution of the Fund; (2) repurchase proceed payout period; and (3) 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"> 1. References to “Affin Hwang Asset Management Berhad” and “Affin Hwang Select Asia Pacific (ex Japan) Dividend Fund” are now amended to “<u>AHAM Asset Management Berhad</u>” and “<u>AHAM Select Asia Pacific (ex Japan) Dividend Fund</u>”. 2. References to Manager’s and Trustee’s company registration number “(429786-T)” and “(763590-H)” have already been amended to “<u>199701014290 (429786-T)</u>” and “<u>200701005591 (763590-H)</u>” via the Supplemental Prospectus. 3. 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>”. 4. Reference to the “investment committee” is now amended to <u>person(s) or member(s) of a committee undertaking the oversight function’s</u> 5. Reference to “interim report” are now amended to “<u>semi-annual report</u>”. 	

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	<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>	
1.	COVER PAGE	
2.1	<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 5.</p> <p>THIS IS A REPLACEMENT PROSPECTUS THAT REPLACES AND SUPERCEDES THE PROSPECTUS DATED 8 DECEMBER 2017.</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 24 DECEMBER 2018 AND THE FIRST SUPPLEMENTAL PROSPECTUS DATED 24 FEBRUARY 2020.</u></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>! <u>YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT.</u></p> </div>
3.	INSIDE COVER/ FIRST PAGE	
3.1	Nil	<p>Inserted the following disclaimer:</p> <div style="border: 1px solid black; border-radius: 15px; padding: 10px; margin-top: 10px;"> <p><u>INVESTORS SHOULD BE AWARE THAT THE CAPITAL OF THE FUND WILL BE ERODED WHEN THE FUND DECLARES DISTRIBUTION OUT OF CAPITAL AS THE DISTRIBUTION IS ACHIEVED BY FORGOING THE POTENTIAL FOR FUTURE CAPITAL GROWTH AND THIS CYCLE MAY CONTINUE UNTIL ALL CAPITAL IS DEPLETED.</u></p> </div>
4.	CORPORATE DIRECTORY	
4.1	<p>The Manager/AHAM Affin Hwang Asset Management Berhad (429786-T)</p>	<p>The Manager/AHAM <u>AHAM</u> Asset Management Berhad</p>

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>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>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><u><i>(formerly known as Affin Hwang Asset Management Berhad)</i></u></p> <p>Registered Office 3rd Floor, Menara Boustead, 69 Jalan Raja Chulan, 50200 Kuala Lumpur Tel No. : (603) 2142 3700 Fax No. : (603) 2140 3799</p> <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@aham.com.my Website : www.aham.com.my</p>
4.2	<p>Board of Directors of the Manager /AHAM</p> <ul style="list-style-type: none"> ➤ Raja Tan Sri Dato’ Seri Aman bin Raja Haji Ahmad (Chairman, Non-independent Director) ➤ Mr Teng Chee Wai (Non-independent Director) ➤ Ms Eleanor Seet Oon Hui (Non-independent Director) ➤ Mr Yip Kit Weng (Non-independent Director) ➤ En. Faizal Sham bin Abu Mansor (Independent Director) ➤ Maj. Gen. Dato’ Zulkiflee bin Mazlan (R) (Independent Director) 	Deleted.
4.3	<p>The Trustee Deutsche Trustees Malaysia Berhad (763590-H) Registered Office & Business Address Level 20, Menara IMC, 8, Jalan Sultan Ismail, 50250 Kuala Lumpur Tel No. : (603) 2053 7522 Fax No. : (603) 2053 7526</p>	<p>Deutsche Trustees Malaysia Berhad Registered Office & Business Address Level 20, Menara IMC, 8, Jalan Sultan Ismail, 50250 Kuala Lumpur Tel No. : (603) 2053 7522 Fax No. : (603) 2053 7526 Email : dtmb.rtm@db.com</p>
4.4	<p>Trustee’s Delegate (Local & Foreign Custodian) Deutsche Bank (Malaysia) Berhad (312552-W) Business address Level 18-20, Menara IMC, 8, Jalan Sultan Ismail, 50250 Kuala Lumpur Tel No. : (603) 2053 6788 Fax No. : (603) 2031 8710</p>	Deleted.
5.	ABBREVIATION	

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
5.1	IUTA Institutional Unit Trust Advisers. IOSCO International Organization of Securities Commissions.	IUTA Institutional Unit Trust <u>Scheme</u> Advisers. Deleted.
6.	GLOSSARY	
6.1	the Board Means the board of directors of Affin Hwang Asset Management Berhad.	Means the board of directors of <u>the Manager</u> .
6.2	Business Day Means a day on which Bursa Malaysia is open for trading.	Means a day on which Bursa Malaysia <u>and/or one or more of the foreign markets in which the Fund is invested in are open for business/trading.</u>
6.3	Nil.	Inserted the following after “ Class(es) ”: <u>CVC Capital Partners Asia Fund V</u> <u>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.</u>
6.4	Deed Refers to the deed dated 1 July 2013, the supplemental deed dated 5 November 2014 and the second supplemental deed dated 23 July 2018, entered into between the Manager and the Trustee and includes any subsequent amendments and variations to the deed.	Refers to the deed dated 1 July 2013, the supplemental deed dated 5 November 2014, the second supplemental deed dated 23 July 2018 <u>and the third supplemental deed dated 21 September 2022</u> , entered into between the Manager and the Trustee and includes any subsequent amendments and variations to the deed.
6.5	eligible market Means a market that:- (a) is regulated by a regulatory authority; (b) operates regularly; (c) is open to the public; and (d) has adequate liquidity for the purposes of the Fund.	<u>eligible market(s)</u> <u>Means an exchange, government securities market or an over-the-counter (OTC) market—</u> (a) <u>that is regulated by a regulatory authority of that jurisdiction;</u> (b) <u>that is open to the public or to a substantial number of market participants; and</u> (c) <u>on which financial instruments are regularly traded</u>
6.6	LPD Means 1 August 2018 and is the latest practicable date whereby the information disclosed in this Prospectus shall remain relevant and current as at the date of issue of this Prospectus.	Means <u>30 November 2022</u> and is the latest practicable date whereby the information disclosed in this Prospectus shall remain relevant and current as at the date of issue of this Prospectus.

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
6.7	Nil.	<p>Inserted the following after “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>
6.8	<p>medium to long-term</p> <p>Means a period between three (3) years and above.</p>	<p>Means a period <u>of</u> three (3) years and above.</p>
6.9	<p>Repurchase Price</p> <p>Means NAV per Unit payable to a Unit Holder pursuant to a repurchase of a Unit; for the avoidance of doubt, the Repurchase Price of Units does not include any Repurchase Charge which may be imposed.</p>	<p><u>Means the price payable to you by us pursuant to a repurchase request of a Unit and it shall be exclusive of any Repurchase Charge.</u></p>
6.10	<p>Selling Price</p> <p>Means NAV per Unit payable by an applicant for a Unit pursuant to a successful application for Units; for the avoidance of doubt, the selling price of Units does not include any Sales Charge which may be imposed.</p>	<p>Means <u>the price payable by you for us to create a Unit in the Fund and it shall be exclusive of any Sales Charge.</u></p>
6.11	<p>Special Resolution</p> <p>Means a resolution passed by a majority of not less than three quarter (¾) of Unit Holders present and voting at a meeting of Unit Holders in person or by proxy.</p> <p><i>For the purpose of terminating the Fund, a Special Resolution passed by a majority in number holding not less than three quarter (¾) of the value of Units held by Unit Holders present and voting at the meeting in person or by proxy.</i></p> <p><i>For the purpose of terminating a Class, a Special Resolution passed by a majority in number holding not less than three quarter (¾) of the value of Units held by Unit Holders of that particular Class present and voting at the meeting is required.</i></p>	<p>Means a resolution passed by a majority of not less than three quarter (¾) of Unit Holders present and voting at a meeting of Unit Holders in person or by proxy.</p> <p><i>For the purpose of terminating the Fund, a Special Resolution passed by a majority in number <u>representing at least</u> three quarter (¾) of the value of Units held by <u>the</u> Unit Holders present and voting at the meeting in person or by proxy <u>is required</u>.</i></p> <p><i>For the purpose of terminating a Class, a Special Resolution passed by a majority in number <u>representing at least</u> three quarter (¾) of the value of Units held by <u>the</u> Unit Holders of that particular Class present and voting at the meeting <u>in person or by proxy</u> is required.</i></p>
6.12	<p>Note:</p> <p>Reference to “day(s)” in this Prospectus will be taken to mean calendar day(s) unless otherwise stated.</p>	<p>Deleted.</p>
7.	RISK FACTORS	
7.1	GENERAL RISKS	

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>Liquidity risk</p> <p>Liquidity risk refers to two scenarios. The first is where an investment cannot be sold due to unavailability of a buyer for that investment. The second scenario exists where the investment, by its nature, is thinly traded. This will have the effect of causing the investment to be sold below its fair value which would adversely affect the NAV of the Fund. Upon such event and in the best interest of the Unit Holders, the Trustee may suspend the repurchase of Units requests. Please refer to “<i>Suspension of Dealing</i>” section for more details.</p>	<p>Liquidity risk refers to two scenarios. The first is where an investment cannot be sold due to unavailability of a buyer for that investment. The second scenario exists where the investment, by its nature, is thinly traded. This will have the effect of causing the investment to be sold below its fair value which would adversely affect the NAV of the Fund <u>and subsequently the value of Unit Holders’ investments in the Fund.</u></p>
7.2	<p>GENERAL RISKS</p> <p>Loan financing risk</p> <p>This risk occurs when you take a loan/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 NAV per Unit as compared to the NAV 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/financing to finance your investment. The inherent risk of investing with borrowed/<u>financed</u> money includes you being unable to service the loan/<u>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 NAV per Unit as compared to the NAV per Unit at the point of purchase towards settling the loan/<u>financing</u>.</p>
7.3	Nil.	<p>Inserted the following after “Operational risk”:</p> <p>Suspension of repurchase request risk 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>
7.4	<p>SPECIFIC RISKS</p> <p>Currency risk As the investments of the Fund may be denominated in currencies other than the Base Currency, any fluctuation in the exchange rate between the Base Currency and the currencies in which the investments are denominated may have an impact on the value of these investments. You should note that any gains or losses arising from the fluctuation in</p>	<p>As the investments of the Fund may be denominated in currencies other than the Base Currency, any fluctuation in the exchange rate between the Base Currency and the currencies in which the investments are denominated may have an impact on the value of these investments. <u>You should be aware that if the currencies in which the investments are</u></p>

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	<p>the exchange rate may further increase or decrease the returns of the investment.</p> <p><i>Currency risk at the Fund level</i> The impact of the exchange rate movement between the Base Currency of the Fund and the currency of the underlying investments may result in a depreciation of the value of the investments as expressed in the Base Currency of the Fund.</p> <p><i>Currency risk at the Class level</i> The impact of the exchange rate movement between the Base Currency of the Fund and the currency of the Class (other than RM Class) may result in a depreciation of your holdings as expressed in the Base Currency of the Fund.</p>	<p><u>denominated depreciate against the Base Currency, this will have an adverse effect on the NAV of the Fund in the Base Currency and vice versa. You should also note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.</u></p> <p><i>Currency risk at the Class level</i> The impact of the exchange rate movement between the Base Currency and the currency of the Class (other than RM Class) may result in a depreciation of your holdings as expressed in the Base Currency.</p> <p><u><i>Currency risk at the Hedged-class level</i></u> <u>Currency hedging reduces the effect of exchange rate movements for the Hedged-class, but it does not entirely eliminate currency risk between the Hedged-class and the Base Currency (not a perfect hedge). Hence, the unhedged portion of the respective Hedged-class will still be affected by the exchange rate movements and it may cause fluctuations of NAV of the respective Hedged-class. You should note, however, that if the exchange rate moves favourably, the Hedged-class will not benefit from any upside in currency movement due to the hedging strategy. In addition, hedging is subject to a minimum investment size of entering into a forward contract and the cost of hedging which may affect returns of the respective Hedged-class.</u></p>
7.5	Nil.	<p>Inserted the following:</p> <p>Distribution out of capital risk</p> <p>The Fund may distribute income out of capital. Such capital distributions represent a return or withdrawal of part of the amount of your original investment and/or capital gains attributable to the original investment and will result in a reduction in the NAV per Unit of the Classes and reduce the capital available for future investment and capital growth. Future capital growth may therefore be constrained.</p>
7.6	<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 of Directors of AHAM ("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</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>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</p>

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	<p>and is chaired by an independent director. At the operational level, we have established a compliance & risk oversight committee with the primary function of identifying, evaluating and monitoring risks as well as to formulate internal control measures to manage and mitigate the exposure to risks that may affect the performance of the Fund, returns to the investors or Unit Holders' interest within a clearly defined framework and is primarily responsible for ensuring that the policies and procedures that have been implemented are reviewed on an on-going basis with periodic assessments. The compliance & risk oversight committee reports to the board compliance & risk management committee on a quarterly basis.</p> <p>In managing portfolio risks, we engage a stringent screening process by conducting fundamental analysis of economic, political and social factors to evaluate their likely effects on the performance of the markets and sectors. Regular meetings are held to discuss investment themes and portfolio decisions taken at the meetings are then implemented according to the investment guidelines which also take into account requirements for minimum portfolio diversification across individual investment holdings, sectors, geographies and asset classes (based on the respective portfolio's objective and strategy). For investments in fixed income securities, credit risks are evaluated by a credit committee. We also practise prudent liquidity management with the objective to ensure that the Fund is able to meet its short-term expenses including repurchase requests by the Unit Holders.</p> <p>We have in place a system that is able to monitor the transactions to ensure compliance with the Fund's investment limits and restrictions. These limits are system-controlled and not manually tracked, thus reducing the probability of human error occurring in ensuring the Fund's limits and restrictions are adhered to. We also undertake stringent evaluation of movements in market prices and regularly monitor, review and report to the 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 implementation inconsistencies and violations of the Guidelines.</p> <p>We also 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>director. At the operational level, we have established a compliance & risk oversight committee with the primary function of identifying, evaluating and monitoring risks as well as to formulate internal control measures to manage and mitigate the exposure to risks that may affect the performance of the Fund, returns to the investors or Unit Holders' interest within a clearly defined framework and is primarily responsible for ensuring that the policies and procedures that have been implemented are reviewed on an on-going basis with periodic assessments. The compliance & risk oversight committee reports to the board compliance & risk management committee on a quarterly basis.</p> <p>In managing portfolio risks, we engage a stringent screening process by conducting fundamental analysis of economic, political and social factors to evaluate their likely effects on the performance of the markets and sectors. Regular meetings are held to discuss investment themes and portfolio decisions taken at the meetings are then implemented according to the investment guidelines which also take into account requirements for minimum portfolio diversification across individual investment holdings, sectors, geographies and asset classes (based on the respective portfolio's objective and strategy). For investments in fixed income securities, credit risks are evaluated by a credit committee. We also practise prudent liquidity management with the objective to ensure that the Fund is able to meet its short-term expenses including repurchase requests by the Unit Holders. <u>We also have in place a credit risk management process to reduce counterparty risk of derivatives whereby such risk arises when the counterparty is not able to meet its contractual obligations. Prior to entering into a contract with the counterparty, we will conduct an evaluation on the credit standing of the counterparty to ensure it is able to meet its contractual obligations. It is important to note that an event of downgrade does not constitute a default. If we are of the view that the downgrade in the rating of the counterparty may lead to high credit risk, we will not hesitate to take pre-emptive measures to unwind these positions.</u></p> <p><u>To manage non-compliance risks, we use information technology system that is able to monitor the trading of investment to ensure compliance with the Fund's investment limits and restrictions.</u> These limits are system-controlled and not manually tracked, thus reducing the probability of human error occurring in ensuring the Fund's limits and restrictions are adhered to. We also undertake stringent evaluation of movements in market prices and regularly monitor, review and report to the <u>person(s) or members of a 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 implementation inconsistencies and violations of the Guidelines.</p> <p>We also employ a performance attribution system that enables us to review the</p>

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		<p>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><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>The Fund may hold a maximum of 30% of its NAV in money market instruments and/or deposits. This will allow the Fund to have sufficient buffer to meet the Unit Holders' repurchase request;</u> b) <u>Regular review by the designated fund manager on the Fund's investment portfolio including its liquidity profile;</u> c) <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> d) <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>
8.		
8.1	Distribution Policy	

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	The Fund will distribute income on a semi-annual basis (subject to income availability), after the end of its first financial year.	The Fund will distribute income on a semi-annual basis (subject to income availability), after the end of its first financial year. <u>At our discretion, the Fund may distribute (1) realised income, (2) realised capital gains, (3) unrealised income, (4) unrealised capital gains, (5) capital, or (6) a combination of any of the above.</u>																
8.2	Deed Refers to the deed dated 1 July 2013, the supplemental deed dated 5 November 2014 and second supplemental deed dated 23 July 2018.	Refers to the deed dated 1 July 2013, the supplemental deed dated 5 November 2014, <u>the second supplemental deed dated 23 July 2018 and the third supplemental deed dated 21 September 2022.</u>																
8.3	INITIAL OFFER PRICE & INITIAL OFFER PERIOD <table border="1"><tr><td>RM Class</td><td>SGD Hedged-class</td><td>EUR Class</td><td>USD Class</td><td>AUD Class</td><td>RMB Class</td><td>SGD Class</td><td>GBP Class</td></tr><tr><td>N/A</td><td>N/A</td><td>EUR 0.50</td><td>USD 0.50</td><td>AUD 0.50</td><td>RMB 0.50</td><td>SGD 0.50</td><td>GBP 0.50</td></tr></table> The price of Units for RM Class and SGD Hedged-class will be based on the NAV per Unit of each Class. The initial offer period for EUR Class, USD Class, AUD Class, RMB Class, SGD Class and GBP Class will be one (1) day which is on the date of this Prospectus. The initial offer period for the existing RM Class and SGD Hedged-class has ended.	RM Class	SGD Hedged-class	EUR Class	USD Class	AUD Class	RMB Class	SGD Class	GBP Class	N/A	N/A	EUR 0.50	USD 0.50	AUD 0.50	RMB 0.50	SGD 0.50	GBP 0.50	Deleted.
RM Class	SGD Hedged-class	EUR Class	USD Class	AUD Class	RMB Class	SGD Class	GBP Class											
N/A	N/A	EUR 0.50	USD 0.50	AUD 0.50	RMB 0.50	SGD 0.50	GBP 0.50											
8.4	INVESTORS' PROFILE The Fund may be suitable for investors who: <ul style="list-style-type: none">➤ seek medium to long-term capital growth;➤ seek regular income distributions; and➤ have moderate risk tolerance.	Deleted.																
8.5	BENCHMARK MSCI AC Asia Pacific ex Japan High Dividend Yield Index The performance of the Fund is measured against the benchmark that is calculated in the currencies of the respective Classes. For example, RM term for its RM Class and SGD term	MSCI AC Asia Pacific ex Japan High Dividend Yield Index The performance of the Fund is measured against the benchmark that is calculated in the currencies of the respective Classes. For example, RM term for its RM Class and SGD term																

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>for its SGD Hedged-class.</p> <p>The risk profile of the Fund is not the same as the risk profile of the performance benchmark.</p> <p><i>(Please note that you may obtain information on the benchmark from us upon request.)</i></p>	<p>for its SGD Hedged-class.</p> <p>The risk profile of the Fund is not the same as the risk profile of the performance benchmark.</p> <p><u>Source: http://www.msci.com</u></p> <p><i>(Please note that you may obtain information on the benchmark from us upon request.)</i></p>
8.6	<p>INVESTMENT STRATEGY</p> <p>To achieve its objective, the Fund will be investing a minimum of 70% of its NAV in equities, while the remaining balance may be invested in fixed income instruments. The Fund will invest primarily in Asia Pacific (ex Japan) companies. The Fund may also invest a smaller portion of its NAV in non-Asia Pacific (ex Japan) companies.</p> <p>The Fund focuses on higher dividend-paying stocks and stocks with dividend-paying prospects. We adopt a bottom-up strategy where individual stock analysis forms the primary building blocks for portfolio construction.</p> <p>The Fund holds the option to invest in fixed income instruments such as debentures, money market instruments and deposits. In the selection of fixed income instruments, the Fund emphasizes on issuers with high credit worthiness.</p> <p>To achieve its objective, the Fund may invest in warrants as well as collective investment schemes that have similar investment objectives to the Fund.</p> <p>Temporary Defensive Position</p> <p>We hold the option to take temporary defensive positions that may be inconsistent with the Fund's principal strategy and asset allocation to protect the Fund against adverse market conditions that may impact financial markets. To manage the risk of the Fund, we may shift the Fund's focus and exposure to lower risk investments such as deposits or money market instruments.</p> <p>Derivative Investments for Hedging Purposes Only</p> <p>The Fund may employ derivative investments for hedging purposes only by participating in instruments such as forward contracts and cross currency swaps.</p> <p>Foreign exchange contracts enable the Fund to trade currency at a specific exchange rate, specific time and specific amount as indicated in the contract. Cross currency swaps allow the Fund to convert foreign exchange rates and/or interest rate exposures between two</p>	<p>To achieve its objective, the Fund will be investing a minimum of 70% of its NAV in equities, while the remaining balance may be invested in fixed income instruments. The Fund will invest primarily in Asia Pacific (ex Japan) companies. The Fund may also invest <u>up to 30% of its NAV in other regions including Japan.</u></p> <p>The Fund focuses on higher dividend-paying stocks and stocks with dividend-paying prospects. We adopt a bottom-up strategy where individual stock analysis forms the primary building blocks for portfolio construction.</p> <p>The Fund holds the option to invest in fixed income instruments such as debentures, money market instruments and deposits. In the selection of fixed income instruments, the Fund emphasizes on issuers with high credit worthiness.</p> <p>To achieve its objective, the Fund may invest in warrants as well as collective investment schemes that have similar investment objectives to the Fund.</p> <p>Temporary Defensive Position</p> <p>We hold the option to take temporary defensive positions that may be inconsistent with the Fund's principal strategy and asset allocation to protect the Fund against adverse market conditions that may impact financial markets. To manage the risk of the Fund, we may shift the Fund's focus and exposure into lower risk investments such as deposits or money market instruments.</p> <p>Derivatives Investments for Hedging Purposes Only</p> <p><u>Derivatives trades may be carried out for hedging purpose through financial instruments including, but not limited to, forward contracts, futures contracts and swaps. Futures and forward contracts are generally contracts between two (2) parties to trade an asset at an agreed price on a pre-determined future date whereas swaps is an agreement to swap or exchange two financial instruments between two parties.</u></p>

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>currencies.</p> <p>These derivatives may be used to hedge the principal and/or the returns of the foreign currency denominated investments back to RM. The employment of derivatives under these circumstances, is expected to reduce the impact of foreign currency movements on the Fund's NAV.</p>	<p><u>The intention of hedging is to preserve the value of the asset from any adverse price movements. For example, to hedge against foreign currency exchange risk, the Fund may enter into a currency forward contract to offset any adverse foreign currency movements by determining an agreed rate for an agreed tenure with its counterparty. While the hedging transactions will assist with mitigating the potential foreign exchange losses by the Fund, any potential foreign exchange gains from the hedging strategy will be capped as well.</u></p> <p><u>The Fund adopts commitment approach to measure the Fund's global exposure to derivatives. The commitment approach is a methodology that aggregates the underlying market values or notional values of the derivatives after taking into account the possible effects of netting and/or hedging arrangements. The Fund's global exposure from the derivatives position must not exceed 100% of its NAV at all times.</u></p> <p><u>Cross Trades Policy</u> <u>AHAM may conduct cross trades between funds which 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 would be monitored by the compliance unit of AHAM, 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.</u></p>
8.7	<p>PERMITTED INVESTMENTS</p> <ol style="list-style-type: none"> 1) Listed securities 2) Unlisted securities including, without limitation, securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities 3) Government bonds, treasury bills and other government approved or guaranteed bonds 4) Debentures 5) Money market instruments 6) Deposits with Financial Institutions 7) Structured products such as credit-linked notes 8) Derivatives instruments, including but not limited to options, futures contracts, forward contracts and swaps 9) Warrants 10) Units or shares in local and foreign collective investment schemes which are in line 	<ol style="list-style-type: none"> 1) Listed securities 2) Unlisted securities including, without limitation, securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities 3) Government bonds, treasury bills and other government approved or guaranteed bonds 4) Debentures 5) Money market instruments 6) Deposits with Financial Institutions 7) <u>Embedded derivatives</u> 8) Derivatives instruments, including but not limited to options, futures contracts, forward contracts and swaps 9) Warrants

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>with the objective of the Fund</p> <p>11) Any other form of investments as may be permitted by the SC from time to time which are in line with the objective of the Fund</p>	<p>10) Units or shares in local and foreign collective investment schemes which are in line with the objective of the Fund</p> <p>11) Any other form of investments as may be permitted by the SC from time to time which are in line with the objective of the Fund</p>
8.8	<p>INVESTMENT RESTRICTIONS AND LIMITS</p> <p>(a) The value of the Fund's investments in ordinary shares issued by any single issuer must not exceed 10% of the Fund's NAV;</p> <p>(b) The value of the Fund's investments in unlisted securities shall not exceed 10% of the Fund's NAV; however the said limit does not apply to unlisted securities that are:</p> <p>(i) Equities not listed or quoted on a stock exchange but have been approved by the relevant regulatory authority for such listing and quotation, and are offered directly to the Fund by the issuer; and</p> <p>(ii) Debentures traded on an organized over-the-counter market;</p> <p>(c) The Fund's investments in money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to money market instruments that do not have a pre-determined issue size;</p> <p>(d) The value of the Fund's investments in transferable securities and money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV;</p> <p>(e) The value of the Fund's investments in transferable securities and money market instruments issued by any group of companies must not exceed 20% of the Fund's NAV;</p> <p>(f) The Fund's investments in transferable securities (other than debentures) must not exceed 10% of the securities issued by any single issuer;</p> <p>(g) The Fund's investments in debentures shall not exceed 20% of the debentures issued by any single issuer;</p> <p>(h) The value of the Fund's placements in deposits with any single institution must not exceed 20% of the Fund's NAV;</p> <p>(i) The aggregate value of the Fund's investments in transferable securities, money market instruments, deposits and OTC derivatives issued by or placed with (as the case may be) any single issuer/institution must not exceed 25% of the Fund's NAV;</p> <p>(j) For investment in derivatives, the exposure to the underlying assets must not exceed the investment spread limits stipulated in the Guidelines and the value of the Fund's OTC derivative transaction with any single counterparty must not exceed 10% of the Fund's NAV;</p>	<p><u>Subject to the Guidelines, the purchase of permitted investments stated above must not contravene the following limits, unless otherwise revised by the SC from time to time:</u></p> <p>(a) <u>The Fund's assets must be relevant and consistent with the investment objective of the Fund;</u></p> <p>(b) <u>The aggregate value of the Fund's investments in transferable securities that are not traded or dealt in or on under the rules of an eligible market must not exceed 15% of the Fund's NAV, subject to a maximum limit of 10% of the Fund's NAV in a single issuer ("Exposure Limit");</u></p> <p>(c) The value of the Fund's investments in ordinary shares issued by any single issuer must not exceed 10% of the Fund's NAV;</p> <p>(d) <u>The value of the Fund's investments in transferable securities and money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV ("Single Issuer Limit"). In determining the Single Issuer Limit, the value of the Fund's investments in instruments in Exposure Limit above issued by the same issuer must be included in the calculation;</u></p> <p>(e) The Fund's investments in money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to money market instruments that do not have a pre-determined issue size;</p> <p>(f) The value of the Fund's investments in transferable securities and money market instruments issued by any group of companies must not exceed 20% of the Fund's NAV ("Group Limit"). In determining the Group Limit, the value of the Fund's investments in instruments in Exposure Limit above issued by the issuers within the same group of companies must be included in the calculation;</p> <p>(g) The Fund's investments in transferable securities (other than debentures) must not exceed 10% of the securities issued by any single issuer;</p> <p>(h) The Fund's investments in debentures shall not exceed 20% of the debentures issued by any 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>

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>(k) The warrants that the Fund invests in must carry the right in respect of a security traded in or under the rules of an eligible market;</p> <p>(l) For investments in a foreign market, a foreign market is an eligible market where it has satisfactory provisions relating to:-</p> <ul style="list-style-type: none"> (i) the regulation of the foreign market; (ii) the general carrying on of business in the market with due regard to the interests of the public; (iii) adequacy of market information; (iv) corporate governance; (v) disciplining of participants for conduct inconsistent with just and equitable principles in the transaction of business, or for a contravention of, or a failure to comply with the rules of the market; and (vi) arrangements for the unimpeded transmission of income and capital from the foreign market. <p>Notwithstanding with the above, investments in a foreign market are limited to markets where the regulatory authority is a member of the IOSCO.</p> <p>(m) The Fund's investments in collective investment schemes must not exceed 25% of the units/shares in any one collective investment scheme;</p> <p>(n) The value of the Fund's investments in units/shares of any collective investment scheme must not exceed 20% of the Fund's NAV;</p> <p>(o) There will be no limits and restrictions on securities or instruments issued or guaranteed by the Malaysian government or Bank Negara Malaysia; and</p> <p>(p) Any other investments or restrictions imposed by the relevant regulatory authorities or pursuant to the Guidelines, any laws and/ or regulations applicable to the Fund.</p> <p>The abovementioned limits and restrictions will be complied with at all times based on the up-to-date value of the Fund, and the value of their investments and instruments, unless the SC grants the exemption or variation. However, a 5% allowance in excess of any limits or restrictions may be 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 or as a result of repurchase of Units or payment made from the Fund).</p> <p>The Manager will not make any further acquisitions to which the relevant limit is breached and the Manager should within a reasonable period of not more than three (3) months from</p>	<p>(i) The value of the Fund's placements 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> <ul style="list-style-type: none"> (i) <u>Subscription monies received prior to the commencement of investment by the Fund;</u> (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> (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>(j) The aggregate value of the Fund's investments in, <u>or exposure to, a single issuer through transferable securities, money market instruments, deposits, underlying assets of derivatives and counterparty exposure arising from the use of OTC derivatives</u> must not exceed 25% of the Fund's NAV (<u>"Single Issuer Aggregate Limit"</u>). <u>In determining the Single Issuer Aggregate Limit, the value of the Fund's investments in instruments in Exposure Limit above issued by the same issuer must be included in the calculation;</u></p> <p>(k) For investment in derivatives, the exposure to the underlying assets <u>of that derivatives must not exceed the investment restrictions or limitations applicable to such underlying assets and investments</u> stipulated in the Guidelines and the value of the Fund's <u>over-the-counter (OTC) derivative transaction</u> with any single counterparty must not exceed 10% of the Fund's NAV;</p> <p>(l) The warrants that the Fund invests in must carry the right in respect of a security traded in or under the rules of an eligible market;</p> <p>(m) The Fund's investments in collective investment schemes must not exceed 25% of the units/shares in the collective investment scheme;</p> <p>(n) The value of the Fund's investments in units/shares of any collective investment scheme must not exceed 20% of the Fund's NAV <u>provided that the collective investment scheme complies with the requirements of the Guidelines;</u></p> <p>(o) <u>The value of the Fund's investments in units/shares of a collective investment scheme that invests in real estate shall not exceed 15% of the Fund's NAV;</u></p> <p>(p) <u>The Single Issuer Limit may be raised to 35% of the Fund's NAV if the issuing entity is,</u></p>

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>the date of the breach take all necessary steps and actions to rectify the breach. Such limits and restrictions, however, do not apply to securities that are issues or guaranteed by the Malaysian government or Bank Negara Malaysia.</p>	<p><u>or the issue is guaranteed by, either a foreign government, foreign government agency, foreign central bank or supranational, that has a minimum long-term credit rating of investment grade (including gradation and subcategories) by an international rating agency;</u></p> <p>(q) <u>Where the Single Issuer Limit is increased to 35% of the Fund's NAV, the Single Issuer Aggregate Limit may be raised, subject to the Group Limit not exceeding 35% of the Fund's NAV;</u></p> <p>(r) <u>The Fund's global exposure from derivatives position shall not exceed the Fund's NAV at all times; and</u></p> <p>(s) Any other investment limits or restrictions imposed by the relevant regulatory authorities or pursuant to any laws and/ or regulations applicable to the Fund.</p> <p><u>Please note that the above limits and restrictions, do not apply to securities or instruments issued or guaranteed by the Malaysian government or Bank Negara Malaysia.</u></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; (c) change in capital of a corporation in which the Fund has invested in; or (d) downgrade in or cessation of a credit rating, must be rectified as soon as practicable within three months from the date of the breach unless otherwise specified in the Guidelines. Nevertheless, the three-month period may be extended if it is in the best interests of Unit Holders and the Trustee's consent has been obtained. Such extension must be subject to at least a monthly review by the Trustee.</u></p>
8.9	<p>VALUATION OF PERMITTED INVESTMENTS</p> <p>1st and 2nd paragraph: -</p> <p>All foreign assets are translated into RM based on the bid exchange rate quoted by Bloomberg or Reuters at 4.00 p.m. (United Kingdom time) which is equivalent to 11 p.m. or 12 midnight (Malaysian time) on the same day, or such time as stipulated in the investment management standards issued by the FiMM.</p> <p>We will obtain the daily price or value of the assets for the purpose of valuing the Fund in accordance to the Malaysian Financial Reporting Standard 9 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><u>We will ensure that the valuation of the Fund is carried out in a fair manner in accordance with relevant laws and Guidelines.</u> We will obtain the daily price or value of the assets for the purpose of valuing the Fund in accordance to the Malaysian Financial Reporting Standard 9 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>
8.10	<p>VALUATION OF PERMITTED INVESTMENTS</p>	

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>Listed securities Valuation of listed securities such as equities, warrants or listed collective investment schemes shall be based on market price i.e. closing bid price. Where no market value is publicly available or where the use of the quoted market value is inappropriate, or where no market price is available, including in the event of suspension in the quotation of the securities for a period exceeding fourteen (14) days, or such shorter period as agreed by the Trustee, such securities will be valued at fair value determined in good faith by the Manager, based on the methods or bases approved by the Trustee after appropriate technical consultation.</p>	<p>Listed securities Valuation of <u>investments</u> in listed securities shall be based on <u>closing price or last known transacted price on the eligible market on which the investment is quoted</u>. If the price is not representative of its fair value or is not available to the market, including in the event of suspension in the quotation of the securities for a period exceeding fourteen (14) days, or such shorter period as agreed by the Trustee, <u>the investments</u> will be valued at fair value as determined in good faith by the Manager <u>or its delegate</u>, based on the methods or bases <u>which have been verified by the auditor of the Fund</u> and approved by the Trustee.</p>
8.11	<p>VALUATION OF PERMITTED INVESTMENTS</p> <p>Other Unlisted Securities For unlisted securities, valuations will be based on fair value as determined in good faith by the Manager using methods or bases which have been verified by the auditor of the Fund and approved by the Trustee.</p>	Deleted.
8.12	<p>VALUATION OF PERMITTED INVESTMENTS</p> <p>Unlisted fixed Income Instruments Valuation of unlisted fixed income instruments denominated in RM will be done 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 three (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 yields. Investments in other unlisted fixed income instruments will be valued using the average indicative price quoted by at least 3 independent dealers.</p>	<p>Unlisted securities <u>For unlisted RM denominated fixed income instruments, valuation will be done using the price quoted by a bond pricing agency ("BPA") registered with the SC. For non-RM unlisted fixed income instruments, valuation will be based on average indicative price quoted by independent and reputable institutions. 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>
8.13	<p>VALUATION OF PERMITTED INVESTMENTS</p> <p>Fixed deposit 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>Deposits <u>Valuation of deposits placed with Financial Institutions will be done by reference to the principal value of such investments and the interests accrued thereon for the relevant period.</u></p>
8.14	<p>VALUATION OF PERMITTED INVESTMENTS</p> <p>Money market instruments</p>	

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	The valuation of RM denominated money market instruments will be done using the price quoted by a BPA registered with the SC. For foreign money market instruments, valuation will be done using the average indicative yield quoted by 3 independent and reputable institutions.	Valuation of RM denominated money market instruments will be done using the price quoted by a BPA registered with the SC. <u>For non-RM denominated money market instruments, valuation will be done using an average of quotations provided by reputable Financial Institutions. 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>
8.15	VALUATION OF PERMITTED INVESTMENTS Derivatives The valuation of derivatives will be based on the prices provided by the respective issuers. The issuers generate the market valuation through the use of their own proprietary valuation models, which incorporate all the relevant and available market data with respect to the derivatives (e.g. interest rates, movement of the underlying assets, volatility of the underlying assets, the correlation of the underlying assets and other such factors). For foreign exchange forward contracts ("FX Forwards"), we will apply interpolation formula to compute the value of the FX Forwards based on the rates provided by the Bloomberg or Reuters. If the rates are not available on the Bloomberg or Reuters, the FX Forwards will be valued by reference to the average indicative rate quoted by at least 3 independent dealers. In the case where the Manager is unable to obtain quotation from 3 independent dealers, the FX Forwards will be valued in accordance to a fair value as determined by us in good faith, on methods or bases which have been verified by the auditor of the Fund and approved by the Trustee.	Valuation of derivatives will be based on the <u>prices</u> provided by the respective issuers. <u>The issuers generate the market valuation through the use of their own proprietary valuation models, which incorporate all the relevant and available market data with respect to the derivatives (e.g. interest rates, movement of the underlying assets, volatility of the underlying assets, the correlation of the underlying assets and such other factors). For foreign exchange forward contracts ("FX Forwards"), interpolation formula is applied to compute the value of the FX Forwards based on the rates provided by Bloomberg or Reuters. If the rates are not available on Bloomberg or Reuters, the FX Forwards will be valued based on fair value as determined in good faith by the Manager, on methods or bases which have been verified by the auditor of the Fund and approved by the Trustee.</u>
8.16	VALUATION OF PERMITTED INVESTMENTS Unlisted collective investment schemes (CIS) Unlisted collective investment schemes will be valued based on the last published repurchase price of the unlisted CIS that the Fund invests in.	<u>Collective investment schemes</u> Unlisted collective investment schemes will be valued based on the last published repurchase price. <u>For listed collective investment schemes, valuation will be done in a similar manner used in the valuation of the listed securities as described above.</u>
8.17	VALUATION OF PERMITTED INVESTMENTS Any other investment Fair value as determined in good faith by the Manager on methods or bases which have been verified by the auditor of the fund and approved by the Trustee.	Deleted.

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
8.18	<p>VALUATION POINT FOR THE FUND</p> <p>If the Fund only has exposure to investments in Malaysia, the Fund shall be valued at 6.00 p.m. on every Business Day (or “Trading Day” or “T” day). However, if the Fund has exposure to investments outside of Malaysia, the Fund shall be valued at 11.00 a.m. on the next Business Day (or “T+1”).</p> <p>If the foreign market in which the Fund is invested therein is closed for business, the Manager will value the investment based on the latest available price as at the day the particular foreign market was last opened for business.</p>	<p>The Fund <u>will</u> be valued at 6.00 p.m. on every Business Day (or “Trading Day” or “T day”). However, if the Fund has exposure to investments outside of Malaysia, the Fund shall be valued at 11.00 a.m. on the next Business Day (or “T+1 <u>day</u>”).</p> <p><u>All foreign assets are translated into the Base Currency based on the last available bid exchange rate quoted by Bloomberg or Reuters at 4.00 p.m. (United Kingdom time) which is equivalent to 11.00 p.m. or 12.00 midnight (Malaysian time) on the same day, or at such time as stipulated in the investment management standards issued by the FIMM.</u></p>
8.19	<p>POLICY ON GEARING AND MINIMUM LIQUID ASSETS REQUIREMENTS</p> <p>The Fund is not permitted to borrow cash or other assets (including the borrowing of securities within the meaning of the Securities Borrowing and Lending Guidelines [SBL Guidelines]) in connection with its activities. However, the Fund may borrow cash for the purpose of meeting repurchase requests for Units and such borrowings are subjected to the following:-</p> <ul style="list-style-type: none"> the Fund’s borrowing is only on a temporary basis and that borrowings are not persistent; the borrowing period should not exceed a 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 Financial Institutions. <p>Except for securities lending as provided under the SBL Guidelines, none of the cash or investments of the Fund may be lent. Furthermore, 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 not permitted to borrow <u>or lend</u> cash or other assets in connection with its activities. However, the Fund may borrow cash for the purpose of meeting repurchase requests for Units <u>and for bridging requirements</u>. Such borrowings are subjected to the following:-</p> <ul style="list-style-type: none"> the Fund’s borrowing is 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 Financial Institutions. <p><u>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.</u></p>
8.20	<p>DENOMINATION OF THE FUND</p> <p>The Fund may create new classes of Units including but not limited to classes with different currency denominations, category of investors, fees and charges and/or minimum transaction amounts in the future. You will be notified of the issuance of the new classes of Units by way of a Communiqué and the prospective investors will be notified of the same by way of a supplemental/replacement prospectus.</p>	<p>Deleted.</p>

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS								
8.21	Nil.	Inserted the following: <div>The Fund may create new Classes without having to seek Unit Holders’ prior approval. You will be notified of the issuance of the new Classes by way of a communiqué and the prospective investors will be notified of the same by way of a supplemental/replacement prospectus.</div>								
9.	DEALING INFORMATION									
9.1	HOW TO PURCHASE UNITS? <div>➤ If you intend to invest in a Class other than RM Class, you are required to have a foreign currency account with any Financial Institutions as all transactions relating to the particular foreign currency will ONLY be made through bank transfers.</div> <div>➤ If you invest through the EMIS, you are only allowed to invest in RM Class only.</div> <div>➤ You may submit the purchase request by completing an application form and returning it to us between 8.45 a.m. to 3.30 p.m. on a Business Day.</div> <div>➤ 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.</div> <table><tr><th>Individual or Jointholder</th><th>Corporation</th></tr><tr><td><div>• Account opening form;</div><div>• Suitability assessment form;</div><div>• Personal data protection notice form;</div><div>• A copy of identity card or passport or any other document of identification;</div><div>• Foreign Account Tax Compliance Act (“FATCA”) and Common Reporting Standard (“CRS”) Self-certification Form.</div></td><td><div>• Account opening form;</div><div>• Suitability assessment form;</div><div>• Personal data protection notice form;</div><div>• Certified true copy of memorandum and articles of association*;</div><div>• Certified true copy of certificate of incorporation*;</div><div>• Certified true copy of form 24 and form 49*;</div><div>• Certified true copy of</div></td></tr></table>	Individual or Jointholder	Corporation	<div>• Account opening form;</div> <div>• Suitability assessment form;</div> <div>• Personal data protection notice form;</div> <div>• A copy of identity card or passport or any other document of identification;</div> <div>• Foreign Account Tax Compliance Act (“FATCA”) and Common Reporting Standard (“CRS”) Self-certification Form.</div>	<div>• Account opening form;</div> <div>• Suitability assessment form;</div> <div>• Personal data protection notice form;</div> <div>• Certified true copy of memorandum and articles of association*;</div> <div>• Certified true copy of certificate of incorporation*;</div> <div>• Certified true copy of form 24 and form 49*;</div> <div>• Certified true copy of</div>	<div>➤ If you intend to invest in a Class other than RM Class, you are required to have a foreign currency account with any Financial Institutions as all transactions relating to the particular foreign currency will ONLY be made via telegraphic transfers.</div> <div>➤ If you invest through the EMIS, you are only allowed to invest in RM Class only.</div> <div>➤ You may submit the purchase request by completing an application form and returning it to us between 8.45 a.m. to 3.30 p.m. on a Business Day.</div> <div>➤ 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.</div> <table><tr><th>Individual or Jointholder</th><th>Corporation</th></tr><tr><td><div>• Account opening form;</div><div>• Suitability assessment form;</div><div>• Personal data protection notice form;</div><div>• A copy of identity card or passport or any other document of identification; and</div><div>• Foreign Account Tax Compliance Act (“FATCA”) and Common Reporting Standard (“CRS”) Self-certification Form.</div></td><td><div>• Account opening form;</div><div>• Suitability assessment form;</div><div>• Personal data protection notice form;</div><div>• Certified true copy of memorandum and articles of association*;</div><div>• Certified true copy of certificate of incorporation*;</div><div>• Certified true copy of form 24 and form 49*;</div><div>• Certified true copy of</div></td></tr></table>	Individual or Jointholder	Corporation	<div>• Account opening form;</div> <div>• Suitability assessment form;</div> <div>• Personal data protection notice form;</div> <div>• A copy of identity card or passport or any other document of identification; and</div> <div>• Foreign Account Tax Compliance Act (“FATCA”) and Common Reporting Standard (“CRS”) Self-certification Form.</div>	<div>• Account opening form;</div> <div>• Suitability assessment form;</div> <div>• Personal data protection notice form;</div> <div>• Certified true copy of memorandum and articles of association*;</div> <div>• Certified true copy of certificate of incorporation*;</div> <div>• Certified true copy of form 24 and form 49*;</div> <div>• Certified true copy of</div>
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NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<div data-bbox="145 188 855 895"> <div> <div></div> <div> 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; • Foreign Account Tax Compliance Act ("FATCA") and Common Reporting Standard ("CRS") Self-certification Form. <i>* or any other equivalent documentation issued by the authorities.</i> </div> </div> </div> <div data-bbox="145 927 1128 1118"> <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, the 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> </div>	<div data-bbox="1160 188 1848 895"> <div> <div></div> <div> 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; <u>and</u> • Foreign Account Tax Compliance Act ("FATCA") and Common Reporting Standard ("CRS") Self-certification Form. <i>* or any other equivalent documentation issued by the authorities.</i> </div> </div> </div> <div data-bbox="1160 927 2150 1023"> <p>➤ If you invest through the EMIS, your Units will be created once we receive the application to invest. However, the 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> </div>
9.2	HOW TO MAKE PAYMENT FOR PURCHASE APPLICATION? 2 nd bullet: - ➤ 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 required to write your name, identity card number or business registration number at the back of the cheque, bank draft or money order.	Deleted.

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS																																																																																										
9.3	<p>WHAT IS THE PROCESS OF THE PURCHASE APPLICATION?</p> <p>1st bullet: -</p> <p>➤ If we receive your purchase application at or before 3.30p.m. on a Business Day (“or T day”), the pricing of Units will be created in the following manner:</p> <table><tr><td>RM Class and SGD Hedged-class</td><td>Based on the NAV per Unit of a Class for that Business Day.</td></tr><tr><td>EUR Class, USD Class, AUD Class, RMB Class, SGD Class, GBP Class</td><td>Based on the initial offer price of a Class during the initial offer period and thereafter, NAV per Unit of a Class for that Business Day.</td></tr></table> <p>Any purchase request received or deemed to have been received by us after 3.30p.m. will be transacted on the next Business Day (or “T + 1 day”), unless a prior arrangement is made to our satisfaction.</p>	RM Class and SGD Hedged-class	Based on the NAV per Unit of a Class for that Business Day.	EUR Class, USD Class, AUD Class, RMB Class, SGD Class, GBP Class	Based on the initial offer price of a Class during the initial offer period and thereafter, NAV per Unit of a Class for that Business Day.	<p>➤ If we receive your purchase application at or before 3.30 p.m. on a Business Day (or “T day”), <u>we will create your Units based on the NAV per Unit of a Class for that Business Day.</u></p> <p>Any purchase request received or deemed to have been received by us after 3.30 p.m. will be transacted on the next Business Day (or “T + 1 day”), unless a prior arrangement is made to our satisfaction.</p>																																																																																						
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9.4	<p>WHAT ARE THE MINIMUM INITIAL INVESTMENT, MINIMUM ADDITIONAL INVESTMENT, MINIMUM REPURCHASE AMOUNT AND MINIMUM HOLDING OF UNITS?</p> <table><tr><td></td><td>RM Class</td><td>SGD Hedged-class</td><td>EUR Class</td><td>USD Class</td><td>AUD Class</td><td>RMB Class</td><td>SGD Class</td><td>GBP Class</td></tr><tr><td>Minimum Initial Investment</td><td>RM 1,000</td><td>SGD 5,000</td><td>EUR 5,000</td><td>USD 5,000</td><td>AUD 5,000</td><td>RMB 5,000</td><td>SGD 5,000</td><td>GBP 5,000</td></tr><tr><td>Minimum Additional Investment</td><td>RM 1,000</td><td>SGD 1,000</td><td>EUR 1,000</td><td>USD 1,000</td><td>AUD 1,000</td><td>RMB 1,000</td><td>SGD 1,000</td><td>GBP 1,000</td></tr><tr><td>Minimum Repurchase Amount</td><td>2,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td></tr><tr><td>Minimum Holding of Units</td><td>2,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td></tr></table> <p>➤ At our discretion, we may reduce the minimum initial investment amount, minimum additional investment amount, minimum repurchase amount and minimum holding of Units.</p>		RM Class	SGD Hedged-class	EUR Class	USD Class	AUD Class	RMB Class	SGD Class	GBP Class	Minimum Initial Investment	RM 1,000	SGD 5,000	EUR 5,000	USD 5,000	AUD 5,000	RMB 5,000	SGD 5,000	GBP 5,000	Minimum Additional Investment	RM 1,000	SGD 1,000	EUR 1,000	USD 1,000	AUD 1,000	RMB 1,000	SGD 1,000	GBP 1,000	Minimum Repurchase Amount	2,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	Minimum Holding of Units	2,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	<p>WHAT ARE THE MINIMUM INITIAL INVESTMENT, MINIMUM ADDITIONAL INVESTMENT, MINIMUM REPURCHASE AMOUNT AND MINIMUM HOLDING OF UNITS?</p> <table><tr><td></td><td>RM Class</td><td>SGD Hedged-class</td><td>EUR Class</td><td>USD Class</td><td>AUD Class</td><td>RMB Class</td><td>SGD Class</td><td>GBP Class</td></tr><tr><td>Minimum Initial Investment*</td><td>RM 1,000</td><td>SGD 5,000</td><td>EUR 5,000</td><td>USD 5,000</td><td>AUD 5,000</td><td>RMB 5,000</td><td>SGD 5,000</td><td>GBP 5,000</td></tr><tr><td>Minimum Additional Investment*</td><td>RM 1,000</td><td>SGD 1,000</td><td>EUR 1,000</td><td>USD 1,000</td><td>AUD 1,000</td><td>RMB 1,000</td><td>SGD 1,000</td><td>GBP 1,000</td></tr><tr><td>Minimum Repurchase Amount*</td><td>2,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td></tr><tr><td>Minimum Holding of Units*</td><td>2,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td></tr></table> <p><i>* At our discretion, we may reduce the transaction value and Units, including for transactions made via digital channels, subject to terms and conditions disclosed in the respective channels.</i></p>		RM Class	SGD Hedged-class	EUR Class	USD Class	AUD Class	RMB Class	SGD Class	GBP Class	Minimum Initial Investment*	RM 1,000	SGD 5,000	EUR 5,000	USD 5,000	AUD 5,000	RMB 5,000	SGD 5,000	GBP 5,000	Minimum Additional Investment*	RM 1,000	SGD 1,000	EUR 1,000	USD 1,000	AUD 1,000	RMB 1,000	SGD 1,000	GBP 1,000	Minimum Repurchase Amount*	2,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	Minimum Holding of Units*	2,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units
	RM Class	SGD Hedged-class	EUR Class	USD Class	AUD Class	RMB Class	SGD Class	GBP Class																																																																																				
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Minimum Holding of Units*	2,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units																																																																																				
9.5	<p>WHAT IS THE DIFFERENCE BETWEEN PURCHASING RM CLASS AND OTHER CLASSES?</p>																																																																																											

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>3rd paragraph: - By purchasing Units in the RM Class, you will receive more Units for every RM invested in the Fund (i.e. 68,474 Units) compared to purchasing Units in the SGD Hedged-class (i.e. 25,000 Units). Higher unit holdings (regardless of value) may give you an advantage when voting is taken by poll at Unit Holders meetings as you have more voting rights due to the larger amount of Units held (except in situations where a show of hands is required to pass a resolution). However, you should also note that in a Unit Holders' meeting to terminate the Fund, a Special Resolution may only be passed by a majority in number representing at least ¾ of the value of the Units held by Unit Holders voting at the meeting, and not based on number of Units owned.</p>	<p>By purchasing Units in the RM Class, you will receive more Units for every RM invested in the Fund (i.e. 68,474 Units) compared to purchasing Units in the SGD Hedged-class (i.e. 25,000 Units). Higher <u>investment value in the Base Currency</u> (regardless of <u>unit holdings</u>) may give you an advantage when voting at Unit Holders meetings as you have more voting rights due to the larger <u>investment value in the Base Currency</u> (except in situations where a show of hands is required to pass a resolution). However, you should also note that in a Unit Holders' meeting to terminate the Fund, a Special Resolution may only be passed by a majority in number representing at least ¾ of the value of the Units held by Unit Holders voting at the meeting, and not based on number of Units owned.</p>
9.6	<p>HOW TO REPURCHASE UNITS?</p> <ul style="list-style-type: none"> ➤ It is important to note that, you must meet the above minimum holding of Units after a repurchase transaction. If the balance of your investment (i.e. total number of Units) is less than the minimum holding of Units for that particular Class, you may be required to make an application to repurchase all your Units for that particular Class and we will pay the proceeds to you. ➤ You may submit the repurchase request by completing a transaction form and returning it to us between 8.45 a.m. to 3.30 p.m. on a Business Day. ➤ In the transaction form, you may choose to receive the repurchase proceeds in the manner of a cheque (for RM Class only) or bank transfer (for all Classes). 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. ➤ 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. ➤ If you invest through the EMIS, we will remit the repurchase proceeds to EPF for crediting back into your EPF account. 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. 	<ul style="list-style-type: none"> ➤ It is important to note that, you must meet the above minimum holding of Units after a repurchase transaction. If the balance of your investment (i.e. total number of Units) is less than the minimum holding of Units for that particular Class, <u>we may withdraw</u> all your Units for that particular Class and we will pay the proceeds to you. <u>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.</u> ➤ You may submit the repurchase request by completing a transaction form and returning it to us between 8.45 a.m. to 3.30 p.m. on a Business Day. ➤ <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. ➤ Bank charges and other bank fees, <u>if any</u>, will be borne by you. ➤ If you invest through the EMIS, we will remit the repurchase proceeds to EPF for <u>onward crediting to</u> your EPF account. If you are above the age of fifty five (55) and invest through the EMIS, we will remit the repurchase proceeds to you directly.
9.7	<p>WHAT IS THE PROCESS OF REPURCHASE APPLICATION?</p>	<ul style="list-style-type: none"> ➤ For a repurchase request received or deemed to have been received by us at or before 3.30 p.m. on a Business Day (or "T day"), Units will be repurchased <u>based on the NAV per</u>



NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS				
	<p>➤ For a repurchase request received or deemed to have been received by us at or before 3.30p.m. on a Business Day (or “T day”), Units will be repurchased in the following manner:</p> <table><tr><td>RM Class and SGD Hedged-class</td><td>Based on the NAV per Unit of a Class for that Business Day.</td></tr><tr><td>EUR Class, USD Class, AUD Class, RMB Class, SGD Class, GBP Class</td><td>Based on the initial offer price of a Class during the initial offer period and thereafter, NAV per Unit of a Class for that Business Day.</td></tr></table> <p>Any repurchase request received after 3.30p.m. will be transacted on the next Business Day (or “T + 1 day”).</p> <p>➤ Processing is subject to receipt of a complete transaction form and such other documents as may be required by us.</p>	RM Class and SGD Hedged-class	Based on the NAV per Unit of a Class for that Business Day.	EUR Class, USD Class, AUD Class, RMB Class, SGD Class, GBP Class	Based on the initial offer price of a Class during the initial offer period and thereafter, NAV per Unit of a Class for that Business Day.	<p><u>Unit of a Class for that Business Day.</u></p> <p>Any repurchase request received after 3.30 p.m. will be transacted on the next Business Day (or “T + 1 day”).</p> <p>Processing is subject to receipt of a complete transaction form and such other documents as may be required by us.</p>
RM Class and SGD Hedged-class	Based on the NAV per Unit of a Class for that Business Day.					
EUR Class, USD Class, AUD Class, RMB Class, SGD Class, GBP Class	Based on the initial offer price of a Class during the initial offer period and thereafter, NAV per Unit of a Class for that Business Day.					
9.8	<p>WHAT IS THE REPURCHASE PROCEEDS PAYOUT PERIOD?</p> <p>➤ You will be paid within ten (10) days (for RM Class Unit Holders) and fourteen (14) days (for other than RM Class Unit Holders) from the day the repurchase request is received by us, provided that all documentations are completed and verifiable.</p>	<p>➤ 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.</p>				
9.9	<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>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> <p>➤ <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></p> <p>➤ <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> <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</p>				

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS																																
		<p>are 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 3.30 p.m. on a Business Day (or “T day”). Any cooling-off request received after 3.30 p.m. will be transacted on the next Business Day (or “T + 1 day”).</u></p> <p><u>Processing is subject to receipt of a complete transaction form and such other documents as may be required by us.</u></p>																																
9.10	<p>SWITCHING FACILITY</p> <p>Switching facility enables you to switch:</p> <ul style="list-style-type: none">➤ between Classes of the Fund; or➤ into any of our funds (or its classes), provided that the fund (or its class) is denominated in the same currency as the Class that you intend to switch out, and it is subject to the terms and conditions applicable for the respective funds. <p>However, you must meet the minimum holding of Units requirements of the Class switched out from and the minimum investment amount of the fund (or its class) that you intend to switch into. The minimum holding of Units for the respective Classes is as below:</p> <table><tr><th>SGD Hedged-class</th><th>RM Class</th><th>EUR Class</th><th>USD Class</th><th>AUD Class</th><th>RMB Class</th><th>SGD Class</th><th>GBP Class</th></tr><tr><td>10,000 Units</td><td>2,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,00 Units</td></tr></table> <p><i>At our discretion, we may reduce the minimum holding of Units.</i></p> <p>You are also to note that we reserve the right to reject any switching requests that are regarded as disruptive to efficient portfolio management, or request that we deem to be contrary to the best interest of the Fund and/or the existing Unit Holders of a particular Class.</p> <p>The process of the switching application is as below:</p> <ul style="list-style-type: none">➤ Switching between Classes of the Fund You must complete a switching transaction form and submit it to us together with relevant supporting documents, if any. If we receive your switching request at or before the cut-off time of 3.30 p.m. on a Business Day, we will process it using the NAV per Unit of a Class for that Business Day (or “T day”). If we receive your switching request after	SGD Hedged-class	RM Class	EUR Class	USD Class	AUD Class	RMB Class	SGD Class	GBP Class	10,000 Units	2,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,00 Units	<p>Switching facility enables you to switch:</p> <ul style="list-style-type: none">➤ between Classes of the Fund; or➤ into any of our funds (or its classes), provided that the fund (or its class) is denominated in the same currency as the Class that you intend to switch out, and it is subject to the terms and conditions applicable for the respective funds. <p>However, you must meet the minimum holding of Units requirements of the Class <u>that you</u> switched out from and the minimum investment amount of the fund (or its class) that you intend to switch into. The minimum holding of Units for the respective Classes is as below:</p> <table><tr><th>SGD Hedged-class</th><th>RM Class</th><th>EUR Class</th><th>USD Class</th><th>AUD Class</th><th>RMB Class</th><th>SGD Class</th><th>GBP Class</th></tr><tr><td>10,000 Units</td><td>2,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,000 Units</td><td>10,00 Units</td></tr></table> <p><u>At our discretion, we may reduce the transaction of Units, including for transactions made via digital channels, subject to terms and conditions disclosed in the respective channels.</u></p> <p>You are also to note that we reserve the right to reject any switching requests that are regarded as disruptive to efficient portfolio management, or request that we deem to be contrary to the best interest of the Fund and/or the existing Unit Holders of a particular Class.</p> <p>The process of the switching application is as below:</p> <ul style="list-style-type: none">➤ Switching between Classes of the Fund You must complete a switching transaction form and submit it to us together with relevant supporting documents, if any. If we receive your switching request at or before the cut-off time of 3.30 p.m. on a Business Day, we will process it using the NAV per Unit of a Class for that Business Day (or “T day”). If we receive your switching request after	SGD Hedged-class	RM Class	EUR Class	USD Class	AUD Class	RMB Class	SGD Class	GBP Class	10,000 Units	2,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,00 Units
SGD Hedged-class	RM Class	EUR Class	USD Class	AUD Class	RMB Class	SGD Class	GBP Class																											
10,000 Units	2,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,00 Units																											
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NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS																																								
	<p>3.30 p.m., we will process it using the NAV per Unit of a Class calculated at the end of the next Business Day (or “T + 1 day”).</p> <p>➤ Switching from the Classes of this Fund to other funds (or its classes) managed by us You must complete a switching transaction form and submit it to us at or before the cut-off time of 3.30 p.m. on a Business Day (or “T day”) together with relevant supporting documents, if any. If we receive your switching request after 3.30p.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><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><tr><td>Money market fund</td><td>Non-money market fund</td><td rowspan="2">T Day</td><td>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></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 availability of units and 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>3.30 p.m., we will process it using the NAV per Unit of a Class calculated at the end of the next Business Day (or “T + 1 day”).</p> <p>➤ Switching from the Classes of this Fund to other funds (or its classes) managed by us You must complete a switching transaction form and submit it to us at or before the cut-off time of 3.30 p.m. on a Business Day (or “T day”) together with relevant supporting documents, if any. If we receive your switching request after 3.30 p.m., we will process your request on the next Business Day (<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><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><tr><td>Money market fund</td><td>Non-money market fund</td><td rowspan="2">T Day</td><td>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></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 availability of units and 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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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																																							
9.11	<p>TRANSFER FACILITY</p> <p>1st bullet: -</p> <p>➤ You are allowed to transfer Units held by you, whether fully or partially, to another person(s). You may transfer your ownerships of investments by completing the transfer application form and returning it to us on any Business Day.</p>	<p>➤ You are allowed to transfer Units held by you, whether fully or partially, to another person(s). You may transfer your ownerships of investments by completing the transfer application form and returning it to us on any Business Day. <u>The transfer must be made in terms of Units and not in value.</u></p>																																								

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
9.12	<p>SUSPENSION OF DEALING</p> <p>The Trustee may suspend the dealing in Units:</p> <ul style="list-style-type: none"> ➤ where the Trustee considers that it is not in the interests of the existing Unit Holders to permit the assets of the Fund to be sold or that the assets cannot be liquidated at an appropriate price or on adequate terms and immediately call a Unit Holders' meeting to decide on the next course of action; or ➤ without the consent of the Unit Holders, due to exceptional circumstances when there is a good and sufficient reason to do so having regard to the interests of the Unit Holders. In such case, the period of the suspension shall not exceed twenty one (21) days of the commencement of the suspension. 	<p><u>SUSPENSION OF DEALING IN UNITS</u></p> <p><u>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.</u></p> <p><u>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.</u></p> <p><u>The Trustee may suspend the dealing 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.</u></p> <p><u>*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".</u></p>
9.13	<p>DISTRIBUTION POLICY</p> <p>The Fund will distribute income on a semi-annual basis (subject to income availability), after the end of its first financial year.</p> <p>The Fund's income distributions are non-guaranteed.</p> <p>Income distribution, if any, will be paid out in the currencies in which the Classes are denominated. You may elect the mode of distribution in cash payment or additional Units by way of reinvestment by ticking the appropriate column in the application form. You may also inform us, at any time before the income distribution date of your wish of receiving cash payment or additional Units via reinvestment. All distribution will be automatically reinvested into additional Units in the Fund if you do not elect the mode of distribution in the application form.</p> <p>Any distribution payable which is less than or equal to the amount of RM/SGD 300.00 will be automatically reinvested on your behalf.</p> <p>For Unit Holders who invest through the EMIS, any income distributions paid will be</p>	<p>The Fund will distribute income on a semi-annual basis (subject to income availability), after the end of its first financial year.</p> <p><u>At our discretion, the Fund may distribute (1) realised income, (2) realised capital gains (3) unrealised income, (4) unrealised capital gains, (5) capital, or (6) a combination of any of the above. The rationale for distribution out of capital is to allow the Fund the ability to distribute optimal level of income on a regular basis in accordance with the income distribution policy of the Fund after taking into account the potential impact on future capital growth</u></p> <p><u>Having the option to tap into the additional sources of income from (3) unrealised income, (4) unrealised capital gains and/or (5) capital (collectively known as "distribution out of capital") would give the Manager the flexibility to increase the amount of income distributable to Unit Holders after taking the distribution out of capital risk into consideration.</u></p> <p><u>Distribution out of capital has a risk of eroding the capital of the Fund. Payment of distribution out of capital amounts to a return or withdrawal of part of an investor's original</u></p>

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	<p>considered as EPF savings and automatically reinvested in the form of additional Units for the Unit Holders.</p> <p><u>Cash Payment Process</u> If you elect to receive income distribution by way of cash payment, you shall be paid via cheque or telegraphic transfer.</p> <p>For cheque option, you will receive the cheque by mail within seven (7) Business Days after the distribution date, which will be sent to the last known address recorded 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. A cheque which is not presented after six (6) months from the date of its issuance will be reinvested as additional Units into that Class which the Unit Holder belongs to, at the NAV per Unit for that Class immediately after the six (6) months period.</p> <p>For telegraphic transfer option, income will be transferred to your bank account within seven (7) Business Days after the distribution date.</p> <p>To enable the cash payment process, investors investing in a currency Class other than RM are required to have a foreign currency account with any Financial Institution denominated in the currency of the respective Class.</p> <p><u>Reinvestment Process</u> If you elect to reinvest the distribution in additional Units, we will create such Units based on the NAV per Unit of the Class at the income payment date which is two (2) Business Days after the distribution date.</p> <p>There will not be any additional cost to Unit Holders for reinvestments in new additional Units i.e. no Sales Charge will be imposed on such reinvestment.</p> <p>Unit prices and distributions payable, if any, may go down as well as up.</p>	<p><u>investment or from any capital gains attributable to that original investment. Any distribution involving any payment out of capital of the Fund will result in an immediate reduction of the NAV per Unit. As a result, the value of future returns would be diminished.</u></p> <p>The Fund's income distributions are non-guaranteed.</p> <p>Income distribution, if any, will be paid out in the currencies in which the Classes are denominated. You may elect the mode of distribution in cash payment or additional Units by way of reinvestment by ticking the appropriate column in the application form. You may also inform us, at any time before the income distribution date of your wish of receiving cash payment or additional Units via reinvestment. All distribution will be automatically reinvested into additional Units in the Fund if you do not elect the mode of distribution in the application form.</p> <p>Any distribution payable which is less than or equal to the amount of RM/SGD/EUR/USD/AUD/RMB/GBP 300.00 will be automatically reinvested on your behalf.</p> <p><u>Notwithstanding the above, we may also 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>For Unit Holders who invest through the EMIS, any income distributions paid will be considered as EPF savings and automatically reinvested in the form of additional Units for the Unit Holders.</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>To enable the cash payment process, <u>Unit Holders</u> investing in Classes other than RM Class are required to have a foreign currency account with any Financial Institution denominated in <u>the respective currency Classes</u>.</p> <p><u>Reinvestment Process</u> We will create Units based on the NAV per Unit of the Class at the income payment date which is <u>within</u> two (2) Business Days after the distribution date.</p> <p>There will not be any cost for reinvestments <u>of those</u> additional Units i.e. no Sales Charge</p>

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
		<p>will be imposed on such reinvestment.</p> <p>Unit prices and distributions payable, if any, may go down as well as up.</p>
9.14	<p>UNCLAIMED MONEYS</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 Moneys 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 the unclaimed distribution proceeds provided that you still have an account with us; or</u></p> <p>b) <u>we will pay</u> to the Registrar of Unclaimed Monies in accordance with the requirements of the Unclaimed Moneys Act, 1965.</p>
10.	FEES, CHARGES AND EXPENSES	
10.1	<p> There are fees and charges involved and investors are advised to consider them before investing in the Fund.</p> <p>You should be aware that all fees, charges and expenses referred to or quoted in this Prospectus (including any supplemental prospectus) and the Deed (including any supplemental deed) are referred to or quoted as being exclusive of any tax which may be imposed by the relevant authority. We (including the Trustee and other service providers) will charge the applicable tax, if any, on the fees, charges and expenses in accordance with the relevant laws.</p>	<p> There are fees and charges involved and investors are advised to consider them before investing in the Fund.</p> <p>You should be aware that all fees, charges and expenses referred to or quoted in this Prospectus (including any supplemental prospectus) and the Deed (including any supplemental deed) are referred to or quoted as being exclusive of any <u>applicable taxes</u>. We (including the Trustee and other service providers <u>of the Fund</u>) will charge <u>any other applicable taxes</u>, if any, on the fees, charges and expenses in accordance with <u>any other</u> the relevant <u>or applicable</u> laws.</p>

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS					
10.2	<p>CHARGES</p> <p>SALES CHARGE</p> <p>Sales Charge may be imposed on the purchase of Units in each Class of the Fund. The Sales Charge shall be a percentage of the initial offer price of a Class during the initial offer period and thereafter, the NAV per Unit of each Class.</p> <p>The maximum Sales Charge that each of the distribution channel may impose is as stated below:</p> <table><tr><td>IUTA</td><td rowspan="3">up to 5.50%</td><td rowspan="3"><i>* Investors may negotiate for a lower charge.</i></td></tr><tr><td>Internal distribution channel of the Manager</td></tr><tr><td>Unit trust consultants</td></tr></table> <p><i>* Investors may negotiate for a lower charge.</i></p> <p>Note: All Sales Charge will be rounded up to two (2) decimal places.</p> <p>The Sales Charge for investors purchasing Units through the EMIS shall be limited to a maximum charge of 3% of the NAV per Unit or as determined by the EPF.</p>	IUTA	up to 5.50%	<i>* Investors may negotiate for a lower charge.</i>	Internal distribution channel of the Manager	Unit trust consultants	<p><u>Up to 5.50%* of the NAV per Unit of each Class.</u></p> <p><i>* Investors may negotiate for a lower charge.</i></p> <p>Note: All Sales Charge will be rounded up to two (2) decimal places.</p> <p>The Sales Charge for investors purchasing Units through the EMIS shall be limited to a maximum charge of 3% of the NAV per Unit or as determined by the EPF.</p>
IUTA	up to 5.50%	<i>* Investors may negotiate for a lower charge.</i>					
Internal distribution channel of the Manager							
Unit trust consultants							
10.3	<p>CHARGES</p> <p>REPURCHASE CHARGE</p> <p>There will be no Repurchase Charge levied on any repurchase of Units of the 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 levied on any repurchase of Units of the Fund.</p>					
10.4	<p>CHARGES</p> <p>SWITCHING FEE</p> <p>There will be no switching fee levied on any switching transactions.</p>	<p>The Manager does not impose any switching fee. However, if the amount of sales charge of</p>					

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
		the fund (or class) that the Unit Holder intends to switch into is higher than the sales charge imposed by the fund (or class) being switched from, then the difference in the sales charge between the two (2) funds (or classes) shall be borne by the Unit Holder.
10.5	<p>ANNUAL MANAGEMENT FEE</p> <p>The annual management fee is up to 1.85% per annum of the NAV of the Fund. This fee is calculated and accrued daily and payable monthly to the Manager.</p> <p><i>Please note that the example below is for illustration purposes only:</i></p> <p>Assuming that the total NAV of the Fund (before deducting the management fee and trustee fee) is RM 130 million, the accrued management fee for that day would be:-</p> $\frac{\text{RM } 130,000,000 \times 1.85\%}{365 \text{ days}} = \text{RM } 6,589.04 \text{ per day}$ <p>The management fee is payable monthly to the Manager and is apportioned to each Class based on the multi-class ratio.</p>	<p>The annual management fee is up to 1.85% per annum of the NAV of the Fund <u>and is calculated using the Base Currency (before deducting the management fee and trustee fee)</u>. This fee is calculated and accrued daily and payable monthly to the Manager.</p> <p><i>Please note that the example below is for illustration purposes only:</i></p> <p>Assuming that the total NAV of the Fund is RM 130 million, the accrued management fee for that day would be:-</p> $\frac{\text{RM } 130,000,000 \times 1.85\%}{365 \text{ days}} = \text{RM } 6,589.04 \text{ per day}$ <p>The management fee is payable monthly to the Manager and is apportioned to each Class based on the multi-class ratio.</p>
10.6	<p>ANNUAL TRUSTEE FEE</p> <p>1st paragraph: -</p> <p>The annual trustee fee is up to 0.06% per annum of the NAV of the Fund (excluding foreign custodian fees and charges). In addition to the trustee fee which includes the transaction fee i.e. the fee incurred for handling purchase or 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.</p>	<p>The annual trustee fee is up to 0.06% per annum of the NAV of the Fund <u>and is calculated using Base Currency</u> (excluding foreign custodian fees and charges, <u>if any</u>) <u>(before deducting the management fee and trustee fee)</u>. In addition to the 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.</p>
10.7	<p>ADMINISTRATIVE FEES</p> <p>Only fees and expenses that are directly related and necessary to the business of the Fund may be charged to the Fund. These include the following:-</p> <ul style="list-style-type: none"> • Commissions/fees paid to brokers/dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes; • (where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians taking into custody any foreign investments of the Fund; • Taxes and other duties charged on the Fund by the government and/or other authorities; 	<p>Only fees and expenses that are directly related and necessary to the business of the Fund may be charged to the Fund. These include the following:-</p> <ul style="list-style-type: none"> • Commissions/fees paid to brokers/dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes; • (where the custodial function is delegated by the Trustee) <u>costs</u>, charges and fees paid to sub-custodians taking into custody any foreign investments of the Fund; • Taxes and other duties charged on the Fund by the government and/or other authorities; • Costs, fees and expenses properly incurred by the auditor appointed for the Fund; • Costs, fees and expenses incurred for any modification of the Deed save where such

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<ul style="list-style-type: none"> • Costs, fees and expenses properly incurred by the auditor appointed for the Fund; • Costs, fees and expenses incurred for the valuation of any investment of the Fund by independent valuers for the benefit of the Fund; • Costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee; • Costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee; • All costs and/or expenses associated with the distributions declared pursuant to the Deed and the payment of such distribution including without limitation fees, costs and/or expenses for the revalidation or reissuance of any distribution cheque or warrant or telegraphic transfer; and • Other fees/expenses related to the Fund. <p>All Fund expenses are apportioned to each Class based on the multi-class ratio.</p> <p>Expenses related to the issuance of this Prospectus will be borne by the Manager</p>	<p>modification is for the benefit of the Manager and/or the Trustee;</p> <ul style="list-style-type: none"> • Costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee; • All costs and/or expenses associated with the distributions declared pursuant to the Deed and the payment of such distribution including without limitation fees, costs and/or expenses for the revalidation or reissuance of any distribution cheque or warrant or telegraphic transfer; • <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. <p>All Fund expenses are apportioned to each Class based on the multi-class ratio.</p> <p>Expenses related to the issuance of this Prospectus will be borne by the Manager.</p>
10.8	<p>REBATES AND SOFT COMMISSIONS</p> <p>We or any of our delegates thereof will not retain any rebate or soft commission from, or otherwise share in any commission with, any broker or dealer in consideration for directing dealings in the investments of the Fund. Accordingly, any rebate or shared commission should be directed to the account of the Fund.</p> <p>The soft commission can be retained by us or our delegates provided that:-</p> <ul style="list-style-type: none"> ➤ 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 the Fund's investments; and ➤ any dealing with the broker or dealer is executed on terms which are the most favourable for the Fund. 	<p>We or any of our delegates will not retain any rebate or soft commission from, or otherwise share in any commission with, any broker or dealer in consideration for directing dealings in the investments of the Fund. Accordingly, any rebate or shared commission should be directed to the account of the Fund.</p> <p>The soft commissions can be retained by us or our delegates provided that:-</p> <ul style="list-style-type: none"> ➤ the <u>soft commissions bring direct benefit or advantage to the management of the fund and may include research and advisory related services;</u> ➤ any dealing with the broker or dealer is executed on terms which are the most favourable for the Fund; <u>and</u> ➤ <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>
10.9	<p>All fees and charges payable by you are subject to all applicable taxes (including but not limited to goods and services taxes) and/or duties as may be imposed by the government and/or the relevant authorities from time to time.</p>	<p>All fees and charges payable by you are subject to all applicable taxes and/or duties as may be imposed by the government and/or the relevant authorities from time to time.</p>

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	<div>4th paragraph onwards: - Illustration on computation of NAV and NAV per Unit for a particular day:-</div> <table><tr><th></th><th>Fund</th><th>RM Class</th><th>SGD Hedged-class</th></tr><tr><th></th><th>(RM)</th><th>(RM)</th><th>(RM)</th></tr><tr><td>Value of the Fund/ Class before Income & Expenses</td><td>154,200,000.0 0</td><td>54,200,000.0 0</td><td>100,000,000.0 0</td></tr><tr><td>Multi-class ratio*</td><td>100.00%</td><td>35.15%</td><td>64.85%</td></tr><tr><td>Add: Income</td><td>2,500,000.00</td><td>878,728.92</td><td>1,621,271.08</td></tr><tr><td>Gross asset value (GAV)</td><td>156,700,000.0 0</td><td>55,078,728.9 2</td><td>101,621,271.0 8</td></tr><tr><td>Less: Fund expenses</td><td>(80,000.00)</td><td>(28,119.33)</td><td>(51,880.67)</td></tr><tr><td>SGD Hedged: Gain/loss from currency forwards ^</td><td></td><td></td><td>1,000.00</td></tr><tr><td>Net Asset Value/ NAV (before deduction of Management and Trustee Fees)</td><td>156,620,000.0 0</td><td>55,050,609.5 9</td><td>101,569,390.4 1</td></tr><tr><td>Gross Asset Value/ GAV</td><td>156,621,000.0 0</td><td>55,050,609.6 0</td><td>101,570,390.4 0</td></tr><tr><td>Less:</td><td></td><td></td><td></td></tr><tr><td>Management fee (% p.a.)</td><td>1.85%</td><td></td><td></td></tr><tr><td>Management fee for the day</td><td>(7,938.32)</td><td>(2,790.25)</td><td>(5,148.07)</td></tr><tr><td>Trustee fee (% p.a.)</td><td>0.06%</td><td></td><td></td></tr><tr><td>Trustee fee for the day</td><td>(257.46)</td><td>(90.49)</td><td>(166.96)</td></tr><tr><td>NAV</td><td>156,612,804.2 2</td><td>55,047,728.8 5</td><td>101,565,075.3 7</td></tr><tr><td>Total of Units in Circulation</td><td>148,000,000</td><td>90,000,000</td><td>58,000,000</td></tr></table>		Fund	RM Class	SGD Hedged-class		(RM)	(RM)	(RM)	Value of the Fund/ Class before Income & Expenses	154,200,000.0 0	54,200,000.0 0	100,000,000.0 0	Multi-class ratio*	100.00%	35.15%	64.85%	Add: Income	2,500,000.00	878,728.92	1,621,271.08	Gross asset value (GAV)	156,700,000.0 0	55,078,728.9 2	101,621,271.0 8	Less: Fund expenses	(80,000.00)	(28,119.33)	(51,880.67)	SGD Hedged: Gain/loss from currency forwards ^			1,000.00	Net Asset Value/ NAV (before deduction of Management and Trustee Fees)	156,620,000.0 0	55,050,609.5 9	101,569,390.4 1	Gross Asset Value/ GAV	156,621,000.0 0	55,050,609.6 0	101,570,390.4 0	Less:				Management fee (% p.a.)	1.85%			Management fee for the day	(7,938.32)	(2,790.25)	(5,148.07)	Trustee fee (% p.a.)	0.06%			Trustee fee for the day	(257.46)	(90.49)	(166.96)	NAV	156,612,804.2 2	55,047,728.8 5	101,565,075.3 7	Total of Units in Circulation	148,000,000	90,000,000	58,000,000	<div>For illustration purposes, the following is the computation of NAV per Unit for a particular day for the Classes. The multi-class ratio will vary and be apportioned accordingly when further Class(es) are introduced by us:</div> <table><tr><th></th><th>Fund</th><th>RM Class</th><th>SGD Hedged-class</th></tr><tr><th></th><th>(RM)</th><th>(RM)</th><th>(RM)</th></tr><tr><td>Value of the Fund/ Class before Income & Expenses</td><td>154,200,000.0 0</td><td>54,200,000.0 0</td><td>100,000,000.0 0</td></tr><tr><td>Multi-class ratio*</td><td>100.00%</td><td>35.15%</td><td>64.85%</td></tr><tr><td>Add: Income</td><td>2,500,000.00</td><td>878,728.92</td><td>1,621,271.08</td></tr><tr><td>Gross asset value (GAV)</td><td>156,700,000.0 0</td><td>55,078,728.9 2</td><td>101,621,271.0 8</td></tr><tr><td>Less: Fund expenses</td><td>(80,000.00)</td><td>(28,119.33)</td><td>(51,880.67)</td></tr><tr><td>SGD Hedged: Gain/loss from currency forwards ^</td><td></td><td></td><td>1,000.00</td></tr><tr><td>Net Asset Value/ NAV (before deduction of Management and Trustee Fees)</td><td>156,620,000.0 0</td><td>55,050,609.5 9</td><td>101,569,390.4 1</td></tr><tr><td>Gross Asset Value/ GAV</td><td>156,621,000.0 0</td><td>55,050,609.6 0</td><td>101,570,390.4 0</td></tr><tr><td>Less:</td><td></td><td></td><td></td></tr><tr><td>Management fee (% p.a.)</td><td>1.85%</td><td></td><td></td></tr><tr><td>Management fee for the day</td><td>(7,938.32)</td><td>(2,790.25)</td><td>(5,148.07)</td></tr><tr><td>Trustee fee (% p.a.)</td><td>0.06%</td><td></td><td></td></tr><tr><td>Trustee fee for the day</td><td>(257.46)</td><td>(90.49)</td><td>(166.96)</td></tr><tr><td>NAV</td><td>156,612,804.2 2</td><td>55,047,728.8 5</td><td>101,565,075.3 7</td></tr></table>		Fund	RM Class	SGD Hedged-class		(RM)	(RM)	(RM)	Value of the Fund/ Class before Income & Expenses	154,200,000.0 0	54,200,000.0 0	100,000,000.0 0	Multi-class ratio*	100.00%	35.15%	64.85%	Add: Income	2,500,000.00	878,728.92	1,621,271.08	Gross asset value (GAV)	156,700,000.0 0	55,078,728.9 2	101,621,271.0 8	Less: Fund expenses	(80,000.00)	(28,119.33)	(51,880.67)	SGD Hedged: Gain/loss from currency forwards ^			1,000.00	Net Asset Value/ NAV (before deduction of Management and Trustee Fees)	156,620,000.0 0	55,050,609.5 9	101,569,390.4 1	Gross Asset Value/ GAV	156,621,000.0 0	55,050,609.6 0	101,570,390.4 0	Less:				Management fee (% p.a.)	1.85%			Management fee for the day	(7,938.32)	(2,790.25)	(5,148.07)	Trustee fee (% p.a.)	0.06%			Trustee fee for the day	(257.46)	(90.49)	(166.96)	NAV	156,612,804.2 2	55,047,728.8 5	101,565,075.3 7
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11.2	<p>INCORRECT PRICING</p> <p>2nd paragraph: -</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 RM 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 RM 10.00 <u>or in the case of a foreign currency Class, less than 10.00 denominated in the foreign currency denomination of the Class.</u> 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>																									

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11.3	<p>COMPUTATION OF SELLING PRICE AND REPURCHASE PRICE</p> <p>During the initial offer period, the Selling Price and Repurchase Price for all Classes other than RM Class and SGD Hedged-class, are equivalent to the initial offer price of each Class. After the initial offer period, 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 and the Repurchase Price of the respective Class, i.e. the NAV per Unit of each Class as at the next valuation point after we receive the purchase request or repurchase request.</p> <p>The Selling Price and Repurchase Price for Units of the Fund created under EMIS will be based on the NAV per Unit at the end of the Business Day on which the purchase request or repurchase request is received by us.</p> <p>Calculation of Selling Price</p> <p>Any Sales Charge payable by the Unit Holder would be calculated as a percentage of the NAV per Unit of the respective Classes.</p> <p>For illustration purposes, let's assume the following:-</p> <table border="1"> <thead> <tr> <th>Class</th><th>SGD Hedged-class</th><th>RM Class</th></tr> </thead> <tbody> <tr> <td>Investment Amount</td><td>SGD 10,000</td><td>RM 10,000</td></tr> <tr> <td>Selling Price</td><td>SGD 0.50</td><td>RM 0.50</td></tr> <tr> <td>Number Of Units Received*</td><td>SGD 10,000 ÷ SGD 0.50 = 20,000 Units</td><td>RM 10,000 ÷ RM 0.50 = 20,000 Units</td></tr> <tr> <td>Sales Charge</td><td>5.50%</td><td>5.50%</td></tr> <tr> <td>Sales Charge Paid By Investor**</td><td>5.50% x SGD 0.50 x 20,000 Units = SGD 550</td><td>5.50% x RM 0.50 x 20,000 Units = RM 550</td></tr> <tr> <td>Total Amount Paid By Investor***</td><td>SGD 10,000 + SGD 550 = SGD 10,550</td><td>RM 10,000 + RM 550 = RM 10,550</td></tr> </tbody> </table> <div> <p>Formula for calculating:-</p> <p>* Number of Units received = $\frac{\text{Amount invested}}{\text{Selling Price}}$</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 = Amount invested + Sales Charge paid by investor</p> </div>	Class	SGD Hedged-class	RM Class	Investment Amount	SGD 10,000	RM 10,000	Selling Price	SGD 0.50	RM 0.50	Number Of Units Received*	SGD 10,000 ÷ SGD 0.50 = 20,000 Units	RM 10,000 ÷ RM 0.50 = 20,000 Units	Sales Charge	5.50%	5.50%	Sales Charge Paid By Investor**	5.50% x SGD 0.50 x 20,000 Units = SGD 550	5.50% x RM 0.50 x 20,000 Units = RM 550	Total Amount Paid By Investor***	SGD 10,000 + SGD 550 = SGD 10,550	RM 10,000 + RM 550 = RM 10,550	<p>Under a single pricing regime, 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 and the Repurchase Price of the respective Class, i.e. the NAV per Unit of each Class as at the next valuation point after we receive the purchase request or repurchase request.</p> <p>The Selling Price and Repurchase Price for Units of the Fund created under EMIS will be based on the NAV per Unit at the end of the Business Day on which the purchase request or repurchase request is received by us.</p> <p>Calculation of Selling Price</p> <p>For illustration purposes, let's assume the following:-</p> <table border="1"> <thead> <tr> <th>Class</th><th>SGD Hedged-class</th><th>RM Class</th></tr> </thead> <tbody> <tr> <td>Investment Amount</td><td>SGD 10,000</td><td>RM 10,000</td></tr> <tr> <td>Selling Price <u>per Unit</u></td><td>SGD 0.50</td><td>RM 0.50</td></tr> <tr> <td>Number Of Units Received*</td><td>SGD 10,000 ÷ SGD 0.50 = 20,000 Units</td><td>RM 10,000 ÷ RM 0.50 = 20,000 Units</td></tr> <tr> <td>Sales Charge</td><td>5.50%</td><td>5.50%</td></tr> <tr> <td>Sales Charge Paid By Investor**</td><td>5.50% x SGD 0.50 x 20,000 Units = SGD 550</td><td>5.50% x RM 0.50 x 20,000 Units = RM 550</td></tr> <tr> <td>Total Amount Paid By Investor***</td><td>SGD 10,000 + SGD 550 = SGD 10,550</td><td>RM 10,000 + RM 550 = RM 10,550</td></tr> </tbody> </table> <div> <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 = $\frac{\text{Investment Amount}}{\text{Selling Price Per Unit}} + \text{Sales Charge paid by investor}$</p> </div>	Class	SGD Hedged-class	RM Class	Investment Amount	SGD 10,000	RM 10,000	Selling Price <u>per Unit</u>	SGD 0.50	RM 0.50	Number Of Units Received*	SGD 10,000 ÷ SGD 0.50 = 20,000 Units	RM 10,000 ÷ RM 0.50 = 20,000 Units	Sales Charge	5.50%	5.50%	Sales Charge Paid By Investor**	5.50% x SGD 0.50 x 20,000 Units = SGD 550	5.50% x RM 0.50 x 20,000 Units = RM 550	Total Amount Paid By Investor***	SGD 10,000 + SGD 550 = SGD 10,550	RM 10,000 + RM 550 = RM 10,550
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Sales Charge Paid By Investor**	5.50% x SGD 0.50 x 20,000 Units = SGD 550	5.50% x RM 0.50 x 20,000 Units = RM 550																																										
Total Amount Paid By Investor***	SGD 10,000 + SGD 550 = SGD 10,550	RM 10,000 + RM 550 = RM 10,550																																										
Class	SGD Hedged-class	RM Class																																										
Investment Amount	SGD 10,000	RM 10,000																																										
Selling Price <u>per Unit</u>	SGD 0.50	RM 0.50																																										
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Total Amount Paid By Investor***	SGD 10,000 + SGD 550 = SGD 10,550	RM 10,000 + RM 550 = RM 10,550																																										

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS																																										
	<p>Calculation of Repurchase Price</p> <p>Any Repurchase Charge payable by the Unit Holder would be calculated as a percentage of the NAV per Unit of the respective Class.</p> <p>For illustration purposes, let's assume the following:-</p> <table border="1"> <tr> <th>Class</th><th>SGD Class</th><th>RM Class</th></tr> <tr> <td>Units Repurchased</td><td>20,000 Units</td><td>20,000 Units</td></tr> <tr> <td>Repurchase Price</td><td>SGD 0.50</td><td>RM 0.50</td></tr> <tr> <td>Repurchased Amount[^]</td><td>20,000 Units x SGD 0.50 = SGD 10,000</td><td>20,000 Units x RM 0.50 = RM 10,000</td></tr> <tr> <td>Repurchase Charge</td><td>0.00%</td><td>0.00%</td></tr> <tr> <td>Repurchase Charge Paid By Investor^{^^}</td><td>0.00% x SGD 10,000 = SGD 0.00</td><td>0.00% x RM 10,000 = RM 0.00</td></tr> <tr> <td>Total Amount Received By investor^{^^^}</td><td>SGD 10,000 + SGD 0.00 = USD 10,000</td><td>RM 10,000 + RM 0.00 = RM 10,000</td></tr> </table> <div> <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>	Class	SGD Class	RM Class	Units Repurchased	20,000 Units	20,000 Units	Repurchase Price	SGD 0.50	RM 0.50	Repurchased Amount [^]	20,000 Units x SGD 0.50 = SGD 10,000	20,000 Units x RM 0.50 = RM 10,000	Repurchase Charge	0.00%	0.00%	Repurchase Charge Paid By Investor ^{^^}	0.00% x SGD 10,000 = SGD 0.00	0.00% x RM 10,000 = RM 0.00	Total Amount Received By investor ^{^^^}	SGD 10,000 + SGD 0.00 = USD 10,000	RM 10,000 + RM 0.00 = RM 10,000	<p>Calculation of Repurchase Price</p> <p>For illustration purposes, let's assume the following:-</p> <table border="1"> <tr> <th>Class</th><th>SGD Class</th><th>RM Class</th></tr> <tr> <td>Units Repurchased</td><td>20,000 Units</td><td>20,000 Units</td></tr> <tr> <td>Repurchase Price <u>per Unit</u></td><td>SGD 0.50</td><td>RM 0.50</td></tr> <tr> <td>Repurchase Amount[^]</td><td>20,000 Units x SGD 0.50 = SGD 10,000</td><td>20,000 Units x RM 0.50 = RM 10,000</td></tr> <tr> <td>Repurchase Charge</td><td>0.00%</td><td>0.00%</td></tr> <tr> <td>Repurchase Charge Paid By Investor^{^^}</td><td>0.00% x SGD 10,000= SGD 0.00</td><td>0.00% x RM 10,000= RM 0.00</td></tr> <tr> <td>Total Amount Received By investor^{^^^}</td><td>SGD 10,000 - SGD 0.00 = USD 10,000</td><td>RM 10,000 - RM 0.00 = RM 10,000</td></tr> </table> <div> <p>Formula for calculating:-</p> <p>[^] Repurchase <u>A</u>mount = 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>	Class	SGD Class	RM Class	Units Repurchased	20,000 Units	20,000 Units	Repurchase Price <u>per Unit</u>	SGD 0.50	RM 0.50	Repurchase Amount [^]	20,000 Units x SGD 0.50 = SGD 10,000	20,000 Units x RM 0.50 = RM 10,000	Repurchase Charge	0.00%	0.00%	Repurchase Charge Paid By Investor ^{^^}	0.00% x SGD 10,000= SGD 0.00	0.00% x RM 10,000= RM 0.00	Total Amount Received By investor ^{^^^}	SGD 10,000 - SGD 0.00 = USD 10,000	RM 10,000 - RM 0.00 = RM 10,000
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NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
12.		
12.1	<p>Provisions regarding Unit Holders Meetings</p> <p>Unit Holders meeting convened by Unit Holders</p> <p>1st paragraph: - 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), whichever is less, of all the Unit Holders of the Fund or of a particular Class, as the case may be, summon a meeting of the Unit Holders of the Fund or of that Class by:</p> <ul style="list-style-type: none"> (a) sending by post least seven (7) days before the date of the proposed meeting a notice of the proposed meeting to all the relevant Unit Holders; (b) publishing at least fourteen (14) days before the date of the proposed meeting an advertisement giving notice of the proposed meeting in one national language newspaper published daily and another newspaper approved by the relevant authorities; and (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>Provisions regarding Unit Holders' Meetings</p> <p>Unit Holders' meeting convened by Unit Holders</p> <p>1st paragraph: - 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), whichever is less, of all the Unit Holders of the Fund or of a particular Class, as the case may be, <u>at the registered office of the Manager</u>, summon a meeting of the Unit Holders of the Fund or of that Class, by:</p> <ul style="list-style-type: none"> (a) sending by post least seven (7) days before the date of the proposed meeting a notice of the proposed meeting to all the relevant Unit Holders <u>of the Fund or Unit Holders of a particular Class, as the case may be, 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;</u> (b) publishing at least fourteen (14) days before the date of the proposed meeting an advertisement giving notice of the proposed meeting in one national language newspaper published daily and <u>in one other</u> newspaper approved by the relevant authorities; and (c) specifying in the notice the place and time of the meeting and the terms of the resolutions to be proposed at the meeting
12.2	<p>Provisions regarding Unit Holders Meetings</p> <p>Quorum Required for Convening a Unit Holders' Meeting The quorum required for a meeting of the Unit Holders shall be five (5) Unit Holders, whether present in person or by proxy, provided that if the Fund or Class has five (5) or less Unit Holders, the quorum required for a meeting of the Unit Holders of the Fund or Class shall be two (2) Unit Holders, whether present in person or by proxy; 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</p>	<p>Provisions regarding Unit Holders' Meetings</p> <p>Quorum Required for Convening a Unit Holders' Meeting The quorum required for a meeting of the Unit Holders of the Fund or a Class, as the case may be, shall be five (5) Unit Holders (irrespective of the Class), whether present in person or by proxy; however, if the Fund or a Class, as the case may be, has five (5) or less Unit Holders (irrespective of the Class), the quorum required for a meeting of the Unit Holders of the Fund or a Class, as the case may be, shall be two (2) Unit Holders (irrespective of the Class), whether present in person or by proxy.</p>

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	in circulation of the Fund or the applicable Class at the time of the meeting.	<p>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 (irrespective of the Class) of the Fund or a particular Class, as the case may be, at the time of the meeting.</p> <p><u>If the Fund or a Class, as the case may be, 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 of the Fund or a Class, as the case may be.</u></p>
12.3	<p>Termination of the Fund</p> <p>Circumstances that may lead to the termination of the Fund or a Class The Fund or a Class may be terminated as provided for under the Deed as follows:- (a) The SC's authorization is withdrawn under Section 256(E) of the CMSA; or (b) A Special Resolution is passed at a Unit Holders' meeting to terminate the Fund.</p>	<p>The Fund or a Class may be terminated as provided for under the Deed as follows:- (a) The SC's authorization is withdrawn under Section 256(E) of the <u>Act</u>; or (b) A Special Resolution is passed at a Unit Holders' meeting to terminate the Fund.</p> <p><u>Notwithstanding the aforesaid, the Manager may, in consultation with the Trustee, terminate 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>(a) <u>if any new law shall be passed which renders it illegal; or</u> (b) <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><u>If the Fund has more than one Class, the Manager may terminate a particular Class in accordance with the relevant laws. The Manager may only terminate a particular Class if the termination of that Class does not prejudice the interests of Unit Holders of any other Class. For the avoidance of doubt, the termination of a Class shall not affect the continuity of any other Class.</u></p> <p><u>Notwithstanding the aforesaid, the Manager may, in consultation with the Trustee, terminate a particular Class without having to obtain the prior approval of the Unit Holders upon the occurrence of any of the following events:</u></p> <p>(a) <u>if any new law shall be passed which renders it illegal; or</u> (b) <u>if in the reasonable opinion of the Manager it is impracticable or inadvisable to continue a Class and the termination of a Class is in the best interests of the Unit Holders.</u></p>

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
		<p><u>Procedure for the Termination of the Fund</u> <u>Upon the termination of the Fund, the Trustee shall:</u></p> <ul style="list-style-type: none"> (a) <u>sell all the 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</u> (b) <u>from time to time distribute to the Unit Holders, in proportion to the number of Units held by them: (1) the net cash proceeds available for the purpose of such distribution and derived from the sale of the assets of the Fund less any payments for liabilities of the Fund; and (2) any available cash produce,</u> <p><u>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 for payment to the Unit Holders of RM 0.50 (fifty sen or its foreign currency equivalent, if applicable) in respect of each Unit 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 anticipated by the Trustee in connection with or arising out of the termination of the Fund and, out of the moneys so retained, to be indemnified against any 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 of the title of the Unit Holder relating to the Units in respect of which the distribution is made.</u></p> <p><u>In the event of the Fund is terminated:</u></p> <ul style="list-style-type: none"> (a) <u>the Trustee shall be at liberty to call upon the Manager to grant the Trustee, and the Manager shall so grant, a full and complete release from the Deed;</u> (b) <u>the Manager and the Trustee shall notify the relevant authorities in such manner as may be prescribed by any relevant law; and</u> (c) <u>the Manager or the Trustee shall notify the Unit Holders in such manner as may be prescribed by any relevant law.</u> <p><u>Where the termination of the Fund has been occasioned by any of the events set out herein:</u></p> <ul style="list-style-type: none"> (a) <u>if the Manager has gone into liquidation, except for the purpose of reconstruction or amalgamation upon terms previously approved in writing by the Trustee and the relevant authorities;</u> (b) <u>if, in the opinion of the Trustee, the Manager has ceased to carry on business; or</u> (c) <u>if, in the opinion of the Trustee, the Manager has to the prejudice of Unit Holders failed</u>

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS																
		<p><u>to comply with the provisions of the Deed or contravened any of the provisions of any relevant law,</u></p> <p><u>the Trustee shall then arrange for a final review and audit of the final accounts of the Fund by the auditor. In all other cases of termination of the Fund, such final review and audit by the auditor shall be arranged by the Manager.</u></p> <p><u>Procedure for the Termination of a Class</u> <u>If at a meeting of Unit Holders to terminate a Class, a Special Resolution to terminate the Class is passed by the Unit Holders:-</u></p> <p>(a) <u>the Trustee shall cease to create and cancel Units of that Class;</u> (b) <u>the Manager shall cease to deal in the Units of that Class;</u> (c) <u>the Trustee and the Manager shall notify the relevant authorities in writing of the passing of the Special Resolution; and</u> (d) <u>the Trustee or the Manager shall as soon as practicable inform all Unit Holders of the Fund of the termination of that Class.</u></p> <p><u>The Trustee shall then arrange for a final review and audit of the final accounts of the Fund attributable to that Class by the auditor. Upon the completion of the termination of that Class, the Trustee and the Manager shall notify the relevant authorities of the completion of the termination of that Class.</u></p>																
12.4	<p>Fees And Charges</p> <p>Below are the maximum fees and charges permitted by the Deed:</p> <table><tr><td>Sales Charge</td><td>10.00% of the NAV per Unit</td></tr><tr><td>Repurchase Charge</td><td>3.00% of the NAV per Unit</td></tr><tr><td>Annual management fee</td><td>5.00% per annum of the NAV of the Fund calculated and accrued daily and is calculated using the Base Currency.</td></tr><tr><td>Annual trustee fee</td><td>0.10% per annum of the NAV of the Fund subject to a minimum fee of RM12,000 per annum calculated and accrued daily and payable monthly (excluding foreign custodian fees and charges) and is calculated using the Base Currency.</td></tr></table> <p>Increase Of Fees And Charges Stated In The Prospectus</p>	Sales Charge	10.00% of the NAV per Unit	Repurchase Charge	3.00% of the NAV per Unit	Annual management fee	5.00% per annum of the NAV of the Fund calculated and accrued daily and is calculated using the Base Currency.	Annual trustee fee	0.10% per annum of the NAV of the Fund subject to a minimum fee of RM12,000 per annum calculated and accrued daily and payable monthly (excluding foreign custodian fees and charges) and is calculated using the Base Currency.	<p>Below are the maximum fees and charges permitted by the Deed:</p> <table><tr><td>Sales Charge</td><td>10.00% of the NAV per Unit <u>of a Class</u></td></tr><tr><td>Repurchase Charge</td><td>3.00% of the NAV per Unit <u>of a Class</u></td></tr><tr><td>Annual management fee</td><td>5.00% per annum of the NAV of the Fund calculated and accrued daily and is calculated using the Base Currency.</td></tr><tr><td>Annual trustee fee</td><td>0.10% per annum of the NAV of the Fund subject to a minimum fee of RM12,000 per annum calculated and accrued daily and payable monthly (excluding foreign custodian fees and charges) and is calculated using the Base Currency.</td></tr></table> <p>Increase Of Fees And Charges Stated In The Prospectus</p>	Sales Charge	10.00% of the NAV per Unit <u>of a Class</u>	Repurchase Charge	3.00% of the NAV per Unit <u>of a Class</u>	Annual management fee	5.00% per annum of the NAV of the Fund calculated and accrued daily and is calculated using the Base Currency.	Annual trustee fee	0.10% per annum of the NAV of the Fund subject to a minimum fee of RM12,000 per annum calculated and accrued daily and payable monthly (excluding foreign custodian fees and charges) and is calculated using the Base Currency.
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NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>Sales Charge A higher Sales Charge than that disclosed in this Prospectus may only be imposed if:-</p> <ul style="list-style-type: none"> (a) the Manager has notified the Trustee in writing of the higher charge and the effective date for the higher charge; (b) a supplementary/replacement Prospectus setting out the higher charge is issued; and (c) such time as may be prescribed by any relevant law has elapsed since the effective date of the supplementary/replacement Prospectus. <p>Repurchase Charge A higher Repurchase Charge than that disclosed in this Prospectus may only be imposed if:-</p> <ul style="list-style-type: none"> (a) the Manager has notified the Trustee in writing of the higher charge and the effective date of the charge; (b) a supplementary/replacement Prospectus setting out the higher charge is issued; and (c) such time as may be prescribed by any relevant law has elapsed since the effective date of the supplementary/replacement Prospectus. <p>Annual Management Fee The Manager may not charge an annual management fee at a rate higher than that disclosed in this Prospectus unless:</p> <ul style="list-style-type: none"> (a) the Manager has come to an agreement with the Trustee on the higher rate; (b) the Manager has notified the Trustee and the Unit Holders in writing of the higher rate and the date on which such higher rate is to become effective; (c) a supplementary/replacement Prospectus stating the higher rate is issued thereafter; and (d) such time as may be prescribed by any relevant law shall have elapsed since the supplementary/ replacement prospectus is issued. <p>Annual Trustee Fee The Trustee may not charge an annual trustee fee at a rate higher than that disclosed in this Prospectus unless:</p> <ul style="list-style-type: none"> (a) the Manager has come to an agreement with the Trustee on the higher rate; (b) the Manager has notified the Trustee and the Unit Holders in writing of the higher rate and the date on which such higher rate is to become effective; (c) a supplementary/replacement Prospectus stating the higher rate is issued thereafter; and (d) such time as may be prescribed by any relevant law shall have elapsed since the supplementary/ replacement prospectus is issued. 	<p>Sales Charge A higher Sales Charge than that disclosed in this Prospectus may only be imposed if:-</p> <ul style="list-style-type: none"> (a) the Manager has notified the Trustee in writing of the higher charge and the effective date for the higher charge; (b) a <u>supplemental/replacement prospectus in respect of the Fund</u> setting out the higher charge is <u>registered, lodged and</u> issued; and (c) such time as may be prescribed by any relevant law has elapsed since the effective date of the <u>supplemental/</u>replacement prospectus. <p>Repurchase Charge A higher Repurchase Charge than that disclosed in this Prospectus may only be imposed if:-</p> <ul style="list-style-type: none"> (a) the Manager has notified the Trustee in writing of the higher charge and the effective date of the charge; (b) a <u>supplemental/replacement prospectus in respect of the Fund</u> setting out the higher charge is <u>registered, lodged and</u> issued; and (c) such time as may be prescribed by any relevant law has elapsed since the effective date of the <u>supplemental/</u> replacement prospectus. <p>Annual Management Fee The Manager may not charge an annual management fee at a rate higher than that disclosed in this Prospectus unless:</p> <ul style="list-style-type: none"> (a) the Manager has come to an agreement with the Trustee on the higher rate; (b) the Manager has notified the Unit Holders of the higher rate and the date on which such higher rate is to become effective; <u>such time as may be prescribed by any relevant law shall have elapsed since the notice is sent;</u> (c) a <u>supplemental/</u> replacement prospectus stating the higher rate is <u>registered, lodged and</u> issued; and (d) such time as may be prescribed by any relevant law shall have elapsed since the <u>date of the</u> supplemental/ replacement prospectus. <p>Annual Trustee Fee The Trustee may not charge an annual trustee fee at a rate higher than that disclosed in this Prospectus unless:</p> <ul style="list-style-type: none"> (a) the Manager has come to an agreement with the Trustee on the higher rate; (b) the Manager has notified the Unit Holders of the higher rate and the date on which such higher rate is to become effective; <u>such time as may be prescribed by any relevant law shall have elapsed since the notice is sent;</u>

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
		<p>(c) a <u>supplemental/</u> replacement prospectus stating the higher rate is <u>registered, lodged and issued</u>; and</p> <p>(d) such time as may be prescribed by any relevant law shall have elapsed since the <u>date of the supplemental/</u> replacement prospectus.</p>
12.5	<p>Other Expenses Permitted under the Deed</p> <p>Only the expenses (or part thereof) which is directly related and necessary to the operation and administration of the Fund may be charged to the Fund. These would include (but are not limited to) the following:</p> <ul style="list-style-type: none"> (a) commissions/fees paid to brokers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes; (b) taxes and other duties charged on the Fund by the government and/or other authorities; (c) costs, fees and expenses properly incurred by the auditor appointed for the Fund; (d) costs, fees and expenses incurred for the valuation of any investment of the Fund by independent valuers for the benefit of the Fund; (e) costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee; (f) costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee; (g) costs, commissions, fees and expenses of the sale, purchase, insurance and any other dealing of any asset of the Fund; (h) costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund; (i) costs, fees and expenses incurred in engaging any valuer, adviser or contractor (including but not limited to legal advisers) for the benefit of the Fund; (j) costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund; (k) costs, fees and expenses incurred in the termination of the Fund or the removal of the Trustee or the Manager and the appointment of a new trustee or management company; (l) costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund or any asset of the Fund, including proceedings against the Trustee or the Manager by the other for the benefit of the Fund (save to the extent that legal costs incurred for the defence of either of them are not ordered by the court to be reimbursed by the Fund); (m) remuneration and out of pocket expenses of the independent members of the investment committee of the Fund, unless the Manager decides otherwise; (n) all costs and/or expenses associated with the distributions declared pursuant to the 	<p>Only the expenses (or part thereof) which is directly related and necessary to the operation and administration of the Fund may be charged to the Fund. These would include (but are not limited to) the following:</p> <ul style="list-style-type: none"> (a) commissions/fees paid to brokers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes; (b) taxes and other duties charged on the Fund by the government and/or other authorities; (c) costs, fees and expenses properly incurred by the auditor appointed for the Fund; (d) costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee; (e) costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee; (f) costs, commissions, fees and expenses of the sale, purchase, insurance and any other dealing of any asset of the Fund; (g) costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund; (h) costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund; (i) costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund; (j) costs, fees and expenses incurred in the termination of the Fund <u>or a Class</u> or the removal of the Trustee or the Manager and the appointment of a new trustee or management company; (k) costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund or any asset of the Fund, including proceedings against the Trustee or the Manager by the other for the benefit of the Fund (save to the extent that legal costs incurred for the defence of either of them are not ordered by the court to be reimbursed by the Fund); (l) remuneration and out of pocket expenses of the <u>person(s) or members of a committee undertaking the oversight function</u> of the Fund, unless the Manager decides otherwise; (m) all costs and/or expenses associated with the distributions declared pursuant to the Deed and the payment of such distribution including without limitation fees, costs

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>Deed and the payment of such distribution including without limitation fees, costs and/or expenses for the revalidation or reissuance of any distribution cheque or warrant or telegraphic transfer;</p> <p>(o) costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply 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>(p) (where the custodial function is delegated by the Trustee) costs, fees and charges payable to a foreign custodian of the foreign investments of the Fund duly appointed by Trustee.</p>	<p>and/or expenses for the revalidation or reissuance of any distribution cheque or warrant or telegraphic transfer;</p> <p>(n) costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply 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>(o) (where the custodial function is delegated by the Trustee) costs, fees and charges payable to a foreign custodian of the foreign investments of the Fund duly appointed by Trustee; <u>and</u></p> <p>(p) <u>costs, fees and expenses incurred for the fund valuation and accounting of the Fund performed by a fund valuation agent.</u></p>
13.	THE MANAGER	
13.1	<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 16 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 & 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 seven (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>

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
13.2	Board of Directors <ul style="list-style-type: none"> ➤ Raja Tan Sri Dato' Seri Aman bin Raja Haji Ahmad (Chairman, Non-independent Director) ➤ Mr Teng Chee Wai (Non-independent Director) ➤ Ms Eleanor Seet Oon Hui (Non-independent Director) ➤ Mr Yip Kit Weng (Non-independent Director) ➤ En. Faizal Sham bin Abu Mansor (Independent Director) ➤ Maj. Gen. Dato' Zulkiflee bin Mazlan (R) (Independent Director) 	Deleted.
13.3	DESIGNATED FUND MANAGER <ul style="list-style-type: none"> ➤ Mr David Ng Kong Cheong (Please refer to the above) 	Deleted.
13.4	INVESTMENT COMMITTEE <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.
13.5	MATERIAL LITIGATION <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.
13.6	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.	For further information on AHAM <u>including material litigation (if any)</u>, the <u>Board, the designated fund manager of the Fund</u> and/or AHAM's delegate, you may obtain the details from our website at www.aham.com.my.
14.	THE TRUSTEE	

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
14.1	<p>Experience in Trustee Business</p> <p>1st paragraph: - DTMB is part of Deutsche Bank's Securities Services, which provides trust, custody and related services on a range of securities and financial structures. As at LPD, DTMB is the trustee for 183 collective investment schemes including unit trust funds, wholesale funds, exchange-traded funds and private retirement schemes.</p>	<p>DTMB is part of Deutsche Bank's Securities Services, which provides trust, custody and related services on a range of securities and financial structures. As at LPD, DTMB is the trustee for <u>two hundred and twenty four (224)</u> collective investment schemes including unit trust funds, wholesale funds, exchange-traded funds and private retirement schemes.</p>
14.2	<p>Roles, Duties and Responsibilities of the Trustee</p> <p>DTMB's main functions are to act as trustee and custodian of the assets of the Fund and to safeguard the interests of Unit Holders of the Fund. In performing these functions, the Trustee has to exercise due care and vigilance and is required to act in accordance with the relevant provisions of the Deed, the CMSA and all relevant laws.</p>	<p>DTMB's main functions are to act as trustee and custodian of the assets of the Fund and to safeguard the interests of Unit Holders. In performing these functions, the Trustee has to exercise due care and vigilance and is required to act in accordance with the relevant provisions of the Deed, the <u>Act</u> and all relevant laws.</p>
14.3	<p>Trustee's Disclosure of Material Litigation and Arbitration</p> <p>As at the LPD, neither the Trustee nor its delegate is (a) engaged in any material litigation and arbitration, including those pending or threatened, nor (b) 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 delegate.</p>	<p>As at the LPD, neither the Trustee nor its delegate is (a) engaged in any material litigation and arbitration, including those pending or threatened, nor (b) aware of any facts likely to give rise to any proceedings which might materially affect the business/financial position of the Trustee.</p>
14.4	<p>Disclosure on Related Party Transactions/ Conflict of Interest</p> <p>As the Trustee for the Fund and the Manager's delegate for the fund accounting and valuation services, there may be related party transactions involving or in connection with the Fund in the following events:</p> <p>(1) Where the Fund invests in the products offered by Deutsche Bank AG and any of its group companies (e.g. money market placement, etc.);</p>	<p>As the Trustee for the Fund and the Manager's delegate for the fund accounting and valuation services (<u>where applicable</u>), there may be related party transactions involving or in connection with the Fund in the following events:</p> <p>(1) Where the Fund invests in the products offered by Deutsche Bank AG and any of its group companies (e.g. money market placement, etc.);</p>

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS								
	<p>(2) Where the Fund has obtained financing from Deutsche Bank AG and any of its group companies, as permitted under the Securities Commission’s guidelines and other applicable laws;</p> <p>(3) Where the Manager appoints DBMB to perform its back office functions (e.g. fund accounting and valuation); and</p> <p>(4) Where DTMB has delegated its custodian functions for the Fund to DBMB.</p> <p>DTMB will rely on the Manager to ensure that any related party transactions, dealings, investments and appointments are on terms which are the best that are reasonably available for or to the Fund and are on an arm’s length basis as if between independent parties. While DTMB has internal policies intended to prevent or manage conflicts of interests, no assurance is given that their application will necessarily prevent or mitigate conflicts of interests. DTMB's commitment to act in the best interests of the Unit Holders of the Fund does not preclude the possibility of related party transactions or conflicts.</p>	<p>(2) Where the Fund has obtained financing from Deutsche Bank AG and any of its group companies, as permitted under the <u>SC’s</u> guidelines and other applicable laws;</p> <p>(3) Where the Manager appoints DBMB to perform its back office functions (e.g. fund accounting and valuation); and</p> <p>(4) Where DTMB has delegated its custodian functions for the Fund to DBMB.</p> <p>DTMB will rely on the Manager to ensure that any related party transactions, dealings, investments and appointments are on terms which are the best that are reasonably available for or to the Fund and are on an arm’s length basis as if between independent parties. While DTMB has internal policies intended to prevent or manage conflicts of interests, no assurance is given that their application will necessarily prevent or mitigate conflicts of interests. DTMB's commitment to act in the best interests of the Unit Holders does not preclude the possibility of related party transactions or conflicts.</p>								
15.	RELATED PARTIES TRANSACTION AND CONFLICT OF INTEREST									
15.1	<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> <table><tr><th>Name of Party Involved in the Transaction</th><th>Nature of Transaction</th><th>Name of Related Party</th><th>Nature of Relationship</th></tr><tr><td>AHAM</td><td>Placement of deposit and money market instruments</td><td>Affin Hwang Investment Bank Berhad (Affin Hwang IB)</td><td>Affin Hwang IB holds 63% equity interest in the Manager.</td></tr></table> <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 November 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</p>	Name of Party Involved in the Transaction	Nature of Transaction	Name of Related Party	Nature of Relationship	AHAM	Placement of deposit and money market instruments	Affin Hwang Investment Bank Berhad (Affin Hwang IB)	Affin Hwang IB holds 63% equity interest in the Manager.	<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 confirmed that they do not have any existing or potential conflict of interest with AHAM and/or the Fund.</p> <p>Policy on Dealing with Conflict of Interest</p> <p>AHAM has in place policies and procedures to deal with any conflict of interest situations. In making an investment transaction for the Fund, AHAM will not make improper use of its position in managing the Fund to gain, directly or indirectly, any advantage or to cause detriment to the interests of Unit Holders. Where the interests of the directors or <u>person(s) or members of a committee undertaking the oversight function’s interests</u> 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 securities. All transactions with related parties are to be executed on terms which are best available to the Fund and which are no less favourable to the Fund than an arm’s length transaction between independent parties.</p>
Name of Party Involved in the Transaction	Nature of Transaction	Name of Related Party	Nature of Relationship							
AHAM	Placement of deposit and money market instruments	Affin Hwang Investment Bank Berhad (Affin Hwang IB)	Affin Hwang IB holds 63% equity interest in the Manager.							

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>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> <p>Save as disclosed below, as at 15 November 2019, the directors of the Manager do not have any direct and indirect interest in other corporations carrying on a similar business:</p> <p>Mr Teng Chee Wai, as a shareholder of the Manager, has an indirect interest in AIIAM Asset Management Sdn Bhd. AIIAM Asset Management Sdn Bhd is wholly-owned by the Manager.</p> <p>Conflict of Interest</p> <p>The auditors, tax advisers and solicitors have confirmed that they do not have any existing or potential conflict of interest with AHAM and/or the Fund.</p> <p>Cross trades</p> <p>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 AHAM’s compliance & risk oversight 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</p> <p>AHAM has in place policies and procedures to deal with any conflict of interest situations. In making an investment transaction for the Fund, AHAM will not make improper use of its position in managing the Fund to gain, directly or indirectly, any advantage or to cause detriment to the interests of Unit Holders. Where the interests of the directors or the 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>	

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS
16.	RELEVANT INFORMATION	
16.1	ANTI-MONEY LAUNDERING POLICIES AND PROCEDURES 1 st 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.	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 Capital Market</u> , 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.
17.	CONSENTS	
17.1	<ul style="list-style-type: none"> ➤ The written consents of the Trustee and Trustee’s delegate to the inclusion in this Prospectus of their names in the form and context in such names appear have been given before the issuance of this Prospectus and have not been subsequently withdrawn; and ➤ The written consent of Ernst & Young Tax Consultants Sdn Bhd to the inclusion in the Prospectus of its name and Tax Adviser’s Letter in the form and context in which it is contained in this Prospectus has been given before the issuance of this Prospectus and has not been subsequently withdrawn. 	<ul style="list-style-type: none"> ➤ <u>The Trustee has given its consent</u> to the inclusion of <u>its</u> name in the form and context in <u>which</u> such name appears <u>in</u> this Prospectus and <u>has</u> not subsequently withdrawn <u>such consent before the issuance of this Prospectus</u>; and ➤ The <u>tax adviser has given its</u> consent to the inclusion of its name and the Tax Adviser’s Letter in the form and context in which <u>such name and Tax Adviser’s letter appear</u> in this Prospectus and has not subsequently withdrawn <u>such consent before the issuance of this Prospectus</u>.
18.	VARIATION FROM THE GUIDELINES Variation of Clause 10.16 (a) of the Guidelines “A management company must – (a) pay to the unit holder in cash the proceeds of the repurchase of units as soon as possible, at most within 10 days of receiving the repurchase request.” Variation of this clause was obtained from SC to vary the period of the payment of repurchase proceeds for the Classes other than RM Class to 14 days.	Deleted.

NO.	(A) PROSPECTUS AND SUPPLEMENTAL PROSPECTUS	(B) REPLACEMENT PROSPECTUS						
19.	<p>DIRECTORY OF SALES OFFICE</p> <p>AFFIN HWANG ASSET MANAGEMENT BERHAD:</p> <table border="1" data-bbox="141 316 866 1225"> <tr> <td data-bbox="141 316 474 1225"> <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>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>PERAK 13A Persiaran Greentown Z Greentown Business Centre 30450 Ipoh, Perak Tel: 05 - 241 0668 Fax: 05 – 255 9696</p> </td><td data-bbox="474 316 660 1225"> <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>MELAKA Ground Floor No. 584 Jalan Merdeka Taman Melaka Raya 75000 Melaka Tel: 06 -281 2890 Fax: 06 -281 2937</p> <p>SABAH Unit 1.09(a), Level 1, Plaza Shell 29, Jalan Tunku Abdul Rahman 88000 Kota Kinabalu, Sabah Tel: 088 - 252 881 Fax: 088 - 288 803</p> </td><td data-bbox="660 316 866 1225"> <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> </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>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>PERAK 13A Persiaran Greentown Z Greentown Business Centre 30450 Ipoh, Perak Tel: 05 - 241 0668 Fax: 05 – 255 9696</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>MELAKA Ground Floor No. 584 Jalan Merdeka Taman Melaka Raya 75000 Melaka Tel: 06 -281 2890 Fax: 06 -281 2937</p> <p>SABAH Unit 1.09(a), Level 1, Plaza Shell 29, Jalan Tunku Abdul Rahman 88000 Kota Kinabalu, Sabah Tel: 088 - 252 881 Fax: 088 - 288 803</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>DIRECTORY OF SALES OFFICES</p> <p>AHAM ASSET MANAGEMENT BERHAD <u>(FORMERLY KNOWN AS AFFIN HWANG ASSET MANAGEMENT BERHAD):</u></p> <table border="1" data-bbox="1144 347 1854 1077"> <tr> <td data-bbox="1144 347 1429 1077"> <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>PENANG <u>B-16-2, Lorong Bayan Indah 3</u> <u>11900 Bayan Lepas</u> <u>Pulau Pinang</u> Toll Free No : 1800-888-377</p> <p>PERAK <u>1 Persiaran Greentown 6</u> Greentown Business Centre 30450 Ipoh, Perak Tel: 05 - 241 0668 Fax: 05 – 255 9696</p> </td><td data-bbox="1429 347 1644 1077"> <p>JOHOR <u>Unit 22-05, Level 22</u> <u>Menara Landmark</u> <u>No. 12, Jalan Ngee</u> <u>Heng</u> <u>80000 Johor Bahru</u> <u>Johor</u> Tel: 07 – 227 8999 Fax: 07 – 223 8998</p> <p>MELAKA Ground Floor No. 584 Jalan Merdeka Taman Melaka Raya 75000 Melaka Tel: 06 -281 2890 Fax: 06 -281 2937</p> <p>SABAH Unit 1.09(a), Level 1, Plaza Shell 29, Jalan Tunku Abdul Rahman 88000 Kota Kinabalu, Sabah Tel: 088 - 252 881 Fax: 088 - 288 803</p> </td><td data-bbox="1644 347 1854 1077"> <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> </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>PENANG <u>B-16-2, Lorong Bayan Indah 3</u> <u>11900 Bayan Lepas</u> <u>Pulau Pinang</u> Toll Free No : 1800-888-377</p> <p>PERAK <u>1 Persiaran Greentown 6</u> Greentown Business Centre 30450 Ipoh, Perak Tel: 05 - 241 0668 Fax: 05 – 255 9696</p>	<p>JOHOR <u>Unit 22-05, Level 22</u> <u>Menara Landmark</u> <u>No. 12, Jalan Ngee</u> <u>Heng</u> <u>80000 Johor Bahru</u> <u>Johor</u> Tel: 07 – 227 8999 Fax: 07 – 223 8998</p> <p>MELAKA Ground Floor No. 584 Jalan Merdeka Taman Melaka Raya 75000 Melaka Tel: 06 -281 2890 Fax: 06 -281 2937</p> <p>SABAH Unit 1.09(a), Level 1, Plaza Shell 29, Jalan Tunku Abdul Rahman 88000 Kota Kinabalu, Sabah Tel: 088 - 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<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>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>PERAK 13A Persiaran Greentown Z Greentown Business Centre 30450 Ipoh, Perak Tel: 05 - 241 0668 Fax: 05 – 255 9696</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>MELAKA Ground Floor No. 584 Jalan Merdeka Taman Melaka Raya 75000 Melaka Tel: 06 -281 2890 Fax: 06 -281 2937</p> <p>SABAH Unit 1.09(a), Level 1, Plaza Shell 29, Jalan Tunku Abdul Rahman 88000 Kota Kinabalu, Sabah Tel: 088 - 252 881 Fax: 088 - 288 803</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>						
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