

AHAM TACTICAL FUND (FORMERLY KNOWN AS AFFIN HWANG TACTICAL FUND) ("FUND")

LIST HIGHLIGHTING THE AMENDMENTS FROM THE PROSPECTUS DATED 22 SEPTEMBER 2017 ("PROSPECTUS") AS MODIFIED BY THE REPLACEMENT PROSPECTUS DATED 28 FEBRUARY 2023 ("REPLACEMENT PROSPECTUS") IN RELATION TO THE FUND.

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	<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: 28 November 2022) ("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 Fund V, a private equity fund managed by CVC Capital Partners ("Change in Shareholding"); and 3. Amendments made to the Fourth Supplemental Deed which was registered and lodged with the SC on 31 January 2023 ("Supplemental Deed"). <p>We are of the view that amendments reflected in the Replacement Prospectus do not materially prejudice the unit holders' interests as they do not result in (1) change to the nature/objective of the Fund; (2) change to the risk profile of the Fund; (3) change in the distribution policy; (4) introduction of a new category of fees/charges; or (5) increase in fees/charges of the Fund (collectively known as "Material Prejudice Circumstances"). Hence a unit holders' approval is not required under paragraph 9.70 of the Revised GUTF and section 295(4)(a) of the Capital Markets and Services Act 2007.</p> <p>Additionally, except for the amendments pertaining to (1) repurchase proceed payout period; (2) suspension of dealing in units and risk associated with suspension of repurchase request; and (3) update to switching fee disclosure on difference in sales charge of the fund (or class) to be switched into will be borne by the unit holders, 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 Tactical Fund" are now amended to "<u>AHAM Asset Management Berhad</u>" and "<u>AHAM Tactical Fund</u>". 2. References to Manager's and Trustee's company registration number "(429786-T)" and "(766894-T)" are now amended to "<u>199701014290 (429786-T)</u>" and "<u>200701008892 (766894-T)</u>" respectively. 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. References to the following terms are now amended:- <ol style="list-style-type: none"> (i) "interim report" amended to "<u>semi-annual report</u>"; 	

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	<p>(ii) "Reuters" amended to "<u>Refinitiv</u>";</p> <p>(iii) "supplementary" amended to "<u>supplemental</u>"; and</p> <p>(iv) "equity linked instruments" to "<u>securities equivalent to equities</u>".</p> <p>6. The Tax Adviser's report of the Fund is updated with the latest version of such report.</p> <p>The above amendments (1) to (5) are made throughout the Replacement Prospectus. Additionally, there are also housekeeping amendments including editorial change, stylistic or formatting changes and grammar.</p>	
2.	COVER PAGE	
2.1	<p>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 3.</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 22 SEPTEMBER 2017.</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; text-align: center;"> <p>! YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT.</p> </div>
3.	CORPORATE DIRECTORY	
3.1	<p>The Manager/AHAM Affin Hwang Asset Management Berhad (429786-T) Registered Office 27th Floor, Menara Boustead 69 Jalan Raja Chulan 50200 Kuala Lumpur Tel No. : (603) 2142 3700 Fax No. : (603) 2140 3799 Business Address Ground Floor, Menara Boustead 69 Jalan Raja Chulan 50200 Kuala Lumpur Tel No. : (603) 2116 6000 Fax No. : (603) 2116 6112 Toll free line : 1-800-88-7080</p>	<p>The Manager/AHAM AHAM Asset Management Berhad <i>(formerly known as Affin Hwang Asset Management Berhad)</i> Registered Office 3rd Floor, Menara Boustead 69 Jalan Raja Chulan 50200 Kuala Lumpur Tel No. : (603) 2142 3700 Fax No. : (603) 2140 3799 Business Address Ground Floor, Menara Boustead 69 Jalan Raja Chulan 50200 Kuala Lumpur Tel No. : (603) 2116 6000 Fax No. : (603) 2116 <u>6110</u></p>

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	E-mail : customercare@affinhwangam.com Website : www.affinhwangam.com	Toll free line : 1-800-88-7080 E-mail : customercare@aham.com.my Website : www.aham.com.my
3.2	Board of Directors of the Manager /AHAM <ul style="list-style-type: none"> • Tan Sri Dato' Seri Che Lodin bin Wok Kamaruddin (Non-independent Director) • Datuk Maimoonah Binti Mohamed Hussain (Non-independent Director) • Mr Teng Chee Wai (Non-independent Director) • Mr David Jonathan Semaya (Non-independent Director) • Encik Abd Malik bin A Rahman (Independent Director) • YBhg Mej Jen Dato' Hj Latip bin Ismail (Independent Director) 	Deleted.
3.3	The Trustee AmanahRaya Trustees Berhad (766894-T) Registered Address Tingkat 11, Wisma AmanahRaya No. 2, Jalan Ampang 50508 Kuala Lumpur Business address Tingkat 2, Wisma AmanahRaya II, No. 21, Jalan Melaka, 50100 Kuala Lumpur Tel No. : (603)-2036 5000 Fax No. : (603)-2072 0322 Website: www.artrustees.com.my	The Trustee AmanahRaya Trustees Berhad Registered Address Tingkat 11, Wisma AmanahRaya No. 2, Jalan Ampang 50508 Kuala Lumpur Business Address <u>Tingkat 14, Wisma AmanahRaya,</u> <u>No. 2, Jalan Ampang</u> <u>50508 Kuala Lumpur</u> Tel No. : (603)-2036 <u>5129</u> Fax No. : (603)-2072 0322 <u>E-mail : art@arb.com.my</u> Website: www.artrustees.com.my
4	ABBREVIATION	
4.1	EPF Means Employees Provident Fund. EMIS EPF Members' Investment Scheme. FIMM Federation of Investment Managers Malaysia. GST Goods and Services Tax IUTA Institutional Unit Trust Advisers. MARC Malaysian Rating Corporation Berhad. MYR Ringgit Malaysia.	EPF Employees Provident Fund. EMIS EPF Members' Investment Scheme. FIMM Federation of Investment Managers Malaysia. IUTA Institutional Unit Trust <u>Scheme</u> Advisers. MARC Malaysian Rating Corporation Berhad. <u>Moody's</u> <u>Moody's Investors Service, Inc.</u> MYR Ringgit Malaysia.

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	PHS Product Highlights Sheet. RAM RAM Rating Services Berhad. SC Securities Commission Malaysia.	PHS Product Highlights Sheet. RAM RAM Rating Services Berhad. SC Securities Commission Malaysia.
5.	GLOSSARY	
5.1	the Board Means the board of directors of Affin Hwang Asset Management Berhad.	Means the board of directors of <u>the Manager</u> .
5.2	Business Day Means a day on which Bursa Malaysia is open for trading.	Business Day 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>
5.3	Nil.	Inserted the following after “ Business Day ”: <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>
5.4	Deed Refers to the deed dated 8 April 2010, first supplemental deed dated 22 July 2014 and second supplemental deed dated 6 August 2015 entered into between the Manager and the Trustee.	Deed Refers to the deed dated 8 April 2010, first supplemental deed dated 22 July 2014, second supplemental deed dated 6 August 2015, <u>third supplemental deed dated 5 October 2018 and fourth supplemental deed dated 28 December 2022</u> entered into between the Manager and the Trustee.
5.5	Nil	Inserted the following after “ Deed ”: <u>eligible market(s)</u> <u>Means an exchange, government securities market or an over-the-counter market–</u> <u>(a) that is regulated by a regulatory authority of that jurisdiction;</u> <u>(b) that is open to the public or to a substantial number of market participants; and</u> <u>(c) on which financial instruments are regularly traded.</u>
5.6	Latest Practicable Date or LPD	Latest Practicable Date or LPD

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	Means 1 July 2017 and is the latest practicable date for the purposes of ascertaining certain information deemed relevant in this Prospectus.	Means <u>30 December 2022</u> and is the latest practicable date for the purposes of ascertaining certain information deemed relevant in this Prospectus.
5.7	Nil	<p>Inserted the following after “Latest Practicable Date or LPD”:</p> <p><u>licensed bank</u> Means a bank licensed under the Financial Services Act 2013.</p> <p><u>licensed investment bank</u> Means an investment bank licensed under the Financial Services Act 2013.</p> <p><u>licensed Islamic bank</u> Means an Islamic bank licensed under the Islamic Financial Services Act 2013.</p>
5.8	<p>Net Asset Value or NAV</p> <p>Means the value of the Fund which is determined by deducting the value of all the Fund’s liabilities from the value of all the Fund’s assets, at the valuation point.</p> <p><i>For the purpose of computing the annual management fee and annual trustee fee, the NAV of the Fund should be inclusive of the management fee and trustee fee for the relevant day.</i></p>	<p>Net Asset Value or NAV</p> <p>Means the value of the Fund which is determined by deducting the value of all the Fund’s liabilities from the value of all the Fund’s assets, at the valuation point.</p>
5.9	<p>Prospectus</p> <p>Means this prospectus including any supplementary thereof, as the case may be.</p>	<p>Prospectus</p> <p>Means this prospectus including <u>any supplemental or replacement prospectus</u>, as the case may be.</p>
5.10	<p>Sales Charge</p> <p>Means a fee imposed pursuant to a purchase request.</p>	<p>Sales Charge</p> <p>Means a <u>charge</u> imposed pursuant to a purchase request.</p>
5.11	<p>Selling Price</p> <p>Means the price payable by the Unit Holder for the Manager to create a Unit in the Fund and it shall be exclusive of any Sales Charge.</p> <p><i>The Selling Price is equivalent to the NAV per Unit as at the next valuation point.</i></p>	<p>Selling Price</p> <p>Means the price payable by the Unit Holder for the Manager to create a Unit in the Fund and it shall be exclusive of any Sales Charge.</p>
5.12	<p>short term</p> <p>Means a period of 3 years or less.</p>	<p>short-term</p> <p>Means a period of <u>1 year</u> or less.</p>
5.13	<p>Unit Holder, you</p> <p>Means the person for the time being who, in full compliance to the relevant laws and under the Deed, is registered pursuant to the Deed as a holder of Units of the Fund, including jointholder.</p>	<p>Unit Holder(s), you</p> <p><u>Means the person / corporation registered as a holder of Units, including persons jointly registered.</u></p>
5.14	Note:	Deleted

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	Reference to “day(s)” in this Prospectus will be taken to mean calendar day(s) unless otherwise stated.	
6.	RISK FACTORS	
6.1	GENERAL RISKS Country risk The prices of securities may also be affected by the political and economic conditions of the country in which the securities are issued.	Deleted.
6.2	Nil.	Inserted the following after “ General Risks – Country risk ”: <u>Suspension of repurchase request risk</u> <u>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.</u>
6.3	SPECIFIC RISKS Market risk Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the Fund’s NAV.	Market risk <u>Market risk arises because of factors that affect the entire market place. Factors such as economic growth, political stability and social environment are some examples of conditions that have an impact on businesses, whether positive or negative. Market risk cannot be eliminated but may be reduced through diversification. It stems from the fact that there are economy-wide perils, or instances of political or social instability which threaten all businesses. Hence, the Fund will be exposed to market uncertainties and fluctuations in the economic, political and social environment that will affect the market price of the investments either in a positive or negative way.</u>
6.4	Nil.	Inserted the following after “ Stock specific risk ”: <u>Liquidity risk</u> <u>Liquidity risk refers to two scenarios. The first is where an investment cannot be sold due to unavailability of a buyer for that investment. The second scenario exists where the investment, by its nature, is thinly traded. This will have the effect of causing the investment</u>

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		to be sold below its fair value which would adversely affect the NAV of the Fund and subsequently the value of Unit Holders' investments in the Fund.
6.5	<p>SPECIFIC RISKS</p> <p>Credit and default risk</p> <p>Credit risk relates to the creditworthiness of the issuers of the fixed income instruments such as debentures or money market instruments investment (hereinafter referred as "investment") and their expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the investment. In the case of rated investments, this may lead to a credit downgrade. Default risk relates to the risk of an issuer of the investment either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the investment. This could adversely affect the value of the Fund.</p>	<p>Credit and default risk</p> <p>Credit risk relates to the creditworthiness of the issuers of the fixed income instruments such as debentures or money market instruments investment <u>and the Financial Institutions where the deposits are placed</u> (hereinafter referred to as "investment") and their expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the issuer <u>and/or Financial Institution</u> may impact the value as well as liquidity of the investment. In the case of rated investments, this may lead to a credit downgrade. Default risk relates to the risk of an issuer <u>and/or Financial Institution</u> of the investment either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the investment. This could adversely affect the value of the Fund.</p>
6.6	<p>SPECIFIC RISKS</p> <p>Interest rate risk</p> <p>This risk refers to the impact of interest rate changes on the valuation of the fixed income instruments such as debentures or money market instruments (hereinafter referred as "investment"). When interest rates rise, the investment prices generally decline and this may lower the market value of the investment. The reverse may apply when interest rates fall.</p>	<p>Interest rate risk</p> <p>This risk refers to the impact of interest rate changes on the valuation of the fixed income instruments such as debentures or money market instruments (hereinafter referred to as "investment"). <u>Generally, movement in interest rates affects the prices of investment inversely. For example, when interest rates rise, prices of investment will fall. The fluctuations of the prices of will also have an impact on the NAV of the Fund. This risk can largely be eliminated by holding investment until their maturity. We also manage interest rate risk by considering each investment's sensitivity to interest rate changes. When interest rates are expected to increase, the Fund would then likely seek to switch to investment that are less sensitive to interest rate changes. For investments into deposits, the fluctuations in the interest rates will not affect the placement of deposits but will result in the opportunity loss by the Fund if the placement of deposits is made at lower interest rate.</u></p>
6.7	<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 Board members and</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 risk</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 Board members and is chaired by an independent</p>

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	<p>is chaired by an independent director. At the operational level, we have established a compliance & risk oversight committee with the primary function of identifying, evaluating and monitoring risks as well as to formulate internal control measures to manage and mitigate the exposure to risks that may affect the performance of the Fund, returns to the investors or Unit Holders' interest within a clearly defined framework and is primarily responsible for ensuring that the policies and procedures that have been implemented are reviewed on an on-going basis with periodic assessments. The compliance & risk oversight committee reports to the board compliance & risk management committee on a quarterly basis.</p> <p>In managing portfolio risks, we engage a stringent screening process by conducting fundamental analysis of economic, political and social factors to evaluate their likely effects on the performance of the markets and sectors. Regular meetings are held to discuss investment themes and portfolio decisions taken at the meetings are then implemented according to the investment guidelines which also take into account requirements for minimum portfolio diversification across individual investment holdings, sectors, geographies and asset classes (based on the respective portfolio's objective and strategy). We also practise prudent liquidity management with the objective to ensure that the Fund 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). 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 <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 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></p>

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		<p><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> <p>a) <u>The Fund may hold 10% to 90% 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></p> <p>b) <u>Regular review by the designated fund manager on the Fund's investment portfolio including its liquidity profile;</u></p> <p>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></p> <p>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></p>
7.	ABOUT AHAM TACTICAL FUND	
7.1	Deed Deed dated 8 April 2010, first supplemental deed dated 22 July 2014 and second supplemental deed dated 6 August 2015.	Deed dated 8 April 2010, first supplemental deed dated 22 July 2014, second supplemental deed dated 6 August 2015, <u>third supplemental deed dated 5 October 2018 and fourth supplemental deed dated 28 December 2022.</u>
7.2	INVESTORS' PROFILE This Fund is suitable for you if you:- <ul style="list-style-type: none"> ➤ wish to capture returns from directional trends of both asset classes; ➤ wish to take advantage of short-term market events; ➤ seek potentially medium to long term capital appreciation. 	Deleted.

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7.3	<p>BENCHMARK</p> <p>50% FTSE-Bursa Malaysia KLCI (for equities and equity linked instruments) + 50% RAM Quantshop MGS All Index (for fixed income investments)</p> <p>The composite benchmark has been selected as there is no direct performance benchmark to the Fund's investment strategy. We believe the composite benchmark that comprises 50% FTSE Bursa Malaysia KLCI + 50% RAM Quantshop MGS All Index will be a reflective performance benchmark for the Fund as the Fund holds a strategy that enables it to include exposure into both equities, and fixed income instruments depending on the current market environment.</p> <p>As the Fund holds a tactical asset allocation strategy which enables the Manager to invest between 10% - 90% into equities, equity linked instruments or fixed income instruments, and there is no direct benchmark to reflect the investment strategy of the Fund, we envisage the composite benchmark that projects a balanced gauge on the performance of the equity, and fixed income instrument market to be a good reflection for the Fund's underlying assets.</p> <p>While it may not be a direct reflection of the fund's holdings at any one point in time, we believe that over the medium to longer-term, the benchmark will provide an appropriate indication to the medium to longer-term holdings of the portfolio when averaged out.</p> <p><i>Information on the benchmark can be obtained via:</i> http://www.ftse.com/products/indices/bursa-malaysia (FTSE-Bursa Malaysia KLCI) http://www.quantshop.com/malaysian%20bond.htm (RAM Quantshop MGS All Index)</p> <p><i>Information on the benchmark can also be obtained from the Manager upon request.</i></p> <p><i>The risk profile of this Fund is different from the risk profile of the benchmark.</i></p>	<p>50% FTSE-Bursa Malaysia KLCI (for equities and <u>securities equivalent to equities</u>) + 50% RAM Quantshop MGS All Index (for fixed income investments)</p> <p>The composite benchmark has been selected as there is no direct performance benchmark to the Fund's investment strategy. We believe the composite benchmark that comprises 50% FTSE Bursa Malaysia KLCI + 50% RAM Quantshop MGS All Index will be a reflective performance benchmark for the Fund as the Fund holds a strategy that enables it to include exposure into both equities, and fixed income instruments depending on the current market environment.</p> <p>As the Fund holds a tactical asset allocation strategy which enables the Manager to invest between 10% - 90% into equities, <u>securities equivalent to equities</u> or fixed income instruments, and there is no direct benchmark to reflect the investment strategy of the Fund, we envisage the composite benchmark that projects a balanced gauge on the performance of the equity, and fixed income instrument market to be a good reflection for the Fund's underlying assets.</p> <p>While it may not be a direct reflection of the fund's holdings at any one point in time, we believe that over the medium to <u>long</u> term, the benchmark will provide an appropriate indication to the medium to <u>long</u> term holdings of the portfolio when averaged out.</p> <p><i>Information on the benchmark can be obtained via:</i> http://www.ftse.com/products/indices/bursa-malaysia (FTSE-Bursa Malaysia KLCI) http://www.quantshop.com/malaysian%20bond.htm (RAM Quantshop MGS All Index)</p> <p><i>Information on the benchmark can also be obtained from the Manager upon request.</i></p> <p><i>The risk profile of this Fund is different from the risk profile of the benchmark.</i></p>
7.4	<p>INVESTMENT STRATEGY</p> <p>The Fund is designed to deliver medium to long term capital appreciation and protection against adverse markets by enabling investors to participate in the growth prospect of the Malaysian market by tactically allocating its' assets. Exposure will be tactically allocated into the equity market and lower risk assets to maintain potential for growth opportunities within the domestic market at the prevailing market environment.</p>	<p>The Fund is designed to deliver medium to long term capital appreciation and protection against adverse markets by enabling investors to participate in the growth prospect of the Malaysian market by tactically allocating its' assets. Exposure will be tactically allocated into the equity market and lower risk assets to maintain potential for growth opportunities within the domestic market at the prevailing market environment.</p>

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	<p>The Fund shall invest in a broadly diversified portfolio of equities and equity-linked instruments, and fixed income instruments. The Fund's investments into the various asset classes may range between 10% to 90% of the Fund's NAV.</p> <p>Through the use of tactical strategies and frequent portfolio reallocation reviews between equities and equity linked instruments, and fixed income instruments, the asset allocation can vary between defensive or aggressive at any given time. This will be dependent on the current market environment and/or based on the Manager's view in order to take advantage of short-term market inefficiencies in both asset classes as well as to navigate changing markets with the objective of achieving sustainable, long term positive return.</p> <p>The reallocation of assets may occur in the following circumstances:</p> <ul style="list-style-type: none"> • Higher weighting in fixed income instruments when the in-house macro view of the equity market is less favourable; or • Higher weighting in equities and equity linked instruments when the in-house macro view of the equity market is more favourable; or • Higher allocation to cash or cash equivalents during adverse market conditions. <p>The portfolio will be managed on an active basis to enhance returns and provide investors with the opportunity to obtain capital appreciation over the long haul through a disciplined investment and risk management approach.</p> <p>For the stock selection process, the Manager combines the qualitative top-down and bottom-up approach. The top-down approach begins with a review of the Malaysian economy and its financial markets in the context of global economic scenario and capital flows. Stock selection will then be carried out after an analysis on the outlook for the broad domestic economy, the individual sectors within the economy and the companies within each sector is carried out. Generally, the equity investments will focus on index linked and blue chip stocks with high liquidity and comparatively higher dividend yield against its peers. In identifying individual companies, the Manager conducts fundamental bottom-up assessment which will include, amongst others, historical and expected dividend yield, return on equity, earnings per share growth rate, financial strength, and management quality/track records. The Fund will not invest in sinful stocks such as gaming, liquor and tobacco.</p> <p>The Manager may invest in collective investment schemes that hold similar investment objectives to the Fund's investment objective.</p>	<p>The Fund shall invest in a broadly diversified portfolio of equities and <u>securities equivalent to equities</u>, and fixed income instruments. The Fund's investments in various asset classes may range between 10% to 90% of the Fund's NAV.</p> <p>Through the use of tactical strategies and frequent portfolio reallocation reviews between equities and <u>securities equivalent to equities</u>, and fixed income instruments, the asset allocation can vary between defensive or aggressive at any given time. This will be dependent on the current market environment and/or based on the Manager's view in order to take advantage of short-term market inefficiencies in both asset classes as well as to navigate changing markets with the objective of achieving sustainable, long term positive return.</p> <p>The reallocation of assets may occur in the following circumstances:</p> <ul style="list-style-type: none"> • Higher weighting in fixed income instruments when the in-house macro view of the equity market is less favourable; or • Higher weighting in equities and <u>securities equivalent to equities</u> when the in-house macro view of the equity market is more favourable; or • Higher allocation to cash or cash equivalents during adverse market conditions. 4 <p>For the stock selection process, the Manager combines the qualitative top-down and bottom-up approach. The top-down approach begins with a review of the Malaysian economy and its financial markets in the context of global economic scenario and capital flows. Stock selection will then be carried out after an analysis on the outlook for the broad domestic economy, the individual sectors within the economy and the companies within each sector is carried out. Generally, the equity investments will focus on index linked and blue chip stocks with high liquidity and comparatively higher dividend yield against its peers. In identifying individual companies, the Manager conducts fundamental bottom-up assessment which will include, amongst others, historical and expected dividend yield, return on equity, earnings per share growth rate, financial strength, and management quality/track records. The Fund will not invest in sinful stocks such as gaming, liquor and tobacco.</p> <p>The Manager may invest in collective investment schemes that hold similar investment objectives to the Fund's investment objective.</p> <p>To meet its objective, the Fund will also look at investing in <u>securities equivalent to equities</u> such as rights and warrants, as well as unlisted securities such as unlisted bonds, and Initial Public Offerings (IPOs). The Fund may invest up to 20% of its NAV in countries <u>which are</u></p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>To meet its objective, the Fund will also look at investing into equity linked instruments such as rights and warrants, as well as unlisted securities such as unlisted bonds, and Initial Public Offerings (IPOs). The Fund may invest up to 20% of its NAV in countries where the regulatory authorities are the ordinary or associate members of the International Organisation of Securities Commission (IOSCO).</p> <p>The investments into fixed income instruments will be driven by quality credits that could potentially benefit from credit upgrades. We classify quality credits as credits that meet our in-house fixed income selection process as highlighted below. The Manager will also look out for papers that offer attractive yields, i.e. yields that are comparatively higher to its peers from the same industry and/or yields that are comparatively higher to investments with the similar credit rating. The fixed income selection process will include but not be limited to the following considerations:</p> <ul style="list-style-type: none"> • Issuer's and/or guarantor's industry and business medium to long-term outlook; • Issuer's and/or guarantor's financial strength and gearing levels; • Issuer's and/or guarantor's cash flow quality and volatility; • Issuer's and/or guarantor's expected future cash flow and ability to pay interest and principal; • Issuer's and/or guarantor's credit rating; • Collateral type and value, claims priority; • Price and yield-to-maturity (YTM) / yield-to-call (YTC); and • Issuer's and/or guarantor's ratings by RAM, MARC, Standard & Poor's, Moody's, or equivalent. <p>Temporary Defensive Measures</p> <p>The Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy by raising cash levels or increasing the Fund's asset allocation weighting in fixed income instruments, in attempting to respond to adverse conditions that may impact the financial markets.</p> <p>Policy on Active and Frequent Trading of Securities</p> <p>For the Fund's trading policy, the Manager will maintain a core holding for the Fund, which it intends to hold over a medium to long-term investment horizon bias, which is similar to a buy and hold philosophy. At the same time, the Manager may also take advantage of prevailing market conditions to trade securities when opportunity arises to assist the Fund in meeting its objective.</p>	<p><u>eligible markets.</u></p> <p>The investments into fixed income instruments will be driven by quality credits that could potentially benefit from credit upgrades. We classify quality credits as credits that meet our in-house fixed income selection process as highlighted below. The Manager will also look out for papers that offer attractive yields, i.e. yields that are comparatively higher to its peers from the same industry and/or yields that are comparatively higher to investments with the similar credit rating. The fixed income selection process will include but not be limited to the following considerations:</p> <ul style="list-style-type: none"> • Issuer's and/or guarantor's industry and business medium to long-term outlook; • Issuer's and/or guarantor's financial strength and gearing levels; • Issuer's and/or guarantor's cash flow quality and volatility; • Issuer's and/or guarantor's expected future cash flow and ability to pay interest and principal; • Issuer's and/or guarantor's credit rating; • Collateral type and value, claims priority; • Price and yield-to-maturity (YTM) / yield-to-call (YTC); and • Issuer's and/or guarantor's ratings by RAM, MARC, Standard & Poor's, Moody's, or equivalent. <p>Temporary Defensive Measures</p> <p>The Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy by raising cash levels or increasing the Fund's asset allocation weighting in fixed income instruments, in attempting to respond to adverse conditions that may impact the financial markets.</p> <p>Cross Trades Policy</p> <p><u>We may conduct cross trades between funds which we are currently managing provided that all criteria imposed by the regulators are met. Notwithstanding, cross trades between the personal account of our employee and the Fund's account(s); and between our proprietary trading accounts and the Fund's account(s) are strictly prohibited. Compliance with the criteria would be monitored by our compliance unit, and reported to our compliance and risk management committee, to avoid conflict of interests and manipulation that could have a negative impact on the investors.</u></p>
7.5	PERMITTED INVESTMENTS	

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<ul style="list-style-type: none"> ➤ Listed securities; ➤ Unlisted securities including, without limitation, securities that have been approved by relevant authorities for the listing of and quotation for such securities; ➤ Fixed deposits with financial institutions; ➤ Money market instruments; ➤ Government bonds, treasury bills and other government approved or guaranteed bonds; ➤ Debentures including private debt securities and bonds; ➤ Units/shares in collective investment schemes, both local and foreign which are in line with the objective of the Fund; ➤ Equity linked instruments such as warrants and rights; and ➤ Any other form of investments as may be permitted by the Securities Commission from time to time that is in line with the Fund's objectives. 	<ul style="list-style-type: none"> ➤ Listed securities; ➤ Unlisted securities including, without limitation, securities that have been approved by relevant authorities for the listing of and quotation for such securities; ➤ Deposits with Financial Institutions; ➤ Money market instruments; ➤ Government bonds, treasury bills and other government approved or guaranteed bonds; ➤ Debentures; ➤ Units/shares in collective investment schemes; ➤ <u>Securities equivalent to equities</u> such as warrants and rights; and ➤ Any other form of investments as may be permitted by the Securities Commission from time to time that is in line with the Fund's objective.
7.6	<p>INVESTMENT RESTRICTIONS AND LIMITS</p> <p>The Fund is subject to the following investment restrictions:</p> <ul style="list-style-type: none"> (a) The value of the Fund's investments in unlisted securities must not exceed 10% of the Fund's NAV; however the said limit does not apply to unlisted securities that are: <ul style="list-style-type: none"> (i) equities not listed and 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 (ii) debentures traded on an organised over-the-counter (OTC) market; (b) The value of the Fund's investments in ordinary shares issued by any single issuer must not exceed 10% of the Fund's NAV; (c) 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; (d) The value of the Fund's placement in deposits with any single institution must not exceed 20% of the Fund's NAV; (e) For investments in derivatives - <ul style="list-style-type: none"> (i) the exposure to the underlying assets of that derivative must not exceed the investment spread limits stipulated in the Guidelines; and (ii) the value of the Fund's over-the-counter (OTC) derivative transaction with any single counter-party must not exceed 10% of the Fund's NAV; (f) The Fund's exposure from derivatives position should not exceed the Fund's NAV at all 	<p>The Fund is subject to the following investment restrictions:</p> <ul style="list-style-type: none"> (a) <u>The Fund's assets must be relevant and consistent with the investment objective of the Fund;</u> (b) The <u>aggregate</u> value of the Fund's investments in: <ul style="list-style-type: none"> (i) <u>transferable securities that are not traded or dealt in or under the rules of an eligible market; and</u> (ii) <u>other securities,</u> <u>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> (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; (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 (<u>"Single Issuer Limit"</u>). <u>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> (e) The value of the Fund's placement in deposits with any single <u>Financial</u> Institution 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</u>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>times;</p> <p>(g) The aggregate value of the Fund's investments in equities, debentures, warrants, 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>(h) 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>(i) The collective investment scheme has to be regulated and registered or authorised or approved by the relevant regulatory authority in its home jurisdiction;</p> <p>(j) The investments in collective investment schemes must operate on the principle of prudent spread of risk and comply with the general investment principles and/or requirements of the Guidelines;</p> <p>(k) There must not be any cross-holding between the Fund and the collective investment schemes;</p> <p>(l) The warrants 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 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>(n) The Fund's investments in transferable securities (other than debentures) must not exceed 10% of the securities issued by any single issuer;</p> <p>(o) The Fund's investments in debentures must not exceed 20% of the debentures issued by any single issuer;</p> <p>(p) 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 predetermined issue size;</p> <p>(q) The Fund's investments in collective investment schemes must not exceed 25% of the units/shares in any one collective investment scheme; and</p> <p>(r) The Fund may invest in foreign securities subject to the limits imposed by Bank Negara Malaysia and/or the SC.</p> <p>The aforesaid investment restrictions and limits will be complied with at all times based on the most up-to-date valuation of the investments and instruments of the Fund. However, a 5% allowance in excess of any limit or restriction under the Guidelines is permitted where the limit or restriction is breached through the appreciation or depreciation of the NAV of the Fund (whether as a result of an appreciation or depreciation in value of the investments of the Fund, or as a result of repurchase of Units or payments made from the Fund).</p> <p>We will not make any further acquisitions to which the relevant limit is breached and we</p>	<p>from:</p> <p>(i) <u>Subscription monies received prior to the commencement of investment by the Fund;</u></p> <p>(ii) <u>Liquidation of investments prior to the termination of the Fund, where the placement of deposits with various Financial Institutions would not be in the best interests of Unit Holders; or</u></p> <p>(iii) <u>Monies held for the settlement of redemption or other payment obligations, where the placement of deposits with various Financial Institutions would not be in the best interests of Unit Holders;</u></p> <p>(f) The aggregate value of the Fund's investments in, <u>or exposure to, a single issuer through transferable securities,</u> money market instruments and deposits 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>(g) The value of the Fund's investments in units/shares of a 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>(h) <u>The value of the Fund's investments in units or shares of a collective investment scheme that invests in real estate must not exceed 15% of the Fund's NAV.</u></p> <p>(i) 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 ("<u>Group Limit</u>"). <u>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;</u></p> <p>(j) The Fund's investments in transferable securities (other than debentures) must not exceed 10% of the securities issued by a single issuer;</p> <p>(k) The Fund's investments in debentures must not exceed 20% of the debentures issued by a single issuer. <u>This limit may be disregarded at the time of acquisition if at that time of acquisition the gross amount of debentures in issue cannot be determined;</u></p> <p>(l) 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>(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) <u>The Single Issuer Limit may be raised to 35% of the Fund's NAV if the issuing entity is, 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>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	shall within a reasonable period of not more than three (3) months from the date of the breach, take all necessary steps and actions to rectify the breach.	<p>(o) <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; and</u></p> <p>(p) <u>Any other investment limits or restrictions imposed by the relevant regulatory authorities or pursuant to any laws and regulations applicable to the Fund.</u></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>
7.7	VALUATION OF THE FUND 1 st paragraph: - We will obtain the daily price or value of the assets for the purpose of valuing the Fund in accordance to the Financial Reporting Standard 139 issued by the Malaysian Accounting Standards Board. In the absence of daily price or value of the assets, we will use the latest available price or value of the assets respectively.	<u>We will ensure that the valuation of the Fund is carried out in a fair manner in accordance to the 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 <u>Malaysian Financial Reporting Standard 9</u> issued by the Malaysian Accounting Standards Board. In the absence of daily price or value of the assets, we will use the latest available price or value of the assets respectively.
7.8	VALUATION OF THE FUND Listed securities Valuation of listed securities such as equities, warrants or listed collective investment schemes shall be based on closing market 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 listed securities will be valued at fair value determined in good faith by us, based on the methods or bases approved by the Trustee after appropriate technical consultation.	Valuation of <u>investments</u> in listed securities shall be based on the <u>closing price or last known transacted price on the eligible market on which the investment is quoted.</u> If the price is not <u>representative of its fair value or is not available to the market</u> , 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 <u>as determined in good faith by the Manager or its delegate</u> , based on the methods or bases <u>verified by the auditor of the Fund and</u> approved by the Trustee.
7.9	VALUATION OF THE FUND Unlisted securities	

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	For unlisted securities, valuations will be based on fair value as determined in good faith by us using methods or bases which have been verified by the auditor of the Fund and approved by the Trustee.	<p>For unlisted <u>MYR denominated debt securities</u>, valuation will be <u>done using the price quoted by a bond pricing agency ("BPA") registered with the SC</u>. For non-MYR denominated <u>unlisted debt securities</u>, valuation will be based on the <u>average indicative price quoted by independent and reputable institutions</u>. Where the Manager is of the view that the price quoted by BPA differs from the fair value or where reliable market quotations are not available, the fair value will be determined in good faith by the Manager using methods or bases which have been verified by the auditor of the Fund and approved by the Trustee.</p> <p>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.</p>
7.10	VALUATION OF THE FUND Fixed deposits Fixed deposits placed with Financial Institutions will be by reference to the principal value of such investments and the profits accrued thereon for the relevant period.	<u>Deposits</u> <u>Valuation of deposits</u> placed with Financial Institutions will be <u>done</u> by reference to the principal value of such investments and the <u>interests</u> accrued thereon for the relevant period.
7.11	VALUATION OF THE FUND Debentures Valuation of unlisted debentures denominated in Ringgit Malaysia will be done using the fair value price quoted by a bond pricing agency (" BPA ") registered with the SC. If we are of the view that the price quoted by BPA differs from the "market price" by more than 20 basis points, we and our delegate may use the "market price", provided that we or our delegate 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 debentures will be valued using the fair value by reference to the average indicative price quoted by at least 3 independent and reputable institutions. In the case of listed debentures, the last traded prices quoted on an exchange will be used. However, where (a) valuation based on the market price does not represent the fair value of the securities, for example during abnormal market conditions and (b) no market price is available, including in the event of a suspension in the quotation of the securities for a period exceeding 14 days, or such shorter period as agreed by the trustee, then the securities should be valued at fair value, as determined in good faith by us or our delegate, based on the methods or bases approved by the Trustee after appropriate technical consultation.	Deleted

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
7.12	VALUATION OF THE FUND Money market instruments For money market instruments, the valuation may use the amortization method, i.e. the purchased discount or premium will be amortized to the remaining period of maturity.	<u>Valuation of MYR denominated money market instruments will be done using the price quoted by a BPA registered with the SC. For non-MYR 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>
7.13	VALUATION OF THE FUND Unlisted collective investment schemes Unlisted collective investment schemes will be valued based on the last published repurchase price.	<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, the valuation will be done in a similar manner used in the valuation of listed securities as described above.</u>
7.14	VALUATION POINT FOR THE FUND The Fund will be valued at 6.00 p.m. on every Business Day (or “trading day” or “T” day). However, if the Fund has exposure to investments outside of Malaysia, the Fund shall be valued at 11.00 a.m. on the next Business Day (or “T + 1”). All foreign assets are translated into the base currency based on the latest available exchange rate quoted by Bloomberg/Reuters at 4.00 p.m. (United Kingdom time) which is equivalent to 11 p.m. or 12 a.m. midnight (Malaysian time) on the same day, or at such time as stipulated in the investment management standards issued by the FiMM. If the foreign market in which the Fund is invested in is closed for business, we will value the underlying assets based on the latest available price as at the day the particular foreign market was last opened for business.	The Fund will be valued at 6.00 p.m. on every Business Day (or “trading day” or “T” day). However, if the Fund has exposure to investments outside of Malaysia, the Fund shall be valued at 11.00 a.m. on the next Business Day (or “T + 1 <u>day</u> ”). All foreign assets are translated into the base currency <u>of the Fund</u> based on the <u>last available bid</u> exchange rate quoted by Bloomberg/ <u>Refinitiv</u> 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 at such time as stipulated in the investment management standards issued by the FiMM.
7.15	POLICY ON GEARING AND MINIMUM LIQUID ASSETS REQUIREMENTS 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	<u>FINANCING AND SECURITIES LENDING</u> 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

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS								
	<p>purpose of meeting repurchase requests for Units and such borrowings are subjected to the following:-</p> <ul style="list-style-type: none">the Fund 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; andthe 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. Further, the Fund may not assume, guarantee, endorse or otherwise become directly or contingently liable for or in connection with any obligation or indebtedness of any person.</p> <p>In structuring the investment portfolio of the Fund, we will maintain sufficient liquid assets to ensure short-term liquidity in the Fund to meet operating expenses and possible repurchase of Units.</p>	<p>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 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; andFund may only borrow from Financial Institutions. <p>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>								
8.	DEALING INFORMATION									
8.1	<p>HOW TO PURCHASE UNITS?</p> <p>➤ 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.</p> <p>➤ You are required to provide us with the following completed forms and documents. However, we reserve the right to request for additional documents before we process the purchase application.</p> <table><tr><th>Individual or Jointholder</th><th>Corporation</th></tr><tr><td><ul style="list-style-type: none">account opening form;Suitability assessment form;Personal data protection notice form;A copy of identity card or passport or any other document of identification</td><td><ul style="list-style-type: none">account opening form;Suitability assessment form;Personal data protection notice form;Certified true copy of memorandum and articles of association*;Certified true copy of certificate of incorporation*;</td></tr></table>	Individual or Jointholder	Corporation	<ul style="list-style-type: none">account opening form;Suitability assessment form;Personal data protection notice form;A copy of identity card or passport or any other document of identification	<ul style="list-style-type: none">account opening form;Suitability assessment form;Personal data protection notice form;Certified true copy of memorandum and articles of association*;Certified true copy of certificate of incorporation*;	<p>➤ 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.</p> <p>➤ You are required to provide us with the following completed forms and documents. However, we reserve the right to request for additional documents before we process the purchase application.</p> <table><tr><th>Individual or Jointholder</th><th>Corporation</th></tr><tr><td><ul style="list-style-type: none">Account opening form;Suitability assessment form;Personal data protection notice form;A copy of identity card or passport or any other document of identification; and</td><td><ul style="list-style-type: none">Account opening form;Suitability assessment form;Personal data protection notice form;Certified true copy of memorandum and articles of association*;Certified true copy of certificate of incorporation*;</td></tr></table>	Individual or Jointholder	Corporation	<ul style="list-style-type: none">Account opening form;Suitability assessment form;Personal data protection notice form;A copy of identity card or passport or any other document of identification; and	<ul style="list-style-type: none">Account opening form;Suitability assessment form;Personal data protection notice form;Certified true copy of memorandum and articles of association*;Certified true copy of certificate of incorporation*;
Individual or Jointholder	Corporation									
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Individual or Jointholder	Corporation									
<ul style="list-style-type: none">Account opening form;Suitability assessment form;Personal data protection notice form;A copy of identity card or passport or any other document of identification; and	<ul style="list-style-type: none">Account opening form;Suitability assessment form;Personal data protection notice form;Certified true copy of memorandum and articles of association*;Certified true copy of certificate of incorporation*;									

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<div data-bbox="147 161 790 687"> <ul style="list-style-type: none"> • Certified true copy of form 24 and form 49*; • Certified true copy of form 8, 9, 13, 20 and 44 (where applicable)*; • Latest audited financial statement; • Board resolution relating to the investment; • A list of the authorised signatories; • Specimen signatures of the respective signatories. <p><i>* or any other equivalent documentation issued by the authorities.</i></p> </div> <div data-bbox="147 722 1133 882"> <ul style="list-style-type: none"> ➤ For subsequent transaction, you simply need to complete a transaction form to request for an additional investment. ➤ If you invest through the EMIS, your Units will be created once we receive the application to invest. However, sale of Units will only be honoured once we receive the payments from EPF or other official confirmations from EPF on the approval of such payment. </div>	<div data-bbox="1182 161 1832 852"> <ul style="list-style-type: none"> • <u>Foreign Account Tax Compliance Act ("FATCA") and Common Reporting Standard ("CRS") Self-certification Form.</u> • Certified true copy of form 24 and form 49*; • Certified true copy of form 8, 9, 13, 20 and 44 (where applicable)*; • Latest audited financial statement; • Board resolution relating to the investment; • A list of the authorised signatories; • Specimen signatures of the respective signatories; <u>and</u> • <u>Foreign Account Tax Compliance Act ("FATCA") and Common Reporting Standard ("CRS") Self-certification Form.</u> <p><i>* or any other equivalent documentation issued by the authorities.</i></p> </div> <div data-bbox="1182 890 2152 1018"> <ul style="list-style-type: none"> ➤ If you invest through the EMIS, your Units will be created once we receive the application to invest. However, sale of Units will only be honoured once we receive the payments from EPF or other official confirmations from EPF on the approval of such payment. </div>
8.2	HOW TO MAKE PAYMENT FOR PURCHASE APPLICATION? <div data-bbox="147 1121 1133 1425"> <ul style="list-style-type: none"> ➤ Bank Transfer You may transfer the purchase payment into our bank account via telegraphic transfer or online transfer, and include your name in the transaction description for our reference. You may obtain our bank account details from our online download center at www.affinhwangam.com. ➤ 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 to write </div>	<div data-bbox="1182 1153 2152 1329"> <ul style="list-style-type: none"> ➤ You may transfer the purchase payment into our bank account via telegraphic transfer or online transfer, and include your name in the transaction description for our reference. You may obtain our bank account details from our online download center at www.aham.com.my. ➤ Bank charges or other bank fees, if any, will be borne by you. </div>



NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS																				
	<p>your name, identity card number or business registration number at the back of the cheque, bank draft or money order.</p> <p>➤ Bank charges or other bank fees, if any, will be borne by you.</p>																					
8.3	<p>WHAT ARE THE MINIMUM INITIAL INVESTMENT, MINIMUM ADDITIONAL INVESTMENT, MINIMUM REPURCHASE AMOUNT, MINIMUM HOLDING OF UNITS AND MINIMUM SWITCHING AMOUNT?</p> <table><tr><td>Minimum Initial Investment</td><td>MYR 200</td></tr><tr><td>Minimum Additional Investment</td><td>MYR 100</td></tr><tr><td>Minimum Repurchase Amount</td><td>400 Units</td></tr><tr><td>Minimum Holding of Units</td><td>400 Units</td></tr><tr><td>Minimum Switching of Units</td><td>100 Units</td></tr></table> <p>➤ At our discretion, we may reduce the minimum initial investment amount, minimum additional investment amount, minimum repurchase amount, minimum holding of Units, minimum holding of Units and minimum switching of Units.</p>	Minimum Initial Investment	MYR 200	Minimum Additional Investment	MYR 100	Minimum Repurchase Amount	400 Units	Minimum Holding of Units	400 Units	Minimum Switching of Units	100 Units	<p>WHAT ARE THE MINIMUM INITIAL INVESTMENT, MINIMUM ADDITIONAL INVESTMENT, MINIMUM REPURCHASE AMOUNT, MINIMUM HOLDING OF UNITS AND MINIMUM SWITCHING OF UNITS?</p> <table><tr><td>Minimum Initial Investment*</td><td>MYR 200</td></tr><tr><td>Minimum Additional Investment*</td><td>MYR 100</td></tr><tr><td>Minimum Repurchase Amount*</td><td>400 Units</td></tr><tr><td>Minimum Holding of Units*</td><td>400 Units</td></tr><tr><td>Minimum Switching of Units*</td><td>100 Units</td></tr></table> <p><u>* 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.</u></p>	Minimum Initial Investment*	MYR 200	Minimum Additional Investment*	MYR 100	Minimum Repurchase Amount*	400 Units	Minimum Holding of Units*	400 Units	Minimum Switching of Units*	100 Units
Minimum Initial Investment	MYR 200																					
Minimum Additional Investment	MYR 100																					
Minimum Repurchase Amount	400 Units																					
Minimum Holding of Units	400 Units																					
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Minimum Additional Investment*	MYR 100																					
Minimum Repurchase Amount*	400 Units																					
Minimum Holding of Units*	400 Units																					
Minimum Switching of Units*	100 Units																					
8.4	<p>HOW TO REPURCHASE UNITS?</p> <p>➤ It is important to note that, you must meet the above minimum holding of Units after a repurchase transaction.</p> <p>If you insist on making a repurchase request knowing that after the transaction you will hold less than the minimum holdings of Units, you may be required to make an application to repurchase all your Units. At our discretion, we may reduce the minimum Units of repurchase.</p> <p>➤ 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.</p> <p>➤ In the transaction form, you may choose to receive the repurchase proceeds in a manner of cheque or bank transfer. If cheque is your option, we will issue the cheque in your</p>	<p>➤ It is important to note that, you must meet the above minimum holding of Units after a repurchase transaction.</p> <p>If you insist on making a repurchase request knowing that after the transaction you will hold less than the minimum holdings of Units, <u>we may withdraw all your holding of Units and pay the proceeds to you.</u></p> <p><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></p> <p>➤ 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.</p>																				

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>name. If bank transfer is your option, proceeds will be transferred to your bank account. Where Units are held jointly, payment will be made to the person whose name appears first in the register of Unit Holders.</p> <ul style="list-style-type: none"> ➤ 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"> ➤ <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</u> crediting to 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.
8.5	<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 3.30p.m. on a Business Day (or “T day”), Units will be repurchased based on the NAV per Unit for that Business Day. Any repurchase request received after 3.30p.m. will be transacted on the next Business Day (or “T + 1 day”). ➤ Repurchase of Units must be made in terms of Units and not in terms of MYR value. ➤ Processing is subject to receipt of a complete transaction form and such other documents as may be required by us. 	<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 based on the NAV per Unit for that Business Day. Any repurchase request received after 3.30 p.m. will be transacted on the next Business Day (or “T + 1 day”). ➤ Repurchase of Units must be made in terms of Units <u>or</u> value, <u>provided it meets the minimum repurchase amount.</u> ➤ Processing is subject to receipt of a complete transaction form and such other documents as may be required by us.
8.6	<p>WHAT IS THE REPURCHASE PROCEEDS PAYOUT PERIOD?</p> <ul style="list-style-type: none"> ➤ You will be paid within ten (10) days from the day the repurchase request is received by us, provided that all documentations are completed and verifiable. 	<ul style="list-style-type: none"> ➤ You will be paid within <u>seven (7) Business Days</u> from the day the repurchase request is received by us, provided that all documentations are completed and verifiable.
8.7	<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</p>	<p>You have the right to apply for and receive a refund for every Unit that you have paid for within six (6) Business Days from the date we received your purchase application.</p> <p><u>You will be refunded for every Unit held based on the prices mentioned below and the Sales Charge imposed on the day those Units were purchased.</u></p> <ul style="list-style-type: none"> ➤ <u>If the price of a Unit on the day the Units were first purchased (“original price”) is higher than the price of a Unit at the point of exercise of the cooling-off right (“market price”), you will be refunded based on the market price at the point of cooling-off; or</u>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	to this right.	<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 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>
8.8	<p>SWITCHING FACILITY</p> <p>Switching facility enables you to switch into any of our funds (or its classes), provided that the fund (or its class) is denominated in MYR, and it is subject to the terms and conditions applicable for the respective funds. However, you must meet the minimum holding of 400 Units of the Fund and the minimum investment amount of the fund (or its class) that you intend to switch into.</p> <p>The minimum amount per switch of the Fund is 100 Units (or such other amount as may be determined by us from time to time).</p> <p>You are also to note that we reserve the right to reject any switching requests that are regarded as disruptive to efficient portfolio management, or requests that we deem to be contrary to the best interest of the Fund and/or the existing Unit Holders.</p> <p><i>Switching from this Fund into other funds (or its classes) managed by us</i> 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</p>	<p>Switching facility enables you to switch into any of our funds (or its classes), provided that the fund (or its class) is denominated in MYR, and it is subject to the terms and conditions applicable for the respective funds. However, you must meet the minimum holding of 400 Units of the Fund and the minimum investment amount of the fund (or its class) that you intend to switch into.</p> <p>The minimum amount per switch of the Fund is 100 Units (or such other amount as may be determined by us from time to time).</p> <p>You are also to note that we reserve the right to reject any switching requests that are regarded as disruptive to efficient portfolio management, or requests that we deem to be contrary to the best interest of the Fund and/or the existing Unit Holders.</p> <p><i>Switching from this Fund into other funds (or its classes) managed by us</i> 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 of the same day as</p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS																																										
	<p>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>Money market fund</td><td rowspan="3">T Day</td><td rowspan="3">T Day</td></tr><tr><td>Money market fund</td><td>Non-money market fund</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 (which adopts historical pricing policy)</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	Money market fund	T Day	T Day	Money market fund	Non-money market fund	Non-money market fund	Non-money market fund	Money market fund	Money market fund (which adopts historical pricing policy)	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>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 rowspan="2">T Day</td></tr><tr><td>Non-money market fund</td><td>Non-money market fund</td></tr><tr><td>Money market fund</td><td>Money market fund</td><td>T Day</td><td>T + 1 Day</td></tr><tr><td>Non-money market fund</td><td>Money market fund</td><td>T Day</td><td>At the next valuation point, subject to clearance of payment and money received by the intended fund</td></tr></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
Switching Out Fund	Switching In Fund			Pricing Day																																								
		Switching Out Fund	Switching In Fund																																									
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Money market fund	Non-money market fund																																											
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Money market fund	Money market fund (which adopts historical pricing policy)	T Day	T + 1 Day																																									
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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																																									
8.9	<p>TRANSFER FACILITY</p> <p>You are permitted to transfer your ownership of investments in the Fund at any point in time by completing the transfer application form and returning it to us on any Business Day. The transfer must be made in terms of Units and not MYR value.</p> <p>The transfer facility is not applicable for EPF investors.</p>	<p>You are permitted to transfer your ownership of investments in the Fund at any point in time by completing the transfer application form and returning it to us on any Business Day. The transfer must be made in terms of Units and not MYR value. <u>There is no minimum amount of Units required to effect a transfer except that the transferor and transferee must hold the minimum holdings of Units to remain as a Unit Holder.</u></p> <p><u>It is important to note that we are at the liberty to disregard or refuse to process the transfer application if the processing of such instruction will be in contravention of any law or regulatory requirements, whether or not having the force of law and/or would expose us to any liability.</u></p>																																										

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
		The transfer facility is not applicable for EPF investors.
8.10	Nil	<p>Inserted the following after “TRANSFER FACILITY”:</p> <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 dealings in Units, if the Trustee, on its own accord, considers that exceptional circumstances have been triggered. In such a case, the Trustee shall immediately call for a Unit Holders’ meeting to decide on the next course of action.</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>
8.11	<p>DISTRIBUTION POLICY</p> <p>Distribution (if any) is incidental and will be subject to the availability of income.</p> <p>All income distribution (if any) earned proportionately by the Unit Holders will be distributed after taxation and will be automatically reinvested into additional Units of the Fund. The allotment of Units for the reinvestment shall be made within two (2) months from the declaration date. We will create such Units based on the NAV per Unit of the Fund 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>If you who wish to realise your distribution income, you will need to submit a repurchase application and we will process your application accordingly.</p> <p>EPF Investment:</p>	<p>Distribution (if any) is incidental and will be subject to the availability of income.</p> <p>All income distribution (if any) will be automatically reinvested into additional Units of the Fund. The allotment of Units for the reinvestment shall be made within two (2) months from the declaration date. We will create such Units based on the NAV per Unit of the Fund at the income payment date which <u>within</u> is two (2) Business Days after the distribution date.</p> <p>There will not be any cost to Unit Holders for reinvestments in new additional Units i.e. no Sales Charge will be imposed on such reinvestment.</p> <p>If you wish to realise your distribution income, you will need to submit a repurchase application and we will process your application accordingly.</p> <p>EPF Investment:</p> <p>For Unit Holders who invest through the EMIS, any income distributions paid will be</p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS					
	<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>Unit prices and distributions payable, if any, may go down as well as up.</p>	<p>considered as EPF savings and automatically reinvested in the form of additional Units for the Unit Holders.</p> <p>Unit prices and distributions payable, if any, may go down as well as up.</p>					
8.12	<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 be <u>dealt as follows:-</u></p> <p>a) <u>we may reinvest 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>					
9.	FEES, CHARGES AND EXPENSES						
9.1	<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 the Prospectus (including any supplemental prospectus) and the Deed (including any supplemental deed) are referred to or quoted as being exclusive of GST. We (including the Trustee and other service providers) will charge GST at the rate of 6% on the fees, charges and expenses in accordance with the Goods and Services Tax Act 2014.</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 the Prospectus (including any supplemental prospectus) and the Deed (including any supplemental deed) are referred to or quoted as being exclusive of <u>any other applicable taxes</u>. We (including the Trustee and other service providers) will charge <u>any other applicable taxes</u> % on the fees, charges and expenses in accordance with <u>any other relevant or applicable laws</u>.</p>					
9.2	<p>SALES CHARGE</p> <p>A Sales Charge will be imposed on you for your purchase of Units of the Fund. The Sales Charge is a percentage of the NAV per Unit of the Fund. The maximum Sales Charge that the distribution channels may impose is as stated below:</p> <table border="1"><thead><tr><th>Distributors</th><th>Maximum Sales Charge as a percentage of the NAV per Unit of the Fund*</th></tr></thead><tbody><tr><td>IUTA</td><td rowspan="2">5.50%</td></tr><tr><td>Internal distribution channel of AHAM</td></tr></tbody></table>	Distributors	Maximum Sales Charge as a percentage of the NAV per Unit of the Fund*	IUTA	5.50%	Internal distribution channel of AHAM	<p><u>Up to 5.50% of the NAV per Unit.</u></p> <p><i>* Investors may negotiate for a lower charge.</i></p> <p>The Sales Charge for investors purchasing Units through the EMIS shall be limited to a maximum charge of 3% of the NAV per Unit or as determined by the EPF.</p> <p>Note: All Sales Charges will be rounded up to two (2) decimal places.</p>
Distributors	Maximum Sales Charge as a percentage of the NAV per Unit of the Fund*						
IUTA	5.50%						
Internal distribution channel of AHAM							

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS		
	<table border="1"><tr><td>Unit trust consultants</td><td></td></tr></table> <p><i>* Investors may negotiate for a lower charge.</i></p> <p>The Sales Charge for investors purchasing Units through the EMIS shall be limited to a maximum charge of 3% of the NAV per Unit or as determined by the EPF.</p> <p>Note: All Sales Charges will be rounded up to two (2) decimal places.</p>	Unit trust consultants		
Unit trust consultants				
9.3	TRANSFER FEE A MYR 5.00 transfer fee will be levied for each transfer of Units.	<u>There will be no transfer fee imposed on the transfer facility.</u>		
9.4	SWITCHING FEE There will be no switching fee levied on any switching transactions.	<u>The Manager does not impose any switching fee. However, if the amount of sales charge of 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.</u>		
9.5	ANNUAL MANAGEMENT FEE The annual management fee is up to 1.50% per annum of the NAV of the Fund. This fee is calculated and accrued daily and payable monthly to the Manager. <i>Please note that the example below is for illustration only:</i> Assuming that the total NAV (before deducting the management fee and the trustee fee) in a Fund is MYR 120 million. The calculation of annual management fee based on the total NAV of the Fund is: <u>MYR 120,000,000 x 1.50%</u> = MYR 4,931.50 per day 365 days	The annual management fee is up to 1.50% per annum of the NAV of the Fund (<u>before deducting the management fee and trustee fee</u>). This fee is calculated and accrued daily and payable monthly to the Manager. <i>Please note that the example below is for illustration only:</i> Assuming that the total NAV <u>of the Fund</u> (before deducting the management fee and the trustee fee) is MYR 120 million. The calculation of annual management fee based on the total NAV of the Fund is: <u>MYR 120,000,000 x 1.50%</u> = MYR 4,931. <u>51</u> per day 365 days		
9.6	TRUSTEE FEE 1 st paragraph: - The annual trustee fee is up to 0.08% per annum of the NAV of the Fund, subject to a minimum of MYR 18,000 per annum (excluding foreign custodian fees and charges). In addition to the trustee fee which includes the transaction fee i.e. the fee incurred for	<u>ANNUAL TRUSTEE FEE</u> The annual trustee fee is up to 0.08% per annum of the NAV of the Fund, subject to a minimum of MYR 18,000 per annum (excluding foreign custodian fees and charges), <u>before deducting the management fee and trustee fee</u> . In addition to the trustee fee, the Trustee		

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	handling purchase/sale of local investments, the Trustee may be reimbursed by the Fund for any expenses properly incurred by it in the performance of its duties and responsibilities.	may be reimbursed by the Fund for any expenses properly incurred by it in the performance of its duties and responsibilities.
9.7	<p>ADMINISTRATIVE EXPENSES</p> <p>Only fees and expenses that are directly related to or necessary for the operation and administration of the Fund may be charged to the Fund. These include the following:</p> <ul style="list-style-type: none"> • Commissions or fees paid to 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 custodians taking into custody any foreign investments of the Fund; • Taxes (including but not limited to goods and services tax) 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 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; • 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 telegraphic transfer; and • Other fees or expenses related to the Fund allowed under the Deed. <p><i>Expenses related to the issuance of this Prospectus will be borne by the Manager.</i></p>	<p>Only fees and expenses that are directly related to or necessary for the operation and administration of the Fund may be charged to the Fund. These include the following:</p> <ul style="list-style-type: none"> • Commissions or fees paid to <u>brokers</u> 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 custodians taking into custody any foreign investments of the Fund; • <u>Taxes and other duties charged on the Fund by the government and/or other authorities;</u> • 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 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; • 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 telegraphic transfer; • <u>Costs and expenses incurred in relation to the distribution of income (if any);</u> • <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 or expenses related to the Fund allowed under the Deed. <p><i>Expenses related to the issuance of this Prospectus will be borne by the Manager.</i></p>
9.8	<p>GOODS AND SERVICES TAX</p> <p>The Royal Malaysian Customs Department has announced the implementation of GST with effect from 1 April 2015 pursuant to the Goods and Services Tax Act 2014. Collective investment schemes are generally exempted from GST. However, some fees, charges and expenses of the Fund are subject to GST which includes:</p> <ul style="list-style-type: none"> ➤ Sales Charge; 	Deleted.

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS																
	<ul style="list-style-type: none">➤ Repurchase Charge;➤ Transfer fee;➤ Switching fee;➤ Management fee;➤ Trustee fee; and➤ Any other expenses of the Fund that may be confirmed to be GST taxable by the Royal Malaysian Customs Department.																	
9.9	REBATES AND SOFT COMMISSIONS 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. The soft commission can be retained by us or our delegates provided that:- <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 Unit Holders’ investments; and➤ any dealing with the broker or dealer is executed on terms which are the most favourable for the Fund.	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 <u>will</u> be directed to the account of the Fund. The soft commissions can be retained by us or our delegates provided that:- <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>																
9.10	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.	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.																
10.	PRICING																	
10.1	COMPUTATION OF NAV AND NAV PER UNIT 3 rd paragraph: - Illustration on computation of NAV and NAV per Unit for a particular day:- <table><tr><td>Units in Circulation</td><td>300,000,000.00</td></tr><tr><td></td><td>MYR</td></tr><tr><td>Investments</td><td>195,000,000.00</td></tr><tr><td>Add other assets</td><td>5,700,000.00</td></tr></table>	Units in Circulation	300,000,000.00		MYR	Investments	195,000,000.00	Add other assets	5,700,000.00	Illustration on computation of NAV and NAV per Unit for a particular day:- <table><tr><td>Units in Circulation</td><td>300,000,000.00</td></tr><tr><td></td><td>MYR</td></tr><tr><td>Investments</td><td>195,000,000.00</td></tr><tr><td>Add other assets</td><td>5,700,000.00</td></tr></table>	Units in Circulation	300,000,000.00		MYR	Investments	195,000,000.00	Add other assets	5,700,000.00
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NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS																																		
	<table><tr><td>Gross asset value</td><td>200,700,000.00</td></tr><tr><td>Less: Liabilities</td><td>700,000.00</td></tr><tr><td>NAV (before deduction of management fee and trustee fee for the day)</td><td>200,000,000.00</td></tr><tr><td>Less: Management fee for the day</td><td>8,219.18</td></tr><tr><td>Less: Trustee fee for the day</td><td>383.56</td></tr><tr><td>NAV (before GST)</td><td>199,991,397.26</td></tr><tr><td>Less: GST of 6% on the management fee for the day</td><td>493.15</td></tr><tr><td>Less: GST of 6% on the trustee fee for the day</td><td>23.01</td></tr><tr><td>NAV (after GST)</td><td>199,990,881.10</td></tr><tr><td>NAV per Unit*</td><td>0.6666</td></tr></table> <p>For the purpose of the illustration above, the computation of NAV and NAV per Unit are based on the assumption that the expenses are inclusive of GST.</p> <p>* NAV per Unit is derived from the following formula:-</p> <div><div>NAV (after GST)</div><div>Units in Circulation</div></div> <p>The rounding policy is four (4) decimal points for the purposes of publication of the NAV per Unit. However, the rounding policy will not apply when calculating the Sales Charge and Repurchase Charge (where applicable).</p>	Gross asset value	200,700,000.00	Less: Liabilities	700,000.00	NAV (before deduction of management fee and trustee fee for the day)	200,000,000.00	Less: Management fee for the day	8,219.18	Less: Trustee fee for the day	383.56	NAV (before GST)	199,991,397.26	Less: GST of 6% on the management fee for the day	493.15	Less: GST of 6% on the trustee fee for the day	23.01	NAV (after GST)	199,990,881.10	NAV per Unit*	0.6666	<table><tr><td>Gross asset value</td><td>200,700,000.00</td></tr><tr><td>Less: Liabilities</td><td>700,000.00</td></tr><tr><td>NAV (before deduction of management fee and trustee fee for the day)</td><td>200,000,000.00</td></tr><tr><td>Less: Management fee for the day</td><td>8,219.18</td></tr><tr><td>Less: Trustee fee for the day</td><td>438.36</td></tr><tr><td>NAV</td><td>199,991,342.46</td></tr><tr><td>NAV per Unit*</td><td>0.6666</td></tr></table> <p>* NAV per Unit is derived from <u>NAV divided by Units in Circulation</u>.</p> <p>The rounding policy is four (4) decimal points for the purposes of publication of the NAV per Unit. However, the rounding policy will not apply when calculating the Sales Charge and Repurchase Charge (where applicable).</p>	Gross asset value	200,700,000.00	Less: Liabilities	700,000.00	NAV (before deduction of management fee and trustee fee for the day)	200,000,000.00	Less: Management fee for the day	8,219.18	Less: Trustee fee for the day	438.36	NAV	199,991,342.46	NAV per Unit*	0.6666
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10.2	<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 MYR 10.00 or its foreign currency equivalent, if applicable. An incorrect valuation and/or pricing not considered to be of minimal significance by the Trustee will result in reimbursement of moneys in the following manner:</p>	<p>The Trustee will not consider an incorrect valuation and/or pricing of the Fund and/or the Units to be of minimal significance if the error involves a discrepancy of 0.5% or more of the NAV per Unit unless the total impact on your account is less than MYR 10.00. An incorrect valuation and/or pricing not considered to be of minimal significance by the Trustee will result in reimbursement of moneys in the following manner:</p>																																		

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS																										
10.3	<p>COMPUTATION OF SELLING PRICE AND REPURCHASE PRICE</p> <p>The Selling Price and the Repurchase Price are equivalent to the NAV per Unit. Any applicable Sales Charge and Repurchase Charge are payable separately from the Selling Price and Repurchase Price.</p> <p>Forward Pricing will be used to determine the Selling Price per Unit and the Repurchase Price per Unit of the Fund, which are the NAV per Unit for the Fund as at the next valuation point after we receive the purchase request or repurchase request.</p> <p>The Selling Price for Units of Fund created under the 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>Units will be sold at the NAV per Unit of the Fund. Any Sales Charge payable by the Unit Holder would be calculated as a percentage of the NAV per Unit of the Fund. For illustration purposes, let’s assume the following:-</p> <table><tr><td>Investment Amount</td><td>MYR 10,000.00</td></tr><tr><td>Selling Price per Unit</td><td>MYR 0.50</td></tr><tr><td>Number Of Units Received*</td><td>MYR 10,000 ÷ MYR 0.50 = 20,000 Units</td></tr><tr><td>Sales Charge</td><td>5.50%</td></tr><tr><td>Sales Charge Paid By Investor**</td><td>5.50% x MYR 0.50 x 20,000 Units = MYR 550</td></tr><tr><td>GST of 6%***</td><td>MYR 550 x 6% = MYR 33</td></tr><tr><td>Total Amount Paid By Investor****</td><td>MYR 10,000 + MYR 550 + MYR 33 = MYR 10,583</td></tr></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>*** GST of 6% = Sales Charge paid by investor x 6%</p><p>**** Total amount paid by Investor = Amount invested + Sales Charge paid by investor + GST</p></div>	Investment Amount	MYR 10,000.00	Selling Price per Unit	MYR 0.50	Number Of Units Received*	MYR 10,000 ÷ MYR 0.50 = 20,000 Units	Sales Charge	5.50%	Sales Charge Paid By Investor**	5.50% x MYR 0.50 x 20,000 Units = MYR 550	GST of 6%***	MYR 550 x 6% = MYR 33	Total Amount Paid By Investor****	MYR 10,000 + MYR 550 + MYR 33 = MYR 10,583	<p><u>Under a single pricing regime</u>, the Selling Price and the Repurchase Price are equivalent to the NAV per Unit. Any applicable Sales Charge and Repurchase Charge are payable separately from the Selling Price and Repurchase Price.</p> <p>Forward Pricing will be used to determine the Selling Price per Unit and the Repurchase Price per Unit of the Fund, which are the NAV per Unit for the Fund as at the next valuation point after we receive the purchase request or repurchase request.</p> <p>The Selling Price for Units of <u>the</u> Fund created under the 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><tr><td>Investment Amount</td><td>MYR 10,000.00</td></tr><tr><td>Selling Price per Unit</td><td>MYR 0.50</td></tr><tr><td>Number Of Units Received*</td><td>MYR 10,000 ÷ MYR 0.50 = 20,000 Units</td></tr><tr><td>Sales Charge</td><td>5.50%</td></tr><tr><td>Sales Charge Paid By Investor**</td><td>5.50% x MYR 0.50 x 20,000 Units = MYR 550</td></tr><tr><td>Total Amount Paid By Investor***</td><td>MYR 10,000 + MYR 550 = MYR 10,550</td></tr></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 = <u>Investment Amount</u> + Sales Charge paid by investor</p></div>	Investment Amount	MYR 10,000.00	Selling Price per Unit	MYR 0.50	Number Of Units Received*	MYR 10,000 ÷ MYR 0.50 = 20,000 Units	Sales Charge	5.50%	Sales Charge Paid By Investor**	5.50% x MYR 0.50 x 20,000 Units = MYR 550	Total Amount Paid By Investor***	MYR 10,000 + MYR 550 = MYR 10,550
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Total Amount Paid By Investor***	MYR 10,000 + MYR 550 = MYR 10,550																											

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NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS																										
	<p>Calculation of Repurchase Price</p> <p>The Repurchase Price is the NAV per Unit of the Fund. Any Repurchase Charge payable by the Unit Holder would be calculated as a percentage of the Repurchase Price of the Fund.</p> <p>For illustration purposes, let’s assume the following:-</p> <table><tr><td>Units Repurchased</td><td>20,000 Units</td></tr><tr><td>Repurchase Price</td><td>MYR 0.50</td></tr><tr><td>Repurchased Amount^</td><td>20,000 Units x MYR 0.50 = MYR 10,000</td></tr><tr><td>Repurchase Charge</td><td>0.00%</td></tr><tr><td>Repurchase Charge Paid By Investor^^</td><td>0.00% x MYR 10,000 = MYR 0.00</td></tr><tr><td>GST of 6%^^^</td><td>RM 0.00 x 6% = MYR 0.00</td></tr><tr><td>Total Amount Received By investor^^^^</td><td>MYR 10,000 + MYR 0.00 + MYR 0.00 = MYR 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>^^^ GST of 6% = Repurchase Charge paid by investor x 6%</p><p>^^^^ Total amount received by investor = Repurchased amount + Repurchase Charge paid by investor + GST</p></div>	Units Repurchased	20,000 Units	Repurchase Price	MYR 0.50	Repurchased Amount^	20,000 Units x MYR 0.50 = MYR 10,000	Repurchase Charge	0.00%	Repurchase Charge Paid By Investor^^	0.00% x MYR 10,000 = MYR 0.00	GST of 6%^^^	RM 0.00 x 6% = MYR 0.00	Total Amount Received By investor^^^^	MYR 10,000 + MYR 0.00 + MYR 0.00 = MYR 10,000	<p>Calculation of Repurchase Price</p> <p>For illustration purposes, let’s assume the following:-</p> <table><tr><td>Units Repurchased</td><td>20,000 Units</td></tr><tr><td>Repurchase Price <u>per Unit</u></td><td>MYR 0.50</td></tr><tr><td>Repurchase Amount^</td><td>20,000 Units x MYR 0.50 = MYR 10,000</td></tr><tr><td>Repurchase Charge</td><td>0.00%</td></tr><tr><td>Repurchase Charge Paid By Investor^^</td><td>0.00% x MYR 10,000 = MYR 0.00</td></tr><tr><td>Total Amount Received By Investor^^^</td><td>MYR 10,000 - MYR 0.00 = MYR 10,000</td></tr></table> <div><p>Formula for calculating:-</p><p>^ Repurchase amount = Unit repurchased x Repurchase Price <u>per Unit</u></p><p>^^ Repurchase Charge paid by investor = Repurchase Charge x Repurchase amount</p><p>^^^ Total amount received by investor = Repurchase Amount - Repurchase Charge paid by investor</p></div>	Units Repurchased	20,000 Units	Repurchase Price <u>per Unit</u>	MYR 0.50	Repurchase Amount^	20,000 Units x MYR 0.50 = MYR 10,000	Repurchase Charge	0.00%	Repurchase Charge Paid By Investor^^	0.00% x MYR 10,000 = MYR 0.00	Total Amount Received By Investor^^^	MYR 10,000 - MYR 0.00 = MYR 10,000
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NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS																
11.	SALIENT TERMS OF THE DEED																	
11.1	Rights and Liabilities of Unit Holders Unit Holders’ Rights 4 th paragraph:- Unit Holders are vested with the powers to call for a Unit Holders’ meeting, and to vote for the removal of the Trustee or the Manager through an Extraordinary Resolution.	Unit Holders are vested with the powers to call for a Unit Holders’ meeting, and to vote for the removal of the Trustee or the Manager through <u>a Special Resolution</u> .																
11.2	Fees And Charges Below are the maximum fees and charges permitted by the Deed: <table><tr><td>Sales Charge</td><td>Up to 7% NAV per Unit</td></tr><tr><td>Repurchase Charge</td><td>Up to 5% NAV per Unit</td></tr><tr><td>Annual management fee</td><td>Up to 3% per annum calculated daily on the NAV of the Fund</td></tr><tr><td>Annual trustee fee</td><td>Up to 0.08% per annum calculated daily on the NAV of the Fund but subject to a minimum of MYR 18,000.00 per annum (excluding foreign custodian fees and charges)</td></tr></table> Increase In Fees And Charges A lower fee and/or charges than what is stated in the Deed may be charged, and all current fees and/or charges are disclosed in the Prospectus. Any increase of the fees and/or charges above that stated in the current Prospectus may be made provided that a supplemental prospectus is issued and the Manager has to notify the Unit Holders of the higher rate and the effective date (where necessary or required to do so by the Deed) provided always that the maximum stated in the Deed shall not be breached. Any increase of the fees and/or charges above the maximum stated in the Deed shall require Unit Holders' approval in accordance with the Deed, Guidelines and/or as prescribed by the	Sales Charge	Up to 7% NAV per Unit	Repurchase Charge	Up to 5% NAV per Unit	Annual management fee	Up to 3% per annum calculated daily on the NAV of the Fund	Annual trustee fee	Up to 0.08% per annum calculated daily on the NAV of the Fund but subject to a minimum of MYR 18,000.00 per annum (excluding foreign custodian fees and charges)	Below are the maximum fees and charges permitted by the Deed: <table><tr><td>Sales Charge</td><td>Up to 7% <u>of the</u> NAV per Unit</td></tr><tr><td>Repurchase Charge</td><td>Up to 5% <u>of the</u> NAV per Unit</td></tr><tr><td>Annual management fee</td><td>Up to 3% per annum of the NAV of the Fund</td></tr><tr><td>Annual trustee fee</td><td>Up to 0.08% per annum calculated daily on the NAV of the Fund but subject to a minimum of MYR 18,000.00 per annum (excluding foreign custodian fees and charges)</td></tr></table> Increase In Fees And Charges A lower fee and/or charges than what is stated in the Deed may be charged, and all current fees and/or charges are disclosed in the Prospectus. Any increase of the fees and/or charges above that stated in the current Prospectus may be made provided that a supplemental prospectus is <u>registered, lodged and</u> issued and the Manager has to notify the Unit Holders of the higher rate and the effective date (where necessary or required to do so by the Deed) provided always that the maximum stated in the Deed shall not be breached. Any increase of the fees and/or charges above the maximum stated in the Deed shall require	Sales Charge	Up to 7% <u>of the</u> NAV per Unit	Repurchase Charge	Up to 5% <u>of the</u> NAV per Unit	Annual management fee	Up to 3% per annum of the NAV of the Fund	Annual trustee fee	Up to 0.08% per annum calculated daily on the NAV of the Fund but subject to a minimum of MYR 18,000.00 per annum (excluding foreign custodian fees and charges)
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NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	relevant law.	Unit Holders' approval in accordance with the Deed, <u>the</u> Guidelines and/or as prescribed by the relevant law.
11.3	<p data-bbox="141 233 611 256">Other Expenses Permitted under the Deed</p> <p data-bbox="141 296 1133 352">There are annual operating expenses involved in running a Fund, including but not limited to those stated herein below, and such expenses are paid out of the Fund's assets:-</p> <ul style="list-style-type: none"> <li data-bbox="141 392 1133 448">(a) commissions/fees paid to brokers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes; <li data-bbox="141 456 1133 512">(b) taxes and other duties charged on the Fund by the government and/or other authorities; <li data-bbox="141 520 1088 544">(c) costs, fees and expenses properly incurred by the auditor appointed for the Fund; <li data-bbox="141 552 1133 608">(d) costs, fees and expenses incurred for the valuation of any investment of the Fund by independent valuers for the benefit of the Fund; <li data-bbox="141 616 1133 671">(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; <li data-bbox="141 679 1133 735">(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; <li data-bbox="141 743 1133 799">(g) costs, commissions, fees and expenses of the sale, purchase, insurance and any other dealing of any asset of the Fund; <li data-bbox="141 807 1133 863">(h) costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund; <li data-bbox="141 871 1133 927">(i) costs, fees and expenses incurred in engaging any valuer, adviser or contractor for the benefit of the Fund; <li data-bbox="141 935 1133 991">(j) costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund; <li data-bbox="141 999 1133 1086">(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; <li data-bbox="141 1094 1133 1246">(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); <li data-bbox="141 1254 1133 1310">(m) remuneration and out of pocket expenses of the independent members of the investment committee of the Fund, unless the Manager decides otherwise; <li data-bbox="141 1318 1133 1423">(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 	<p data-bbox="1160 296 2145 352">There are annual operating expenses involved in running <u>the</u> Fund, including but not limited to those stated herein below, and such expenses are paid out of the Fund's assets:-</p> <ul style="list-style-type: none"> <li data-bbox="1160 392 2145 448">(a) commissions/fees paid to brokers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes; <li data-bbox="1160 456 2145 480">(b) taxes and other duties charged on the Fund by the government and/or other authorities; <li data-bbox="1160 488 2074 512">(c) costs, fees and expenses properly incurred by the auditor appointed for the Fund; <li data-bbox="1160 520 2145 576">(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; <li data-bbox="1160 584 2145 639">(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; <li data-bbox="1160 647 2145 703">(f) costs, commissions, fees and expenses of the sale, purchase, insurance and any other dealing of any asset of the Fund; <li data-bbox="1160 711 2145 767">(g) costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund; <li data-bbox="1160 775 2107 799">(h) costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund; <li data-bbox="1160 807 2145 863">(i) costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund; <li data-bbox="1160 871 2145 927">(j) 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; <li data-bbox="1160 935 2145 1086">(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); <li data-bbox="1160 1094 2145 1150">(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; <li data-bbox="1160 1158 2145 1286">(m) 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; <u>and</u> <li data-bbox="1160 1286 2145 1342">(n) <u>costs, fees and expenses incurred for the fund valuation and accounting of the Fund performed by a fund valuation agent.</u>

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	governmental or regulatory authority; and (o) (where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians.	
11.4	<p>Retirement, Removal Or Replacement Of The Manager</p> <p>2nd paragraph: - The Manager may be removed and another corporation appointed as manager by Special Resolution of the Unit Holders at a duly convened meeting of which notice has been given to the Manager, the Trustee and the Unit Holders.</p> <p>Power Of The Manager To Remove / Replace The Trustee The Trustee may be removed and another Trustee may be appointed by Special Resolution of the Unit Holders at a Unit Holders' meeting convened in accordance with the Deed. The Manager shall take all reasonable steps to replace a Trustee as soon as practicable after becoming aware that:-</p> <ul style="list-style-type: none"> (a) The Trustee has ceased to exist; (b) The Trustee has not been validly appointed; (c) The Trustee is not eligible to be appointed or to act as Trustee under the Capital Markets & Services Act 2007; (d) The Trustee has failed or refused to act as Trustee in accordance with the provisions or covenants of the Deed or the provisions of Capital Markets & Services Act 2007; (e) A receiver is appointed over the whole or a substantial part of the assets or undertaking of the existing Trustee and has not ceased to act under the appointment, or a petition is presented for the winding up of the existing Trustee (other than for the purpose of and followed by a reconstruction, unless during or following such reconstruction the existing Trustee becomes or is declared to be insolvent); or (f) The Trustee is under investigation for conduct that contravenes the Trust Companies Act 1949, the Trustee Act 1949, the Companies Act 2016 or any securities law. 	<p>The Manager may be removed and another corporation <u>may be</u> appointed as <u>the management company of the Fund</u> by Special Resolution of the Unit Holders at a duly convened meeting of which notice has been given to the Manager, the Trustee and the Unit Holders.</p> <p>Power Of The Manager To Remove / Replace The Trustee The Trustee may be removed and another trustee may be appointed by Special Resolution of the Unit Holders at a Unit Holders' meeting convened in accordance with the Deed.</p> <p>The Manager shall take all reasonable steps to replace a Trustee as soon as practicable after becoming aware that:-</p> <ul style="list-style-type: none"> (a) The Trustee has ceased to exist; (b) The Trustee has not been validly appointed; (c) The Trustee is not eligible to be appointed or to act as trustee under <u>any relevant law</u>; (d) The Trustee has failed or refused to act as trustee in accordance with the provisions or covenants of the Deed or <u>any relevant law</u>; (e) A receiver <u>has been</u> appointed over the whole or a substantial part of the assets or undertaking of the Trustee and has not ceased to act under the appointment, or a petition <u>has been</u> presented for the winding up of the Trustee (other than for the purpose of and followed by a reconstruction, unless during or following such reconstruction the Trustee becomes or is declared to be insolvent); or (f) The Trustee is under investigation for conduct that contravenes the Trust Companies Act 1949, the Trustee Act 1949, the Companies Act 2016 or any <u>relevant</u> law.
11.5	<p>Retirement, Removal Or Replacement Of The Trustee</p> <p>The Trustee may retire upon giving twelve (12) months' notice to the Manager of its desire to do so, or such other period as the Manager and the Trustee may agree, and may by deed appoint in its stead a new Trustee approved by the SC.</p> <p>The Trustee may be removed and another trustee may be appointed by Special Resolution of the Unit Holders at a Unit Holders' meeting convened in accordance with the Deed or as</p>	<p>The Trustee may retire upon giving twelve (12) months' notice to the Manager of its desire so to do, or such shorter period as the Manager and the Trustee may agree, and may by deed appoint in its stead a new trustee approved by the <u>relevant authorities under any relevant law</u>.</p> <p>The Trustee may be removed and another trustee may be appointed by Special Resolution</p>

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	<p>stipulated in the Capital Markets and Services Act 2007.</p> <p>Power Of The Trustee To Remove The Manager The Manager may be removed by the Trustee on the grounds that the Manager is into liquidation (except for the purpose of amalgamation or reconstruction or some other purpose approved by the relevant authorities); or a petition has been presented for the winding up against the Manager (other than for the purpose of and followed by a reconstruction, unless during or following such reconstruction, the Manager become or is declared insolvent); the Manager is under investigation for conduct that contravenes the Companies Act 1965 or any relevant law; or has had a receiver appointed or has ceased to carry on business; or is in breach of its obligations or duties under the Deed or the relevant laws or it has failed or neglected to carry out its duties to the satisfaction of the Trustee and the Trustee considers that it would be in the interests of Unit Holders for it to do so after the Trustee has given notice to it of that opinion and the reasons for that opinion, and has considered any representations made by the Manager in respect of that opinion, and after consultation with the SC and with the approval of the Unit Holders by way of a Special Resolution.</p>	<p>of the Unit Holders at a Unit Holders' meeting convened in accordance with the Deed or as stipulated in the <u>Act</u>.</p> <p>Power Of The Trustee To Remove The Manager The Manager may be removed by the Trustee on the grounds that the Manager <u>has gone</u> into liquidation (except for the purpose of amalgamation or reconstruction or some <u>similar</u> purpose); or has had a receiver appointed or has ceased to carry on business; or is in breach of its obligations or duties under the Deed or the relevant laws; <u>or has ceased to be eligible to be a management company under the relevant laws</u>; or it has failed or neglected to carry out its duties to the satisfaction of the Trustee and the Trustee considers that it would be in the interests of Unit Holders for it to do so after the Trustee has given notice to it of that opinion and the reasons for that opinion, and has considered any representations made by the Manager in respect of that opinion, and after consultation with the <u>relevant authorities</u> and with the approval of the Unit Holders by way of a Special Resolution.</p>
11.6	<p>Termination of the Fund</p> <p>The Fund may be terminated or wound-up upon the occurrence of any of the following events:</p> <ul style="list-style-type: none"> (a) the SC's approval is revoked under Section 256(E) of the Act; (b) a Special Resolution is passed at a Unit Holders' meeting to terminate or wind-up the Fund, following the occurrence of events stipulated under Section 301(1) of the Act and the court has confirmed the resolution, as required under Section 301(2) of the Act; (c) a Special Resolution is passed at a Unit Holders' meeting to terminate or wind-up the Fund; (d) on reaching the maturity date (if any); or (e) the effective date of an approved transfer scheme, as defined under the Guidelines, has resulted in the Fund, which is the subject of the transfer scheme, being left with no asset/property. 	<p>The Fund may be terminated or wound-up upon the occurrence of any of the following events:</p> <ul style="list-style-type: none"> (a) the SC's approval is revoked under Section 256(E) of the Act; (b) a Special Resolution is passed at a Unit Holders' meeting to terminate or wind-up the Fund, following the occurrence of events stipulated under Section 301(1) of the Act and the court has confirmed the resolution, as required under Section 301(2) of the Act; (c) a Special Resolution is passed at a Unit Holders' meeting to terminate or wind-up the Fund; (d) on reaching the maturity date (if any); or (e) the effective date of an approved transfer scheme, as defined under the Guidelines, has resulted in the Fund, which is the subject of the transfer scheme, being left with no asset/property. <p><u>Notwithstanding the aforesaid, the Manager may, in consultation with the Trustee, determine the trust and wind up the Fund without having to obtain the prior approval of the Unit Holders upon the occurrence of any of the following events:</u></p> <ul style="list-style-type: none"> (a) <u>if any new law shall be passed which renders it illegal; or</u>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
		<p>(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>Procedures on Termination</u></p> <p><u>Upon the termination of the Fund, the Trustee shall:</u></p> <p>(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></p> <p>(b) <u>from time to time distribute to the Unit Holders, in proportion to the number of Units held by them respectively:</u></p> <p style="padding-left: 40px;">(1) <u>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</u></p> <p style="padding-left: 40px;">(2) <u>any available cash produce,</u></p> <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 Twenty Five (25) sen 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 winding-up of the Fund and, out of the moneys so retained, to be indemnified against any such costs, charges, taxes, expenses, claims and demands; each of 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 being terminated:</u></p> <p>(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></p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
		<p>(b) <u>the Manager shall indemnify the Trustee against any claims arising out of the Trustee's execution of the Deed provided always that such claims have not been caused by any failure on the part of the Trustee to exercise the degree of care and diligence required of a trustee as contemplated by the Deed and all relevant laws;</u></p> <p>(c) <u>the Manager and the Trustee shall notify the relevant authorities in such manner as may be prescribed by any relevant law; and</u></p> <p>(d) <u>the Manager or the Trustee shall notify the Unit Holders in such manner as may be prescribed by any relevant law.</u></p>
11.7	<p>Provisions Regarding Unit Holders Meetings</p> <p>A Unit Holders' meeting may be called by the Manager, Trustee and/or Unit Holders. Any such meeting must be convened in accordance with the Deed and/or the Guidelines.</p> <p>Every question arising at any meeting shall be decided in the first instance by a show of hands unless a poll is demanded or if it be a question which under the Deed requires a Special Resolution, in which case a poll shall be taken. On a show of hands every Unit Holder who is present in person or by proxy shall have one vote.</p> <p>The quorum for a meeting of Unit Holders of the Fund is five (5) Unit Holders, whether present in person or by proxy, provided always that for a meeting which requires a Special Resolution the quorum for that meeting shall be five (5) Unit Holders, whether present in person or by proxy, holding in aggregate at least twenty five (25%) of the Units in issue for the Fund at the time of the meeting. If the Fund has five (5) or less Unit Holders, the quorum required shall be two (2) Unit Holders, whether present or by proxy and if the meeting requires a Special Resolution the quorum for that meeting shall be two (2) Unit Holders, whether present in person or by proxy, holding in aggregate at least twenty five (25%) of the Units in issue for the Fund at the time of the meeting.</p>	<p>A Unit Holders' meeting may be called by the Manager, Trustee and/or Unit Holders. Any such meeting must be convened in accordance with the Deed and/or the Guidelines.</p> <p>Every question arising at any <u>Unit Holders'</u> meeting shall be decided in the first instance by a show of hands unless a poll is demanded or if it be a question which under the Deed requires a Special Resolution, a poll shall be taken. On a show of hands every Unit Holder who is present in person or by proxy shall have one vote.</p> <p>The quorum required for a meeting of the Unit Holders shall be five (5) Unit Holders, whether present in person or by proxy; however, if the Fund has five (5) or less Unit Holders, the quorum required for a meeting of the Unit Holders 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 in Circulation at the time of the meeting. <u>If the Fund has only one (1) remaining Unit Holder, such Unit Holder, whether present in person or by proxy, shall constitute the quorum required for the meeting of the Unit Holders</u></p>
12	THE MANAGER	
12.1	<p>ABOUT AHAM</p> <p>AHAM was incorporated in Malaysia on 2 May 1997 under the Companies Act 1965 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 15 years' experience in the fund management industry. Additionally,</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 <u>27%</u> owned by Nikko Asset Management International Limited, a wholly-owned</p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>AHAM is also 30% owned by Nikko Asset Management International Limited, a wholly-owned subsidiary of Tokyo-based Nikko Asset Management Co. Ltd, an Asian investment management franchise.</p> <p>AHAM distributes its funds through the following various channels:</p> <ul style="list-style-type: none"> ➤ In-house/internal sales team; ➤ IUTA (Institutional Unit Trust Advisers) & CUTA (Corporate Unit Trust Advisers); and ➤ Unit trust consultants. <p>AHAM's head office is located in Kuala Lumpur and has a total of 8 main sales offices located in Peninsular and East Malaysia. The sales offices are in Penang, Ipoh, Johor Bharu, Melaka, Selangor, Kuching, Miri and Kota Kinabalu.</p>	<p>subsidiary of Tokyo-based Nikko Asset Management Co. Ltd, an Asian investment management franchise.</p> <p>AHAM distributes its funds through the following various channels:</p> <ul style="list-style-type: none"> ➤ In-house/internal sales team; ➤ IUTA & CUTA (Corporate Unit Trust <u>Scheme</u> Advisers); and ➤ Unit trust consultants. <p>AHAM's head office is located in Kuala Lumpur and has a total of 7 main sales offices located in Peninsular and East Malaysia. The sales offices are in Penang, Ipoh, Johor Bahru, Melaka, Kuching, Miri and Kota Kinabalu.</p>
12.2	<p>Board of Directors</p> <p>Tan Sri Dato' Seri Che Lodin bin Wok Kamaruddin (Non-independent Director) Datuk Maimoonah Binti Mohamed Hussain (Non-independent Director) Mr Teng Chee Wai (Non-independent Director) Mr David Jonathan Semaya (Non-independent Director) Encik Abd Malik bin A Rahman (Independent Director) YBhg Mej Jen Dato' Hj Latip bin Ismail (Independent Director)</p>	Deleted.
12.3	<p>Key Personnel</p> <p>Mr Teng Chee Wai – Managing Director Mr Teng is the founder of AHAM. Over the past 15 years, he has built the company to its current position with an excess of MYR 35 billion in assets under management. In his capacity as the managing director and executive director of AHAM, Mr Teng manages the overall business and strategic direction as well as the management of the investment team. His hands on approach sees him actively involved in investments, product development and marketing. Mr Teng's critical leadership and regular participation in reviewing and assessing strategies and performance has been pivotal in allowing AHAM to successfully navigate the economically turbulent decade. Mr Teng's investment management experience spans more than 25 years, and his key area of expertise is in managing absolute return mandates for insurance assets and investment-linked funds in both Singapore and Malaysia. Prior to his current appointments, he was the assistant general manager (investment) of Overseas Assurance Corporation (OAC) and was responsible for the investment function of the Group Overseas Assurance Corporation Ltd. Mr Teng began his career in the financial industry as an investment manager with NTUC Income, Singapore. He is a Bachelor of Science graduate from the National University of Singapore and has a Post-Graduate Diploma in Actuarial Studies from City University in London.</p>	<p>Dato' Teng Chee Wai – Managing Director <u>Dato'</u> Teng is the founder of AHAM. In his capacity as the managing director and executive director of AHAM, <u>Dato'</u> Teng manages the overall business and strategic direction as well as the management of the investment team. His hands on approach see him actively involved in investments, product development and marketing. <u>Dato'</u> Teng's critical leadership and regular participation in reviewing and assessing strategies and performance has been pivotal in allowing AHAM to successfully navigate the economically turbulent decade. <u>Dato'</u> Teng's investment management experience spans more than 25 years, and his key area of expertise is in managing absolute return mandates for insurance assets and investment-linked funds in both Singapore and Malaysia. Prior to his current appointments, he was the assistant general manager (investment) of Overseas Assurance Corporation (OAC) and was responsible for the investment function of the Group Overseas Assurance Corporation Ltd. <u>Dato'</u> Teng began his career in the financial industry as an investment manager with NTUC Income, Singapore. He is a Bachelor of Science graduate from the National University of Singapore and has a Post-Graduate Diploma in Actuarial Studies from City University in London.</p>

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12.4	<p>DESIGNATED FUND MANAGER</p> <p>Ms Esther Teo Keet Ying – Head, Fixed Income Investment</p> <p>Ms Esther Teo is the Head of Fixed Income Investment. Prior to joining AHAM, Esther Teo was a portfolio manager with HwangDBS Asset Management and was responsible for managing fixed income investment of corporate clients and unit trust funds. Prior to this, she was attached with the fixed income division of RHB Asset Management Sdn. Bhd. covering both institutional and unit trust mandates for three (3) years. She began her career in KPMG Malaysia in 1999 as a consultant in financial advisory services specializing in corporate debt restructuring and recovery. Esther graduated from the University of Melbourne, Australia with a Bachelor of Commerce majoring in Accounting and Finance. She has also obtained her licence from the SC on 29 April 2004 to act as a fund manager.</p> <p>Ms Yee Mei Hui - Portfolio Manager (for equity portion)</p> <p>Ms Yee Mei Hui joined AHAM in May 2014. She brings with her 12 years of experience in investment and 4 years of experience in audit. Prior to joining AHAM, Ms Yee Mei Hui was a senior analyst at Hwang DBS Vickers Research and UOB KayHian for six (6) and four (4) years respectively, specialising in Malaysia property, REITs, cement, power and regional gaming sectors. Ms Yee Mei Hui was also a senior associate in audit and assurance department at PricewaterhouseCoopers for four (4) years, with exposure to various sectors such as oil & gas, utilities, property, construction, trading and services. Ms Yee Mei Hui is a Chartered Financial Analyst (CFA) charterholder and also has Association of Chartered Certified Accountants (ACCA) professional qualification.</p>	Deleted.
12.5	<p>INVESTMENT COMMITTEE</p> <p>The investment committee (“committee”) formulates, establishes and implements investment strategies and policies. The committee will continually review and monitor the success of these strategies and policies using predetermined benchmarks towards achieving a proper performance for the Fund. The committee will also ensure investment guidelines and regulations are complied with. The committee will meet at least once every quarterly or more should the need arise.</p>	Deleted.
12.6	<p>MATERIAL LITIGATION</p> <p>As at LPD, AHAM is not engaged in any material litigation and arbitration, including those pending or threatened, and AHAM is not aware of any facts likely to give rise to any proceedings which might materially affect the business/financial position of AHAM.</p>	Deleted.
12.7	<p>For further information on AHAM, the investment committee and/or AHAM’s delegate, you may obtain the details from our website at www.affinhwangam.com.my.</p>	<p>For further information on AHAM <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.</p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS								
13.	THE TRUSTEE									
13.1	AMANAHRAYA TRUSTEES BERHAD (ATB) ART was incorporated under the laws of Malaysia on 5 on 23 March 2007 and registered as a trust company under the Trust Companies Act 1949. ART is a subsidiary of Amanah Raya Berhad (ARB) which is wholly owned by the Minister of Finance (Incorporated). ART took over the corporate trusteeship functions of ARB and acquired ARB’s experience of more than 50 years in trustee business. ART has been registered and approved by the SC to act as trustee to unit trust funds.	ART was incorporated under the laws of Malaysia on 23 March 2007 and registered as a trust company under the Trust Companies Act 1949. ART is a subsidiary of Amanah Raya Berhad (ARB) which is wholly owned by the <u>Government of Malaysia</u> . ART took over the corporate trusteeship functions of ARB and acquired ARB’s experience of more than 50 years in trustee business.								
14.	RELATED PARTIES TRANSACTION AND CONFLICT OF INTEREST									
14.1	<p>Save for the transaction disclosed below, as at LPD the Manager is not aware of any existing and/or proposed related party transactions or conflict of interest situations or other subsisting contracts of arrangements involving the Fund.</p> <p>Related Party Transactions</p> <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 70% equity interest in the Manager.</td></tr></table> <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</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 70% 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 <u>or the 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 not 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 70% equity interest in the Manager.							

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>prohibited. Compliance with the criteria are monitored by the Compliance Unit of the Manager, and reported to the 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>	
15.	RELEVANT INFORMATION	
15.1	<p>ANTI-MONEY LAUNDERING POLICIES AND PROCEDURES</p> <p>1st paragraph: -</p> <p>Pursuant to the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 ("AMLATFPUAA") and SC's Guidelines on Prevention of Money Laundering and Terrorism Financing for Capital Market Intermediaries, it is our responsibility to prevent AHAM from being used for money laundering and terrorism financing activities. To this end, we have established an Anti-Money Laundering/Counter-Financing of Terrorism Framework (AML/CFT Framework) and put in place anti-money laundering process and procedures to combat such activities. This includes a robust due diligence process and procedures for client on-boarding (such as know-your-client procedures and customer due diligence) as well as ongoing monitoring of clients transactions to detect any suspicious transactions.</p>	<p>Pursuant to the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 ("AMLATFPUAA") and SC's Guidelines on Prevention of Money Laundering and Terrorism Financing for <u>Reporting Institutions in the</u> Capital Market, it is our responsibility to prevent AHAM from being used for money laundering and terrorism financing activities. To this end, we have established an Anti-Money Laundering/Counter-Financing of Terrorism Framework (AML/CFT Framework) and put in place anti-money laundering process and procedures to combat such activities. This includes a robust due diligence process and procedures for client on-boarding (such as know-your-client procedures and customer due diligence) as well as ongoing monitoring of clients transactions to detect any suspicious transactions.</p>
16.	Nil.	Inserted the following after " RELEVANT INFORMATION ":

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS									
		<p><u>CONSENTS</u></p> <ul style="list-style-type: none"> ➤ The written consent of the Trustee to the inclusion in this Prospectus of its name in the form and context in which such name appears has been given before the issuance of this Prospectus and has not been subsequently withdrawn; and ➤ The written consent of the tax adviser to the inclusion in this Prospectus of its name and tax adviser's letter in the form and context in which they are contained in this Prospectus have been given before the issuance of this Prospectus and has not been subsequently withdrawn. 									
17	<p>DIRECTORY OF SALES OFFICE</p> <p>AFFIN HWANG ASSET MANAGEMENT BERHAD:</p>	<p>DIRECTORY OF SALES OFFICES</p> <p><u>AHAM ASSET MANAGEMENT BERHAD (FORMERLY KNOWN AS AFFIN HWANG ASSET MANAGEMENT BERHAD):</u></p> <table border="1"> <tr> <td> 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 </td> <td> JOHOR Unit 22-05, Level 22 Menara Landmark No. 12, Jalan Ngee Heng 80000 Johor Bahru Johor Tel : 07 – 227 8999 Fax : 07 – 223 8998 </td> <td> SARAWAK Ground Floor, No. 69 Block 10, Jalan Laksamana Cheng Ho 93200 Kuching, Sarawak Tel : 082 – 233 320 Fax : 082 – 233 663 </td> </tr> <tr> <td> <u>PENANG</u> B-16-2, Lorong Bayan Indah 3 11900 Bayan Lepas Pulau Pinang Toll Free No : 1800-888-377 </td> <td> MELAKA Ground Floor No. 584 Jalan Merdeka Taman Melaka Raya 75000 Melaka Tel: 06 -281 2890 Fax: 06 -281 2937 </td> <td> 1st Floor, Lot 1291 Jalan Melayu, MCLD 98000 Miri, Sarawak Tel : 085 - 418 </td> </tr> <tr> <td>PERAK</td><td></td><td></td></tr> </table>	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	JOHOR Unit 22-05, Level 22 Menara Landmark No. 12, Jalan Ngee Heng 80000 Johor Bahru Johor Tel : 07 – 227 8999 Fax : 07 – 223 8998	SARAWAK Ground Floor, No. 69 Block 10, Jalan Laksamana Cheng Ho 93200 Kuching, Sarawak Tel : 082 – 233 320 Fax : 082 – 233 663	<u>PENANG</u> B-16-2, Lorong Bayan Indah 3 11900 Bayan Lepas Pulau Pinang Toll Free No : 1800-888-377	MELAKA Ground Floor No. 584 Jalan Merdeka Taman Melaka Raya 75000 Melaka Tel: 06 -281 2890 Fax: 06 -281 2937	1 st Floor, Lot 1291 Jalan Melayu, MCLD 98000 Miri, Sarawak Tel : 085 - 418	PERAK		
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NO.	(A) PROSPECTUS			(B) REPLACEMENT PROSPECTUS		
	<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>SELANGOR A-7-G Jaya One No. 72A, Jalan Universiti 46200, Petaling Jaya, Selangor Tel: 03 - 7620 1290 Fax: 03 - 7620 1298</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 7 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 – 351 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 Lot No. B-2-09, 2nd Floor Block B, Warisan Square Jalan Tun Fuad Stephens 88000 Kota Kinabalu, Sabah Tel : 088 - 252 881 Fax : 088 - 288 803</p> <p>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><u>1, Persiaran Greentown 6</u> Greentown Business Centre 30450 Ipoh, Perak Tel: 05 - 241 0668 Fax: 05 – 255 9696</p> <p>SABAH <u>Unit 1.09(a), Level</u> <u>1, Plaza Shell</u> <u>29, Jalan Tunku</u> <u>Abdul Rahman</u> <u>88000 Kota</u> <u>Kinabalu, Sabah</u> Tel : 088 - 252 881 Fax : 088 - 288 803</p>	<p>403 Fax : 085 – 418 372</p>	