

AHAM AIIMAN ENHANCED i-PROFIT FUND (FORMERLY KNOWN AS AFFIN HWANG AIIMAN ENHANCED i-PROFIT FUND) (“FUND”)

LIST HIGHLIGHTING THE AMENDMENTS FROM THE PROSPECTUS DATED 26 OCTOBER 2022 (“PROSPECTUS”) AS MODIFIED BY THE REPLACEMENT PROSPECTUS DATED 29 SEPTEMBER 2023 (“REPLACEMENT PROSPECTUS”) IN RELATION TO THE FUND.

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
Introduction:		
<p>In general, the amendments made to the Prospectus are to reflect the following:</p> <ol style="list-style-type: none"> 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. Subsequently effective 19 April 2023, Nikko Asset Management International Limited, which owned twenty-seven percent (27%) equity interest in AHAM, had completed its divestment of its twenty percent (20%) equity interest to Nikko Asset Management Co., Ltd, and divestment of its seven percent (7%) equity interest to Lembaga Tabung Angkatan Tentera (“Change in Shareholding”); 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”); and Amendments made to the First Supplemental Deed which was registered and lodged with the SC on 31 January 2023 (“First Supplemental Deed”) and the Second Supplemental Deed which was registered and lodged with the SC on 15 August 2023 (“Second Supplemental Deed”). <p>Except for the amendments pertaining to capital distribution, we are of the view that other the amendments reflected in the Replacement Prospectus do not materially prejudice the unit holders’ interests as they do not result in (1) change to the nature/objective of the Fund; (2) change to the risk profile of the Fund; (3) change in the distribution policy; (4) introduction of a new category of fees/charges; or (5) increase in fees/charges of the Fund (collectively known as “Material Prejudice Circumstances”). Hence a unit holders’ approval is not required under paragraph 9.70 of the Revised GUTF and section 295(4)(a) of the Capital Markets and Services Act 2007.</p> <p>Additionally, except for the amendments pertaining to capital distribution of the Fund, we are of the view that other amendments are not significant changes that will affect unit holders’ decision to stay invested in the Fund as they do not result in change to (1) investment strategy; (2) distribution policy; or (3) minimum balance of the Fund (“Significant Change Circumstances”).</p>		
1.	GENERAL AMENDMENTS	
1.1	<ol style="list-style-type: none"> References to “Affin Hwang Asset Management Berhad” and “Affin Hwang Aiiman Enhanced i-Profit Fund” are now amended to “<u>AHAM Asset Management Berhad</u>” and “<u>AHAM Aiiman Enhanced i-Profit Fund</u>”. References to Affin Hwang Asset Management Berhad’s email address and website namely “<u>customercare@affinhwangam.com</u>” and “<u>www.affinhwangam.com</u>” are now amended to “<u>customercare@aham.com.my</u>” and “<u>www.aham.com.my</u>”. References to the following terms are now amended:- <ol style="list-style-type: none"> “interim report” amended to “<u>semi-annual report</u>”; and “supplementary” amended to “<u>supplemental</u>”; References to “CVC Capital Partners Asia V” is now amended to “CVC Capital Partners Asia <u>Fund V</u>”. 	

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	<p>5. The tax adviser report of the Fund is updated with the latest version of such report.</p> <p>The above amendments (1) to (3) 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> <div data-bbox="136 612 819 727" style="border: 2px solid black; padding: 5px; margin: 10px 0;"> <p>! YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT.</p> </div>	<p>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 26 OCTOBER 2022.</u></p> <p>FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE "RISK FACTORS" COMMENCING ON PAGE 5.</p> <div data-bbox="1167 715 1843 829" style="border: 2px solid black; padding: 5px; margin: 10px 0;"> <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.	INSIDE COVER/ FIRST PAGE	
3.1	Nil	<p>Inserted the following disclaimer:</p> <div data-bbox="1160 938 1859 1193" style="border: 1px solid black; border-radius: 15px; padding: 10px; margin: 10px 0;"> <p><u>INVESTORS SHOULD BE AWARE THAT THE CAPITAL OF THE FUND WILL BE ERODED WHEN THE FUND DECLARES DISTRIBUTION OUT OF CAPITAL AS THE DISTRIBUTION IS ACHIEVED BY FORGOING THE POTENTIAL FOR FUTURE CAPITAL GROWTH AND THIS CYCLE MAY CONTINUE UNTIL ALL CAPITAL IS DEPLETED.</u></p> </div>
4.	CORPORATE DIRECTORY	
4.1	<p>The Manager/AHAM Affin Hwang Asset Management Berhad Registered Office 3rd Floor, Menara Boustead, 69 Jalan Raja Chulan, 50200 Kuala Lumpur</p>	<p>The Manager/AHAM AHAM Asset Management Berhad <i>(Formerly known as Affin Hwang Asset Management Berhad)</i> Registered Office</p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	Tel No. : (603) 2142 3700 Fax No. : (603) 2140 3799 Business Address Ground Floor, Menara Boustead, 69 Jalan Raja Chulan, 50200 Kuala Lumpur Tel No. : (603) 2116 6000 Fax No. : (603) 2116 6100 Toll free line : 1-800-88-7080 E-mail : customercare@affinhwangam.com Website : www.affinhwangam.com	3 rd Floor, Menara Boustead, 69 Jalan Raja Chulan, 50200 Kuala Lumpur Tel No. : (603) 2142 3700 Fax No. : (603) 2140 3799 Business Address Ground Floor, Menara Boustead, 69 Jalan Raja Chulan, 50200 Kuala Lumpur Tel No. : (603) 2116 6000 Fax No. : (603) 2116 6100 Toll free line : 1-800-88-7080 E-mail : customercare@aham.com.my Website : www.aham.com.my
4.2	The External Fund Manager/AIIMAN AIIMAN Asset Management Sdn. Bhd Registered Office 27 th Floor, Menara Boustead, 69 Jalan Raja Chulan, 50200 Kuala Lumpur Tel No. : (603)-2142 3700 Fax No. : (603)-2027 5848 Business Address 14 th Floor, Menara Boustead, 69 Jalan Raja Chulan, 50200 Kuala Lumpur Tel No. : (603)-2116 6156 Fax No. : (603)-2116 6150 Website : www.aiiman.com	The External Fund Manager/AIIMAN AIIMAN Asset Management Sdn. Bhd Registered Office 3 rd Floor, Menara Boustead, 69 Jalan Raja Chulan, 50200 Kuala Lumpur Tel No. : (603)-2142 3700 Fax No. : (603)-2027 5848 Business Address 14 th Floor, Menara Boustead, 69 Jalan Raja Chulan, 50200 Kuala Lumpur Tel No. : (603)-2116 6156 Fax No. : (603)-2116 6150 Email : general@aiiman.com Website : www.aiiman.com
4.3	The Shariah Adviser Amanie Advisors Sdn Bhd Registered Office and Business Address Level 13A-2, Menara Tokio Marine Life, 189, Jalan Tun Razak, 50400 Kuala Lumpur Tel No. : (603) 2161 0260 Fax No. : (603) 2161 0262 Website : www.amanieadvisors.com	The Shariah Adviser Amanie Advisors Sdn. Bhd. Registered Office and Business Address Level 13A-2, Menara Tokio Marine Life, 189, Jalan Tun Razak, 50400 Kuala Lumpur Tel No. : (603) 2161 0260 Fax No. : (603) 2161 0262 Email : info@amanieadvisors.com Website : www.amanieadvisors.com
5.	GLOSSARY	
5.1	Nil.	Inserted the following after “ Commencement Date ”: <u>CVC Capital Partners Asia Fund V</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.

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5.2	<p>Deed</p> <p>Refers to deed dated 8 December 2021 entered into between the Manager and the Trustee and includes any subsequent amendments and variations to the Deed.</p>	<p>Refers to deed dated 8 December 2021, <u>the first supplemental deed dated 16 January 2023 and the second supplemental deed dated 23 June 2023</u> entered into between the Manager and the Trustee and includes any subsequent amendments and variations to the Deed.</p>
5.3	<p>Nil.</p>	<p>Inserted the following after “Digital Platforms”:</p> <p><u>eligible market(s)</u> <u>Means an exchange, government securities market or an over-the-counter (OTC) market–</u></p> <p>(a) <u>that is regulated by a regulatory authority of that jurisdiction;</u></p> <p>(b) <u>that is open to the public or to a substantial number of market participants; and</u></p> <p>(c) <u>on which financial instruments are regularly traded.</u></p>
5.4	<p>LPD</p> <p>Means 30 September 2022 and is the latest practicable date whereby the information disclosed in this Prospectus shall remain relevant and current as at the date of issue of this Prospectus.</p>	<p>Means <u>26 June 2023</u> and is the latest practicable date whereby the information disclosed in this Prospectus shall remain relevant and current as at the date of issue of this Prospectus.</p>
5.5	<p>short-term sukuk or short-term Islamic money market instruments</p> <p>Means the sukuk or money market instruments must meet the following criteria:</p> <p>a) It must meet either one of the following requirements:</p> <p>(i) It has a legal maturity at issuance of 397 calendar days or less;</p> <p>(ii) It has a remaining term of maturity of not more than 397 calendar days; or</p> <p>(iii) Where a sukuk or money market instrument is issued by, or the issue is guaranteed by, either a government, government agency, central bank or supranational, the remaining maturity period must not be more than two years;</p> <p>b) It must be traded or dealt in under the rules of an eligible market; and</p> <p>c) It must not contain an embedded derivative.</p>	<p>Means the sukuk or <u>Islamic</u> money market instruments <u>that</u> meet the following criteria:</p> <p>a) It must meet either one of the following requirements:</p> <p>(i) It has a legal maturity at issuance of 397 calendar days or less;</p> <p>(ii) It has a remaining term of maturity of not more than 397 calendar days; or</p> <p>(iii) Where a sukuk or <u>Islamic</u> money market instrument is issued by, or the issue is guaranteed by, either a government, government agency, central bank or supranational, the remaining maturity period must not be more than <u>2</u> years;</p> <p>b) It must be traded or dealt in under the rules of an eligible market; and</p> <p>c) It must not contain an <u>Islamic</u> embedded derivative.</p>
5.6	<p>Unit(s)</p> <p>Means an undivided share in the beneficial interest and/or right in the Fund and a measurement of the interest and/or right of a Unit Holder in the Fund and means a unit of the Fund.</p>	<p>Means an undivided share in the beneficial interest and/or right in the Fund and a measurement of the interest and/or right of a Unit Holder in the Fund and means a unit of the Fund; <u>if the Fund has more than one Class, it means a unit issued for each Class.</u></p>

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6.	RISK FACTORS	
6.1	<p>GENERAL RISKS</p> <p>Liquidity risk</p> <p>Liquidity risk refers to two scenarios. The first scenario is where an investment cannot be sold due to unavailability of a buyer for that investment. The second scenario exists where the investment, by its nature, is thinly traded. This will have the effect of causing the investment to be sold below its fair value which would adversely affect the NAV of the Fund.</p>	<p>Liquidity risk refers to two scenarios. The first scenario is where an investment cannot be sold due to unavailability of a buyer for that investment. The second scenario exists where the investment, by its nature, is thinly traded. This will have the effect of causing the investment to be sold below its fair value which would adversely affect the NAV of the Fund <u>and subsequently the value of Unit Holders' investments in the Fund.</u></p>
6.2	<p>GENERAL RISKS</p> <p>Loan / Financing risk</p> <p>This risk occurs when you take a loan or financing to finance your investment. The inherent risk of investing with borrowed/financed money includes you being unable to service the loan/financing repayments. In the event Units are used as collateral, you may be required to top-up your existing instalment if the prices of Units fall below a certain level due to market conditions. Failing which, the Units may be sold at a lower NAV per Unit as compared to the NAV per Unit at the point of purchase towards settling the loan/financing.</p>	<p>Financing risk</p> <p>This risk occurs when you take a financing to finance your investment. The inherent risk of investing <u>with</u> financed money includes you being unable to service <u>the</u> financing payments. In the event Units are used as collateral, you may be required to top-up your existing instalment if the prices of Units fall below a certain level due to market conditions. Failing which, the Units may be sold at a lower NAV per Unit as compared to the NAV per Unit at the point of purchase towards settling <u>the</u> financing.</p>
6.3	Nil.	<p>Inserted the following new risk after “SPECIFIC RISKS – Sukuk investment risk” disclosures:</p> <p><u>Distribution out of capital risk</u></p> <p><u>The Fund may distribute income out of capital. Such capital distributions represent a return or withdrawal of part of the amount of your original investment and/or capital gains attributable to the original investment and will result in a reduction in the NAV per Unit of the Classes and reduce the capital available for future investment and capital growth. Future capital growth may therefore be constrained.</u></p>
6.4	<p>RISK MANAGEMENT</p> <p>2nd and 3rd paragraph: - In managing portfolio risks, we engage a stringent screening process by conducting</p>	<p>2nd and 3rd paragraph: - In managing portfolio risks, we engage a stringent screening process by conducting</p>

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	<p>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). To manage credit risk of the portfolio, we would conduct top-down and bottom-up analysis on the issuer(s) to access its ability to service its financial obligations and the selection of sukuk and money market instruments will determine based on multiple factors such as but not limited to cash flows projection, collateral type, claims priority and not solely by external credit ratings of issuer(s) and/or issuance(s). 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 person(s) or committee undertaking the oversight arrangement of the Fund to ensure that the Fund's investment objective is met. Regular portfolio reviews by senior members of the investment team further reduce the risk of implementation inconsistencies and violations of the Guidelines.</p> <p>Liquidity Risk Management, point (c): - (c) 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 not be accepted and such repurchase requests will be dealt 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.</p> <p>*The exceptional circumstances include, amongst others (1) the inaccessibility of prices quoted by pricing sources such as bond pricing agency ("BPA"); (2) the market liquidity for Islamic money market instruments and short term sukuk is fast disappearing potentially due to heightened market volatility and massive fund outflows in the financial system and it may hamper our efforts to determine the fair value of the Fund's assets; and (3) the value of the Islamic deposits may be under reviewed amid imminent solvency risk on some if not all of</p>	<p>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). To manage credit risk of the portfolio, we would conduct top-down and bottom-up analysis on the issuer(s) to access its ability to service its financial obligations and the selection of sukuk and <u>Islamic</u> money market instruments will determine based on multiple factors such as but not limited to cash flows projection, collateral type, claims priority and not solely by external credit ratings of issuer(s) and/or issuance(s). 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 person(s) or <u>members of a committee undertaking the oversight function</u> of the Fund to ensure that the Fund's investment objective is met. Regular portfolio reviews by senior members of the investment team further reduce the risk of implementation inconsistencies and violations of the Guidelines.</p> <p>Liquidity Risk Management, point (c): - (c) 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 <u>but will not be processed</u>. Such repurchase requests will <u>only be processed</u> 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.</p> <p>*The exceptional circumstances include, amongst others (1) the inaccessibility of prices quoted by pricing sources such as bond pricing agency ("BPA"); (2) the market liquidity for Islamic money market instruments and short term sukuk is fast disappearing potentially due to heightened market volatility and massive fund outflows in the financial system and it may hamper our efforts to determine the fair value of the Fund's assets; and (3) the value of the Islamic deposits may be under reviewed amid imminent solvency risk on some if not all of</p>

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	the Financial Institutions that the Fund invests in.	the Financial Institutions that the Fund invests in.
7.	ABOUT AHAM AIIMAN ENHANCED i-PROFIT FUND	
7.9	<p>VALUATION OF THE FUND</p> <p>Islamic money market instruments Valuation of MYR denominated Islamic money market instrument will be done using the price quoted by a BPA registered with the SC. For foreign currency denominated Islamic money market instruments, the valuation will be done using an average of quotations provided by reputable Financial Institutions.</p> <p>Where reliable market quotations are not available, the fair value shall be will be determined in good faith by the Manager. This may be determined by reference to the valuation of other Islamic securities which are comparable in rating, yield, expected maturity date and/or other characteristics.</p> <p>Amortized cost accounting may be used to value Islamic money market instruments with remaining term to maturity of not more than 90 calendar days at the time of acquisition. Amortised cost is a valuation method that values the Islamic money market instrument at cost of acquisition adjusted for amortisation of discounts until maturity. To apply this methodology, the Islamic money market instrument must be held to maturity in order to collect the profit payments and receive repayment on maturity. The contractual terms of the instrument give rise to cash flows which are solely repayments of the profit and principal amount.</p>	<p>Valuation of MYR denominated Islamic money market instrument will be done using the price quoted by a BPA registered with the <u>SC</u>.</p> <p><u>Where the Manager is of the view that the price quoted by BPA differs from the fair value or where</u> reliable market quotations are not available, the fair value shall be will be determined in good faith by the Manager. This may be determined by reference to the valuation of other Islamic <u>money market instruments</u> which are comparable in rating, yield, expected maturity date and/or other characteristics.</p> <p>Amortised cost accounting may be used to value Islamic money market instruments with remaining term to maturity of not more than 90 calendar days at the time of acquisition. Amortised cost is a valuation method that values the Islamic money market instrument at cost of acquisition adjusted for amortisation of discounts until maturity. To apply this methodology, the Islamic money market instrument must be held to maturity in order to collect the profit payments and receive repayment on maturity. The contractual terms of the instrument give rise to cash flows which are solely repayments of the profit and principal amount.</p>
7.10	<p>FINANCING AND SECURITIES LENDING</p> <p>4th bullet of the 1st paragraph:</p> <ul style="list-style-type: none"> • the Fund may only obtain Shariah-compliant financing from Financial Institutions. 	<ul style="list-style-type: none"> • the Fund may only obtain <u>Islamic</u> financing from Financial Institutions.
8.	DEALING INFORMATION	
8.1	<p>HOW TO PURCHASE UNITS?</p> <p>2nd bullet: -</p> <ul style="list-style-type: none"> ➤ 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. <ul style="list-style-type: none"> • Account opening form; 	<ul style="list-style-type: none"> ➤ 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. <ul style="list-style-type: none"> • Account opening form;

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	<ul style="list-style-type: none"> Suitability assessment form; Personal data protection notice form; A copy of identity card or passport or any other document of identification; and Foreign Account Tax Compliance Act (“FATCA”) and Common Reporting Standard (“CRS”) Self-certification Form. 	<ul style="list-style-type: none"> Suitability assessment form; Personal data protection notice form; <u>Client acknowledgement form</u>; A copy of identity card or passport or any other document of identification; and Foreign Account Tax Compliance Act (“FATCA”) and Common Reporting Standard (“CRS”) Self-certification Form. 																														
8.2	<p>WHAT IS THE PROCESS OF THE PURCHASE APPLICATION?</p> <p>1st bullet: -</p> <p>➤ If we receive your purchase application at or before 10.30 a.m. on a Business Day (or “T day”), we will create your Units based on the initial offer price of a Class during the initial offer period and thereafter, NAV per Unit of a Class for that Business Day. Any purchase request received or deemed to have been received by us after 10.30 a.m. will be transacted on the next Business Day (or “T + 1 day”), unless a prior arrangement is made to our satisfaction.</p>	<p>➤ If we receive your purchase application at or before 10.30 a.m. on a Business Day (or “T day”), we will create your Units based on <u>the</u> NAV per Unit of a Class for that Business Day. Any purchase request received or deemed to have been received by us after 10.30 a.m. will be transacted on the next Business Day (or “T + 1 day”), unless a prior arrangement is made to our satisfaction.</p>																														
8.3	<p>WHAT ARE THE MINIMUM INITIAL INVESTMENT, MINIMUM ADDITIONAL INVESTMENT AND MINIMUM HOLDING OF UNITS?</p> <table border="1" data-bbox="286 799 987 1129"> <thead> <tr> <th></th> <th>Class A – Income Distribution Class</th> <th>Class B – Accumulation Class</th> </tr> </thead> <tbody> <tr> <td>Minimum Initial Investment*</td> <td>MYR 100</td> <td>MYR 100</td> </tr> <tr> <td>Minimum Additional Investment*</td> <td>MYR 100</td> <td>MYR 100</td> </tr> <tr> <td>Minimum Units of Repurchase</td> <td>100 Units</td> <td>100 Units</td> </tr> <tr> <td>Minimum Holding of Units*</td> <td>100 Units</td> <td>100 Units</td> </tr> </tbody> </table> <p><i>* At our discretion, we may reduce the transaction value and Units, including for transactions made via digital platforms, subject to terms and conditions disclosed in the respective platforms.</i></p>		Class A – Income Distribution Class	Class B – Accumulation Class	Minimum Initial Investment*	MYR 100	MYR 100	Minimum Additional Investment*	MYR 100	MYR 100	Minimum Units of Repurchase	100 Units	100 Units	Minimum Holding of Units*	100 Units	100 Units	<p>WHAT ARE THE MINIMUM INITIAL INVESTMENT, MINIMUM ADDITIONAL INVESTMENT, MINIMUM UNITS OF REPURCHASE AND MINIMUM HOLDING OF UNITS?</p> <table border="1" data-bbox="1308 799 2009 1129"> <thead> <tr> <th></th> <th>Class A – Income Distribution Class</th> <th>Class B – Accumulation Class</th> </tr> </thead> <tbody> <tr> <td>Minimum Initial Investment*</td> <td>MYR 100</td> <td>MYR 100</td> </tr> <tr> <td>Minimum Additional Investment*</td> <td>MYR 100</td> <td>MYR 100</td> </tr> <tr> <td>Minimum Units of Repurchase*</td> <td>100 Units</td> <td>100 Units</td> </tr> <tr> <td>Minimum Holding of Units*</td> <td>100 Units</td> <td>100 Units</td> </tr> </tbody> </table> <p><i>* At our discretion, we may reduce the transaction value and Units, including for transactions made via digital platforms, subject to terms and conditions disclosed in the respective platforms.</i></p>		Class A – Income Distribution Class	Class B – Accumulation Class	Minimum Initial Investment*	MYR 100	MYR 100	Minimum Additional Investment*	MYR 100	MYR 100	Minimum Units of Repurchase*	100 Units	100 Units	Minimum Holding of Units*	100 Units	100 Units
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8.4	<p>HOW TO REPURCHASE UNITS?</p> <p>4th bullet: -</p> <p>➤ Bank charges/fees and any other fees, charges and expenses, if any, will be borne by you.</p>	<p>➤ Bank charges/fees and any other fees, charges and expenses, if any, will be borne by <u>us</u>.</p>																														

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
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 10.30 a.m. on a Business Day (or “T day”), Units will be repurchased based on the initial offer price of a Class during the initial offer period and thereafter, NAV per Unit of a Class for that Business Day. Any repurchase request received after 10.30 a.m. will be transacted on the next Business Day (or “T + 1 day”). ➤ Processing is subject to receipt of a complete transaction form and such other documents as may be required by us. ➤ As for transactions via digital platforms, you can transact on any Business or non-Business Day. Any repurchase request received or deemed to have been received by us on a non-Business Day will be transacted on the next Business Day, unless a prior arrangement is made to our satisfaction. ➤ Once processed, you will receive confirmation on the successful transaction through digital platforms. The number of Units that you withdraw will be rounded down to four (4) decimal places. ➤ The processing of your withdrawal request is subject to you providing all required and accurate information to us through digital platforms. Failure to complete the withdrawal request by you, non-receipt of the withdrawal request by us or receipt of inaccurate information by us will cause the withdrawal request to be cancelled automatically. If you wish to re-apply, you will have to re-initiate the withdrawal process through digital platforms. For more information, you may refer to the Frequently Asked Questions and terms and conditions which are available on digital platforms. 	<ul style="list-style-type: none"> ➤ For a repurchase request received or deemed to have been received by us at or before 10.30 a.m. on a Business Day (or “T day”), Units will be repurchased based on <u>the</u> NAV per Unit of a Class for that Business Day. Any repurchase request received after 10.30 a.m. will be transacted on the next Business Day (or “T + 1 day”). ➤ Processing is subject to receipt of a complete transaction form and such other documents as may be required by us. ➤ As for transactions via digital platforms, you can transact on any Business or non-Business Day. Any repurchase request received or deemed to have been received by us on a non-Business Day will be transacted on the next Business Day, unless a prior arrangement is made to our satisfaction. ➤ Once processed, you will receive confirmation on the successful transaction through digital platforms. The number of Units that you <u>repurchase</u> will be rounded down to <u>two (2)</u> decimal places. ➤ The processing of your <u>repurchase</u> request is subject to you providing all required and accurate information to us through digital platforms. Failure to complete the <u>repurchase</u> request by you, non-receipt of the <u>repurchase</u> request by us or receipt of inaccurate information by us will cause the <u>repurchase</u> request to be cancelled automatically. If you wish to re-apply, you will have to re-initiate the <u>repurchase</u> process through digital platforms. For more information, you may refer to the Frequently Asked Questions and terms and conditions which are available on digital platforms.
8.6	<p>COOLING-OFF PERIOD</p> <p>5th paragraph: - 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”).</p>	<p>We will process your cooling-off request if your request is received or deemed to have been received by us at or before <u>10.30 a.m.</u> on a Business Day (or “T day”). Any cooling-off request received after <u>10.30 a.m.</u> will be transacted on the next Business Day (or “T + 1 day”).</p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS								
8.7	<p>SUSPENSION OF DEALING IN UNITS</p> <p>3rd paragraph: - The Trustee may suspend the sale and/or repurchase of Units, if the Trustee, on its own accord, considers that exceptional circumstances have been triggered. In such a case, the Trustee shall immediately call for a Unit Holders’ meeting to decide on the next course of action.</p> <p>Note disclosure: - *The exceptional circumstances include, amongst others (1) the inaccessibility of prices quoted by pricing sources such as bond pricing agency (“BPA”); (2) the market liquidity for Islamic money market instruments and short term sukuk is fast disappearing potentially due to heightened market volatility and massive fund outflows in the financial system and it may hamper our efforts to determine the fair value of the Fund’s assets; and (3) the value of the Islamic deposits may be under reviewed amid imminent solvency risk on some if not all of the Financial Institutions that the Fund invests in.</p>	<p>3rd paragraph: - The Trustee may suspend the <u>dealing in</u> Units, if the Trustee, on its own accord, considers that exceptional circumstances have been triggered. In such a case, the Trustee shall immediately call for a Unit Holders’ meeting to decide on the next course of action.</p> <p>Note disclosure: - *The exceptional circumstances include, amongst others (1) the inaccessibility of prices quoted by pricing sources such as bond pricing agency (“BPA”); (2) the market liquidity for Islamic money market instruments and short term sukuk is fast disappearing potentially due to heightened market volatility and massive fund outflows in the financial system and it may hamper our efforts to determine the fair value of the Fund’s assets; and (3) the value of the Islamic deposits may be under reviewed amid imminent solvency risk on some if not all of the Financial Institutions that the Fund invests in. <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>								
8.8	<p>DISTRIBUTION POLICY</p> <table border="1" data-bbox="145 884 853 1075"> <thead> <tr> <th data-bbox="145 884 526 948">Class A - Income Distribution Class</th> <th data-bbox="526 884 853 948">Class B - Accumulation Class</th> </tr> </thead> <tbody> <tr> <td data-bbox="145 948 526 1075">Subject to the availability of income, the Fund will make distribution to the Unit Holders on a monthly basis.</td> <td data-bbox="526 948 853 1075">The class is not expected to make distribution.</td> </tr> </tbody> </table> <p>For Class A – Income Distribution Class, income distribution will be made in the form of cash payment or additional Units by way of reinvestment. You may elect the mode of distribution by ticking the appropriate column in the application form. All distribution will be automatically reinvested into additional Units in the Fund if you do not elect the mode of distribution in the application form.</p> <p>Any distribution payable which is less than or equal to the amount of MYR 300.00 will be automatically reinvested on your behalf.</p> <p>Notwithstanding the above, we also may reinvest the distribution proceed which remain</p>	Class A - Income Distribution Class	Class B - Accumulation Class	Subject to the availability of income, the Fund will make distribution to the Unit Holders on a monthly basis.	The class is not expected to make distribution.	<table border="1" data-bbox="1173 884 1859 1075"> <thead> <tr> <th data-bbox="1173 884 1554 948">Class A - Income Distribution Class</th> <th data-bbox="1554 884 1859 948">Class B - Accumulation Class</th> </tr> </thead> <tbody> <tr> <td data-bbox="1173 948 1554 1075">Subject to the availability of income, the Fund will make distribution to the Unit Holders on a monthly basis.</td> <td data-bbox="1554 948 1859 1075">The Class is not expected to make distribution.</td> </tr> </tbody> </table> <p>For Class A – Income Distribution Class, income distribution will be made in the form of cash payment or additional Units by way of reinvestment. You may elect the mode of distribution by ticking the appropriate column in the application form. All distribution will be automatically reinvested into additional Units in the Fund if you do not elect the mode of distribution in the application form.</p> <p><u>At our discretion, the Fund, through Class A - Income Distribution Class, may distribute (1) realised income, (2) realised capital gains (3) unrealised income, (4) unrealised capital gains, (5) capital, or (6) a combination of any of the above. The rationale for distribution out of capital is to allow the Fund the ability to distribute income on a regular basis in accordance</u></p>	Class A - Income Distribution Class	Class B - Accumulation Class	Subject to the availability of income, the Fund will make distribution to the Unit Holders on a monthly basis.	The Class is not expected to make distribution.
Class A - Income Distribution Class	Class B - Accumulation Class									
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NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>unclaimed after twelve (12) months from the date of payment, provided that you still have an account with us.</p> <p><u>Cash Payment Process</u> Income distribution by way of cash payment will be paid via telegraphic transfer. Income will be transferred to your bank account within seven (7) Business Days after the distribution date.</p> <p><u>Reinvestment Process</u> We will create Units based on the NAV per Unit of the Class at the income payment date which is within two (2) Business Days after the distribution date. There will not be any cost for reinvestments of those additional Units, i.e., no Sales Charge will be imposed on such reinvestment.</p> <p style="text-align: center;">Unit prices and distributions payable, if any, may go down as well as up.</p>	<p><u>with the income distribution policy of the Fund.</u></p> <p><u>Having the option to tap into the additional sources of income from (3) unrealised income, (4) unrealised capital gains and/or (5) capital (i.e. collectively known as “distribution out of capital”) would give the Manager the flexibility to increase the amount of income distributable to Unit Holders after taking into consideration the distribution out of capital risk.</u></p> <p><u>Distribution out of capital has a risk of eroding the capital of the Fund. Payment of distribution out of capital amounts to a return or withdrawal of part of an investor’s original investment or from any capital gains attributable to that original investment. Any distribution involving any payment out of capital of the Fund will result in an immediate reduction of the NAV per Unit. As a result, the value of future returns would be diminished.</u></p> <p>Any distribution payable which is less than or equal to the amount of MYR 300.00 will be automatically reinvested on your behalf.</p> <p>Notwithstanding the above, we <u>may</u> also reinvest the distribution proceeds which remain unclaimed after twelve (12) months from the date of payment, provided that you still have an account with us.</p> <p><u>Cash Payment Process</u> Income distribution by way of cash payment will be paid via telegraphic transfer. Income will be transferred to your bank account within seven (7) Business Days after the distribution date.</p> <p><u>Reinvestment Process</u> We will create Units based on the NAV per Unit of the Class at the income payment date which is within two (2) Business Days after the distribution date. There will not be any cost for reinvestments of those additional Units, i.e., no Sales Charge will be imposed on such reinvestment.</p> <p style="text-align: center;">Unit prices and distributions payable, if any, may go down as well as up.</p>
9.	FEES, CHARGES AND EXPENSES	
9.1	ADMINISTRATIVE FEES	
	<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 would include (but are not</p>	<p>Only fees and expenses that are directly related to or necessary for the operation and administration of the Fund <u>or each Class</u> may be charged to the Fund <u>or each Class</u></p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>limited to) the following:</p> <ul style="list-style-type: none"> • Commissions or fees paid to brokers or 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 the custodians for taking into custody any foreign investments of the Fund; • Cost, fees and expenses incurred for the fund valuation and accounting of the Fund performed by a fund valuation agent; • Taxes and other duties charged on the Fund by the government and/or other authorities; • Costs, fees and expenses properly incurred by the auditor appointed for the Fund; • Fees 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><u>respectively</u>. These would include (but are not limited to) the following:</p> <ul style="list-style-type: none"> • Commissions or fees paid to brokers or 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 the <u>sub-custodians</u> for taking into custody any foreign <u>assets</u> of the Fund; • Cost, fees and expenses incurred for the fund valuation and accounting of the Fund performed by a fund valuation agent; • Taxes and other duties charged on the Fund by the government and/or other authorities; • Costs, fees and expenses properly incurred by the auditor appointed for the Fund; • Costs, fees and expenses incurred for any modification of the Deed save where such 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; • <u>costs and expenses incurred in relation to the distribution of income and/or capital</u>; and • Other fees or expenses related to the Fund allowed under the Deed.
10.	PRICING	
10.1	COMPUTATION OF NAV AND NAV PER UNIT	
10.2	INCORRECT PRICING	
	<p>Last item under 'Notes': - *** NAV per Unit in currency Class is derived from the NAV per Unit of a Class in Base Currency multiplied by the currency exchange rate for the particular Class.</p>	Deleted.
	<p>2nd paragraph: - The Trustee will not consider an incorrect valuation and/or pricing of the Fund and/or the Units to be of minimal significance if the error involves a discrepancy of 0.5% or more of the NAV per Unit unless the total impact on your account is less than MYR 10.00 or its foreign currency equivalent, if applicable. An incorrect valuation and/or pricing not considered to be of minimal significance by the Trustee will result in reimbursement of moneys in the following</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 <u>10.00</u>. An incorrect valuation and/or pricing not considered to be of minimal significance by the Trustee will result in reimbursement of moneys in the following manner:</p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	manner:	
10.3	<p>COMPUTATION OF SELLING PRICE AND REPURCHASE PRICE</p> <p>2nd paragraph: - During the initial offer period, the Selling Price and the Repurchase Price are equivalent to the initial offer price. Historical Pricing policy will be used to determine the Selling Price and the Repurchase Price, which are the NAV per Unit as at the valuation point immediately before we receive the purchase request or repurchase request.</p>	<p>Historical Pricing policy will be used to determine the Selling Price and the Repurchase Price, which are the NAV per Unit as at the valuation point immediately before we receive the purchase request or repurchase request.</p>
11.	SALIENT TERMS OF THE DEED	
11.1	<p>Provisions Regarding Unit Holders' Meetings</p> <p>Quorum Required For Convening A Unit Holders' Meeting</p> <p>The quorum required for a meeting of the Unit Holders shall be five (5) Unit Holders (irrespective of the Class), whether present in person or by proxy, provided that if the Fund or a Class has five (5) or less Unit Holders, the quorum required for a meeting of the Unit Holders of the Fund or a Class shall be two (2) Unit Holders (irrespective of the Class), 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 (irrespective of the Class) of the Fund or the particular Class, as the case may be, at the time of the meeting. If the Fund or a class of Units has only one (1) remaining Unit Holder (irrespective of the class of Units), such Unit Holder, whether present in person or by proxy, shall constitute the quorum required for the meeting of the Unit Holders of the Fund or a class of Units (irrespective of the class of Units).</p>	<p>The quorum required for a meeting of the Unit Holders shall be five (5) Unit Holders (irrespective of the Class), whether present in person or by proxy; <u>however</u>, if the Fund or a Class has five (5) or less Unit Holders (<u>irrespective of the Class</u>), the quorum required for a meeting of the Unit Holders of the Fund or a Class shall be two (2) Unit Holders (irrespective of the Class), whether present in person or by proxy.</p> <p>If the meeting has been convened for the purpose of voting on a Special Resolution, the Unit Holders present in person or by proxy must hold in aggregate at least twenty five per centum (25%) of the Units in Circulation (irrespective of the Class) of the Fund or the particular Class, as the case may be, at the time of the meeting.</p> <p>If the Fund or a <u>Class</u> has only one (1) remaining Unit Holder (irrespective of the <u>Class</u>), such Unit Holder, whether present in person or by proxy, shall constitute the quorum required for the meeting of the Unit Holders of the Fund or a <u>Class</u> (irrespective of the <u>Class</u>).</p>
11.2	<p>Provisions Regarding Unit Holders' Meetings</p> <p>Unit Holders' Meeting Convened By Unit Holders</p> <p>1st paragraph: - Unless otherwise required or allowed by the relevant laws, the Manager shall, within twenty-one (21) calendar days of receiving a direction from not less than fifty (50) or one-tenth (1/10) of all the Unit Holders of the Fund or of a particular Class, as the case may be, whichever is less, summon a meeting of the Unit Holders of the Fund or of that Class by:</p>	<p>Unless otherwise required or allowed by the relevant laws, the Manager shall, within twenty-one (21) days of receiving a direction from not less than fifty (50) or one-tenth (1/10) of all the Unit Holders of the Fund or of a particular Class, as the case may be, whichever is less, summon a meeting of the Unit Holders of the Fund or of that Class by:</p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<ul style="list-style-type: none"> ➤ sending by post at least seven (7) calendar days before the date of the proposed meeting a notice of the proposed meeting to all the Unit Holders of the Fund or Unit Holders of a particular Class, as the case may be; ➤ publishing at least fourteen (14) calendar days before the date of the proposed meeting an advertisement giving notice of the proposed meeting in a national language national newspaper published daily and another newspaper approved by the relevant authorities; and ➤ specifying in the notice the place and time of the meeting and the terms of the resolutions to be proposed at the meeting. 	<ul style="list-style-type: none"> ➤ sending by post at least seven (7) days before the date of the proposed meeting a notice of the proposed meeting to all the Unit Holders of the Fund or Unit Holders of a particular Class, as the case may be, <u>at the Unit Holders' last known address or, in the case of jointholders, to the jointholder whose name stands first in the records of the Manager at the jointholder's last known address;</u> ➤ publishing at least fourteen (14) days before the date of the proposed meeting an advertisement giving notice of the proposed meeting in a national language national newspaper published daily and another newspaper approved by the relevant authorities; and ➤ specifying in the notice the place and time of the meeting and the terms of the resolutions to be proposed at the meeting.
11.3	<p>Permitted Expenses under the Deed</p> <p>Only the expenses (or part thereof) which is directly related and necessary to the operation and administration of the Fund may be charged to the Fund. These would include (but are not limited to) the following:</p> <ul style="list-style-type: none"> ➤ commissions or fees paid to brokers/dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes; ➤ taxes and other duties charged on the Fund by the government and/or other authorities; ➤ costs, fees and expenses properly incurred by the auditor appointed for the Fund; ➤ costs, fees and expenses incurred for any modification of the Deed save where such 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, commissions, fees and expenses of the sale, purchase, takaful and any other dealing of any asset of the Fund; ➤ costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund; ➤ costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund; ➤ costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund; ➤ costs, fees and expenses incurred in the termination of the Fund or a Class of units or the removal of the Trustee or the Manager and the appointment of a new trustee or management company; ➤ 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 	<p>Only the expenses (or part thereof) which is directly related and necessary to the operation and administration of the Fund <u>or each Class</u> may be charged to the Fund <u>or each Class respectively</u>. These would include (but are not limited to) the following:</p> <ul style="list-style-type: none"> ➤ commissions or fees paid to brokers/dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes; ➤ taxes and other duties charged on the Fund by the government and/or other authorities; ➤ costs, fees and expenses properly incurred by the auditor appointed for the Fund; ➤ costs, fees and expenses incurred for any modification of the Deed save where such 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, commissions, fees and expenses of the sale, purchase, takaful and any other dealing of any asset of the Fund; ➤ costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund; ➤ costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund; ➤ costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund; ➤ costs, fees and expenses incurred in the termination of the Fund or a <u>Class</u> or the removal of the Trustee or the Manager and the appointment of a new trustee or management company; ➤ 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

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	<p>costs incurred for the defence of either of them are not ordered by the court to be reimbursed by the Fund);</p> <ul style="list-style-type: none"> ➤ remuneration and out of pocket expenses of the person(s) or committee undertaking the oversight function of the Fund, unless the Manager decides otherwise; ➤ 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; ➤ costs and expenses incurred in relation to the distribution of income (if any); ➤ (where the custodial function is delegated by the Trustee) charges and fees paid to the sub-custodians taking into custody any foreign assets of the Fund; ➤ fees, charges, costs and expenses relating to the preparation, printing, posting and/or lodgement of documents and reports which the Manager and/or the Trustee may be obliged to prepare, print, post and/or lodge in relation to the Fund by virtue of any relevant law; ➤ costs, fees and expenses incurred for the fund valuation and accounting of the Fund performed by a fund valuation agent; and ➤ any tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred as mentioned above. 	<p>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);</p> <ul style="list-style-type: none"> ➤ remuneration and out of pocket expenses of the person(s) or committee undertaking the oversight function of the Fund, unless the Manager decides otherwise; ➤ 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; ➤ costs and expenses incurred in relation to the distribution of income <u>and/or capital</u> (if any); ➤ (where the custodial function is delegated by the Trustee) charges and fees paid to the sub-custodians taking into custody any foreign assets of the Fund; ➤ fees, charges, costs and expenses relating to the preparation, printing, posting, <u>registration</u> and/or lodgement of documents and reports which the Manager and/or the Trustee may be obliged to prepare, print, post, <u>register</u> and/or lodge in relation to the Fund by virtue of any relevant law; ➤ costs, fees and expenses incurred for the fund valuation and accounting of the Fund performed by a fund valuation agent; and ➤ any tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred as mentioned above.
12.		
12.1	<p>ABOUT AHAM</p> <p>1st paragraph: -</p> <p>AHAM was incorporated in Malaysia on 2 May 1997 and began its operations under the name Hwang–DBS Capital Berhad in 2001. AHAM has more than 20 years’ experience in the fund management industry. In 2022, AHAM’s ultimate major shareholder is CVC Capital Partners Asia V, a private equity fund managed by CVC Capital Partners (“CVC”), which has approximately 68.35% controlling interest in AHAM. CVC is a global private equity and investment advisory firm with approximately USD125 billion of assets under its management. AHAM has more than 18 years’ experience in the fund management industry. Additionally, AHAM is also 27% owned by Nikko Asset Management International Limited, a wholly-owned subsidiary of Tokyo-based Nikko Asset Management Co., Ltd., an Asian investment management franchise.</p>	<p>AHAM was incorporated in Malaysia on 2 May 1997 and began its operations under the name Hwang–DBS Capital Berhad in 2001. AHAM has more than 20 years’ experience in the fund management industry. In <u>late 2022</u>, AHAM’s ultimate major shareholder is CVC Capital Partners Asia <u>Fund</u> V, a private equity fund managed by CVC Capital Partners (“CVC”), which has approximately 68.35% controlling interest in AHAM. CVC is a global private equity and investment advisory firm with approximately USD125 billion of assets under its management. AHAM has more than 18 years’ experience in the fund management industry. Additionally, AHAM is also <u>20%</u> owned by Nikko Asset Management Co. Ltd., <u>a Tokyo-based asset management company</u>, and 7% owned by Lembaga Tabung Angkatan Tentera.</p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
12.2	<p>DESIGNATED FUND MANAGER</p> <p>Ms Esther Teo Keet Ying – Head, Fixed Income Investment Ms Esther Teo is the Head of Fixed Income Investment. Prior to joining the Manager, 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>	Deleted.
12.3	<p>For further information on AHAM, the Board and/or AHAM’s delegate, you may obtain the details from our website at www.affinhwangam.com.my.</p>	<p>For further information on AHAM including material litigation (if any), the Board, <u>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>
13.	THE EXTERNAL FUND MANAGER	
13.1	<p>ABOUT AIIMAN</p> <p>AIIMAN is an Islamic investment management company managing assets for pension funds, institutions, corporates, high net worth and mass affluent individuals. Headquartered in the world’s Islamic financial hub Kuala Lumpur, Malaysia, AIIMAN is focused on providing clients exceptional and innovative Shariah investment solutions that focus on Asian equities and global sukuk. AIIMAN is licensed by the SC to undertake the regulated activity of Islamic fund management on 17 November 2008 and is a wholly owned subsidiary of AHAM and a member of the Affin Hwang Investment Banking Group. As at LPD, AIIMAN has more than eleven (13) years’ experience in fund management industry. AIIMAN also received the SC’s approval on 27 December 2018 to carry out the activity as a unit trust management company.</p>	<p>AIIMAN is an Islamic investment management company managing assets for pension funds, institutions, corporates, high net worth and mass affluent individuals. Headquartered in the world’s Islamic financial hub Kuala Lumpur, Malaysia, AIIMAN is focused on providing clients exceptional and innovative Shariah investment solutions that focus on Asian equities and global sukuk. AIIMAN is licensed by the SC to undertake the regulated activity of Islamic fund management on 17 <u>October</u> 2008 and is a wholly owned subsidiary of AHAM <u>of which its ultimate shareholder is CVC Capital Partners Asia Fund V, a private equity fund managed by CVC Capital Partners (“CVC”). CVC is a global private equity and investment advisory firm with approximately USD125 billion of assets under its management.</u> AIIMAN has more than <u>fourteen (14)</u> years’ experience in fund management industry. AIIMAN also received the SC’s approval on 27 December 2018 to carry out the activity as a unit trust management company.</p>
13.2	<p>Key Personnel of the Management Team</p> <p>Akmal Hassan – Managing Director Akmal Hassan is one of the three pioneering senior members in the establishment of AIIMAN. He took over the helm as its Managing Director and Executive Director on 18 November 2010. Under his leadership, AIIMAN has grown its asset under management from MYR 1.3 billion as at end-2010 to MYR 28.3 billion as of 31 October 2021. Under his management, the business has since turned profitable. As Managing Director of AIIMAN, Akmal is actively</p>	<p>Akmal Hassan – Managing Director Akmal Hassan is one of the three pioneering senior members in the establishment of AIIMAN. He took over the helm as its Managing Director and Executive Director on 18 November <u>2010</u>. Under his management, the business has since turned profitable. As Managing Director of AIIMAN, Akmal is actively involved in all aspects of the business’ day-to-day management from leading the investment team, driving marketing strategies to</p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	involved in all aspects of the business' day-to-day management from leading the investment team, driving marketing strategies to building the business. He believes in development through empowerment and synergy with a clear focus on delivering positive results, from investment performance, AUM growth, adding value to AIIMAN's shareholders as well as contributing to the government's push to develop Malaysia as the global international Islamic financial hub. Akmal is the driving force behind the strong returns and low volatility performance of its investment portfolios as well as Hwang Investment Management's award winning Shariah unit trust funds. People and performance is the source of AIIMAN's success today. Prior to his current appointment, Akmal was the Chief Investment Officer at a subsidiary of a local Islamic Bank. He has more than twenty (20) years' experience in the investment management industry primarily in portfolio management, investment research and marketing strategy. Akmal graduated from Oklahoma State University, USA with a degree in Business Administration, majoring in Finance (BSc). He completed his Master in Business Administration (MBA) at the University of the Sunshine Coast, Queensland, Australia. Akmal is the designated external fund manager for the Fund.	building the business. He believes in development through empowerment and synergy with a clear focus on delivering positive results, from investment performance, <u>asset under management</u> growth, adding value to AIIMAN's shareholders as well as contributing to the government's push to develop Malaysia as the global international Islamic financial hub. Akmal is the driving force behind the strong returns and low volatility performance of its investment portfolios as well as <u>AHAM's</u> award winning Shariah unit trust funds. People and performance is the source of AIIMAN's success today. Prior to his current appointment, Akmal was the Chief Investment Officer at a subsidiary of a local Islamic Bank. He has more than twenty (20) years' experience in the investment management industry primarily in portfolio management, investment research and marketing strategy. Akmal graduated from Oklahoma State University, USA with a degree in Business Administration, majoring in Finance (BSc). He completed his Master in Business Administration (MBA) at the University of the Sunshine Coast, Queensland, Australia. Akmal is the designated external fund manager for the Fund.
13.3	<p>Material Litigation</p> <p>As at LPD, AIIMAN is not engaged in any material litigation and arbitration, including those pending or threatened, and is not aware of any facts likely to give rise to any proceedings, which might materially affect the business/financial position of AIIMAN.</p>	Deleted.
13.4	<p>For further information on External Fund Manager, you may obtain the details from our website at www.affinhwangam.com.</p>	<p>For further information on External Fund Manager <u>including material litigation (if any) and AIIMAN's designated fund manager of the Fund</u>, you may obtain the details from our website at www.aham.com.my.</p>
14.	THE TRUSTEE	

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
14.1	<p>Experience in Trustee Business</p> <p>1st paragraph: - DTMB is part of Deutsche Bank’s Securities Services, which provides trust, custody and related services on a range of securities and financial structures. As at LPD, DTMB is the trustee for two hundred twelve (212) collective investment schemes including unit trust funds, wholesale funds, exchange-traded funds and private retirement schemes.</p>	<p>DTMB is part of Deutsche Bank’s Securities Services, which provides trust, custody and related services on a range of securities and financial structures. As at LPD, DTMB is the trustee for <u>two hundred thirty one (231)</u> collective investment schemes including unit trust funds, wholesale funds, exchange-traded funds and private retirement schemes.</p>
15.	THE SHARIAH ADVISER	
15.1	<p>ABOUT AMANIE</p> <p>Amanie Advisors Sdn Bhd (“Amanie”) is a Shariah advisory, consultancy, training, research and development boutique for institutional and corporate clientele focusing in Islamic financial services. Amanie is a registered Shariah adviser with the SC. It has been established with the aim of addressing the global needs for experts and Shariah scholars’ pro-active input. This will ultimately allow the players in the industry to manage and achieve their business and financial goals in accordance with the Shariah principles. Amanie also focuses on organizational aspect of the development of human capital in Islamic finance worldwide through providing updated quality learning embracing both local and global issues on Islamic financial products and services. The company is led by Tan Sri Dr. Mohd Daud Bakar and teamed by an active and established panel of consultants covering every aspect related to the Islamic banking and finance industry both in Malaysia and the global market. Currently the team comprises of eight (8) full-time consultants who represent dynamic and experienced professionals with a mixture of Shariah law, corporate finance, accounting, product development and education. Amanie meets the Manager every quarter to address Shariah advisory matters pertaining to the Fund. Amanie also review the Fund’s investment on a monthly basis to ensure compliance</p>	<p>Amanie Advisors Sdn Bhd (“Amanie”) is a Shariah advisory, consultancy, training, research and development boutique for institutional and corporate clientele focusing in Islamic financial services. Amanie is a registered Shariah adviser (<u>Corporation</u>) with the SC. It has been established with the aim of addressing the global needs for experts and Shariah scholars’ pro-active input. This will ultimately allow the players in the industry to manage and achieve their business and financial goals in accordance with the Shariah principles. Amanie also focuses on organizational aspect of the development of human capital in Islamic finance worldwide through providing updated quality learning embracing both local and global issues on Islamic financial products and services. The company is led by Tan Sri Dr. Mohd Daud Bakar and teamed by an active and established panel of consultants covering every aspect related to the Islamic banking and finance industry both in Malaysia and the global market. Currently the team comprises of eight (8) full-time consultants who represent dynamic and experienced professionals with a mixture of Shariah law, corporate finance, accounting, product development and education. Amanie meets the Manager every quarter to address Shariah advisory matters pertaining to the Fund. Amanie also review the Fund’s investment on a monthly basis to</p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS
	with Shariah principles or any other relevant principles at all times. Since 2005, Amanie has acquired seventeen (17) years of experience in the advisory role of unit trusts and as at LPD there are one hundred and thirty nine (139) funds which Amanie acts as Shariah adviser.	ensure compliance with Shariah principles or any other relevant principles at all times. <u>Amanie has over</u> one hundred and thirty nine (139) funds which <u>it</u> acts as Shariah adviser.
15.2	<p>Designated Person Responsible for Shariah Matters of the Fund</p> <p>Tan Sri Dr. Mohd Daud Bakar - Shariah Adviser</p> <p>Tan Sri Dr. Mohd Daud Bakar is the founder and executive chairman of Amanie Group. One of its flagship companies namely Amanie Advisors, is operating in few cities globally. He serves as the chairman of the Shariah Advisory Council at the Central Bank of Malaysia, the SC, the Labuan Financial Services Authority, the Astana International Financial Centre (AIFC), Kazakhstan, the First Abu Dhabi Bank, and Permodalan Nasional Berhad (PNB). Tan Sri Dr. Mohd Daud Bakar is also a Shariah board member of various global financial institutions, including the National Bank of Oman (Oman), Amundi Asset Management (France), Bank of London and Middle East (London), BNP Paribas Najma (Bahrain), Natixis Bank (Dubai), Oasis Asset Management (South Africa), Noor Islamic Bank (Dubai), Morgan Stanley (Dubai), Sedco Capital (Saudi and Luxembourg), and Dow Jones Islamic Market Index (New York) amongst many others. In the corporate world, Tan Sri is currently a member of the PNB Investment Committee. Previously, he served as a board director at Sime Darby Property Berhad and chairman to Malaysia Islamic Economic Development Foundation (YaPEIM). In addition, he is the co-founder of Experts Analytics Centre Sdn Bhd and MyFinB (a fintech company), the chairman of Berry Pay, Snap & Pay, as well as Data Sukan Consulting. He holds non-executive director position for Bio Fluid Sdn Bhd and KAB Gold Dynamics Sdn Bhd. He is currently the 8th President of the International Islamic University of Malaysia (IIUM). In 2016, he received the “Award of Excellence for Outstanding Contribution for Shariah Leadership & Advisory” at London Sukuk Summit Awards and “Shariah Adviser Award” at The Asset Triple A Islamic Finance Award. In 2014, he received the “Most Outstanding Individual” award by His Majesty, the King of Malaysia, in conjunction with the national-level Prophet Muhammad’s birthday. Under his leadership, Amanie Advisors received the “Islamic Economy Knowledge Infrastructure Award” at the Global Islamic Economy Summit, Dubai 2015, by His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, Oct 2015. He received his first degree in Shariah from University of Kuwait in 1988 and obtained his PhD from University of St. Andrews, United Kingdom in 1993. In 2002, he completed his external Bachelor of Jurisprudence at University of Malaya. His first book entitled “Shariah Minds in Islamic Finance: An Inside Story of A Shariah Scholar” has won the “Islamic Finance Book of</p>	<p>Tan Sri Dr. Mohd Daud Bakar - Shariah Adviser</p> <p>Tan Sri Dr. Mohd Daud Bakar is the founder and executive chairman of Amanie Group. One of its flagship companies namely Amanie Advisors, is operating in few cities globally. He serves as the chairman of the Shariah Advisory Council (SAC) at the Central Bank of Malaysia, the SC, the Astana International Financial Centre (AIFC), Kazakhstan, the First Abu Dhabi Bank, and Permodalan Nasional Berhad (PNB).</p> <p>Tan Sri Dr. Mohd Daud Bakar is also a Shariah board member of various global financial institutions, including the National Bank of Oman (Oman), Amundi Asset Management (France), Bank of London and Middle East (London), BNP Paribas Najma (Bahrain), Natixis Bank (Dubai), Morgan Stanley (Dubai), Sedco Capital (Saudi and Luxembourg), and Dow Jones Islamic Market Index (New York) amongst many others.</p> <p><u>Tan Sri serves as the Chairman of Federal Territory Islamic Religious Department [Majlis Agama Islam Persekutuan (MAIWP)].</u> In the corporate world, <u>he</u> is currently a member of the PNB Investment Committee. Previously, he served as a Board Director at Sime Darby Property Berhad and Chairman to Malaysia Islamic Economic Development Foundation (YaPEIM). In addition, he is the co-founder of Experts Analytics Centre Sdn Bhd and MyFinB Sdn. Bhd. <u>He also serves as the Chairman of Berry Pay Sdn. Bhd., Data Sukan Consulting Sdn. Bhd., Bio Fluid Sdn. Bhd., KAB Gold Dynamics Sdn. Bhd., BioAngle Vacs Sdn. Bhd., Tulus Digital Sdn. Bhd., and Amanie-Afra Halal Capital Co (Bangkok).</u> He <u>was the former</u> 8th President of the International Islamic University of Malaysia (IIUM).</p> <p><u>Recently, Tan Sri Dr Mohd Daud has received the “Royal Award for Islamic Finance 2022” by His Majesty, the King of Malaysia. While in 2014, he received the “Most Outstanding Individual” award by His Majesty, the King of Malaysia, in conjunction with the national-level Prophet Muhammad’s birthday. Under his leadership, Amanie received the “Islamic Economy Knowledge Infrastructure Award” at the Global Islamic Economy Summit, Dubai 2015, by His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, October 2015. On 13 November 2021, he was conferred the Darjah Kebesaran Panglima Setia Mahkota (P.S.M.) which carries the title of</u></p>

NO.	(A) PROSPECTUS	(B) REPLACEMENT PROSPECTUS								
	<p>the Year 2016” by the Global Islamic Finance Award (GIFA) 2016. Then, his book on sukuk entitled “An Insightful Journey to Emirates Airline Sukuk: Pushing The Boundaries of Islamic Finance” has also won the “Best Islamic Finance Case 2017” by the GIFA 2017 in Kazakhstan.</p>	<p><u>“Tan Sri”</u>.</p> <p>He received his first degree in Shariah from University of Kuwait in 1988 and obtained his PhD from University of St. Andrews, United Kingdom in 1993. In 2002, he completed his external Bachelor of Jurisprudence at University of Malaya.</p> <p><u>Tan Sri’s</u> first book entitled “Shariah Minds in Islamic Finance: An Inside Story of A Shariah Scholar” has won the “Islamic Finance Book of the Year 2016” by the Global Islamic Finance Award (GIFA) 2016. Then, his book on sukuk entitled “An Insightful Journey to Emirates Airline Sukuk: Pushing The Boundaries of Islamic Finance” has also won the “Best Islamic Finance Case 2017” by the GIFA 2017 in Kazakhstan. <u>To date, Tan Sri has been authoring more than 40 books with different genre.</u></p>								
16.	RELATED PARTIES TRANSACTION AND CONFLICT OF INTEREST									
16.1	<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 potential conflict of interest situations or other subsisting contracts of arrangements involving the Fund.</p> <table border="1" data-bbox="136 767 851 1034"> <thead> <tr> <th data-bbox="136 767 309 900">Name of Party Involved in the Transaction</th> <th data-bbox="309 767 504 900">Nature of Transaction</th> <th data-bbox="504 767 676 900">Name of Related Party</th> <th data-bbox="676 767 851 900">Nature of Relationship</th> </tr> </thead> <tbody> <tr> <td data-bbox="136 900 309 1034">AHAM</td> <td data-bbox="309 900 504 1034">External Fund Manager</td> <td data-bbox="504 900 676 1034">AIIMAN</td> <td data-bbox="676 900 851 1034">AHAM holds 100% equity interest in AIIMAN</td> </tr> </tbody> </table> <p>The tax advisers, External Fund Manager, Shariah Adviser and solicitors have also confirmed that they do not have any existing or potential conflict of interest with AHAM and/or the Fund.</p> <p>Policy on Dealing with Conflict of Interest</p> <p>AHAM has in place policies and procedures to deal with any conflict of interest situations. In making an investment transaction for the Fund, AHAM will not make improper use of its position in managing the Fund to gain, directly or indirectly, any advantage or to cause detriment to the interests of Unit Holders. Where the interests of the directors or person(s) or member(s) of a committee undertaking the oversight function’s interests may conflict with</p>	Name of Party Involved in the Transaction	Nature of Transaction	Name of Related Party	Nature of Relationship	AHAM	External Fund Manager	AIIMAN	AHAM holds 100% equity interest in AIIMAN	<p>AHAM has in place policies and procedures to deal with any conflict of interest situations. In making an investment transaction for the Fund, AHAM will not make improper use of its position in managing the Fund to gain, directly or indirectly, any advantage or to cause detriment to the interests of Unit Holders. Where the interests of the directors or person(s) or member(s) of a committee undertaking the oversight function’s interests may conflict with that of the Fund, they are to refrain from participating in the decision-making process relating to the matter. Staff of AHAM are required to seek prior approval from the executive director or the managing director of AHAM before dealing in any form of securities.</p> <p>All transactions with related parties are to be executed on terms which are best available to the Fund and which are no less favourable to the Fund than an arms-length transaction between independent parties. <u>Save for the transactions disclosed below, the Manager is not aware of any existing and/or proposed related party transactions or potential conflict of interest situations or other subsisting contracts of arrangements involving the Fund:</u></p> <ul style="list-style-type: none"> (i) <u>Dealings on sale and purchase of securities and instruments by the Fund and holding of units in the Fund by related parties.</u> (ii) <u>Transactions with AIIMAN (being the wholly owned subsidiary of AHAM) arising from the appointment of AIIMAN as the external fund manager to the Fund.</u> <p><u>The tax advisers, External Fund Manager, Shariah Adviser and solicitors have also confirmed that they do not have any existing or potential conflict of interest with AHAM and/or the Fund.</u></p>
Name of Party Involved in the Transaction	Nature of Transaction	Name of Related Party	Nature of Relationship							
AHAM	External Fund Manager	AIIMAN	AHAM holds 100% equity interest in AIIMAN							

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17.	RELEVANT INFORMATION	
17.1	INFORMATION AVENUES How can I keep track of my investment? You may obtain the daily Fund price from our website at www.affinwangam.com . As the Fund has exposure to investments in foreign jurisdiction, these daily prices are based on information available two (2) Business Days prior to publication. We will provide you with an annual report and an interim report within two (2) months after the end of the financial period the report covers. In addition, we will also send you a monthly statement confirming the current Unit holdings and transactions relating to your Units in the Fund. <p style="text-align: center;">THE FUND'S ANNUAL REPORT IS AVAILABLE UPON REQUEST.</p>	How can I keep track of my investments? You may obtain the daily Fund price from our website at www.aham.com.my . <u>The</u> daily prices are based on information available <u>one (1)</u> Business Day prior to publication. We will provide you with an annual report and an <u>semi-annual</u> report within two (2) months after the end of the financial period the report covers. In addition, we will also send you a monthly statement confirming the current Unit holdings and transactions relating to your Units in the Fund. 14.04 <p style="text-align: center;">The Fund's annual report is available upon request.</p>