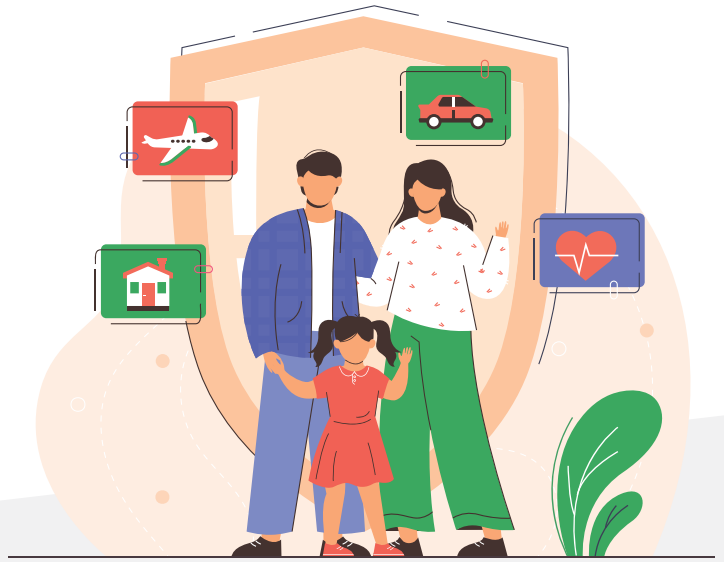
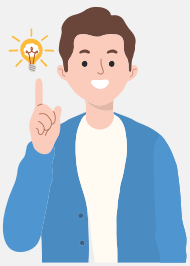


Wealth Protection



COMPLIMENTARY GROUP PERSONAL ACCIDENT INSURANCE

Our Solution



**YOU INVEST,
WE PROTECT**

2 Simple Steps:

1. Invest minimum 10,000 units in our Eligible Fund(s)
2. Complimentary insurance coverage

Illustration



Investor invests into AHAM Capital's Eligible Fund(s)



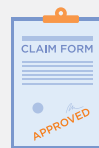
Investor is assured that his family is protected



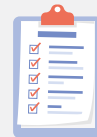
Investor passes away / total permanent disability ("TPD") due to accidental causes.



Insurance company pays Claimant* based on Investor's sum assured on 25th of the month



Documents verified and claim approved



Claimant* submits complete documents to AHAM Capital



Insurance company pays out to Claimant*

Example: Calculation of Amount Payable to Claimant*

Investor's investment value on 25th of the month: RM225,000
 Insurance payout to Claimant*: RM200,000
 Total payout to Claimant*: **RM425,000**








Claimant* receives Investor's investment value and insurance payout




Note:


- 1) Cut-off date: Every 25th of the month (if 25th falls on a weekend or a public holiday, the cut-off date will be on the next business date).
- 2) Payment will be made within 10 working days for Death Claim and TPD Claim, provided documents submitted are complete and the claim is approved by the Insurance Company. If the documents submitted are incomplete, the process may take longer.
- 3) The insured amount payable is one-to-one of investor's investment amount, capped at RM200,000.
- 4) The sum assured may change from month to month, as investment amount changes due to fluctuation of Net Asset Value (NAV) per Unit.
- 5) *In the event of death claim, the rightful legal representative is the Executor or the Administrator of the deceased's estate. For TPD claim, the Claimant would be the insured member.

REQUIREMENTS

Insures		Principal Unit Holder who invests through AHAM Capital's internal distribution channel and/or authorised Unit Trust Consultants
Age		18 to 69 years old
Criteria		Unit Holders with minimum 10,000 units in Eligible Fund(s)
Eligible Funds		<ul style="list-style-type: none">• AHAM Aiiman Asia (ex Japan) Growth Fund• AHAM Aiiman Growth Fund• AHAM Aiiman Select Income Fund• AHAM Select AUD Income Fund• AHAM Select Asia (ex Japan) Opportunity Fund• AHAM Select Asia (ex Japan) Quantum Fund• AHAM Select Asia Pacific (ex Japan) Balanced Fund• AHAM Select Asia Pacific (ex Japan) Dividend Fund• AHAM Select Asia Pacific (ex Japan) REITs Fund• AHAM Select Balanced Fund• AHAM Select Bond Fund• AHAM Select Dividend Fund• AHAM Select Income Fund• AHAM Select Opportunity Fund• AHAM Select SGD Income Fund
Medical Examination		No medical examination is required



Insurance Coverage
Death and TPD due to accidental causes*
*Subject to exclusions and the events as described in the Table of Schedule for Indemnities in the Product Disclosure Sheet.



Sum Insured Up To RM200,000
Sum assured is revised on the 25th of each month based on market value of investments.

NOTE
Investors are advised to read the respective Product Disclosure Sheet for more information.

WARNING STATEMENT
A copy of the Prospectus and Product Highlights Sheet ("PHS") can be obtained at AHAM Asset Management's sales offices or at aham.com.my. Investors are advised to read and understand the contents of AHAM Aiiman Asia (ex Japan) Growth Fund's Prospectus dated 20 January 2023; AHAM Aiiman Growth Fund's Prospectus dated 14 April 2023; AHAM Aiiman Select Income Fund's Prospectus dated 28 April 2023; AHAM Select AUD Income Fund's Prospectus dated 22 November 2022; AHAM Select Asia (ex Japan) Opportunity Fund's Prospectus dated 30 December 2022; AHAM Select Asia (ex Japan) Quantum Fund's Prospectus dated 17 March 2023; AHAM Select Asia Pacific (ex Japan) Balanced Fund's Prospectus dated 22 November 2022; AHAM Select Asia Pacific (ex Japan) Dividend Fund's Prospectus dated 30 December 2022; AHAM Select Asia Pacific (ex Japan) REITs Fund's Prospectus dated 17 March 2023; AHAM Select Balanced Fund's Prospectus dated 17 March 2023; AHAM Select Bond Fund's Prospectus dated 22 November 2022; AHAM Select Dividend Fund's Prospectus dated 30 December 2022; AHAM Select Income Fund's Prospectus dated 22 November 2022; AHAM Select Opportunity Fund's Prospectus dated 30 December 2022, its First Supplemental Prospectus dated 7 April 2023; AHAM Select SGD Income Fund's Prospectus dated 22 November 2022, and the corresponding PHS before investing. There are fees and charges involved when investing in the Fund. Investors are advised to consider and compare the fees and charges as well as the risks carefully before investing. Investors should make their own assessment of the risks involved in investing and should seek professional advice, where necessary. The price of units and distribution payable, if any, may go down as well as up and the past performance of the fund should not be taken as indicative of its future performance. The Securities Commission Malaysia has not reviewed this marketing/promotional material and takes no responsibilities for the contents of this marketing/promotional material and expressly disclaims all liability, however arising from this marketing/promotional material.