



**AmInvest**

**AmFunds Management Berhad**  
**198601005272 (154432-A)**

# **Global Islamic Equity**

## **(the “Fund”)**

### **RESPONSIBILITY STATEMENT**

This Product Highlights Sheet has been reviewed and approved by the directors of AmFunds Management Berhad and they have collectively and individually accepted full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omissions of other facts which would make any statement in this Product Highlights Sheet false or misleading.

### **STATEMENT OF DISCLAIMER**

The Securities Commission Malaysia has authorised the issuance of the Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of AmFunds Management Berhad, the management company responsible for the Fund and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

**INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IF INVESTORS ARE UNABLE TO MAKE THEIR OWN EVALUATION, THEY ARE ADVISED TO CONSULT PROFESSIONAL ADVISERS.**

### **PERSONAL DATA**

As part of our day to day business, we collect your personal information when you apply to open an account with us, subscribe to any of our products or services or communicate with us. In return, we may use this information to provide you with our products or services, maintain our records or send you relevant information. We may use your personal information which includes information on any transactions conducted with us, for one or more of the following purposes, whether in Malaysia or otherwise:

- a. Assess your eligibility or suitability for our products which you had applied for and to verify your identity or financial standing through credit reference checks;
- b. To notify you of more and up to-date information such as improvements and new features to the existing products and services, development of new products, services and promotions which may be of interest to you;
- c. Manage and maintain your account(s) through regular updates, consolidation and improving the accuracy of our records. In this manner we can respond to your enquiries, complaints and to generally resolve disputes quickly so that we can improve our business and your relationship with us;
- d. Conduct research for analytical purposes, data mining and analyse your transactions / use of products and services to better understand your current financial / investment position and future needs. We will also produce data, reports and statistics from time to time, however such information will be aggregated so that your identity will remain confidential;
- e. Comply with the requirements of any law and regulations binding on us such as conducting anti-money laundering checks, crime detection / prevention, prosecution, protection and security;
- f. Enforcement of our rights to recover any debt owing to us including transferring or assigning our rights, interests and obligations under any of your agreement with us;
- g. In the normal course of general business planning, oversight functions, strategy formulation and decision making within AmBank Group;
- h. To administer and develop the Manager's and/or the Manager's associated companies within the AmBank Group business relationship with you;
- i. Outsourcing of business and back-room operations within AmBank Group and/or other service providers; and
- j. Any other purpose(s) that is required or permitted by any law, regulations, standards, guidelines and/or relevant regulatory authorities including with the trustee of the Fund.

Investors are advised to read our latest or updated Privacy Notice (notice provided as required under the Personal Data Protection Act 2010) available on our website at [www.aminvest.com](http://www.aminvest.com). Our Privacy Notice may be revised from time to time and if there is or are any revision(s), it will be posted on our website and/or other means of communication deemed suitable by us. However any revision(s) will be in compliance with the Personal Data Protection Act 2010.

This Product Highlights Sheet only highlights the key features and risks of the Fund. Investors are advised to request, read and understand the prospectus which includes any supplementary or replacement prospectus of the Fund (“Prospectus”) before deciding to invest. The Fund has been certified as being Shariah-compliant by the Shariah adviser appointed for the Fund.

## PRODUCT HIGHLIGHTS SHEET

This Product Highlights Sheet is an important document:

- **It is a summary of the salient information about the Fund.**
- **You MUST NOT invest in the Fund based on this Product Highlights Sheet alone.** Please read the Prospectus before deciding to make an investment. If you do not have a copy, please contact us to ask for one.
- You should not invest in the Fund if you do not understand it or are not comfortable with the accompanying risks.

### What is the Fund about?

Global Islamic Equity is an Islamic equity feeder fund issued by AmFunds Management Berhad (the “Manager”) that seeks to achieve moderate capital and income\* appreciation over a medium to long-term\*\* by investing in shares of global Shariah-compliant companies.

### Who is the Fund suitable for?

The Fund is suitable for investors seeking:

- a globally diversified portfolio with an investment strategy that conforms to the principles of Shariah;
- medium to long-term\*\* capital appreciation;
- potential positive return through a regular flow of “halal” income\*.

Notes:

\* The income (if any) could be in the form of units or cash

\*\* Medium to long-term refers to a period of at least three (3) years.

### What am I investing in?

Fund Category	Feeder Fund (Global Islamic equity)
Fund Type	Capital growth
Investment Objective	The Fund seeks to achieve growth of capital and income* in excess of the benchmark over rolling ten-year periods.  <i>Notes:</i> <i>Any material change to the investment objective of the Fund would require unit holders' approval.</i> <i>* The income could be in the form of units or cash.</i>
Investment Strategy	A minimum of 85% of the Fund’s net asset value (the “NAV”) will be invested in the share class denominated in USD of the Oasis Crescent Global Equity Fund (the “Target Fund”).
Asset Allocation	<ul style="list-style-type: none"> <li>• At least 85% of the Fund’s NAV will be invested in the Target Fund; and</li> <li>• Up to 15% of the Fund’s NAV will be invested in Islamic liquid assets for liquidity purposes.</li> </ul>
Base Currency	Ringgit Malaysia (RM)
Performance Benchmark	MSCI ACWI Islamic USD Net Total Return Index. <i>(obtainable from: www.aminvest.com)</i>  <i>Note: The Fund adheres to the benchmark of the Target Fund. The risk profile of the performance benchmark is not the same as the risk profile of the Fund.</i> <i>Effective xx xx 2024, the performance benchmark of the Fund will be changed from Dow Jones Islamic Market Index to MSCI ACWI Islamic USD Net Total Return Index due to the change of benchmark of the Target Fund.</i>
Launch Date	21 April 2006
Distribution Policy	Subject to the availability of income, distribution will be made at least once every year.  At the Manager’s discretion, the Fund may distribute from its gain, income and capital. The rationale for distribution out of capital is to allow the Fund the ability to (i) distribute income on a regular basis in accordance with the distribution policy of the Fund or (ii) increase the amount of distributable income to the unit holders, after taking into consideration the risk of distributing out of capital.  Distribution out of the Fund’s capital has the effect of lowering the NAV of the Fund, may reduce part of the unit holders’ original investment and may also result in reduced future returns to unit holders. When a substantial amount of the original investment is being returned to the unit holders, it has a risk of eroding the capital of the Fund and may, over time, cause the NAV of the Fund to fall. The greater the risk of capital erosion that exists, the greater the likelihood that, due to capital erosion, the value of future returns would also be diminished.

### **Shariah Investment Principles associated with the Fund**

The Fund will only invest in a Shariah-compliant Target Fund. The Manager will provide to the Shariah Adviser the prospectus and Fatwas (where applicable) of the Target Fund for Shariah Adviser's endorsement.

### **Target Fund's Information**

Name of Target Fund	Oasis Crescent Global Equity Fund
Management Company of Target Fund	Oasis Global Management Company (Ireland) Limited
Investment Manager of Target Fund	Oasis Crescent Capital (Pty) Ltd
Domicile Country	Ireland
Regulatory Authority of the Target Fund	Central Bank of Ireland
Date of Establishment	7 April 2003
Name of Share Class	A USD
Investment Objective and Policies	<p>The objective of the Target Fund is to achieve medium to long-term growth of capital and income by investing in shares, including preference shares, of companies and shares or units in collective investment schemes ("CIS") and real estate investment trusts ("REITS") listed and traded on the international stock exchanges and on markets and that are Shariah-compliant according to the guidelines set by the investment manager's Shariah Advisory Board. The ability to trade REITs in the secondary market can be more limited than other stocks.</p> <p>The Target Fund may hold investments in cash or cash equivalents which may comprise ancillary liquid assets (meaning cash, deposits or securities evidencing deposits issued by or guaranteed by an institution). Liquid assets may be held for liquidity purposes, to fund redemptions or core payments or where, in the opinion of the investment manager of the Target Fund, because of unfavorable market conditions, it would be unwise to invest in any securities.</p> <p>The Target Fund may, subject to certain conditions, invest in other open ended CIS and/or sub-funds of the Company up to a maximum of 10% of the NAV of the Target Fund. These other CIS may include exchange traded funds and will either be Undertakings for the Collective Investment of Transferable Securities ("UCITS") funds or non-UCITS funds domiciled and regulated in the EU and/or South Africa and which meet the requirements of the central bank for acceptable investment by a UCITS. Investment in other CIS will be made to achieve exposure to the asset classes referred to above. The Target Fund may also invest in closed ended property funds, trusts or REITs.</p> <p>The Target Fund may invest up to 20% of its NAV in markets which the investment manager of the Target Fund considers to be emerging markets.</p> <p>Under the supplementary prospectus of Oasis Crescent Global Equity Fund dated 08 April 2016, it is not envisaged that the Target Fund shall invest in financial derivative instruments ("FDI"). However, the Target Fund may, in the future, hold such FDI subject to the conditions set out in Appendix III of the Prospectus for efficient portfolio management purposes only (including prior notification to the Central Bank of Ireland and an update to the said Supplement) and subject to the approval and guidelines of the investment manager of the Target Fund's Shariah Advisory Board. If FDIs are used in the future for purposes other than efficient portfolio management Shareholder approval will be sought and the supplement will also be updated accordingly.</p>

### **Shariah Guidelines associated with the Target Fund**

The Crescent range is managed in accordance to investment guidelines established by the Shariah Advisory Board, which excludes any stock whose primary business is impermissible according to the Shariah Guidelines.

Businesses which are inconsistent with Shariah Guidelines are: alcohol, tobacco, pork-related products, financial services (banking, insurance, etc), and entertainment (casinos/gambling, pornography, etc).

Companies that do not comply with the Shariah Guidelines are removed from the investment universe. After removing those companies, the remaining stocks in the universe are evaluated according to several financial ratio filters. These ratios have been designed to filter out companies that hold unacceptable levels of debt or "impure" interest income.

The financial filters are as follows:

1. Total debt divided by trailing 12-month average market capitalisation or total assets should not be greater than or equal to 33%.
2. The sum of cash and interest bearing securities divided by trailing 12-month average market capitalisation or total assets should not be greater than or equal to 33%.
3. Accounts receivables divided by market capitalization total assets should not be greater than or equal to 45%.

Shariah-compliant equities will often yield small percentages of income that is considered "impure" by Shariah standards and that must be than purified. Such "impure" earnings must be quantified and purified. The sources of such income might include non-operating income from interest bearing investments or earnings from prohibited business activities that are beyond the scope of the company's primary business.

The responsibility of the Shariah Advisory Board is to ensure that all such income is calculated by the Target Fund and that a corresponding percentage is deducted from the earnings passed on to investors through dividends, thereby ensuring that these are free from impurities. Non-permissible income is stripped from the Target Fund and is thereafter transferred to a charitable trust fund set up by the Oasis Group.

## Who am I investing with?

Manager	:	AmFunds Management Berhad ("AFM")
Investment Manager	:	AmIslamic Funds Management Sdn Bhd
Trustee	:	AmanahRaya Trustees Berhad
Trustee's Delegate (Custodian)	:	CIMB Islamic Bank Berhad
Shariah Advisor	:	Amanie Advisors Sdn Bhd
Taxation Advisor	:	Deloitte Tax Services Sdn Bhd
Auditor	:	Ernst & Young PLT

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. The Fund may have dealings with parties related to the Manager. The related parties defined are AmIslamic Funds Management Sdn Bhd ("AIFM"), AmInvestment Bank Berhad, AmInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad. The directors of AFM may have direct or indirect interest through their directorships in parties related to AFM.

The Manager may conduct cross trades between funds and private mandates 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 the Manager and the Fund's account and between the Manager's proprietary trading accounts and the Fund's account are strictly prohibited. The execution of cross trade will be reported to the person(s) or members of a committee undertaking the oversight function of the Fund and disclosed in the Fund's reports accordingly.

## What are the possible outcomes of my investment?

Best Case	Capital appreciation and income distribution.
Mid Case	No significant change in investment i.e. no capital appreciation and no income distribution.
Worst Case	Capital loss and with no income distribution.

## What are the key risks associated with the Fund?

### General risks associated with investing in a unit trust fund

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 resulting in a decline in a fund's NAV.
Inflation Risk	This is the risk that investors' investment in a fund may not grow or generate income at a rate that keeps pace with inflation.
Non-Compliance Risk	This is the risk of the manager, the investment manager or the trustee not complying with their respective internal policies, the deed and its supplemental deeds, securities law or guidelines issued by the regulators relevant to each party, which may adversely affect the performance of a fund.
Loan Financing Risk	This risk occurs when investors take a loan/financing to finance their investment. The inherent risk of investing with borrowed money includes investors being unable to service the loan repayments.
Country Risk	Investments of a fund in any countries may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the fund invests in.
Suspension Risk	Refers to situation where the Manager suspends dealings of units in a fund (no redemption or subscription are allowed) under exceptional circumstances as set out in the Prospectus - Temporary suspension of determination of NAV and of the issue, switching and redemption of units. Suspension of a fund may potentially result in unit holders not being able to redeem their units into cash based on their liquidity needs and their investments will continue to be subject to the risk factors inherent in the Fund.

### Specific risks associated with the Fund

Currency Risk	As the investments of the Fund will be denominated in currencies other than the base currency, any fluctuation in the exchange rate between the base currency and the currencies in which the investments are denominated may have an impact on the value of these investments.
Risk Of a Passive Strategy	As the Fund adopts a passive strategy of investing a minimum of 85% of its NAV into the Target Fund at all times, this strategy would result in the Fund being exposed to the risk of its NAV declining when the Target Fund's NAV declines.
Risk of Not Meeting the Fund's Investment Objective	This is the risk that the Fund may deviate from the intended investment objective.
Shariah Non-Compliance Risk	This is the risk of the Fund not conforming to Shariah Investment Guidelines. Non-compliance may adversely affect the NAV of the Fund when the rectification of non-compliance results in losses.
Counterparty Credit Risk	Counterparty credit risk is the risk arising from the possibility that the counterparty may default or not able to fulfill a trade settlement prior or on the settlement date of the trade. This could adversely affect the value of the Fund.

### **Specific risks associated with the Target Fund**

Settlement and Credit Risks	The trading and settlement practices of some of the stock exchanges or markets on which the Target Fund may invest may not be the same as those in more developed markets, which may increase settlement risk and/or result in delays in realising investments made by the Target Fund.
Regulatory Risk and Accounting Standards	Disclosure and regulatory standards may be less stringent in certain securities markets than they are in developed countries and there may be less publicly available information on the issuers than is published by or about issuers in such developed countries. Consequently some of the publicly available information may be incomplete and/or inaccurate.
Political Risk	The performance of the Target Fund may be affected by changes in economic and market conditions, uncertainties such as political developments, changes in government policies, the imposition of restrictions on the transfer of capital and in legal, regulatory and tax requirements.
Custody Risk	Local custody services remain underdeveloped in many emerging market countries as compared to developed countries and there is a transaction and custody risk involved in dealing in such markets. In certain circumstances the Target Fund may not be able to recover or may encounter delays in the recovery of some of its assets.
Currency Risk	The NAV per share of the Target Fund will be calculated in a particular currency whereas the Target Fund's investments may be acquired in a wide range of different currencies some of which may be affected by currency movements of a more volatile nature, some of which may not be freely convertible.
Liquidity Risk	Investment in emerging markets tend to have a greater level of risk and volatility associated with them and to be less liquid than more established markets. Investors should consider whether or not investment in the Target Fund is either suitable or should constitute a substantial part of their portfolio.

**Note: The abovementioned risks which investors should consider before investing into a unit trust fund should not be considered to be an exhaustive list. Investors should be aware that investments in the Fund may be exposed to other unforeseeable risks from time to time. Investors are advised to consult their professional adviser. Please refer to the Prospectus under "Risk Factors" and "The Information on the Target Fund" for further details on risks.**

**Please note that if you invest in units through a distributor via a nominee system of ownership, you will not be deemed a unit holder under the deed of the Fund.**

### **What are the fees and charges involved?**

There are fees and charges involved and you are advised to consider them before investing in the Fund.

#### **What will I be charged by AFM?**

Entry Charge	Up to 5.00% of the NAV per unit of the Fund.  <i>Notes: The entry charge is to be charged upon investment in the Fund. There will be no entry charge for all staff from AmBank Group. Investors are advised that they may negotiate for lower entry charge prior to the conclusion of the sales. Investment under the Employees Provident Fund – Members Investment Scheme ("EPF-MIS") will be levied an entry charge of up to 3.00% of the NAV per unit.</i>
Exit Penalty	There is no exit penalty for this Fund.
Transfer Fee	Nil.
Bank Charges/Fees	Bank charges or fees are incurred only upon withdrawals.
Switching Fee	For switches between any of the funds managed by AFM, investors will be charged on the differences of entry charge between funds switched, which is up to a maximum of 6% of NAV per unit of the fund switched into. No entry charge will be imposed if the fund to be switched into has a lower entry charge. However, the Manager has the discretion to waive or reduce the switching fee.  Switching may also be subject to an exit penalty should the fund switched out impose an exit penalty.

#### **What are the key ongoing fees charged to the Fund?**

Annual Management Fee	Effective 1.80% per annum of the NAV of the Fund.
Annual Trustee Fee	Up to 0.07% per annum of the NAV of the Fund.

**Note: Unless stated otherwise, all fees, charges and/or expenses disclosed in this Product Highlights Sheet are exclusive by way of example and not limitation; goods and services tax, value added tax, consumption tax, levies, duties and other taxes as may be imposed by the Government of Malaysia from time to time (collectively known as "Taxes"). If these fees, charges and/or expenses are subject to any Taxes, such Taxes shall be borne and payable by the unit holders and/or the Fund (as the case may be) at the prevailing rate, including any increase or decrease to the rate, in addition to the fees, charges and/or expenses stated herein.**

**You are advised to consider the fees and charges involved before investing in the Fund. Unit prices and distributions, if any, may go down as well as up.**

#### **Target Fund Fees and Charges**

Investors should note that the fees and charges provided below is not an exhaustive list payable by the Target Fund.

Sales Charges	Waived.
Redemption Charges	Waived.

Annual Management Fee	2.0% per annum of the NAV as a management fee. As Oasis Crescent Global Equity Fund is not allowed to charge a different management fee between retail and institutional clients at the Target Fund level, when investments are made by Global Islamic Equity into Crescent Global Equity Fund 2.0% per annum will be charged. However, Oasis Global Management Company (Ireland) Limited has agreed to give Global Islamic Equity a fee adjustment in the form of additional units of 0.2% per annum of the NAV, as such, making the effective fees 1.8% per annum of the Target Fund.  <i>The management fee charged by the Target Fund will be paid out of the management fee charged by the Manager at the Fund level. Investor will incur a management fee at the Fund's level only and there is no double charging of management fee.</i>
Custodian Fee And Trustee Expenses	1.20 basis points to 50 basis points per annum of assets invested in the relevant country of investment, plus a transaction fee ranging (depending on the country of investment) from USD20 to USD120 per transaction.

**Investors are advised that they will be subjected to higher fees arising from the layered investment structure.**

**Note: You are advised to consider the fees and charges involved before investing in the Fund. Unit prices and distributions, if any, may go down as well as up.**

**Investors may refer to the Manager's website at [www.aminvest.com](http://www.aminvest.com), for the actual annual management fee and annual trustee fee of the Fund.**

### How will I be notified of any increase in fees and charges?

- A written communication will be sent to unit holders to notify of the higher rate and its effective date; and
- A supplementary or replacement prospectus will be registered and issued.

### How often are valuations available?

We publish updated information on our website [www.aminvest.com](http://www.aminvest.com); and the NAV per unit of the Fund is sent to the Federation of Investment Managers Malaysia (FIMM) in order for it to be published in major newspapers on a daily basis.

### How can I invest in or exit from this investment?

#### How can I invest in this investment?

Investors may submit applications to the Manager on any Business Day with complete documentation subject to the minimum initial investment amount and minimum additional investment amount (or such amount as the Manager may from time to time decide).

Minimum Initial Investment	RM1,000.
Minimum Additional Investment	RM500.
Submission of Application	Monday to Friday (except public holiday).
Cut-off Time	<ul style="list-style-type: none"> <li>• If an application with cleared payments and complete documentation is accepted by us or our appointed distributors <b>before</b> 4.00 p.m. on a Business Day, it will be processed at the closing NAV per unit calculated at the end of the same Business Day.</li> <li>• If an application with cleared payments and complete documentation is accepted by us or our appointed distributors <b>after</b> 4.00 p.m. on a Business Day, it will be processed at the closing NAV per unit calculated at the next Business Day.</li> </ul> <p>Notes:</p> <ul style="list-style-type: none"> <li>• "Business Day" is a day on which the Bursa Malaysia Securities Berhad and/or banks in Kuala Lumpur are open for business. The Manager may declare certain Business Day to be a non-Business Day although banks in Kuala Lumpur are open, if the market in which the Fund is invested is closed for business. This information will be communicated to investors via the Manager's website at <a href="http://www.aminvest.com">www.aminvest.com</a>.</li> <li>• The Manager reserves the right to reject any application that is unclear, incomplete and/or not accompanied by the required documents or proof of payment. Incomplete applications will not be processed until all the necessary information has been received.</li> <li>• You should note that different distributors may have different cut off times in respect of receiving application request. You are advised to contact the relevant distributors to obtain further information and should check with the relevant distributors on their cut off time in respect of receiving application request.</li> </ul>

*Note: The Manager reserves the right to change the stipulated amount from time to time. You may request for a lower amount subject to the Manager's discretion to accept.*

**You should NOT make payment in cash to a unit trust consultant or issue a cheque in the name of a unit trust consultant.**

#### How can I exit from this investment?

Investors may withdraw all or part of their units on any Business Day subject to the minimum withdrawal and to maintain a minimum holding for partial withdrawal (or such units as the Manager may from time to time decide).

Minimum Redemption / Switching	500 units.
Minimum Holding / Balance	1,000 units.

Submission of Redemption Request	Monday to Friday (except public holiday).
Access to Money	<ul style="list-style-type: none"> <li>• If a redemption request with complete documentation is accepted by us or our appointed distributors before 4.00 p.m. on a Business Day, it will be processed at the end of day NAV per unit of the Fund of the same Business Day.</li> <li>• If a redemption request with complete documentation is accepted by us or our appointed distributors after 4.00 p.m. on a non-Business Day, it will be processed at the end of day NAV per unit of the Fund of the next Business Day.</li> <li>• The redemption proceeds will be paid to investors within five (5) Business Days of receiving the redemption proceeds from the Target Fund.</li> </ul> <p><i>Notes:</i></p> <ul style="list-style-type: none"> <li>• <i>Once the Manager accepts investor's redemption request, it can only be cancelled at the Manager's discretion.</i></li> <li>• <i>The Manager reserves the right to reject any application that is unclear, incomplete and/or not accompanied by the required documents. Incomplete applications will not be processed until all the necessary information has been received.</i></li> </ul>
Cooling-off Right	<p>Investors who are investing with the Manager for the first time may exercise their cooling-off right. The cooling-off right, however, shall not extend to a corporation/institution, staff of Manager and Investment Manager and persons registered to deal in unit trust funds of the Manager.</p> <p>The refund for every unit held by the investor pursuant to his/her exercise of a cooling-off right shall be the sum of:</p> <p>(a) the NAV per unit on the day the units were purchased or the prevailing NAV per unit at the point of exercise of the cooling-off right (whichever is lower); and</p> <p>(b) the entry charge per unit originally imposed on the day the units were purchased.</p> <p>Investors shall be refunded within seven (7) Business Days from receipt of the cooling-off application.</p>
Cooling-off Period	<p>The cooling-off period shall be for a total of six (6) Business Days commencing from the date the application for units is received by the Manager.</p> <p><i>Note: Application under EPF-MIS will be subjected to Employee Provident Fund's terms and conditions (if any).</i></p>

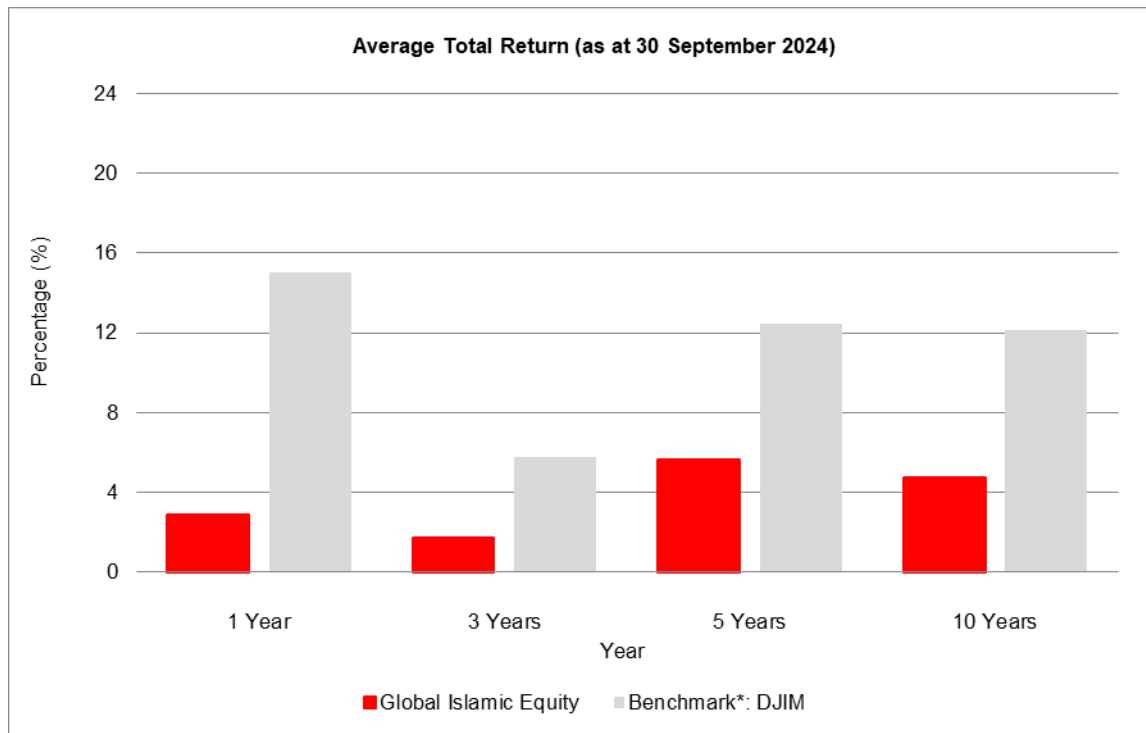
*Note: The Manager reserves the right to change the stipulated amount from time to time. You may request for a lower amount subject to the Manager's discretion to accept.*

**No withdrawals will be paid in cash under any circumstances.**

## Fund Performance

### Average Total Return (as at 30 September 2024)

	1 Year	3 Years	5 Years	10 Years
	%	%	%	%
<b>Global Islamic Equity</b>	2.91	1.70	5.63	4.72
<b>Benchmark*: DJIM</b>	15.02	5.76	12.45	12.16



\* Benchmark – Dow Jones Islamic Market Index (“DJIM”) (Available at [www.aminvest.com](http://www.aminvest.com))

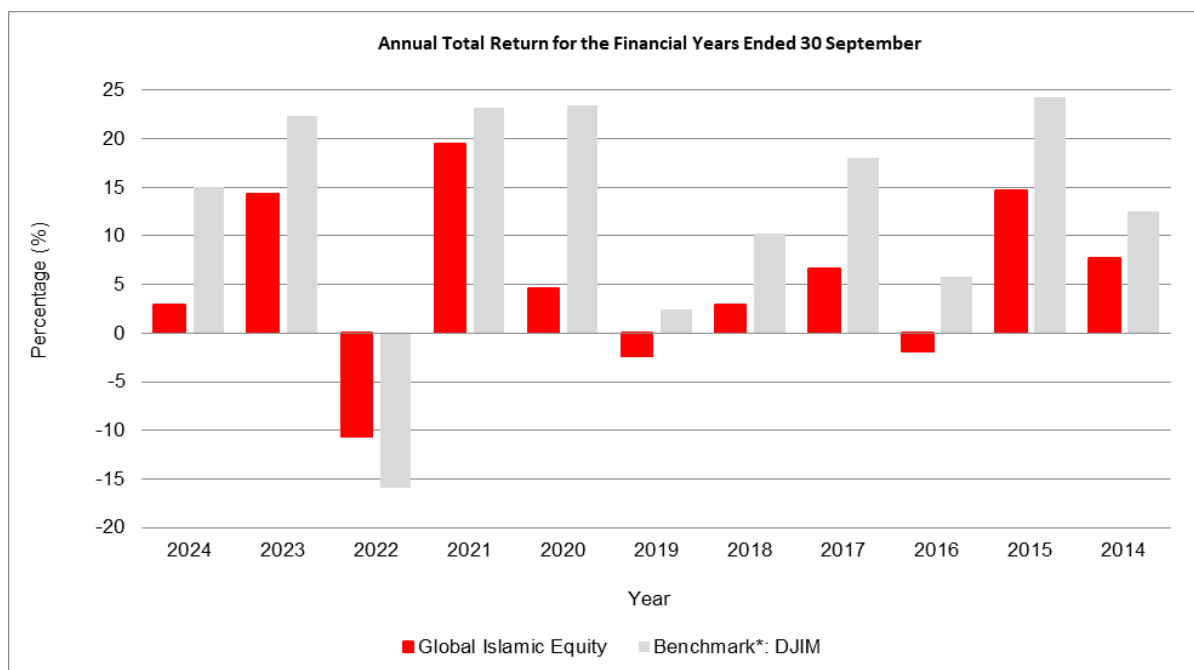
Source Benchmark Return: AmFunds Management Berhad

Source Fund Return: Novagni Analytics and Advisory Sdn. Bhd.

### Annual Total Return for the Financial Years Ended 30 September

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
	%	%	%	%	%	%	%	%	%	%	%
<b>Global Islamic Equity</b>	2.91	14.33	-10.58	19.52	4.59	-2.31	2.89	6.58	-1.87	14.72	7.70
<b>Benchmark*: DJIM</b>	15.02	22.39	-15.96	23.19	23.46	2.42	10.18	18.01	5.85	24.30	12.53





\* Benchmark – Dow Jones Islamic Market Index (“DJIM”) (Available at [www.aminvest.com](http://www.aminvest.com))

Source Benchmark Return: AmFunds Management Berhad

Source Fund Return: Novagni Analytics and Advisory Sdn. Bhd.

#### **1-Year Fund Performance Review**

For the financial year ended 30 September 2024, the Fund registered a return of 2.91% which is entirely capital growth in nature. Thus, the Fund's return of 2.91% has underperformed the benchmark's return of 15.02% by 12.11%.

#### **Basis of calculation and assumptions**

Global Islamic Equity's performance is calculated based on the net asset value per unit of the Fund. Average total return of the Fund and its benchmark for a period is computed based on the absolute return for that period annualised over one year.

#### **Portfolio Turnover Ratio (PTR)**

	Financial Year Ended 30 September 2024	Financial Year Ended 30 September 2023	Financial Year Ended 30 September 2022
<b>PTR (times)</b>	0.08	0.09	0.04
<b>Remarks</b>	The decrease in the PTR for 2024 and increase in 2023 were due mainly to investing activities.		

#### **Distribution**

No income distribution was declared by the Fund for the last three financial years ended 30 September.

**Past performance of the Fund is not an indication of its future performance.  
Unit prices and investment returns may go down, as well as up.**

## Who should I contact for further information or to lodge a complaint?

1. If you have any complaints, you may direct your complaints to your personal adviser from the distributor or contact our customer service representative at 03-2032 2888. Alternatively, you can e-mail us at [enquiries@aminvest.com](mailto:enquiries@aminvest.com). If you wish to write to us, please address your letter to:

**AmFunds Management Berhad**  
9<sup>th</sup> & 10<sup>th</sup> Floor, Bangunan AmBank Group  
No. 55, Jalan Raja Chulan  
50200 Kuala Lumpur

2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (FMOS):

- (a) via phone to : 03-2272 2811
- (b) via letter to : Financial Markets Ombudsman Service (FMOS)  
Level 14 Main Block Menara Takafu Malaysia  
No 4 Jalan Sultan Sulaiman  
50000 Kuala Lumpur

3. You can also direct your complaint to the Securities Commission Malaysia (SC) even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the SC's Consumer & Investor Office:

- (a) via phone to the Aduan Hotline at : 03-6204 8999
- (b) via fax to : 03-6204 8991
- (c) via e-mail to : [aduan@seccom.com.my](mailto:aduan@seccom.com.my)
- (d) via online complaint form available at : [www.sc.com.my](http://www.sc.com.my)
- (e) via letter to : Consumer & Investor Office  
Securities Commission Malaysia  
No. 3, Persiaran Bukit Kiara  
Bukit Kiara  
50490 Kuala Lumpur

4. You can also direct your complaint to Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:

- (a) via phone to the Aduan Hotline at : 03-7890 4242
- (b) via e-mail to : [complaints@fimm.com.my](mailto:complaints@fimm.com.my)
- (c) via online complaint form available at : [www.fimm.com.my](http://www.fimm.com.my)
- (d) via letter to : Legal & Regulatory Affairs  
Federation of Investment Managers Malaysia  
19-06-1, 6th Floor, Wisma Capital A  
No. 19, Lorong Dungun Damansara Heights  
50490 Kuala Lumpur

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