

THIS IS THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT WHICH HAS TO BE READ IN CONJUNCTION WITH THE DISCLOSURE DOCUMENT DATED 2 JULY 2018.

AFFIN HWANG PRIVATE RETIREMENT SCHEME

THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT

RELATING TO THE FOLLOWING FUNDS:

	Date of Constitution
AFFIN HWANG PRS GROWTH FUND	25 October 2012
AFFIN HWANG PRS MODERATE FUND	25 October 2012
AFFIN HWANG PRS CONSERVATIVE FUND	25 October 2012
AFFIN HWANG AIIMAN PRS SHARIAH GROWTH FUND	25 October 2012
AFFIN HWANG AIIMAN PRS SHARIAH MODERATE FUND	1 July 2015

(hereinafter referred to as the "First Supplemental Disclosure Document")

Provider	:	Affin Hwang Asset Management Berhad Registration Number: 199701014290 (429786-T)
Scheme Trustee	:	CIMB Commerce Trustee Berhad Registration Number: 199401027349 (313031-A)

This First Supplemental Disclosure Document is dated 1 March 2021.

The Affin Hwang Private Retirement Scheme was constituted on 25 October 2012.

MEMBERS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT AND THE DISCLOSURE DOCUMENT DATED 2 JULY 2018. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.

THIS IS THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT WHICH HAS TO BE READ IN CONJUNCTION WITH THE DISCLOSURE DOCUMENT DATED 2 JULY 2018.

Responsibility Statements

This First Supplemental Disclosure Document has been reviewed and approved by the directors of Affin Hwang Asset Management Berhad and they collectively and individually accept 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 omission of other facts which would make any statement in this First Supplemental Disclosure Document false or misleading.

Statements of Disclaimer

The Securities Commission Malaysia has approved the Scheme and authorised the Funds under the Scheme, and a copy of this First Supplemental Disclosure Document and the Disclosure Document dated 2 July 2018 ("Disclosure Document") have been registered with the Securities Commission Malaysia.

The approval and authorisation, as well as the registration of this First Supplemental Disclosure Document and the Disclosure Document should not be taken to indicate that the Securities Commission Malaysia recommends the Scheme or the Funds under the Scheme or assumes responsibility for the correctness of any statement made or opinion or report expressed in this First Supplemental Disclosure Document and the Disclosure Document.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Affin Hwang Asset Management Berhad, the private retirement scheme provider responsible for the Scheme and the Funds under the Scheme, and takes no responsibility for the contents in this First Supplemental Disclosure Document and the Disclosure Document. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this First Supplemental Disclosure Document and the Disclosure Document, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of the contents in this First Supplemental Disclosure Document and the Disclosure Document.

Members should rely on their own evaluation to assess the merits and risks of the investment. In considering the investment, Members who are in doubt on the action to be taken should consult professional advisers immediately.

Additional Statements

Members are advised to note that recourse for false or misleading statements or acts made in connection with this First Supplemental Disclosure Document and the Disclosure Document is directly available through section 92A(3) of the Capital Markets and Services Act 2007.

The Affin Hwang Aiiman PRS Shariah Growth Fund and Affin Hwang Aiiman PRS Shariah Moderate Fund have been certified as being Shariah-compliant by the Shariah Adviser appointed for the Funds.

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Unless otherwise provided in this First Supplemental Disclosure Document, all the capitalised terms used herein shall have the same meanings as ascribed to them in the Disclosure Document dated 2 July 2018.

EXPLANATORY NOTES

1. This First Supplemental Disclosure Document is issued mainly to reflect the changes pursuant to the Guidelines on Private Retirement Schemes (revised as at 4 May 2020) issued by the Securities Commission Malaysia ("SC").
2. The investment strategy of the Core Funds and Non-core Funds have been updated in respect of their respective investment in collective investment schemes ("CIS") or Islamic collective investment schemes ("Islamic CIS") as well as the information on the variation applied for whereby the Non-core Funds will invest in Islamic CIS as prescribed in the approval letter dated 22 July 2020 issued by the SC.
3. In addition, other information in the Disclosure Document dated 2 July 2018 ("Disclosure Document") have been updated to reflect other changes, amongst others, the information on the board of directors, investment committee members, audit committee members and compliance & risk management committee members of the Provider, investment strategy of the Core Funds and Non-core Funds, the specific risks for the Non-core Funds, the related party transactions, the details of the directors of AHAM's direct and indirect interest in other corporation carrying on a similar business and other updates which are general in nature, and the information of the External Fund Manager, Scheme Trustee and Shariah Adviser.
4. References to "Shariah-compliant collective investment schemes" and "Shariah-compliant derivatives" in the Disclosure Document are now amended to "Islamic collective investment schemes" and "Islamic derivatives" respectively.

A. CORPORATE DIRECTORY

Page 5 of the Disclosure Document

- i. The information on the "The Provider" is hereby deleted in its entirety and replaced with the following:

The Provider

Affin Hwang Asset Management Berhad 199701014290 (429786-T)

Registered Office

27th Floor, Menara Boustead, 69 Jalan Raja Chulan, 50200 Kuala Lumpur

Tel No. : (603) 2142 3700

Fax No. : (603) 2140 3799

Business Address

Ground Floor, Menara Boustead, 69 Jalan Raja Chulan, 50200 Kuala Lumpur

Tel No. : (603) 2116 6000

Fax No. : (603) 2116 6100

Toll free line : 1-800-88-7080

E-mail : customercare@affinhwangam.com

Website : www.affinhwangam.com

- ii. The information on the "Board of Directors of the PRS Provider" is hereby deleted in its entirety and replaced with the following:
 - Raja Tan Sri Dato' Seri Aman bin Raja Haji Ahmad (Chairman, Non-independent Director)
 - Mr Teng Chee Wai (Non-independent Director)
 - Ms Eleanor Seet Oon Hui (Non-independent Director)
 - Puan Mona Suraya binti Kamaruddin (Non-independent Director)
 - Encik Faizal Sham bin Abu Mansor (Independent Director)
 - Maj. Gen. Dato' Zulkiflee bin Mazlan (R) (Independent Director)

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- iii. The information on the “Investment Committee Members” is hereby deleted in its entirety and replaced with the following:
- Dato V. Danapalan (Chairman, Independent Member)
 - Mr. Phuah Eng Chye (Independent Member)
 - En. Mohammad Aminullah bin Basir (Independent Member)
 - Dato’ Mohd Ayob bin Abu Hassan (Independent Member)
- iv. The information on the “Audit Committee Members” is hereby deleted in its entirety and replaced with the following:
- Encik Faizal Sham bin Abu Mansor (Independent Member)
 - Ms Eleanor Seet Oon Hui (Non-independent Member)
 - Puan Mona Suraya binti Kamaruddin (Non-independent Member)
 - Maj. Gen. Dato’ Zulkiflee bin Mazlan (R) (Independent Member)
- v. The information on the “Compliance & Risk Management Committee Members” is hereby deleted in its entirety and replaced with the following:
- Ms Eleanor Seet Oon Hui
 - Puan Mona Suraya binti Kamaruddin
 - Encik Faizal Sham bin Abu Mansor
 - Maj. Gen. Dato’ Zulkiflee bin Mazlan (R)
- vi. The information on “The Scheme Trustee & The Provider’s Delegate (fund valuation & accounting function)” is hereby deleted in its entirety and replaced with the following:

The Provider’s Delegate

(fund valuation & accounting function)

CIMB Commerce Trustee Berhad 199401027349 (313031-A)

Registered Office

Level 13, Menara CIMB, Jalan Stesen Sentral 2,
Kuala Lumpur Sentral, 50470 Kuala Lumpur
Tel No. : (603) 2261 8888
Fax No. : (603) 2261 0099

Business Address

Level 21, Menara CIMB, Jalan Stesen Sentral 2,
Kuala Lumpur Sentral, 50470 Kuala Lumpur
Tel No. : (603) 2261 8888
Fax No : (603) 2261 9886

The Scheme Trustee

CIMB Commerce Trustee Berhad 199401027349 (313031-A)

Registered Office

Level 13, Menara CIMB, Jalan Stesen Sentral 2,
Kuala Lumpur Sentral, 50470 Kuala Lumpur
Tel No. : (603) 2261 8888
Fax No. : (603) 2261 0099

Business Address

Level 21, Menara CIMB, Jalan Stesen Sentral 2,
Kuala Lumpur Sentral, 50470 Kuala Lumpur
Tel No. : (603) 2261 8888
Fax No : (603) 2261 9889
Website: www.cimb.com
Email: ss.corptrust@cimb.com

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- vii. The information on the “External Fund Manager” is hereby deleted in its entirety and replaced with the following:

AIIMAN Asset Management Sdn. Bhd.
Registered Office
27th Floor, Menara Boustead,
69 Jalan Raja Chulan, 50200 Kuala Lumpur
Tel No. : (603) 2142 3700
Fax No. : (603) 2027 5848
Business Address
14th Floor, Menara Boustead,
69 Jalan Raja Chulan, 50200 Kuala Lumpur
Tel No. : (603) 2116 6156
Fax No. : (603) 2116 6150
Website : www.aiiman.com

- viii. The information on the “The Shariah Adviser” is hereby deleted in its entirety and replaced with the following:

Amanie Advisors Sdn. Bhd.
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

- ix. The information on the “Auditor” is hereby deleted in its entirety and replaced with the following:

PricewaterhouseCoopers
Level 10, 1 Sentral
Jalan Rakyat, Kuala Lumpur Sentral
P.O. Box 10192
50706 Kuala Lumpur

- x. The information on the “Solicitors” is hereby deleted in its entirety and replaced with the following:

Messrs. Wei Chien & Partners
D-20-02, Menara Suezcap 1
No. 2, Jalan Kerinchi
Gerbang Kerinchi Lestari
59200 Kuala Lumpur

B. GLOSSARY

Page 6 of the Disclosure Document

- i. The following definition is hereby deleted in its entirety and replaced with the following:

“**Deed** refers to the Restated Deed dated 18 December 2017 as modified by the First Supplemental Restated Deed dated 11 December 2020 entered into between the Provider and the Scheme Trustee and includes any subsequent amendments and variations to the Deed.”

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- ii. The following definition is hereby deleted in its entirety and replaced with the following:

“**External Fund Manager or AIIIMAN** refers to AIIIMAN Asset Management Sdn. Bhd.”

- iii. The following definition is hereby inserted after the definition of “Financial Institution”:

“**Foreign Markets** refer to markets where the regulatory authority is an ordinary or associate member of the International Organization of Securities Commissions (“IOSCO”).”

- iv. The definition of “GST” is hereby deleted in its entirety.

- v. The following definitions are hereby inserted after the definition of “Guidelines”:

“**healthcare** refers to illness listed in the relevant schedule of the Guidelines or any other illnesses as may be specified by the SC including all medical equipment and/or medication prescribed, in writing, by medical practitioners in relation to such illnesses.”

“**housing** means:

- financing building or purchase of a residential property in Malaysia;
- redeeming or reducing a housing loan in Malaysia; or
- financing a rent-to-own scheme or any other housing schemes in Malaysia as may be prescribed by the SC.”

“**immediate family** means a Member’s:

- spouse;
- biological child, step-child, adopted child;
- biological parent, parent-in-law, adopted parent, step-parent; or
- sibling.”

C. KEY DATA

Pages 10 to 11 of the Disclosure Document

FUNDS INFORMATION

The information on the “Investment Strategy” is hereby deleted in its entirety and replaced with the following:

FUNDS INFORMATION						
FUNDS NAME	CORE FUNDS			NON-CORE FUND		Page
	Affin Hwang PRS Growth Fund	Affin Hwang PRS Moderate Fund	Affin Hwang PRS Conservative Fund	Affin Hwang Aiiiman PRS Shariah Growth Fund	Affin Hwang Aiiiman PRS Shariah Moderate Fund	
Investment Strategy	To achieve the objective of generating capital growth, the Fund will invest in a portfolio of mixed assets. Because of the Fund’s relatively aggressive nature, the Fund will be investing mainly in a portfolio of growth biased equities to achieve capital growth. The Fund’s exposure in the equity markets will be capped	The Fund will be investing in a portfolio which will mainly consist of equities and fixed income instruments to achieve income and capital growth. The Fund’s exposure in the equity markets will be capped at a maximum of 60% of the Fund’s NAV and will include investments in Foreign Markets to increase	To provide Members with a fund that facilitates preservation [#] of capital for their retirement needs, the Fund will be investing primarily in fixed income instruments (including money market instruments) such as bonds, corporate bonds, commercial papers and other permitted investments	The Fund will invest in a portfolio of Shariah-compliant equities and Islamic fixed income instruments to achieve capital growth. The Fund’s exposure in Shariah-compliant equities will be subject to a minimum of 70% of the Fund’s NAV and will include Shariah-compliant investments in Foreign Markets to increase the Fund’s investment and	The Fund will invest in a portfolio of Shariah-compliant equities and Islamic fixed income instruments to achieve income and capital growth. The Fund’s exposure in Shariah-compliant equities and Shariah-compliant equity-linked instruments will be capped at a maximum of 60% of the Fund’s NAV and will include Shariah-compliant investments in Foreign Markets to increase	21 - 29

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<p>at a maximum of 70% of the Fund's NAV and will include investments in Foreign Markets to increase the Fund's investment and diversification opportunities. The Fund may also invest in collective investment schemes that have similar objectives to the Fund.</p> <p>The Fund will also have a minimum of 30% of its NAV invested in both local and foreign fixed income instruments listed in Section 5.10 below. The Provider will mainly invest in fixed income instruments with a minimum of BBB3 / P2 ratings by RAM or equivalent rating by other credit rating agencies. However, the Provider may also take on exposure in fixed income instruments that are unrated (subject to the Provider's internal credit analysis) and fixed income instruments that are rated below the BBB3 / P2 ratings by RAM or equivalent rating by other credit rating agencies. To manage the risks posed by these types of fixed income instruments, the exposures will be capped at 30% of the Fund's NAV. The Provider will remain focused on a stringent credit selection process to reduce potential volatility and credit default risk.</p> <p>The Fund may invest in derivatives, such as index futures, foreign exchange forward contracts and cross currency swaps mainly for hedging purposes. Foreign exchange forward contracts enable the Fund to buy or sell currency at the specified exchange rate, specified time and</p>	<p>the Fund's investment and diversification opportunities. The Fund may also invest in collective investment schemes that have similar investment objectives to the Fund.</p> <p>The Fund will also have a minimum of 40% of its NAV invested in both local and foreign fixed income instruments listed in Section 5.10 below. The Provider will invest in fixed income instruments with a minimum of BBB3 / P2 ratings by RAM or equivalent rating by other credit rating agencies. However, the Provider may also take on exposure in fixed income instruments that are unrated (subject to the Provider's internal credit analysis) and fixed income instruments that are rated below the BBB3 / P2 ratings by RAM or equivalent rating by other credit rating agencies. To manage the risks posed by these types of fixed income instruments, the exposures will be capped at 30% of the Fund's NAV. The Provider will remain focused on a stringent credit selection process to reduce potential volatility and credit default risk.</p> <p>The Fund may invest in derivatives, such as index futures, foreign exchange forward contracts and cross currency swaps mainly for hedging purposes. Foreign exchange forward contracts enable the Fund to buy or sell currency at the specified exchange rate, specified time and specified amount, as indicated in the contract. Cross currency swaps allow the Fund to convert foreign exchange rate</p>	<p>as listed in Section 5.10 below, which will be at a minimum of 80% of the Fund's NAV. The Provider will mainly focus on investments in fixed income instruments with a minimum of BBB3 / P2 ratings by RAM or equivalent rating by other credit rating agencies. The Provider may also invest in fixed income instruments that are unrated (subject to the Provider's internal credit analysis) and fixed income instruments that are rated below the BBB3 / P2 ratings by RAM or equivalent rating by other credit rating agencies. To manage the risks posed by these types of fixed income instruments, the exposures will be capped at 5% of the Fund's NAV.</p> <p>The Fund may invest in derivatives, such as foreign exchange forward contracts and cross currency swaps for hedging purposes. Foreign exchange forward contracts enable the Fund to buy or sell currency at the specified exchange rate, specified time and specified amount, as indicated in the contract. Cross currency swaps allow the Fund to convert foreign exchange rate and/or interest rate exposures between two currencies. These derivatives may be used to hedge the principal and/or the returns of the foreign currency denominated investments back to RM. The employment of derivatives under these circumstances is expected to reduce the impact of foreign currency movements on the Fund's NAV. While the hedging strategy will assist with</p>	<p>diversification opportunities. The Fund will also have a maximum of 30% of its NAV invested in Islamic fixed income instruments and other Shariah-compliant permitted investments as listed in Section 5.10 below.</p> <p>The Fund may also invest in Islamic collective investment schemes ("Islamic CIS") that have similar objectives to the Fund. The Fund can invest up to 50% of its NAV in a single Islamic CIS until 30 June 2022.</p> <p>The Fund may invest in Islamic derivatives, such as Islamic index futures, Islamic foreign exchange forward contracts and Islamic cross currency swaps mainly for hedging purposes. Islamic foreign exchange forward contracts enable the Fund to buy or sell currency at the specified exchange rate, specified time and specified amount, as indicated in the contract. Islamic cross currency swaps allow the Fund to convert foreign exchange rate and/or profit rate exposures between two currencies. These Islamic derivatives may be used to hedge the principal and/or the returns of the foreign currency denominated investments back to RM. The employment of Islamic derivatives under these circumstances is expected to reduce the impact of foreign currency movements on the Fund's NAV. The Fund may also employ Islamic derivatives for investment purposes to enhance the returns of the Fund by taking a view on the underlying asset or currency and establish a long position to gain a specific underlying exposure.</p>	<p>the Fund's investment and diversification opportunities. The Fund will also have a minimum of 40% of its NAV invested in Islamic fixed income instruments and other Shariah-compliant permitted investments as listed in Section 5.10 below.</p> <p>The Fund may also invest in Islamic collective investment schemes ("Islamic CIS") that have similar objectives to the Fund. The Fund can invest up to 60% of its NAV in a single Islamic CIS until 30 June 2022.</p> <p>The Fund may invest in Islamic derivatives, such as Islamic index futures, Islamic foreign exchange forward contracts and Islamic cross currency swaps mainly for hedging purposes. Islamic foreign exchange forward contracts enable the Fund to buy or sell currency at the specified exchange rate, specified time and specified amount, as indicated in the contract. Islamic cross currency swaps allow the Fund to convert foreign exchange rate and/or profit rate exposures between two currencies. These Islamic derivatives may be used to hedge the principal and/or the returns of the foreign currency denominated investments back to RM. The employment of Islamic derivatives under these circumstances is expected to reduce the impact of foreign currency movements on the Fund's NAV. The Fund may also employ Islamic derivatives for investment purposes to enhance the returns of the Fund by taking a view on the underlying asset or currency and establish a long position to gain a specific underlying exposure.</p>	
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	<p>specified amount, as indicated in the contract. Cross currency swaps allow the Fund to convert foreign exchange rate and/or interest rate exposures between two currencies. These derivatives may be used to hedge the principal and/or the returns of the foreign currency denominated investments back to RM. The employment of derivatives under these circumstances is expected to reduce the impact of foreign currency movements on the Fund's NAV. The Fund may also employ derivatives for investment purposes to enhance the returns of the Fund by taking a view on the underlying asset or currency and establish a long position to gain a specific underlying exposure.</p> <p>The Fund may also invest in structured products such as, but not limited to, equity-linked notes. Investments in these structured products will provide the Fund with the exposure to the reference asset. Each of these products has its own targeted maturity and will expose investors to the price fluctuations of the stock to which the equity-linked note is linked. As a result, any fluctuation in the price of the structured product may also lead to fluctuations in the NAV of the Fund i.e., if the price of the structured product sees a drop in price, the NAV of the Fund will also be negatively impacted. As the note is structured by an external party, investments in a structured product will also expose the Fund to counterparty risk,</p>	<p>and/or interest rate exposures between two currencies. These derivatives may be used to hedge the principal and/or the returns of the foreign currency denominated investments back to RM. The employment of derivatives under these circumstances is expected to reduce the impact of foreign currency movements on the Fund's NAV. The Fund may also employ derivatives for investment purposes to enhance the returns of the Fund by taking a view on the underlying asset or currency and establish a long position to gain a specific underlying exposure.</p> <p>The Fund may also invest in structured products such as, but not limited to, equity-linked notes. Investments in these structured products will provide the Fund with the exposure to the reference asset. Each of these products has its own targeted maturity and will expose investors to the price fluctuations of the stock to which the equity-linked note is linked. As a result, any fluctuation in the price of the structured product may also lead to fluctuations in the NAV of the Fund i.e. if the price of the structured product sees a drop in price, the NAV of the Fund will also be negatively impacted. As the note is structured by an external party, investments in a structured product will also expose the Fund to counterparty risk, which the Provider will attempt to mitigate by carrying out a stringent selection process on the counterparty prior</p>	<p>mitigating the potential foreign exchange losses by the Fund, any potential gains from the hedging strategy will be capped as well.</p> <p>To enhance returns, the Fund may be investing in dividend paying equities. Exposure in equities will be within the domestic equity market and will be capped at a maximum of 20% of the Fund's NAV. The Fund may also invest in collective investment schemes that have similar objectives to the Fund.</p> <p><i># The Fund is not a capital guaranteed nor a capital protected fund</i></p>		
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	which the Provider will attempt to mitigate by carrying out a stringent selection process on the counterparty prior to an investment being made.	to an investment being made.				
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Page 11 of the Disclosure Document

The information on the “Member Profile” is hereby deleted in its entirety and replaced with the following:

FUNDS INFORMATION						
FUNDS NAME	CORE FUNDS			NON-CORE FUND		Page
	Affin Hwang PRS Growth Fund	Affin Hwang PRS Moderate Fund	Affin Hwang PRS Conservative Fund	Affin Hwang Aiiman PRS Shariah Growth Fund	Affin Hwang Aiiman PRS Shariah Moderate Fund	
Member Profile	(i) Suitable for Members who: <ul style="list-style-type: none"> • seek potential capital growth; • are risk tolerant; (ii) If under the Default Option, you are in the age group of below forty five (45) years old.	(i) Suitable for Members who: <ul style="list-style-type: none"> • seek potential capital growth; • have moderate risk tolerance; (ii) If under the Default Option, you are in the age group of between forty five (45) to below fifty five (55) years old.	(i) Suitable for Members who: <ul style="list-style-type: none"> • are generally conservative; • risk averse; (ii) If under the Default Option, you are in the age group of fifty five (55) years old and above.	Suitable for Members who: <ul style="list-style-type: none"> • seek Shariah-compliant investments; • seek potential capital growth; • are risk tolerant. 	Suitable for Members who: <ul style="list-style-type: none"> • seek Shariah-compliant investments; • seek potential income and capital growth; • have moderate risk tolerance. 	22-30

Page 12 of the Disclosure Document

The information on the “Specific Risks of Investing in the Core Funds and Non-core Fund” is hereby deleted in its entirety and replaced with the following:

FUNDS INFORMATION						
FUNDS NAME	CORE FUNDS			NON-CORE FUND		Page
	Affin Hwang PRS Growth Fund	Affin Hwang PRS Moderate Fund	Affin Hwang PRS Conservative Fund	Affin Hwang Aiiman PRS Shariah Growth Fund	Affin Hwang Aiiman PRS Shariah Moderate Fund	
Specific Risks of Investing in the Core Funds and Non-core Fund	<ul style="list-style-type: none"> • Equity investment risk • Credit or default risk • Interest rate risk • Collective investment scheme risk • Equity-linked instruments investment risk* • Counterparty risk* • Currency risk* • Country risk* • Derivatives risk* *Only applicable to Affin Hwang PRS Growth Fund and Affin Hwang PRS Moderate Fund.			<ul style="list-style-type: none"> • Shariah-compliant equity investment risk • Shariah-compliant equity-linked instruments investment risk* • Counterparty risk* • Credit or default risk • Interest rate risk • Islamic collective investment scheme risk • Currency risk • Country risk • Reclassification of Shariah status risk • Islamic derivatives risk *Only applicable to Affin Hwang Aiiman PRS Shariah Moderate Fund.		17-19

THIS IS THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT WHICH HAS TO BE READ IN CONJUNCTION WITH THE DISCLOSURE DOCUMENT DATED 2 JULY 2018.

Page 13 of the Disclosure Document

- i. The information on the “Circumstances of Withdrawal” is hereby deleted in its entirety and replaced with the following:

FUNDS INFORMATION						Page
FUNDS NAME	CORE FUNDS			NON-CORE FUND		
	Affin Hwang PRS Growth Fund	Affin Hwang PRS Moderate Fund	Affin Hwang PRS Conservative Fund	Affin Hwang Aiiman PRS Shariah Growth Fund	Affin Hwang Aiiman PRS Shariah Moderate Fund	
Circumstances of Withdrawal	<p>Members may request withdrawals under the following circumstances:</p> <p>(a) After the day the Member reaches the Retirement Age, withdrawals may be made in part or in full;</p> <p>(b) Prior to the Member reaching the Retirement Age, withdrawals from Sub-account B may be made in part or in full and shall be subject to a tax penalty;</p> <p>(c) Following the death of a Member, withdrawals may be made in part or in full and is subject to the authorisation of the PPA;</p> <p>(d) In the case of permanent departure of a Member from Malaysia, only full withdrawals may be made;</p> <p>(e) Due to permanent total disablement, serious disease or mental disability of a Member, only full withdrawals may be made;</p> <p>(f) For healthcare purpose, withdrawals from Sub-account B may be made in part or in full for a Member’s own self or a Member’s immediate family. Such withdrawals are only permitted for illnesses listed in the relevant schedule of the Guidelines; or</p> <p>(g) For housing purpose, withdrawals from Sub-account B may be made in part or in full provided that the Members has a minimum balance of RM500 in their Sub-account B.</p> <p><u>Depending on the withdrawal circumstances, request may be submitted for payment in part or in full. Withdrawal request is subject to the following conditions:</u></p> <p>(a) Pre-retirement withdrawal can only be requested by a Member from any fund within a private retirement scheme after one (1) year from the first contribution (whether by Member or employer on behalf of its employee) with that private retirement scheme provider;</p> <p>(b) Any subsequent pre-retirement withdrawal can only be requested by a Member once every calendar year from the Provider or other private retirement scheme provider (from one or multiple funds under this Scheme or other private retirement schemes); and</p> <p>(c) The following requests by a Member are not considered as withdrawal from the Scheme:</p> <p>(i) The exercise of any cooling-off right;</p> <p>(ii) Redemption of Units following a request by a Member to transfer the proceeds of such withdrawal to another private retirement scheme operated by another private retirement scheme provider; and</p> <p>(iii) Switching of Units of a Fund with the Units of any other Fund of the Scheme.</p> <p>Note: Members who hold conditionally vested Units are not permitted to withdraw their Units. In this case, it would apply to contribution made by employer on behalf of the employee which may be subject to a Vesting Schedule. Withdrawal of Units can only be made when Units issued pursuant to such contributions are vested Units.</p>					40-41

- ii. The information on the “Period of Payment of Withdrawal Proceeds” is hereby deleted in its entirety and replaced with the following:

FUNDS INFORMATION						Page
FUNDS NAME	CORE FUNDS			NON-CORE FUND		
	Affin Hwang PRS Growth Fund	Affin Hwang PRS Moderate Fund	Affin Hwang PRS Conservative Fund	Affin Hwang Aiiman PRS Shariah Growth Fund	Affin Hwang Aiiman PRS Shariah Moderate Fund	
Period of Payment of Withdrawal Proceeds	<p>The Provider shall pay to the Member the withdrawal proceeds within ten (10) days of receiving a completed withdrawal request form from the Member. On the withdrawal request form, Member must elect whether to receive the proceeds by way of cheque or telegraphic transfer. If cheque is elected, it will be issued in the name of the Member. If telegraphic transfer is elected, proceeds will be transferred to the Member’s bank account.</p> <p>In the event of death of a Member, payment to the Nominee, trustee, executor or administrator of the estate of the deceased Member requires the prior authorization of the PPA. The Provider shall pay to the Nominee, trustee, executor or administrator of the estate of the deceased Member the withdrawal proceeds within ten (10) days after the PPA’s authorization is received by the Provider and provided that all documentations are completed and verifiable.</p> <p>Note: The Provider will deduct 8% tax penalty (or such other applicable tax penalty) which may be imposed by the Inland Revenue Board of Malaysia for pre-retirement withdrawal from Sub-account B before making payment to the Member. For the avoidance of doubt, the tax penalty will not apply for pre-retirement withdrawals due to death of a Member, permanent departure of a Member from Malaysia, the suffering of permanent total disablement, serious disease or mental disability by a Member, for healthcare purpose or for housing purpose.</p>					40-41

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Page 14 of the Disclosure Document

The information on the “Deed that govern the Fund(s)” is hereby deleted in its entirety and replaced with the following:

FUNDS INFORMATION						
FUNDS NAME	CORE FUNDS			NON-CORE FUND		Page
	Affin Hwang PRS Growth Fund	Affin Hwang PRS Moderate Fund	Affin Hwang PRS Conservative Fund	Affin Hwang Aiiman PRS Shariah Growth Fund	Affin Hwang Aiiman PRS Shariah Moderate Fund	
Deed that govern the Fund(s)	Restated Deed dated 18 December 2017 as amended by the first supplemental restated deed dated 11 December 2020.					

Page 15 of the Disclosure Document

The statement in bold is hereby deleted in its entirety and replaced with the following:

“Members should be aware that all fees, charges and expenses referred to or quoted in the Disclosure Document (including any supplemental disclosure document) and the Deed (including any supplemental deed) are referred to or quoted as being exclusive of any other applicable taxes. We (including the Scheme Trustee and other service providers of the Funds) will charge any other applicable taxes on the fees, charges and expenses in accordance with any other relevant or applicable laws.”

D. RISK FACTORS

Page 17 of the Disclosure Document

The disclosure on the “Credit or default risk” under “Specific Risks for the Core Funds” is hereby deleted in its entirety and replaced with the following:

“The risk arises when the issuers or Financial Institution of the permitted investments do not make timely payment of profit and/or principal amount. This may lead to default in the payment of profit and/or principal amount and ultimately the value of the Fund may be adversely affected. The management of credit risk is largely accounted for by the Provider’s management of issuer or Financial Institution specific risk. This refers to the emphasis on credit analysis conducted to determine the issuer’s or the Financial Institution’s ability to pay the promised payments. As the Fund may also invest in fixed income instruments that are unrated and rated below the BBB / P2 ratings by RAM or equivalent rating by other credit rating agencies, this will imply a higher credit risk.”

Page 18 of the Disclosure Document

These new risks are hereby inserted under “Specific Risks for the Non-core Funds” after the “Shariah-compliant equity investment risk”:

“Shariah-compliant equity-linked instruments investment risk
(only applicable to **Affin Hwang Aiiman PRS Shariah Moderate Fund**)

Shariah-compliant equity-linked instruments would include but are not limited to Shariah-compliant equity-linked notes. Investments in Shariah-compliant equity-linked instruments can provide the Fund with exposure to underlying assets in certain countries which restrict foreign direct investment into its equity market. Shariah-compliant equity-linked instruments referenced to underlying securities or indices, are subject to both counterparty risk (see “Counterparty risk” below) and the inherent risk of the underlying investment.

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The pricing of Shariah-compliant equity-linked instruments will depend on the growth and performance of the underlying equities (see also “Shariah-compliant equity investment risk” above), which would consequentially affect the pricing of the Shariah-compliant equity-linked instruments. The NAV of the Fund may also be impacted by the valuation of the Shariah-compliant equity-linked instruments. Factors that may impact the valuation of the Shariah-compliant equity-linked instruments include, but are not limited to movement of the underlying asset, volatility of the underlying assets, interest rate levels, the correlation of the underlying assets, the implied future direction of the price of the underlying assets and other such factors. Any change in the aforesaid factors would either positively or negatively impact the valuation of the Shariah-compliant equity-linked instruments. If, in the opinion of the Provider, there is material adverse change to the pricing and valuation of the underlying Shariah-compliant equities, the Provider may consider unwinding the Shariah-compliant equity-linked instruments to mitigate potential losses that may arise.

Counterparty risk

(only applicable to **Affin Hwang Aiiman PRS Shariah Moderate Fund**)

Counterparty risk concerns the Fund’s investment in Shariah-compliant equity-linked instruments and Islamic derivatives (“Investments”). Counterparty risk is prevalent as the potential returns derived from the Investments are dependent on the ongoing ability and willingness of the issuer i.e. a financial institution to fulfill their respective financial commitments to the Fund in a timely manner. Bankruptcy, fraud or regulatory non-compliance arising out of and/or in connection with the issuer may impair the operations and/or the performance of the Fund. However, we will conduct stringent credit selection process of the issuer of the Investments prior to commencement of Investments and monitoring mechanisms established by us may potentially mitigate this risk. If, we are of the opinion there is material adverse change to an issuer, we may consider unwinding the issuer’s Investments to mitigate potential losses that may arise.”

E. AFFIN HWANG PRIVATE RETIREMENT SCHEME**Pages 21 - 23 of the Disclosure Document****AFFIN HWANG PRS GROWTH FUND**

- i. The information on the “Investment Strategy” is hereby deleted in its entirety and replaced with the following:

“To achieve the objective of generating capital growth, the Fund will invest in a portfolio of mixed assets. Because of the Fund’s relatively aggressive nature, the Fund will be investing mainly in a portfolio of growth biased equities to achieve capital growth. The Fund’s exposure in the equity markets will be capped at a maximum of 70% of the Fund’s NAV and will include investments in Foreign Markets to increase the Fund’s investment and diversification opportunities. The Fund may also invest in collective investment schemes that have similar objectives to the Fund.

The Fund will also have a minimum of 30% of its NAV invested in both local and foreign fixed income instruments listed in Section 5.10 below. The Provider will mainly invest in fixed income instruments with a minimum of BBB3 / P2 ratings by RAM or equivalent rating by other credit rating agencies. However, the Provider may also take on exposure in fixed income instruments that are unrated (subject to the Provider’s internal credit analysis) and fixed income instruments that are rated below the BBB3 / P2 ratings by RAM or equivalent rating by other credit rating agencies. To manage the risks posed by these types of fixed income instruments, the exposures will be capped at 30% of the Fund’s NAV. The Provider will remain focused on a stringent credit selection process to reduce potential volatility and credit default risk.

The Fund may invest in derivatives, such as index futures, foreign exchange forward contracts and cross currency swaps mainly for hedging purposes. Foreign exchange forward contracts enable the Fund to buy or sell currency at the specified exchange rate, specified time and specified amount, as indicated in the contract. Cross currency swaps allow the Fund to convert foreign exchange rate and/or interest rate exposures between two currencies. These derivatives may be used to hedge the principal

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and/or the returns of the foreign currency denominated investments back to RM. The employment of derivatives under these circumstances is expected to reduce the impact of foreign currency movements on the Fund's NAV. While the hedging strategy will assist with mitigating the potential foreign exchange losses by the Fund, any potential gains from the hedging strategy will be capped as well. The Fund may also employ derivatives for investment purposes to enhance the returns of the Fund by taking a view on the underlying asset or currency and establish a long position to gain a specific underlying exposure.

The Fund may also invest in structured products such as, but not limited to, equity-linked notes. Investments in these structured products will provide the Fund with the exposure to the reference asset. Each of these products has its own targeted maturity and will expose investors to the price fluctuations of the stock to which the equity-linked note is linked. As a result, any fluctuation in the price of the structured product may also lead to fluctuations in the NAV of the Fund i.e., if the price of the structured product sees a drop in price, the NAV of the Fund will also be negatively impacted. As the note is structured by an external party, investments in a structured product will also expose the Fund to counterparty risk, which the Provider will attempt to mitigate by carrying out a stringent selection process on the counterparty prior to an investment being made."

- ii. The information on the "Member Profile" is hereby deleted in its entirety and replaced with the following:
- "(i) Suitable for Members who:
- seek potential capital growth;
 - are risk tolerant;
- (ii) If under the Default Option, you are in the age group of below forty five (45) years old."

Pages 24 - 25 of the Disclosure Document

AFFIN HWANG PRS MODERATE FUND

- i. The information on the "Investment Strategy" is hereby deleted in its entirety and replaced with the following:

"The Fund will be investing in a portfolio which will mainly consist of equities and fixed income instruments to achieve income and capital growth. The Fund's exposure in the equity markets will be capped at a maximum of 60% of the Fund's NAV and will include investments in Foreign Markets to increase the Fund's investment and diversification opportunities. The Fund may also invest in collective investment schemes that have similar investment objectives to the Fund.

The Fund will also have a minimum of 40% of its NAV invested in both local and foreign fixed income instruments listed in Section 5.10 below. The Provider will invest in fixed income instruments with a minimum of BBB3 / P2 ratings by RAM or equivalent rating by other credit rating agencies. However, the Provider may also take on exposure in fixed income instruments that are unrated (subject to the Provider's internal credit analysis) and fixed income instruments that are rated below the BBB3 / P2 ratings by RAM or equivalent rating by other credit rating agencies. To manage the risks posed by these types of fixed income instruments, the exposures will be capped at 30% of the Fund's NAV. The Provider will remain focused on a stringent credit selection process to reduce potential volatility and credit default risk.

The Fund may invest in derivatives, such as index futures, foreign exchange forward contracts and cross currency swaps mainly for hedging purposes. Foreign exchange forward contracts enable the Fund to buy or sell currency at the specified exchange rate, specified time and specified amount, as indicated in the contract. Cross currency swaps allow the Fund to convert foreign exchange rate and/or interest rate exposures between two currencies. These derivatives may be used to hedge the principal

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and/or the returns of the foreign currency denominated investments back to RM. The employment of derivatives under these circumstances is expected to reduce the impact of foreign currency movements on the Fund's NAV. While the hedging strategy will assist with mitigating the potential foreign exchange losses by the Fund, any potential gains from the hedging strategy will be capped as well. The Fund may also employ derivatives for investment purposes to enhance the returns of the Fund by taking a view on the underlying asset or currency and establish a long position to gain a specific underlying exposure.

The Fund may also invest in structured products such as, but not limited to, equity-linked notes. Investments in these structured products will provide the Fund with the exposure to the reference asset. Each of these products has its own targeted maturity and will expose investors to the price fluctuations of the stock to which the equity-linked note is linked. As a result, any fluctuation in the price of the structured product may also lead to fluctuations in the NAV of the Fund i.e. if the price of the structured product sees a drop in price, the NAV of the Fund will also be negatively impacted. As the note is structured by an external party, investments in a structured product will also expose the Fund to counterparty risk, which the Provider will attempt to mitigate by carrying out a stringent selection process on the counterparty prior to an investment being made."

- ii. The information on the "Member Profile" is hereby deleted in its entirety and replaced with the following:
- "(i) Suitable for Members who:
- seek potential capital growth;
 - have moderate risk tolerance;
- (ii) If under the Default Option, you are in the age group of between forty five (45) to below fifty five (55) years old."

Page 26 of the Disclosure Document

AFFIN HWANG PRS CONSERVATIVE FUND

- i. The information on the "Investment Strategy" is hereby deleted in its entirety and replaced with the following:

"To provide Members with a fund that facilitates preservation[#] of capital for their retirement needs, the Fund will be investing primarily in fixed income instruments (including money market instruments) such as bonds, corporate bonds, commercial papers and other permitted investments as listed in Section 5.10 below, which will be at a minimum of 80% of the Fund's NAV. The Provider will mainly focus on investments in fixed income instruments with a minimum of BBB3 / P2 ratings by RAM or equivalent rating by other credit rating agencies. The Provider may also invest in fixed income instruments that are unrated (subject to the Provider's internal credit analysis) and fixed income instruments that are rated below the BBB3 / P2 ratings by RAM or equivalent rating by other credit rating agencies. To manage the risks posed by these types of fixed income instruments, the exposures will be capped at 5% of the Fund's NAV.

The Fund may invest in derivatives, such as foreign exchange forward contracts and cross currency swaps for hedging purposes. Foreign exchange forward contracts enable the Fund to buy or sell currency at the specified exchange rate, specified time and specified amount, as indicated in the contract. Cross currency swaps allow the Fund to convert foreign exchange rate and/or interest rate exposures between two currencies. These derivatives may be used to hedge the principal and/or the returns of the foreign currency denominated investments back to RM. The employment of derivatives under these circumstances is expected to reduce the impact of foreign currency movements on the Fund's NAV. While the hedging strategy will assist with mitigating the potential foreign exchange losses by the Fund, any potential gains from the hedging strategy will be capped as well.

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To enhance returns, the Fund may be investing in dividend paying equities. Exposure in equities will be within the domestic equity market and will be capped at a maximum of 20% of the Fund's NAV. The Fund may also invest in collective investment schemes that have similar objectives to the Fund."

- ii. The information on the "Member Profile" is hereby deleted in its entirety and replaced with the following:

"(i) Suitable for Members who are generally conservative and risk averse;

(ii) If under the Default Option, you are in the age group of fifty five (55) years old and above."

Page 27 of the Disclosure Document

AFFIN HWANG AIIMAN PRS SHARIAH GROWTH FUND

The information on the "Investment Strategy" is hereby deleted in its entirety and replaced with the following:

"The Fund will invest in a portfolio of Shariah-compliant equities and Islamic fixed income instruments to achieve capital growth.

The Fund's exposure in Shariah-compliant equities will be subject to a minimum of 70% of the Fund's NAV and will include Shariah-compliant investments in Foreign Markets to increase the Fund's investment and diversification opportunities. The Fund will also have a maximum of 30% of its NAV invested in Islamic fixed income instruments and other Shariah-compliant permitted investments as listed in Section 5.10 below.

The Fund may also invest in Islamic collective investment schemes ("Islamic CIS") that have similar objectives to the Fund. The Fund can invest up to 50% of its NAV in a single Islamic CIS until 30 June 2022.

The Fund may invest in Islamic derivatives, such as Islamic index futures, Islamic foreign exchange forward contracts and Islamic cross currency swaps mainly for hedging purposes. Islamic foreign exchange forward contracts enable the Fund to buy or sell currency at the specified exchange rate, specified time and specified amount, as indicated in the contract. Islamic cross currency swaps allow the Fund to convert foreign exchange rate and/or profit rate exposures between two currencies. These Islamic derivatives may be used to hedge the principal and/or the returns of the foreign currency denominated investments back to RM. The employment of Islamic derivatives under these circumstances is expected to reduce the impact of foreign currency movements on the Fund's NAV. While the hedging strategy will assist with mitigating the potential foreign exchange losses by the Fund, any potential gains from the hedging strategy will be capped as well. The Fund may also employ Islamic derivatives for investment purposes to enhance the returns of the Fund by taking a view on the underlying asset or currency and establish a long position to gain a specific underlying exposure."

Page 29 of the Disclosure Document

AFFIN HWANG AIIMAN PRS SHARIAH MODERATE FUND

The information on the "Investment Strategy" is hereby deleted in its entirety and replaced with the following:

"The Fund will invest in a portfolio of Shariah-compliant equities and Islamic fixed income instruments to achieve income and capital growth. The Fund's exposure in Shariah-compliant equities and Shariah-compliant equity-linked instruments will be capped at a maximum of 60% of the Fund's NAV and will include Shariah-compliant investments in Foreign Markets to increase the Fund's investment and diversification opportunities. The Fund will also have a minimum of 40% of its NAV invested in Islamic fixed income instruments and other Shariah-compliant permitted investments as listed in Section 5.10 below.

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The Fund may also invest in Islamic collective investment schemes (“Islamic CIS”) that have similar objectives to the Fund. The Fund can invest up to 60% of its NAV in a single Islamic CIS until 30 June 2022.

The Fund may invest in Islamic derivatives, such as Islamic index futures, Islamic foreign exchange forward contracts and Islamic cross currency swaps mainly for hedging purposes. Islamic foreign exchange forward contracts enable the Fund to buy or sell currency at the specified exchange rate, specified time and specified amount, as indicated in the contract. Islamic cross currency swaps allow the Fund to convert foreign exchange rate and/or profit rate exposures between two currencies. These Islamic derivatives may be used to hedge the principal and/or the returns of the foreign currency denominated investments back to RM. The employment of Islamic derivatives under these circumstances is expected to reduce the impact of foreign currency movements on the Fund’s NAV. While the hedging strategy will assist with mitigating the potential foreign exchange losses by the Fund, any potential gains from the hedging strategy will be capped as well. The Fund may also employ Islamic derivatives for investment purposes to enhance the returns of the Fund by taking a view on the underlying asset or currency and establish a long position to gain a specific underlying exposure.”

Page 32 of the Disclosure Document**INVESTMENT PROCESS**

The information on the “Collective Investment Schemes or Shariah-compliant Collective Investment Schemes” is hereby deleted in its entirety and replaced with the following:

“COLLECTIVE INVESTMENT SCHEMES OR ISLAMIC COLLECTIVE INVESTMENT SCHEMES

The Funds may invest in CIS or Islamic CIS that have similar investment objectives to the Funds.

The Core Funds can invest up to 95% of its NAV in any one or more of the CIS or Islamic CIS until the Core Funds reach a size of RM200 million. Upon reaching RM200 million NAV, the value of the Core Funds’ investment in any of the CIS or Islamic CIS must not exceed 40% of the Fund’s NAV.

The investment limits of the Non-Core Funds in a single Islamic CIS have been approved by the SC as follows:

Fund Name	% of the Fund’s NAV as per the Guidelines	% of the Fund’s NAV as approved by the SC	Expiry Date
Affin Hwang Aiiman PRS Shariah Moderate Fund	20%	60%	30 June 2022
Affin Hwang Aiiman PRS Shariah Growth Fund	20%	50%	30 June 2022

The Provider will be monitoring the investments in CIS or Islamic CIS on a monthly basis to ensure that the Fund’s asset allocation adheres to the asset allocation set for the Fund. The asset allocation restrictions as mentioned above are determined at the point of purchase and complied with at all times subsequent to the purchase. However, as the Fund’s NAV is subject to price movements of the Fund’s assets and redemption of Units in the Fund, the asset allocation percentage may vary during the month. Should such circumstances occur and result in a breach of the asset allocation limits, we will rebalance the asset allocation during the month-end rebalancing exercise.”

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Pages 34 - 35 of the Disclosure Document

PERMITTED INVESTMENTS

The permitted investments for the following Funds are hereby deleted in its entirety and replaced with the following:

“AFFIN HWANG PRS CONSERVATIVE FUND

- (1) Securities of companies listed on Bursa Malaysia;
- (2) Malaysian government securities, treasury bills, Bank Negara Monetary Notes, Malaysia government investment certificates and Cagamas notes and bonds;
- (3) Other obligations issued or guaranteed by the Malaysian government, Bank Negara Malaysia, Malaysia state governments and Malaysia government-related agencies;
- (4) Domestic private debt securities and corporate bonds carrying at least BBB3/P2 rating by RAM or equivalent rating by other credit rating agencies, which are RM-denominated;
- (5) Domestic RM-denominated commercial papers carrying at least BBB3/P2 rating by RAM or equivalent rating by other credit rating agencies;
- (6) Fixed deposit with Financial Institutions;
- (7) Domestic transferable securities and money market instruments that are traded in or under the rules of an eligible market, which are RM-denominated;
- (8) Derivatives; and
- (9) Any other form of investments permitted by SC from time to time.

AFFIN HWANG AIIMAN PRS SHARIAH GROWTH FUND

- (1) Shariah-compliant equities;
- (2) Islamic money market instruments;
- (3) Sukuk;
- (4) Islamic deposits with Financial Institutions;
- (5) Units or shares in Islamic collective investment schemes, both local and foreign;
- (6) Islamic derivatives; and
- (7) Any other Shariah-compliant investments permitted by the Shariah Advisory Council of the SC and/or the Shariah Adviser from time to time.

AFFIN HWANG AIIMAN PRS SHARIAH MODERATE FUND

- (1) Shariah-compliant securities;
- (2) Islamic money market instruments;
- (3) Sukuk;
- (4) Islamic deposits with Financial Institutions;
- (5) Units/shares in Islamic collective investment schemes, both local and foreign;
- (6) Islamic derivatives; and
- (7) Any other form of Shariah-compliant investments permitted by the Shariah Advisory Council of the SC and/or the Shariah Adviser from time to time.”

Page 35 of the Disclosure Document

INVESTMENT RESTRICTIONS AND LIMITS

The information on item (5) of the “Investment Spread Limit” under the first bullet point is hereby deleted in its entirety and replaced with the following:

“For investments in derivatives, the exposure to the underlying assets must not exceed the investment spread limits stipulated in the Guidelines and the value of a Fund’s OTC derivative transaction with any single counterparty must not exceed 10% of the Fund’s NAV;”

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Pages 36 - 37 of the Disclosure Document

INVESTMENT RESTRICTIONS AND LIMITS

The information under the third bullet point is hereby deleted in its entirety and replaced with the following:

“The aforesaid investment restrictions and limits shall be complied with at all times based on the most up-to-date valuation of the investments and instruments of the Fund. However, generally for all Funds, a 5% allowance in excess of any restriction or limit may be permitted where the restriction or limit is breached through the appreciation or depreciation in NAV of the Fund (whether as a result of an appreciation or depreciation in value of the investments of the Fund, the withdrawal of Units or payments made from the Fund or due to currency movements).

For **Affin Hwang PRS Conservative Fund**, fixed income instruments which are rated below BBB3/P2 and/or unrated, may comprise more than 5% of the Fund’s NAV (“the 5% Limit”), as the result of a downgrade of fixed income instrument to below BBB3/P2 and/or it becomes unrated, or an increase in the aggregate value of the fixed income instruments which are rated below BBB3/P2 and/or are unrated or a decrease in the NAV of the Fund. In such circumstances, the Provider must reduce such investments to comply with the 5% Limit unless in the opinion of the Scheme Trustee, the disposal of such investments is not in the best interests of the Members.

If the relevant limit is breached, no further acquisition of the particular securities involved shall be made. The Provider shall, within a reasonable period of not more than three (3) months from the date of the breach, take all necessary steps and actions to rectify the breach.”

Page 37 of the Disclosure Document

VALUATION OF ASSETS

The information on the “Money Market Instruments or Islamic Money Market Instruments” is hereby deleted in its entirety and replaced with the following:

“Money market instruments or Islamic Money Market Instruments

The valuation of MYR denominated money market instruments or Islamic money market instruments will be done using the price quoted by Bond Pricing Agency (“BPA”) registered with the SC. For foreign money market instruments or Islamic money market instruments, valuation will be done using the indicative yield quoted by independent and reputable institution.”

The following information is hereby inserted in this section after the “Fixed Deposit or Shariah-compliant Fixed Deposit”:

“Derivatives, Islamic Derivatives or Structured Products

The valuation of derivatives, Islamic derivatives or structured products will be based on the prices provided by the respective issuers. The issuers generate the market valuation through the use of their own proprietary valuation models, which incorporate all the relevant and available market data with respect to the derivatives, Islamic derivatives or structured products (e.g. interest rates, movement of the underlying assets, volatility of the underlying assets, the correlation of the underlying assets and such other factors). For foreign exchange forward contracts and Islamic foreign exchange forward contracts (“FX Forwards”), we will apply interpolation formula to compute the value of the FX Forwards based on the rates provided by Bloomberg or Reuters. If the rates are not available on Bloomberg or Reuters, the FX Forwards will be valued by reference to the average indicative rate quoted by at least 3 independent dealers. In the case where the Provider is unable to obtain quotation from 3 independent dealers, the FX Forwards will be valued in accordance with a fair value as determined by us in good faith, on methods or bases which have been verified by the auditor of the Fund and approved by the Scheme Trustee.”

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Page 38 of the Disclosure Document

VALUATION POINT FOR THE FUNDS

The information on the “Valuation Point for the Funds” is hereby deleted in its entirety and replaced with the following:

“The Funds will be valued at 6.00 p.m. on every Business Day (or “trading day” or “T” day). However, for Fund(s) which have exposure to investments outside of Malaysia, the Fund shall be valued at 11.00 a.m. on the next Business Day (“T + 1” day). All foreign assets are translated into the base currency of the Funds based on the last available bid exchange rate quoted by Bloomberg/Reuters at 4.00 p.m. (United Kingdom time) which is equivalent to 11.00 p.m. or 12.00 midnight (Malaysian time) on the same day, or at such time as stipulated in the investment management standards issued by the FIMM.

If the foreign market in which the Fund is invested in is closed for business, the Provider will value the underlying assets based on the latest available price as at the day the particular foreign market was last opened for business.”

F. CONTRIBUTION, WITHDRAWAL AND NOMINATION

Page 39 of the Disclosure Document

APPLICATION FOR THE MEMBERSHIP AND CONTRIBUTION

The information on the “Application for the Contribution” is hereby deleted in its entirety and replaced with the following:

“The applicant must indicate in the transaction form the Fund or Funds that he/she intends to invest. If no Fund is selected, the Provider will allocate the contributions into the relevant **Core Fund** that corresponds to the applicant’s age group. According to the Default Option, the allocation will be as follows:-

Member’s Age	Fund
Below forty five (45) years old *	Affin Hwang PRS Growth Fund
Forty five (45) to below fifty five (55) years old **	Affin Hwang PRS Moderate Fund
Fifty five (55) years old and above ***	Affin Hwang PRS Conservative Fund

** If you are below the age of forty five (45), you would be deemed to be of high risk tolerance due to your younger age and deemed to have a longer investment horizon. Therefore, if you waive your right to select a fund, your contribution will be allocated into the Affin Hwang PRS Growth Fund. It is important to note that, if you make your first contribution within a month before you attain the age of forty five (45) and you waive your right to select a fund, your contribution will be allocated into the Affin Hwang PRS Moderate Fund.*

*** If you are within the age of forty five (45) to below fifty five (55), you would be deemed to be of moderate risk tolerance. Therefore, if you waive your right to select a fund, your contribution will be allocated into the Affin Hwang PRS Moderate Fund. It is important to note that, if you make your first contribution within a month before you attain the age of fifty five (55) and you waive your right to select a fund, your contribution will be allocated into the Affin Hwang PRS Conservative Fund.*

**** If you are at the age of fifty five (55) and above, you would be deemed to be of lower risk tolerance as you are nearing Retirement Age. Therefore, if you waive your right to select a fund, your contribution will be allocated into the Affin Hwang PRS Conservative Fund.*

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Note: The Provider will notify you in writing one (1) month before you attain the ages of forty five (45) and fifty five (55), as the case may be, that your contributions in the Fund will be switched in accordance with the rules of the Default Option unless you instruct the Provider otherwise.

For employers who make contributions on behalf of the employees, the manner in which the Units will be accounted for and vested in an employee may be in accordance with a Vesting Schedule issued by the respective employer. However, whether the contributions are subject to a Vesting Schedule or otherwise, the choice of Fund is to be made by the employee. In the case where an employee does not make a Fund selection, the Provider will allocate the contributions in accordance with the above stated Default Option.”

Page 40 of the Disclosure Document

WITHDRAWAL FROM THE SCHEME

The information on the “Circumstances of Withdrawal” is hereby deleted in its entirety and replaced with the following:

“Members may request for withdrawals of vested Units under the following circumstances:

- (1) After the day the Member reaches the Retirement Age, withdrawals may be made in part or in full;
- (2) Prior to the Member reaching the Retirement Age, withdrawals from Sub-account B may be made in part or in full and shall be subject to a tax penalty;
- (3) Following the death of a Member, withdrawals may be made in part or in full and is subject to the authorisation of the PPA;
- (4) In the case of permanent departure of a Member from Malaysia, only full withdrawals may be made;
- (5) Due to permanent total disablement, serious disease or mental disability of a Member, only full withdrawals may be made;
- (6) For healthcare purpose, withdrawals from Sub-account B may be made in part or in full for a Member’s own self or a Member’s immediate family. Such withdrawals are only permitted for illnesses listed in the relevant schedule of the Guidelines; or
- (7) For housing purpose, withdrawals from Sub-account B may be made in part or in full provided that the Members has a minimum balance of RM500 in their Sub-account B.

Depending on the withdrawal circumstances, requests may be submitted for payment in part or in full. A withdrawal request is subject to the following conditions:

- (1) *Pre-retirement withdrawal can only be requested by a Member from any fund within a private retirement scheme after one (1) year from the first contribution (whether by Member or employer on behalf of its employee) with that private retirement scheme provider;*
- (2) *Any subsequent pre-retirement withdrawal can be requested by a Member once every calendar year from the Provider or other private retirement scheme provider (from one or multiple funds under this Scheme or other private retirement schemes); and*
- (3) *The following requests by a Member are not considered as withdrawal from the Scheme:*
 - (i) *The exercise of any cooling-off right;*
 - (ii) *Redemption of Units following a request by a Member to transfer the proceeds of such withdrawal to another private retirement scheme operated by another private retirement scheme provider; and*
 - (iii) *Switching of Units of a Fund with the Units of any other Fund of the Scheme.*

Note: Members who hold conditionally vested Units are not permitted to withdraw their Units. In this case, it would apply to contribution made by employer on behalf of the employee which may be subject to a Vesting Schedule. Withdrawal of Units can only be made when Units issued pursuant to such contributions are vested Units.”

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Page 41 of the Disclosure Document

The information on the "Other matters" is hereby deleted in its entirety and replaced with the following:

"The Provider will deduct 8% tax penalty (or such other applicable tax penalty) imposed by the Inland Revenue Board of Malaysia for pre-retirement withdrawal amount from Sub-account B before making payment to the Member.

For illustration purposes only:

Assuming that:-	
Amount withdrawn	= RM 10,000.00
<u>Less</u> tax penalty of 8% on the amount withdrawn	= RM 800.00

Total amount paid to Member	= RM 9,200.00

For the avoidance of doubt, the tax penalty would not apply for pre-retirement withdrawals due to the following circumstances:

- (1) Death of a Member;
- (2) Permanent departure of a Member from Malaysia;
- (3) The suffering of permanent total disablement, serious disease or mental disability by a Member;
- (4) For healthcare purpose; or
- (5) For housing purpose.

It is also to note that, the **Affin Hwang Aiiman PRS Shariah Growth Fund** and **Affin Hwang Aiiman PRS Shariah Moderate Fund** do not pay zakat on behalf of Muslim individuals, who are Members holding Units of **Affin Hwang Aiiman PRS Shariah Growth Fund** and **Affin Hwang Aiiman PRS Shariah Moderate Fund**. Such Members are thus required to pay zakat on their own behalf."

G. DEALING

Pages 43 – 44 of the Disclosure Document

SUBSCRIPTION AND WITHDRAWAL OF UNITS

- i. The illustration of "Selling Price" is hereby deleted in its entirety and replaced with the following:

Selling Price

Assuming that:-	
Amount contributed	= RM 10,000
Sales Charge	= Nil
NAV per Unit	= RM 0.50 (Selling Price)

Items	Formula	Amount
Amount invested	-	RM 10,000
Number of Units subscribed	Amount contributed by Member / NAV per Unit = RM 10,000 / RM0.50	20,000 Units
Sales Charge is nil on NAV per unit	Sales Charge x NAV per Unit x Number of Units = Nil x RM 0.50 x 20,000 Units	RM0.00

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Total amount contributed	= RM 10,000.00
Add Sales Charge paid @ 0% on NAV per Unit	= RM 0.00

Total amount paid by Member	= RM 10,000.00

- ii. The illustration of “Redemption Price” is hereby deleted in its entirety and replaced with the following:

Redemption Price

Assuming that:-

Number of Units of withdrawal	=	10,000 Units
Redemption Charge	=	Nil
NAV per Unit	=	RM 0.50 (Redemption Price)
Tax penalty	=	8% on the amount withdrawn (for pre-retirement withdrawal and applicable to Sub-account B only)

Items	Formula	Amount
Number of Units of withdrawal	-	10,000 Units
Amount of withdrawal	Total Units of withdrawal x NAV per Unit = 10,000 Units x RM0.50	RM 5,000
Redemption Charge is nil on the NAV per Unit	Redemption Charge x Amount of withdrawal = Nil x RM 5,000	RM 0.00
Tax penalty is 8% on the amount of withdrawal (if applicable)	Tax penalty x Amount of withdrawal = 8% x RM 5,000	RM 400.00

If tax penalty is applicable, below is the total withdrawal amount payable to the Member:-

Total amount of withdrawal	= RM 5,000.00
Less Redemption Charge paid @ 0% on NAV per Unit	= RM 0.00
Tax penalty @ 8% on the amount of withdrawal	= RM 400.00

Total amount paid to Member	= RM 4,600.00

If tax penalty is not applicable, below is the total withdrawal amount payable to the Member:-

Total amount of withdrawal	= RM 5,000.00
Less Redemption Charge paid @ 0% on NAV per Unit	= RM 0.00

Total amount paid to Member	= RM 5,000.00

Pages 44 – 45 of the Disclosure Document

The information on the “Computation of NAV and NAV per Unit” is hereby deleted in its entirety and replaced with the following:

“The NAV of the Fund is determined by deducting the value of the Fund’s liabilities from the value of the Fund’s assets, at the valuation point. For the purpose of computing the annual management fee, annual trustee fee and annual PPA administration fee, the NAV of the Fund shall include the fees for the relevant day.

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For illustration purposes only:

Assuming the following for a particular day in relation to a particular Fund:-

Investments of the Fund	= RM 240,772,498
Other assets including cash	= RM 18,668,352
Liabilities of the Fund	= RM 2,836,986
Number of Units in Circulation	= 500,000,000 Units
Management fee	= RM 12,654.44
Trustee fee	= RM 281.21
PPA administration fee	= RM 281.21

The **NAV** of the Fund will be:-

	<u>RM</u>
Investments	240,772,498.00
<u>Add</u> other assets	18,668,352.00
Total assets	<u>259,440,850.00</u>
<u>Less</u> liabilities	<u>2,836,986.00</u>
NAV (before deduction of management fee, trustee fee and PPA administration fee for the day)	256,603,864.00
<u>Less</u> management fee (1.80% per annum calculated based on the NAV for the day)	12,654.44
trustee fee (0.04% per annum calculated based on the NAV for the day)	281.21
PPA administration fee (0.04% per annum calculated based on the NAV for the day)	281.21
NAV	<u>256,590,647.14</u>

The **NAV per Unit** of the Fund will be:-

NAV ÷ Units in Circulation	= RM 256,590,647.14 ÷ 500,000,000
	= RM 0.51318129428 (<i>before rounding adjustment</i>)
	= RM 0.5132 (<i>rounded to 4 decimal places for publication purposes</i>)

Note:

The Provider will not round up the NAV per Unit for the purposes of calculating the Sales Charge and Redemption Charge payable by Members. NAV per Unit will be rounded up to four (4) decimal places for the purposes of publication of the NAV per Unit."

Pages 46 - 47 of the Disclosure Document

PAYMENT OF WITHDRAWAL PROCEEDS

The information on this section is hereby deleted in its entirety and replaced with the following:

"The Provider will pay to the Member the withdrawal proceeds in the following manner:

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Circumstances of withdrawal	Period for payment to be made	Recipient of payment
Upon reaching Retirement Age	Within 10 days after the Provider received a completed withdrawal request from the Member.	Member
Pre-retirement withdrawal from Sub-account B		
Permanent departure of Member from Malaysia		
Due to permanent total disablement, serious disease and mental disability of a Member	Within 10 days after the Provider received a completed withdrawal request (either received directly or through a notification from the PPA).	Member
Death of a Member	Within 10 days after the Provider received an authorisation from the PPA.	(i) Either a Nominee, trustee, executor or administrator of the estate of a deceased Member; (ii) Notwithstanding paragraph (i), the Provider may pay the accrued benefits nominated to the persons referred to in Section 6.6 of this Disclosure Document provided that such persons comply with the requirements in Section 6.6 of this Disclosure Document or any other requirement as imposed by the PPA.
For housing purpose	Within 10 days after the PRS Provider received a completed withdrawal request from the Member.	Members' account or joint housing loan account
For healthcare purpose	Within 10 days after the PRS Provider received a completed withdrawal request from the Member.	Members

On the withdrawal request form, Member or Nominee or trustee or executor or administrator must elect whether to receive the proceeds by way of cheque or telegraphic transfer. If cheque is elected, it will be issued in the name of the Member or Nominee or trustee or executor or administrator. If telegraphic transfer is elected, proceeds will be transferred to the Member or Nominee or trustee or executor or administrator bank account.

Note: The Provider will deduct 8% tax penalty (or such other applicable tax penalty) which may be imposed by the Inland Revenue Board of Malaysia for pre-retirement withdrawal from Sub-account B before making payment to the Member. For the avoidance of doubt, the tax penalty would not apply for pre-retirement withdrawals due to death of a Member, permanent departure of a Member from Malaysia, the suffering of permanent total disablement or serious disease or mental disability by a Member, for healthcare purpose or for housing purpose.”

Pages 50 – 51 of the Disclosure Document

GOODS AND SERVICES TAX

The section on “GOODS AND SERVICES TAX” is hereby deleted in its entirety.

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Page 51 of the Disclosure Document

The statement in bold is hereby deleted in its entirety and replaced with the following:

“Members should be aware that all fees, charges and expenses referred to or quoted in the Disclosure Document (including any supplemental disclosure document) and the Deed (including any supplemental deed) are referred to or quoted as being exclusive of any other applicable taxes. We (including the Scheme Trustee and other service providers of the Funds) will charge any other applicable taxes on the fees, charges and expenses in accordance with any other relevant or applicable laws.”

H. SALIENT TERMS OF THE DEED

Page 55 of the Disclosure Document

TERMINATION OF THE SCHEME OR A FUND

The information in the second paragraph of “Procedure of termination of the Scheme and/or a Fund” is hereby deleted in its entirety and replaced with the following:

“The Provider must also as soon as practicable after the termination of a Fund, publish a notice as described in Clause 14.5.1 of the Deed on the PPA’s website.”

Pages 55 - 56 of the Disclosure Document

MAXIMUM FEES AND CHARGES PERMITTED BY THE DEED AND PAYABLE BY THE MEMBERS BOTH DIRECTLY AND INDIRECTLY

The information on the “Procedures to be taken to increase the direct and indirect fees and charges from current amount stipulated in the Disclosure Document” is hereby deleted in its entirety and replaced with the following:

“Sales Charge & Redemption Charge

A higher Sales Charge and/or Redemption Charge than that disclosed in the Disclosure Document may only be imposed if:

- (1) the Provider has notified the Scheme Trustee and the SC in writing of and the effective date for the higher charge;
- (2) a supplemental disclosure document or replacement disclosure document in respect of the Fund setting out the higher charge is registered, lodged and issued; and
- (3) such time as may be prescribed by the relevant laws has elapsed since the effective date of the supplemental disclosure document or replacement disclosure document.

Annual Management Fee & Annual Trustee Fee

The Provider or the Scheme Trustee may not charge an annual management fee or an annual trustee fee at a rate higher than that disclosed in the Disclosure Document unless:

- (1) the Provider and the Scheme Trustee has come to an agreement on the higher rate in accordance with the Deed;
- (2) the Provider has notified the Members of the higher rate and the date on which such higher rate is to become effective, provided that the Members are so notified ninety (90) days before the date on which such higher rate is to become effective;

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- (3) a supplemental disclosure document or replacement disclosure document stating the higher rate is registered, lodged and issued; and
- (4) such time as may be prescribed by any relevant law shall have elapsed since the supplemental disclosure document or replacement disclosure document is issued.”

Page 58 of the Disclosure Document

FULL WITHDRAWAL

The information in this section is hereby deleted in its entirety and replaced with the following:

“A full withdrawal from the Scheme may be requested and made only in the following circumstances:

- (1) upon the production of proof satisfactory to the Provider or the PPA that a Member has attained the Retirement Age;
- (2) subject to the prior authorisation of the PPA, upon the production of proof by a Nominee, a trustee, an executor or an administrator of a deceased Member’s estate, as the case may be, satisfactory to the Provider or the PPA that a Member has passed away;
- (3) upon the production of proof satisfactory to the Provider or the PPA that a Member is departing Malaysia permanently;
- (4) upon the production of proof satisfactory to the Provider or the PPA that a Member has permanent total disablement, serious disease or mental disability;
- (5) upon the production of proof satisfactory to the Provider or the PPA that the withdrawal is made either for a Member’s own healthcare purpose or a Member’s immediate family’s healthcare purpose; or
- (6) upon the production of proof satisfactory to the Provider or the PPA that the withdrawal is made for housing purpose.”

Pages 58 – 59 of the Disclosure Document

PARTIAL WITHDRAWAL

The information in this section is hereby deleted in its entirety and replaced with the following:

“A partial withdrawal from the Scheme may also be requested and made in the circumstances described in paragraph (1), (2), (5) and (6) of Section 10.7 above.

When requested by a Member other than in the circumstances described in paragraphs (3) and (4) of Section 10.7 above, partial withdrawals from the Scheme shall only be allowed subject to the following conditions:

- (1) the first request for a partial withdrawal may only be made after (1) one year has elapsed from the date the first contribution to the Scheme by or for the Member has vested in the Member;
- (2) subsequent requests for partial withdrawals may only be made once every calendar year beginning with the calendar year immediately following the calendar year in which the first request for a partial withdrawal was made; and
- (3) in respect of any withdrawal prior to the Member reaching the Retirement Age, for healthcare purposes or for housing purposes, partial withdrawals may be made only in respect of all or some of the Member’s Units held in Sub-account B.

A Member may request the pre-retirement withdrawal from Sub-account B as specified in paragraph (3) of Section 10.8 above, once every calendar year from the Provider (for one or multiple Funds under the Scheme) provided that the Member has been a Member of the Scheme (includes Members’ contribution or employer’s contribution) for at least one (1) year.”

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I. THE PROVIDER

Page 61 of the Disclosure Document

ABOUT AHAM

The information on the “About AHAM” is hereby deleted in its entirety and replaced with the following:

“AHAM was incorporated in Malaysia on 2 May 1997 and began its operations under the name Hwang–DBS Capital Berhad in 2001. In early 2014, AHAM was acquired by the Affin Banking Group (“Affin”) and hence, is now supported by a home-grown financial services conglomerate. Affin has over 39 years of experience in the financial industry which focuses on commercial, Islamic and investment banking services, money broking, fund management and underwriting of life and general insurance business. Meanwhile, AHAM has more than 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.

AHAM distributes its funds through the following various channels:

- In-house/internal sales team;
- IUTA (Institutional Unit Trust Advisers) and CUTA (Corporate Unit Trust Advisers); and
- Unit trust consultants.

AHAM’s head office is located in Kuala Lumpur and has a total of 7 main sales offices located in Peninsular and East Malaysia. The sales offices are in Penang, Ipoh, Johor Bahru, Melaka, Kuching, Miri and Kota Kinabalu.”

Page 61 of the Disclosure Document

BOARD OF DIRECTORS

The information on the “Board of Directors” is hereby deleted in its entirety and replaced with the following:

- Raja Tan Sri Dato’ Seri Aman bin Raja Haji Ahmad (Chairman, Non-independent Director)
- Mr Teng Chee Wai (Non-independent Director)
- Ms Eleanor Seet Oon Hui (Non-independent Director)
- Puan Mona binti Suraya Kamaruddin (Non-independent Director)
- Encik Faizal Sham bin Abu Mansor (Independent Director)
- Maj. Gen. Dato’ Zulkiflee bin Mazlan (R) (Independent Director)

Pages 61 – 62 of the Disclosure Document

THE AUDIT COMMITTEE

The information on the “Audit Committee” is hereby deleted in its entirety and replaced with the following:

“The Audit Committee meets regularly to appraise the effectiveness of the system of internal controls and corporate governance framework, review interim and annual report of the Scheme, review annual report of the Provider, audit findings from internal auditors, external auditors, compliance officers and regulatory authorities and recommend appropriate remedial actions to the Board. Meetings will be held not less than 4 times a year. The audit committee comprises of the following members:

Ms Seet Oon Hui Eleanor (Non-independent Member)

Ms. Eleanor joined Nikko Asset Management Asia Limited (“Nikko AM Asia”) in 2011 as the president and as an executive director of Nikko AM Asia. She is also the head of Asia ex-Japan at Nikko AM Asia and is responsible for driving the growth of Nikko AM Asia in the region. Additionally, she leads in the management

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of Nikko Asset Management group's joint venture relationships in China and Malaysia. Ms. Eleanor is a pioneer in the asset management industry with over 20 years of experience. Prior to joining Nikko AM Asia, Ms. Eleanor led the distribution efforts for iShares concentrating on the wealth management segments across Asia ex-Japan. Previously, she spent 12 years at AllianceBernstein, where she was responsible for building and developing the firm's distribution channels and business. In that capacity, she was responsible for the overall strategy and execution of the firm's product offerings in South East Asia via intermediaries. Ms. Eleanor graduated with a Bachelor of Economics from the University of New South Wales, Sydney. In 2017, she was conferred the IBF Fellow distinction by the Institute of Banking and Finance Singapore.

Encik Faizal Sham bin Abu Mansor (Chairman / Independent Member)

Encik Faizal Sham was appointed to the Board as an independent non-executive director on 5 July 2019. He is the chairman of the Board Audit Committee as well as a member of the Board Compliance & Risk Management Committee. His initial years in financial services were in treasury, corporate finance and investment banking before moving to the corporate sector in manufacturing, construction, aviation and most recently into media and entertainment. As a chartered accountant, his expertise lies in evaluating investments as well as strategic, operational and financial restructuring. He had been recognised on numerous occasions as the Best Chief Financial Officer (CFO) in Malaysia by both local and international institutions.

Encik Faizal Sham started his career with the SC before gaining experience within the financial services industry through his tenure at Bank of Tokyo-Mitsubishi (M) Berhad, and Arab-Malaysian Merchant Bank Berhad which is now known as AmInvestment Bank Berhad. He left Malaysia in 1998 to work in Australia for Polyaire Holdings Pty Ltd, a manufacturer and distributor of air-conditioning components before returning to rejoin AmInvestment Bank Berhad in 2003 where he provided financial advisory services to some of the largest corporates in the country. He then moved on to become the chief financial officer of WWE Holdings Berhad and later established his career at Malaysia Airports Holdings Berhad where he had helped restructure the company, drive its financial performance and raise its profile with the investor community and international business expansion.

Prior to his appointment as director of the company, Encik Faizal Sham was the chief executive officer of Astro Productions, and head of Astro Awani within Astro Malaysia Holdings Berhad. Encik Faizal Sham graduated with a Bachelor of Science in Accounting from Rutgers University, New Jersey, USA. He later went on to obtain his Masters in Business Administration from Ohio University, Athens, USA. Encik Faizal Sham also has a Diploma in Aviation Studies from the International Air Transport Association. He is a fellow of the Chartered Accountants Australia & New Zealand and a former member of the Malaysian Institute of Accountants.

Maj. Gen. Dato' Zulkiflee bin Mazlan (R) (Independent Member)

Maj. Gen. Dato' Zulkiflee was appointed to the Board as an independent non-executive director on 1 September 2019. He is the chairman of the Board Compliance & Risk Management Committee as well as a member of the Board Audit Committee. Maj. Gen. Dato' Zulkiflee had a distinguished career in the Malaysian Armed Forces. He also held numerous commands and staff appointments at the Ministry of Defence. He had served as director general of Jabatan Hal Ehwal Veteran. He was the chief executive officer of Yayasan Veteran Angkatan Tentera Malaysia and also served on the Board of Perbadanan Hal Ehwal Bekas Tentera. Presently Maj. Gen. Dato' Zulkiflee is the chairman of Koperasi Angkatan Tentera Malaysia and he also sits on the Board of Great Eastern Takaful Berhad, Affin Hwang Investment Berhad and Affin Hwang Trustee Berhad. Maj. Gen. Dato' Zulkiflee graduated from the Royal Military Academy at Sandhurst and obtained his LLB (Hons) from Institute Technology of Mara in 1989. He later went on to obtain his Master Degree in National Security Strategy from National Defense University, Fort McNair, Washington DC in 1998."

Page 63 of the Disclosure Document

DESIGNATED FUND MANAGER

The profile of "Ms Esther Teo Keet Ying – Head, Fixed Income Investment" is hereby deleted in its entirety and replaced with the following:

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“Ms Esther Teo is the Head of Fixed Income Investment. Prior to joining AHAM, 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. She is the designated fund manager for the fixed income portion of the Affin Hwang PRS Conservative Fund.”

Page 63 of the Disclosure Document**RELATED PARTY TRANSACTION**

The information in this section is hereby deleted in its entirety and replaced with the following:

Name of Party Involved in the Transaction	Nature of Transaction	Name of Related Party	Nature of Relationship
AHAM	Placement of deposit and investment in money market instruments and derivatives	Affin Hwang Investment Bank Berhad (“Affin Hwang IB”)	Affin Hwang IB holds 63% equity interest in AHAM.

Pages 63 – 64 of the Disclosure Document

The information on the “Details of the Directors of AHAM’s Direct and Indirect Interest in Other Corporation Carrying on a Similar Business” and the “Details of the Substantial Shareholders of AHAM’s Direct and Indirect Interest in Other Corporation Carrying on a Similar Business” are hereby deleted in their entirety and replaced with the following:

“Details of the Substantial Shareholders of AHAM’s Direct and Indirect Interest in Other Corporation Carrying on a Similar Business

Nikko Asset Management International Limited, a substantial shareholder of AHAM, is wholly owned by Nikko Asset Management Co., Ltd. (“Nikko AM”). Nikko AM’s office is situated in Japan where it provides investment management services, focused on sourcing, packaging and distributing retail investment fund products which are managed in-house or outsourced to third party sub-advisers.

Details of the Directors of AHAM’s Direct and Indirect Interest in Other Corporation Carrying on a Similar Business

Name of Director	Name of Corporation or Business	Nature of Interest in Shareholding (Direct/Indirect)	Nature of Interest in Directorship
Mr Teng Chee Wai	AIIMAN Asset Management Sdn Bhd (“AIIMAN”) AIIMAN is wholly-owned by AHAM.	Direct interest	Managing Director
Puan Mona Suraya binti Kamaruddin	AIIMAN	-	Non-independent Director”

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J. THE SCHEME TRUSTEE

Pages 65 – 66 of the Disclosure Document

The information in this section is hereby deleted in its entirety and replaced with the following:

CORPORATE PROFILE

Name of Scheme Trustee	:	CIMB Commerce Trustee Berhad 199401027349 (313031-A)
Date of Incorporation	:	25 August 1994
Directors	:	Zahardin Omardin Lawrence Yong Pow Shing Lee Kooi Yoke
Chief Executive Officer	:	Lee Kooi Yoke

FINANCIAL POSITION

The following is a summary of the past performance of CIMB Commerce Trustee Berhad based on audited accounts for the past three (3) financial years ended 31 December:

	2017 (RM'000)	2018 (RM'000)	2019 (RM'000)
Paid-up Share Capital	1,750	1,750	1,750
Shareholders' Funds	17,925	19,354	20,008
Turnover	8,718	9,482	9,110
Profit before Tax	1,633	1,942	1,260
Profit after Tax	1,527	1,428	654

EXPERIENCE IN TRUSTEE BUSINESS

As at 1 November 2020, CIMB Commerce Trustee Berhad acts as trustee to seventy-one (71) unit trust funds, fifty (50) wholesale funds, one (1) private retirement scheme (consisting of five (5) funds) and four (4) exchange-traded funds. CIMB Commerce Trustee Berhad has more than twenty-four (24) years and eight (8) years of experience as trustee to unit trust funds and private retirement scheme respectively.

SCHEME TRUSTEE'S DELEGATE

CIMB Commerce Trustee Berhad has delegated its custodian function to CIMB Bank Berhad (CIMB Bank) as the custodian of the Scheme's assets. CIMB Bank's ultimate holding company is CIMB Group Holdings Berhad, a listed company on Bursa Malaysia. CIMB Bank provides full fledged custodial services, typically clearing, settlement and safekeeping of all types of investment assets and classes to a cross section of investors and intermediaries client base, both locally and overseas.

For the local Ringgit Malaysia assets, they are held through its wholly owned nominee subsidiary "CIMB Group Nominees (Tempatan) Sdn Bhd". For foreign non-Ringgit Malaysia assets, CIMB Bank appoints global custodian as its agent bank to clear, settle and safekeep on its behalf and to its order.

All investments are automatically registered in the name of the custodian to the order of the Scheme Trustee. CIMB Bank Berhad acts only in accordance with instructions from the Scheme Trustee.

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ROLES, DUTIES & RESPONSIBILITIES OF THE SCHEME TRUSTEE

The Scheme Trustee's functions, duties and responsibilities are set out in the Deed. The general function, duties and responsibilities of the Scheme Trustee include, but are not limited to the following:

- (1) Take into custody the investments of the Funds and hold the investments in trust for the Members;
- (2) Ensure that the Provider operates and administers the Funds in accordance with the provisions of the Deed, Guidelines and acceptable business practice within the private retirement scheme industry;
- (3) As soon as practicable, notify the SC of any irregularity or breach of the provisions of the Deed, Guidelines and any other matters which in the Scheme Trustee's opinions may indicate that the interests of Members are not served;
- (4) Exercise reasonable diligence in carrying out its functions and duties, actively monitor the operation and management of the Funds by the Provider to safeguard the interests of Members;
- (5) Maintain, or cause the Provider to maintain, proper accounting records and other records as are necessary to enable a complete and accurate view of the Funds to be formed and to ensure that the Funds are operated and managed in accordance with the Deed of the Funds, Disclosure Document, the Guidelines and securities law; and
- (6) Require that the accounts be audited at least annually.

The Scheme Trustee has covenanted in the Deed that it will exercise all due diligence and vigilance in carrying out its functions and duties, and in safeguarding the rights and interests of Members.

SCHEME TRUSTEE'S STATEMENT OF RESPONSIBILITY

The Scheme Trustee has given its willingness to assume the position as Scheme Trustee of the Funds and all the obligations in accordance with the Deed, all relevant laws and rules of law.

MATERIAL LITIGATION AND ARBITRATION

As at 1 November 2020, CIMB Commerce Trustee Berhad 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 the Scheme Trustee or any of its delegates.

K. THE SHARIAH ADVISER

Page 67 of the Disclosure Document

BACKGROUND INFORMATION

The information on the "Background Information" is hereby deleted in its entirety and replaced with the following:

"Amanie is a Shariah advisory, consultancy, training and research and development boutique for institutional and corporate clientele focusing on 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 Datuk 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 seven (7) full-time consultants who represent dynamic and experienced professionals with a mixture of corporate finance, accounting, product development, Shariah law and education. Amanie meets the Provider every quarter to address Shariah advisory matters

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pertaining to the Fund. Amanie also review the Fund's investment on a monthly basis to ensure compliance with Shariah principles or any other relevant principles at all times. As at 31 October 2020, Amanie has acquired over fifteen (15) years of experience in the advisory role of unit trusts with 97 funds which Amanie acts as Shariah Adviser."

Page 67 of the Disclosure Document**DESIGNATED PERSON RESPONSIBLE FOR SHARIAH MATTERS OF THE FUNDS**

The information on the "Designated Person Responsible for Shariah Matters of the Funds" is hereby deleted in its entirety and replaced with the following:

**"Datuk Dr. Mohd Daud Bakar
Shariah Advisor**

Datuk 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 Labuan Financial Services Authority, the Astana International Financial Centre (AIFC), Kazakhstan, the First Abu Dhabi Bank, and Permodalan Nasional Berhad (PNB).

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, Dr. Mohd Daud Bakar is currently a member of the PNB Investment Committee. He also served as a board of director at Sime Darby Property Berhad and chairman to Malaysia Islamic Economic Development Foundation (YaPEIM). Currently in the academic side, he is the 8th president of the International Islamic University of Malaysia (IIUM) due to his vast skill and experience serving the university. His last post in IIUM was as the deputy vice-chancellor. He was also the third chair professor in Islamic Banking and Finance of Yayasan Tun Ismail Mohamed Ali Berdaftar (YTI) PNB at Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia (USIM). In addition, he is the co-founder of Experts Analytics Centre Sdn Bhd and MyFinB.

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 United Arab Emirates 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 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."

THIS IS THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT WHICH HAS TO BE READ IN CONJUNCTION WITH THE DISCLOSURE DOCUMENT DATED 2 JULY 2018.

L. THE EXTERNAL FUND MANAGER

Page 68 of the Disclosure Document

BACKGROUND INFORMATION

The information on the “Background Information” is hereby deleted in its entirety and replaced with the following:

“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 of Kuala Lumpur, Malaysia, AIIMAN focuses on providing clients exceptional and innovative Shariah investment solutions that focus on Asian equities and global Sukuk. AIIMAN was licensed by the SC to undertake the regulated activity of Islamic fund management on 17 October 2008 and is a wholly owned subsidiary of AHAM and is a member of the Affin Hwang Investment Banking Group. AIIMAN has more than eleven (11) 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.”

Page 68 of the Disclosure Document

DESIGNATED FUND MANAGER

The information on the “Designated Fund Manager” is hereby deleted in its entirety and replaced with the following:

“Akmal Bin 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 Chief Executive Officer and Executive Director on 18 November 2010. Under his leadership, AIIMAN has grown its asset under administration (AUA) by more than ten-fold from MYR 1.3 billion as at end-2010 to MYR 23.5 billion as of 31 December 2020. Under his management, the business has since turned profitable. As the 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 and building the business. He believes in development through empowerment and synergy with a clear focus on delivering positive results, from investment performance, asset under management 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 AHAM’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 16 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.”

M. APPROVALS AND CONDITIONS

Pages 74 – 75 of the Disclosure Document

- i. The information on the “Variation to Paragraph 3(A) of Schedule B1 of the Guidelines” is hereby deleted in its entirety.
- ii. The information on the “Variation to Paragraph 10 of Schedule B of the Guidelines” is hereby deleted in its entirety and replaced with the following:

THIS IS THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT WHICH HAS TO BE READ IN CONJUNCTION WITH THE DISCLOSURE DOCUMENT DATED 2 JULY 2018.

“Variation to Paragraph 10 of Schedule B of the Guidelines

“Except for investments by core funds, the value of a fund’s investment in units/shares of any collective investment scheme must not exceed 20% of the fund’s NAV.”

The SC has approved the Provider’s application to vary the abovementioned limit of 20% of the NAV of the following Funds:

Fund Name	% of the Fund’s NAV as approved by the SC	Approval Date by the SC	Expiry Date
Affin Hwang Aiiman PRS Shariah Moderate Fund	60%	22 July 2020	30 June 2022
Affin Hwang Aiiman PRS Shariah Growth Fund	50%	22 July 2020	30 June 2022

N. DIRECTORY OF SALES OFFICE

Page 75 of the Disclosure Document

The information on the “Directory of Sales Office” is hereby deleted in its entirety and replaced with the following:

“AFFIN HWANG ASSET MANAGEMENT BERHAD:

HEAD OFFICE

Ground Floor, Menara Boustead
69 Jalan Raja Chulan
50200 Kuala Lumpur
Tel : 03 – 2116 6000
Fax : 03 – 2116 6100
Toll Free No : 1-800-88-7080
Email:customer@affinhwangam.com
Website: www.affinhwangam.com

PENANG

No. 10-C-23 & 10-C-24, Precinct 10
Jalan Tanjung Tokong
10470 Penang
Tel : 04 – 899 8022
Fax : 04 – 899 1916

PERAK

1, Persiaran Greentown 6
Greentown Business Centre
30450 Ipoh, Perak
Tel: 05 - 241 0668
Fax: 05 – 255 9696

JOHOR

Unit 22-05, Level 22
Menara Landmark
No. 12, Jalan Ngee Heng
80000 Johor Bahru
Johor
Tel : 07 – 227 8999
Fax : 07 – 223 8998

MELAKA

Ground Floor
No. 584 Jalan Merdeka
Taman Melaka Raya
75000 Melaka
Tel: 06 -281 2890
Fax: 06 -281 2937

SABAH

Unit 1.09(a), Level 1, Plaza
Shell
29, Jalan Tunku Abdul
Rahman
88000 Kota Kinabalu, Sabah
Tel : 088 - 252 881
Fax : 088 - 288 803

SARAWAK

Ground Floor, No. 69
Block 10, Jalan Laksamana
Cheng Ho
93200 Kuching, Sarawak
Tel : 082 – 233 320
Fax : 082 – 233 663

1st Floor, Lot 1291
Jalan Melayu, MCLD
98000 Miri, Sarawak
Tel : 085 - 418 403
Fax : 085 – 418 372

AUTHORISED DISTRIBUTORS:

For more information about our authorised distributors, kindly contact our customer service personnel at our toll free number 1-800-88-7080 between 8.45 a.m. to 5.30 p.m. on a Business Day. Alternatively, you can e-mail us at customer@affinhwangam.com.”