

# PRODUCT HIGHLIGHTS SHEET

for

## AHAM World Series – Global Balanced Fund

Date of issuance: 13 June 2024

### RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors and/or authorized committee and/or persons approved by the Board of AHAM Asset Management Berhad 199701014290 (429786-T) and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omissions of other facts which would make any statement in the Product Highlights Sheet false or misleading.

### STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised the issuance of the AHAM World Series – Global Balanced Fund (“the Fund”) and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

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

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



**YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT.**

This Product Highlights Sheet only highlights the key features and risks of this Fund. Investors are advised to request, read and understand the Prospectus of the Fund before deciding to invest.

## PRODUCT HIGHLIGHTS SHEET

### AHAM WORLD SERIES – GLOBAL BALANCED FUND

#### BRIEF INFORMATION ON THE PRODUCT

##### 1. What is this product about?

AHAM World Series – Global Balanced Fund is an open-ended balanced (fund-of-funds) fund. The Fund’s investment objective is to provide investors with capital growth opportunities through a portfolio of collective investment schemes.

#### PRODUCT SUITABILITY

##### 2. Who is this product suitable for?

The Fund is designed for retail investors who want a diversified portfolio that includes exposure into global markets, seek capital appreciation over medium to long term and have a high risk tolerance.

The Fund offers investors with 7 different Classes of Units, known respectively as the USD Class, MYR Hedged-class, SGD Hedged-class, AUD Hedged-class, GBP Hedged-class, EUR Hedged-class and MYR Class.

#### KEY PRODUCT FEATURES

##### 3. What am I investing in?

Classes	USD Class	MYR Hedged-class	SGD Hedged-class	AUD Hedged-class	GBP Hedged-class	EUR Hedged-class	MYR Class
<b>Launch date</b>	1 September 2016				6 June 2017	16 May 2018	13 June 2024
<b>Initial Offer Price</b>	N/A <sup>+</sup>	N/A <sup>+</sup>	N/A <sup>+</sup>	N/A <sup>+</sup>	N/A <sup>+</sup>	N/A <sup>+</sup>	MYR 0.50*
	*The price of Units offered for purchase during the initial offer period. +The price of Units for the existing USD Class, MYR Hedged-class, SGD Hedged-class, AUD Hedged-class, GBP Hedged-class and EUR Hedged-class will be based on the NAV per Unit.						
<b>Initial Offer Period</b>	<ul style="list-style-type: none"> <li>➤ The initial offer period for MYR Class shall be one (1) calendar day which is on the date of the First Supplemental Prospectus.</li> <li>➤ The initial offer period for the existing USD Class, MYR Hedged-class, SGD Hedged-class, AUD Hedged-class, GBP Hedged-class and EUR Hedged-class has ended.</li> </ul>						
<b>Tenure</b>	This Fund is an open-ended fund where it does not have a fixed maturity date and may only be terminated in accordance with the terms of the Prospectus and the provisions of the Deed.						
<b>Base currency</b>	USD						
<b>Benchmark</b>	50% MSCI All Country World Index + 50% Barclays Global Aggregate Index <i>The risk profile of this Fund is different from the risk profile of the benchmark.</i>						
<b>Investment strategy</b>	<p>In line with its objective, the investment strategy of the Fund is to invest in a diversified portfolio of collective investment schemes (“CIS”) that will provide capital growth through exposure into global markets.</p> <p>To offer investment diversification, the selection of CIS will be made based on the geographical and asset class focus to broaden the investment reach. Through its investment into CIS, the Fund will provide you with access into equities listed in global markets, as well as access into fixed income instruments such as debt securities, money market instruments and fixed deposits, issued globally. We will look towards having a balanced portfolio holding between 40% to 60% exposure into both equities and fixed income instruments respectively. Exposure into equities are generally considered to be able to provide higher returns as compared to fixed income instruments thus exposing you to relatively higher risk that comes with equity investments. However, the Fund will also have exposure in fixed income instruments, which are generally considered to be of lower risk, and the balanced allocation is aimed at managing the overall volatility of the Fund.</p> <p>We may place the uninvested portion of the Fund in liquid assets such as money market instruments and/or deposits with Financial Institutions. However, we may also take temporary defensive positions that may be inconsistent with the Fund’s principal strategy by holding up to all of the Fund’s NAV in money market instruments and/or fixed deposits with Financial Institutions in attempting to respond to adverse conditions that could negatively impact the financial markets.</p>						

Classes	USD Class	MYR Hedged-class	SGD Hedged-class	AUD Hedged-class	GBP Hedged-class	EUR Hedged-class	MYR Class
	<p><b>Derivatives</b></p> <p>Derivative trades may be carried out for hedging purposes through financial instruments including, but not limited to, forward contracts, futures contracts and swaps. Future and forward contracts are generally contracts between two parties to trade an asset at an agreed price on a pre-determined future date whereas swaps is an agreement to swap or exchange two financial instruments between two parties.</p> <p>The intention of hedging is to preserve the value of the asset from any adverse price movements. For example, to hedge against foreign currency exchange risk, the Fund may enter into a currency forward contract to offset any adverse foreign currency movements by determining an agreed rate for an agreed tenure with its counterparty. While the hedging transactions will assist with mitigating the potential foreign exchange losses by the Fund, any potential foreign exchange gains from the hedging strategy will be capped as well.</p> <p>The Fund adopts commitment approach to measure the Fund's global exposure to derivatives. The commitment approach is a methodology that aggregates the underlying market values or notional values of derivatives after taking into account the possible effects of netting and/or hedging arrangements. The Fund's global exposure from the derivatives position must not exceed 100% of NAV of the Fund at all times.</p>						
<b>Asset allocation</b>	<ul style="list-style-type: none"> <li>➢ A minimum of 85% of the Fund's NAV will be invested in collective investment schemes; and</li> <li>➢ The balance of the Fund's NAV will be placed in liquid assets such as money market instruments and/or deposits with Financial Institutions.</li> </ul>						
<b>Distribution policy</b>	The Fund is not expected to make any income distribution. However, incidental income distribution may be declared whenever appropriate.						
<b>Minimum initial investment*</b>	USD 5,000	MYR 1,000	SGD 5,000	AUD 5,000	GBP 5,000	EUR 5,000	MYR 1,000
<b>Minimum additional investment*</b>	USD 1,000	MYR 100	SGD 1,000	AUD 1,000	GBP 1,000	EUR 1,000	MYR 100
<b>Minimum holding of Units*</b>	10,000 Units	2,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	2,000 Units
<b>Minimum Units of repurchase*</b>	10,000 Units	2,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	2,000 Units
<b>Minimum Units per switch*</b>	10,000 Units	2,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	2,000 Units

**Note: Please refer to the Fund's Prospectus for further details of the Fund.**

#### 4. Who am I investing with?

Relevant parties' information:

<b>The Manager</b>	AHAM Asset Management Berhad
<b>The Trustee</b>	TMF Trustees Malaysia Berhad

#### 5. What are the possible outcomes of my investment?

The Fund is a balanced (fund-of-funds) that invests in a diversified portfolio of collective investment schemes that will provide capital growth through exposure into global markets.

Through its balanced portfolio, the Fund's returns would, to a great extent, be linked to the performance of the global fixed income market, as well as the global equity market. Investments in fixed income instruments are expected to generate consistent and regular income while the investments into equities may lead to the portfolio benefiting from capital growth if the equities within the global markets do well.

Please note that the capital and returns of the Fund is not guaranteed.

\* At our discretion, we may reduce the transaction value and Units, including for transactions made via digital channels, subject to the terms and conditions disclosed in the respective channels.

**KEY RISKS****6. What are the key risks associated with this product?****General risks**

- **Fund management risk** – This risk refers to our day-to-day management of the Fund which will impact the performance of the Fund. For example, our investment decisions as a result of an incorrect view of the market or any non-compliance with internal policies, investment mandate, the Deed, relevant law or guidelines due to factors such as human error, fraud, dishonesty or weaknesses in operational process and systems, may adversely affect the performance of the Fund.
- **Inflation risk** – This is the risk that your investment in the Fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce your purchasing power even though the value of the investment in monetary terms has increased.
- **Loan / financing risk** – This risk occurs when you take a loan or financing to finance your investment. The inherent risk of investing with borrowed/financed money includes you being unable to service the loan/financing repayments. In the event Units are used as collateral, you may be required to top-up your existing instalment if the prices of Units fall below a certain level due to market conditions. Failing which, the Units may be sold at a lower NAV per Unit as compared to the NAV per Unit at the point of purchase towards settling the loan/financing.
- **Operational risk** – This risk refers to the possibility of a breakdown in our internal controls and policies. The breakdown may be a result of human error, system failure or fraud where our employees collude with one another. This risk may cause monetary loss and/or inconvenience to you. We will regularly review our internal policies and system capability to mitigate this risk. Additionally, we maintain a strict segregation of duties to mitigate instances of fraudulent practices amongst our employees.
- **Suspension of repurchase request risk** - Having considered the best interests of Unit Holders, the repurchase requests by the Unit Holders may be subject to suspension due to exceptional circumstances, where the market value or fair value of a material portion of the Fund's assets cannot be determined. Such exceptional circumstances may occur when, amongst others, the collective investment schemes that make up material portion of the NAV of the Fund suspend the dealings\* and the inability to repatriate the proceeds of the redemptions of the shares or units of the collective investment schemes arising from the regulatory restrictions and/or foreign exchange controls imposed by the authorities in respective jurisdictions. In such case, Unit Holders will not be able to redeem their Units and will be compelled to remain invested in the Fund for a longer period of time. Hence, their investments will continue to be subject to the risks inherent to the Fund.

\* The Manager may consider to suspend the Fund when multiple collective investment schemes (which make up material portion of the Fund's NAV) that the Fund invest in suspend the dealings under circumstances, amongst others, as follows:

- (i) Should redemption applications by investors of the collective investment scheme exceeds 10% of the NAV of the collective investment schemes on any dealing day, the Manager of the collective investment schemes may in its absolute discretion defer such redemption applications; and
- (ii) When substantial portion of the collective investment scheme's investments is suspended or restricted for trading that subsequently affects the valuation of the collective investment schemes.

**Specific risks**

Specific risks relating to the Fund are as below:

- **Collective investment scheme risk** – Any adverse effect on the collective investment scheme which the Fund is investing in will impact the NAV of the Fund. For example, the respective collective investment schemes may underperform its benchmarks due to poor market conditions and as a result, the NAV of the Fund will be adversely affected as the performance of the Fund is dependent on the performance of the respective collective investment schemes.
- **Credit and default risk** – Credit risk relates to the creditworthiness of the issuers of the money market instruments and the Financial Institutions where the deposits are placed (hereinafter referred to as "investment") and their expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the issuer and/or the Financial Institution may impact the value as well as liquidity of the investment. In the case of rated investment, this may lead to a credit downgrade. Default risk relates to the risk of an issuer and/or the Financial Institution of the investment either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the investment. This could adversely affect the value of the Fund.
- **Interest rate risk** – This risk refers to the impact of interest rate changes on the valuation of money market instruments. Generally, movement in interest rates affects the prices of money market instruments inversely. For example, when interest rates rise, prices of money market instruments will fall. The fluctuations of the prices of money market instruments will also have an impact on the NAV of the Fund. This risk can largely be eliminated by holding money market instruments until their maturity. We also manage interest rate risk by considering each money market instruments' sensitivity to interest rate changes. When interest rates are expected to increase, the Fund would then likely seek to switch to money market instruments that are less sensitive to interest rate changes. For investments in deposits, the fluctuations in the interest rates will not affect the placement of deposits but will result in the opportunity loss by the Fund if the placement of deposits is made at lower interest rate.
- **Currency risk** – As the investments of the Fund may be denominated in currencies other than the Base Currency, any fluctuation in the exchange rate between the Base Currency and the currencies in which the investments are denominated may have an impact on the value of these investments. You should be aware that if the currencies in which the investments are denominated depreciate against the Base Currency, this will have an adverse effect on the NAV of the Fund in the Base Currency and vice versa. You should also note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.

Currency risk at the Class level

The impact of the exchange rate movement between the Base Currency and the currency of the respective classes (other than USD Class) may result in a depreciation of your holdings as expressed in the Base Currency.

Currency risk at the Hedged-class level

Currency hedging reduces the effect of exchange rate movements for the Hedged-class, but it does not entirely eliminate currency risk between the Hedged-class and the Base Currency (not a perfect hedge). Hence, the unhedged portion of the respective Hedged-class will be affected by the exchange rate movements and it may cause fluctuation of NAV of the respective Hedged-class. You should note however, that if the exchange rate moves favourably, the Fund would not benefit from any upside in currency movement due to the hedging strategy. In addition, hedging is subject to a minimum investment size of entering into a forward contract and cost of hedging which may affect returns of the respective Hedged-class.

- **Liquidity risk** – Liquidity risk refers to two scenarios. The first is where an investment cannot be sold due to unavailability of a buyer for that investment. The second scenario exists where the investment, by its nature, is thinly traded. This will have the effect of causing the investment to be sold below its fair value which would adversely affect the NAV of the Fund and subsequently the value of Unit Holders’ investments in the Fund.
- **Related party transaction risk** – The Fund may invest in collective investment schemes managed by AHAM and may also have dealings with parties related to AHAM. Nevertheless, it is our policy that all transactions with related parties are to be executed on terms which are best available to the Fund and which are not less favourable to the Fund than an arm’s length transaction between independent parties.
- **Country risk** – Investments of the Fund in any countries may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in. For example, the deteriorating economic condition of such countries may adversely affect the value of the investments undertaken by the Fund in those affected countries. This in turn may cause the NAV of the Fund to fall.

**Note: Please refer to the Fund’s Prospectus for further details on the general and specific risks.**

**It is important to note that events affecting the investments cannot always be foreseen. Therefore, it is not possible to protect investments against all risks. You are recommended to read the whole Prospectus to assess the risks associated with the Fund. If necessary, you should consult your professional adviser(s) for a better understanding of the risks.**

**PERFORMANCE**

**Average Total Return**

	<b>1 Year (1/6/22 - 31/5/23)</b>	<b>3 Years (1/6/20 - 31/5/23)</b>	<b>5 Years (1/6/18 - 31/5/23)</b>	<b>Since Commencement (22/9/16 - 31/5/23)</b>
<b>USD Class</b>	0.27%	2.73%	2.27%	3.22%
Benchmark	-2.47%	1.86%	2.21%	3.19%
<b>AUD Hedged-Class</b>	-2.18%	1.36%	0.80%	1.87%
Benchmark	-2.47%	1.86%	2.21%	3.39%
<b>MYR Hedged-Class</b>	-1.39%	2.82%	2.36%	3.92%
Benchmark	-2.47%	1.86%	2.21%	3.68%
<b>SGD Hedged-Class</b>	-0.94%	2.06%	1.40%	2.48%
Benchmark	-2.47%	1.86%	2.21%	3.46%
<b>GBP Hedged-Class</b>	-1.70%	1.51%	0.51%	0.87%
Benchmark	-2.47%	1.86%	2.21%	2.69%
<b>EUR Hedged-Class</b>	-2.64%	0.19%	-0.47%	-0.46%
Benchmark	-2.47%	1.86%	2.21%	2.21%

Source: Bloomberg

**Annual Total Return**

<b>Financial Year End ("FYE")</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>
<b>USD Class</b>							
Fund	0.27%	-11.53%	22.22%	3.48%	-0.26%	4.88%	5.36%
Benchmark	-2.47%	-10.50%	21.07%	5.51%	0.05%	5.73%	4.63%
<b>AUD Hedged-Class</b>							
Fund	-2.18%	-12.41%	21.52%	0.87%	-0.92%	4.38%	4.22%
Benchmark	-2.47%	-10.50%	21.07%	5.51%	0.05%	5.04%	6.70%

Financial Year End ("FYE")	2023	2022	2021	2020	2019	2018	2017
<b>MYR Hedged-Class</b>							
Fund	-1.39%	-10.50%	23.18%	3.40%	-0.02%	5.96%	8.64%
Benchmark	-2.47%	-10.50%	21.07%	5.51%	0.05%	5.10%	8.65%
<b>SGD Hedged-Class</b>							
Fund	-0.94%	-11.79%	21.63%	2.37%	-1.46%	4.09%	5.58%
Benchmark	-2.47%	-10.50%	21.07%	5.51%	0.05%	5.62%	6.54%
<b>GBP Hedged-Class</b>							
Fund	-1.70	-12.20%	21.19%	0.42%	-2.32%	2.68%	Nil
Benchmark	-2.47	-10.50%	21.07%	5.51%	0.05%	5.10%	Nil
<b>EUR Hedged-Class</b>							
Fund	-2.64	-12.65%	18.26%	0.16%	-3.02%	Nil	Nil
Benchmark	-2.47	-10.50%	21.07%	5.51%	-0.29%	Nil	Nil

Source: Bloomberg

#### USD Class

For the period 1 June 2022 to 31 May 2023, the Fund registered a 0.27% return compared to the benchmark return of -2.47%. Since commencement, the Fund has registered a return of 23.65% compared to the benchmark return of 23.42%, outperforming by 0.23%.

#### AUD Hedged-class

For the period 1 June 2022 to 31 May 2023, the Fund registered a -2.18% return compared to the benchmark return of -2.47%. Since commencement, the Fund has registered a return of 13.20% compared to the benchmark return of 25.03%, underperforming by 11.83%.

#### MYR Hedged-class

For the period 1 June 2022 to 31 May 2023, the Fund registered a -1.39% return compared to the benchmark return of -2.47%. Since commencement, the Fund has registered a return of 29.37% compared to the benchmark return of 27.39%, outperforming by 1.98%.

#### SGD Hedged-class

For the period 1 June 2022 to 31 May 2023, the Fund registered a -0.94% return compared to the benchmark return of -2.47%. Since commencement, the Fund has registered a return of 17.84% compared to the benchmark return of 25.53%, underperforming by 7.69%.

#### GBP Hedged-class

For the period 1 June 2022 to 31 May 2023, the Fund registered a -1.70% return compared to the benchmark return of -2.47%. Since commencement, the Fund has registered a return of 5.35% compared to the benchmark return of 17.25%, underperforming by 11.90%.

#### EUR Hedged-class

For the period 1 June 2022 to 31 May 2023, the Fund registered a -2.64% return compared to the benchmark return of -2.47%. Since commencement, the Fund has registered a return of -2.31% compared to the benchmark return of 11.17%, underperforming by 13.48%.

#### Basic of calculation and assumption made in calculating the returns

The performance figures are a comparison of the growth/decline in NAV for the stipulated period taking into account all the distribution payable (if any) during the stipulated period.

An illustration of the above would be as follow:-

Capital return = NAV per Unit end / NAV per Unit begin – 1

Income return = Income distribution per Unit / NAV per Unit ex-date

Total return = (1+Capital return) x (1+Income return) – 1

#### Income Distribution

Financial Year End	31 May 2023	31 May 2022	31 May 2021
<b>USD Class</b>			
Gross distribution per Unit (sen)	0.25	0.50	Nil
Net distribution per Unit (sen)	0.25	0.50	Nil
<b>AUD Hedged-Class</b>			
Gross distribution per Unit (sen)	Nil	Nil	Nil
Net distribution per Unit (sen)	Nil	Nil	Nil



Financial Year End	31 May 2023	31 May 2022	31 May 2021
<b>MYR Hedged-Class</b>			
Gross distribution per Unit (sen)	0.25	0.50	Nil
Net distribution per Unit (sen)	0.25	0.50	Nil
<b>SGD Hedged-Class</b>			
Gross distribution per Unit (sen)	0.25	0.50	Nil
Net distribution per Unit (sen)	0.25	0.50	Nil
<b>GBP Hedged-Class</b>			
Gross distribution per Unit (sen)	Nil	Nil	Nil
Net distribution per Unit (sen)	Nil	Nil	Nil
<b>EUR Hedged-Class</b>			
Gross distribution per Unit (sen)	0.25	0.50	Nil
Net distribution per Unit (sen)	0.25	0.50	Nil

Distribution will be made in the form of cash as well as Units in lieu of cash, if any.

#### Portfolio Turnover Ratio (PTR)

Financial Year End	31 May 2023	31 May 2022	31 May 2021
PTR (times)	1.56	0.69	0.62

The Fund's PTR was higher than the previous year due to higher trading activities of the Fund during the financial year.

**PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE.**

### FEES & CHARGES

#### 7. What are the fees and charges involved?

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

#### What will I be charged by the Manager?

<b>Sales charge</b>	Up to 5.50% of the initial offer price of a Class during the initial offer period, and thereafter, on the NAV per Unit of a Class. <i>You may negotiate for a lower Sales Charge.</i> The Sales Charge for investors purchasing Units through the EMIS shall be limited to a maximum charge of 3% of the NAV per Unit or as determined by the EPF.
<b>Repurchase charge</b>	There will be no repurchase charge imposed on the redemption of Units.
<b>Switching fee</b>	The Manager does not impose any switching fee. However, if the amount of sales charge of the fund (or class) that the Unit Holder intends to switch into is higher than the sales charge imposed by the fund (or class) being switched from, then the difference in the sales charge between the two (2) funds (or classes) shall be borne by the Unit Holder.
<b>Transfer fee</b>	There will be no transfer fee imposed on the transfer facility.

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

<b>Management fee</b>	Up to 1.80% per annum of the NAV of the Fund, and is calculated using the Base Currency (before deducting the management fee and trustee fee).
<b>Trustee fee</b>	Up to 0.06% per annum of the NAV of the Fund (excluding foreign custodian fees and charges), and is calculated using the Base Currency (before deducting the management fee and trustee fee).

**Note: Please refer to the Prospectus for further explanation and illustration on the Fund's fees, charges and expenses.**

**ALL FEES AND CHARGES PAYABLE BY YOU ARE SUBJECT TO ALL APPLICABLE TAXES AND / OR DUTIES AS MAY BE IMPOSED BY THE GOVERNMENT AND / OR THE RELEVANT AUTHORITIES FROM TIME TO TIME.**

**VALUATIONS AND EXITING FROM INVESTMENT**

**8. How often are valuations available?**

The Fund will be valued on every Business Day and you may obtain the NAV and NAV per Unit of the Fund from our website at [www.aham.com.my](http://www.aham.com.my), our customer service via our toll free number 1-800-88-7080 or email to [customercare@aham.com.my](mailto:customercare@aham.com.my).

**9. How can I exit from this investment and what are the risks and costs involved?**

You may request to redeem your investments in the Fund at any point in time by completing the repurchase application form and returning it to us on any Business Day between 8.45 a.m. to 3.30 p.m. Payments will be made to you within seven (7) Business Days from the day the repurchase request is received by us and provided that all documentations are completed and verifiable.

If you invest through the EMIS, we will remit the repurchase proceeds to EPF for onward crediting to your EPF account. If you are above the age of fifty five (55) and invest through the EMIS, we will remit the repurchase proceeds to you directly.

**CONTACT INFORMATION**

**10. Who should I contact for further information or to lodge a complaint?**

1. For internal dispute resolution, you may contact our customer service personnel:
  - (a) via phone to : 03 – 2116 6000
  - (b) via fax to : 03 – 2116 6100
  - (c) via toll free no. : 1-800-88-7080
  - (d) via email to : [customercare@aham.com.my](mailto:customercare@aham.com.my)
  - (e) via letter : AHAM Asset Management Berhad  
Ground Floor, Menara Boustead  
69, Jalan Raja Chulan, 50200 Kuala Lumpur

Complaints should be made in writing with the following information:

- (a) particulars of the complainant which include name, correspondence address, contact number, e-mail address (if any) and other relevant information;
  - (b) circumstances of the non-compliance or improper conduct;
  - (c) parties alleged to be involved in the improper conduct; and
  - (d) other supporting documentary evidence (if any).
2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industries Dispute Resolution Centre (SIDREC):
    - (a) via phone to : 03 - 2282 2280
    - (b) via fax to : 03 - 2282 3855
    - (c) via email to : [info@sidrec.com.my](mailto:info@sidrec.com.my)
    - (d) via letter to : Securities Industry Dispute Resolution Center (SIDREC)  
Unit A-9-1 Level 9, Tower A, Menara UOA Bangsar,  
No. 5, Jalan Bangsar Utama 1  
59000 Kuala Lumpur
  3. You can also direct your complaint to the SC even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Consumer & Investor Office:
    - (a) via phone to the Aduan Hotline at : 03 – 6204 8999
    - (b) via fax to : 03 – 6204 8991
    - (c) via e-mail to : [aduan@seccom.com.my](mailto:aduan@seccom.com.my)
    - (d) via online complaint form available at [www.sc.com.my](http://www.sc.com.my)
    - (e) via letter to : Consumer & Investor Office  
Securities Commission Malaysia,  
No 3 Persiaran Bukit Kiara, Bukit Kiara,  
50490 Kuala Lumpur
  4. Federal of Investment Managers Malaysia (FIMM)'s Complaints Bureau:
    - (a) via phone to : 03 – 2092 3800
    - (b) via fax to : 03 – 2093 2700
    - (c) via e-mail to : [complaints@fimm.com.my](mailto:complaints@fimm.com.my)
    - (d) via online complaint form available at : [www.fimm.com.my](http://www.fimm.com.my)
    - (e) via letter to : Legal, Secretarial & Regulatory Affairs  
Federal of Investment Managers Malaysia  
19-06-1, 6th Floor Wisma Tune,  
No. 19, Lorong Dungun Damansara Heights,  
50490 Kuala Lumpur



**APPENDIX: GLOSSARY**

<b>AUD</b>	Australian Dollar
<b>Base Currency</b>	Means the currency in which the Fund is denominated i.e. USD
<b>Bursa Malaysia</b>	Means the stock exchange managed or operated by Bursa Malaysia Securities Berhad and includes any changes to the name or the operator of the Malaysian stock exchange.
<b>Business Day</b>	Means a day on which the Bursa Malaysia and/or one or more of the foreign markets in which the Fund is invested in are open for business/trading.
<b>Class(es)</b>	Means any class of Units representing similar interests in the assets of the Fund although a class of Units of the Fund may have different features from another class of Units of the same Fund.
<b>Deed</b>	Refers to the deed dated 29 March 2016, the supplemental deed dated 1 November 2016, the second supplemental deed dated 26 January 2018, the third supplemental deed dated 21 September 2022 and the fourth supplemental deed dated 1 April 2024 entered into between the Manager and the Trustee including any amendments and variations thereto.
<b>EPF</b>	Employees Provident Fund.
<b>EMIS</b>	EPF Members' Investment Scheme.
<b>EUR</b>	Euro
<b>Financial Institution(s)</b>	Means (a) if the institutions is in Malaysia, an licensed bank, licensed investment bank or licensed Islamic bank; (b) if the institution is outside Malaysia, any institution that is licensed, registered, approved or authorised by the relevant banking regulator to provide financial services.
<b>the Fund</b>	Refers to AHAM World Series – Global Balanced Fund.
<b>GBP</b>	British pound sterling
<b>Hedged-class</b>	Means a particular Class that aims to reduce the effect of exchange rate fluctuations between the Base Currency and the currency in which Unit Holders are exposed through the NAV hedging method carried out by the Fund. The NAV hedging method is done to mitigate substantial currency movements between the Base Currency of the Fund and the Hedged-class currency of the Fund.
<b>the Manager / AHAM / we / us / our</b>	Refers to AHAM Asset Management Berhad.
<b>medium to long-term</b>	Means a period between three (3) years to five (5) years and above.
<b>MYR</b>	Ringgit Malaysia.
<b>Net Asset Value or NAV</b>	Means the value of all the assets of the Fund less the value of all the liabilities of the Fund at a valuation point. Where the Fund has more than one Class, there shall be a Net Asset Value of the Fund attributable to each Class.
<b>NAV per Unit</b>	Means the Net Asset Value of the Fund at a particular valuation point divided by the number of Units in Circulation at the same valuation point; where the Fund has more than one Classes, there shall be a Net Asset Value per Unit for each Class; the Net Asset Value per Unit of a Class at a particular valuation point shall be the Net Asset Value of the Fund attributable to that Class divided by the number of Units in Circulation of that Class at the same valuation point.
<b>Prospectus</b>	Refers to this prospectus includes any supplemental or replacement prospectus, as the case may be.
<b>Repurchase Charge</b>	Means a charge imposed pursuant to a request for repurchase of Units of the Fund.
<b>Sales Charge</b>	Means a charge imposed pursuant to a purchase request of Units.
<b>SC</b>	Securities Commission Malaysia.
<b>SGD</b>	Singapore Dollar
<b>the Trustee</b>	Refers to TMF Trustees Malaysia Berhad.
<b>Unit(s)</b>	Means an undivided share in the beneficial interest and/or right in the Fund and a measurement of the interest and/or right of a Unit Holder in the Fund and means a Unit of the Fund and if the Fund has more than one Class, it means a Unit issued for each Class.
<b>Unit(s) in Circulation</b>	Means Units created and fully paid for and which have not been cancelled.
<b>Unit Holder, you</b>	Means the person/corporation for the time being who is registered pursuant to the Deed as a holder of Units, including a jointholder. In relation to the Fund, means all the Unit Holders of every Class in the Fund.
<b>USD</b>	United States Dollar