AHAM CAPITAL
ASSET MANAGEMENT

Built On Trust

PRODUCT HIGHLIGHTS SHEET

for

AHAM World Series – America Equity Fund

Date of issuance: 7 July 2026

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 AHAM World Series – America Equity 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 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 – AMERICA EQUITY FUND

BRIEF INFORMATION ON THE PRODUCT

1. What is this product about?

AHAM World Series – America Equity Fund is an open-ended retail feeder fund that seeks to achieve capital appreciation over long term period by investing in a collective investment scheme ("CIS"), namely the JPMorgan Funds – America Equity Fund.

PRODUCT SUITABILITY

2. Who is this product suitable for?

The Fund is designed for retail investors who seek capital appreciation, have a long term investment horizon and have a high risk tolerance.

KEY PRODUCT FEATURES

3. What am I investing in?

Classes	USD Class	MYR Hedged-class	SGD Hedged-class	AUD Hedged-class	MYR Class	GBP Hedged-class	EUR Hedged-class	RMB Hedged-class
Launch Date	19 May 2021				15 December 2023	-		
Initial Offer Price	N/A+				N/A+	GBP 0.50**	EUR 0.50**	RMB 0.50**
	+ The price of Units for USD Class, MYR Hedged-class, SGD Hedged-class, AUD Hedged-class and MYR Class shall be based on the NAV per Unit. ** The price of Units offered for purchase during the initial offer period.							
Initial Offer Period	The initial offer period for the existing USD Class, MYR Hedged-class, SGD Hedged-class, AUD Hedged-class and MYR Class has ended. The initial offer period for GBP Hedged-class, EUR Hedged-class and RMB Hedged-class will be one (1) day which is on the launch date of the particular Class, and the launch date will be disseminated through official communication channels and communiques to the Unit Holders in the future.							
Tenure	The Fund is an open-ended fund and does not have a maturity date and may only be terminated in accordance with the terms of the Prospectus and the provisions of the Deed.							
Base Currency	USD							
Asset Allocation	➢ A minimum of 85% of the Fund's NAV to be invested in the Target Fund; and ➢ A maximum of 15% of the Fund's NAV to be invested in money market instruments, deposits and/or derivatives for hedging purposes.							
Benchmark	S&P 500 Index *The risk profile of the Fund is different from the risk profile of the benchmark.* *Kindly note that the benchmark of the Fund is the same as the benchmark of the Target Fund.*							
Investment Strategy	The Fund will be investing a minimum of 85% of the Fund's NAV in the Target Fund and a maximum of 15% of the Fund's NAV in money market instruments, deposits and/or derivatives for hedging purposes. While the Fund is highly invested in the Target Fund, we will ensure that the Fund has sufficient liquidity to meet the repurchase requests made by the Unit Holders. The Fund will be actively rebalanced from time to time to meet sales and withdrawals transactions. This is to enable a proper and efficient management of the Fund. As this is a feeder fund that invests predominantly in the							

Classes	USD Class	MYR Hedged-class	SGD Hedged-class	AUD Hedged-class	MYR Class	GBP Hedged-class	EUR Hedged-class	RMB Hedged-class
	Target Fund, we do not intend to take temporary defensive position for the Fund during adverse market, economic and/or any other conditions. This is to allow the Fund to mirror the performance of the Target Fund in either bullish or bearish market conditions. However, the Investment Manager may take temporary defensive position if justified by exceptionally unfavourable market conditions. We may substitute the Target Fund with another fund that has a similar objective with the Fund, if, in our opinion, the Target Fund no longer meets the Fund's investment objective. However, this is subject to the Unit Holders' approval before any such changes are made. **Derivatives** Derivatives trades may be carried out for hedging purposes through financial instruments including, but not limited to, forward contracts, futures contracts and swaps. Futures and forward contracts are generally contracts between two (2) 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 (2) financial instruments between two (2) parties. The intention of hedging is to preserve the value of the asset from any adverse price movements. While the hedging transactions will assist in mitigating the potential foreign exchange losses by the Fund, any potential foreign exchange gains from the hedging strategy will be capped as well. 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.							
Distribution Policy	The Fund is not expected to make distribution. However, incidental distribution may be declared whenever is appropriate.							
Minimum Initial Investment*	USD 1,000	MYR 1,000	SGD 1,000	AUD 1,000	MYR 1,000	GBP 1,000	EUR 1,000	RMB 1,000
Minimum Additional Investment*	USD 100	MYR 100	SGD 100	AUD 100	MYR 100	GBP 100	EUR 100	RMB 100
Minimum Units for Repurchase*	2,000 Units	2,000 Units	2,000 Units	2,000 Units	2,000 Units	2,000 Units	2,000 Units	2,000 Units
Minimum Holding of Units*	2,000 Units	2,000 Units	2,000 Units	2,000 Units	2,000 Units	2,000 Units	2,000 Units	2,000 Units
Minimum Units Per Switch*	2,000 Units	2,000 Units	2,000 Units	2,000 Units	2,000 Units	2,000 Units	2,000 Units	2,000 Units

About the Target Fund	
Target Fund	JPMorgan Funds – America Equity Fund
Base Currency	USD
Country of Origin	Luxembourg
Date of Establishment	16 November 1988
Regulatory Authority	Commission de Surveillance du Secteur Financier (Luxembourg Financial Sector Supervisory Authority)
Management Company	JPMorgan Asset Management (Europe) S.à r.l
Investment Manager	J.P Morgan Investment Management Inc.
Investment Objective of the Target Fund	The investment objective of the Target Fund is to provide long-term capital growth by investing primarily in a concentrated portfolio of US companies.

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

** The transaction value and the number of Units may be reduced at the Manager's discretion, including for transactions submitted via digital channels, subject to the terms and conditions disclosed through the relevant platforms.*

4. Who am I investing with?

Relevant parties' information:

The Manager	AHAM Asset Management Berhad
The Trustee	TMF Trustees Malaysia Berhad

5. What are the possible outcomes of my investment?

The Fund is a retail feeder fund that invests in the Target Fund, which in turn invests primarily in a concentrated portfolio of US companies. The performance of this Fund would to a great extent be linked to the price movements of the Target Fund which in turn is reliant on the performance of the underlying investments that it is invested in.

As such, the value of your investments will be reliant on the performance of the Target Fund. This means that if the Target Fund performs well, the Fund may reflect similar performance and likewise if the performance of the Target Fund falls, the value of your investment will also be affected. The Fund's performance is dependent on the investment manager's expertise in managing the Fund.

The Fund is not expected to make distribution. However, incidental distribution may be declared whenever is appropriate. Please note that the capital and returns of the Fund are not guaranteed.

KEY RISKS

6. What are the key risks associated with this product?

General risks

- **Market risk** - Market risk arises because of factors that affect the entire market place. Factors such as economic growth, political stability and social environment are some examples of conditions that have an impact on businesses, whether positive or negative. Market risk cannot be eliminated but may be reduced through diversification. It stems from the fact that there are economy-wide perils, or instances of political or social instability which threaten all businesses. Hence, the Fund will be exposed to market uncertainties and fluctuations in the economic, political and social environment that will affect the market price of the investments either in a positive or negative way.
- **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 laws 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.
- **Performance risk** - The performance of the Fund depends on the financial instruments that the Fund purchases. If the instruments do not perform within expectation or if there is a default, then, the performance of the Fund will be impacted negatively. The performance of the Fund may also be impacted if the allocation of assets is not properly done. This is where the experience and expertise of the fund managers are important and the risk on the lack of experience and expertise of the fund managers has been highlighted above. On that basis, there is never a guarantee that investing in the Fund will produce the desired investment returns or the distribution of income
- **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 or financed money includes you being unable to service the loan or 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 or 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 instances of 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 that occur at the Target Fund level, where the market value or fair value of a material portion of the Target Fund's assets cannot be determined. Such exceptional circumstances involve the suspension of dealing by the Target Fund upon the occurrence of any events mentioned in the section *"Suspension of Dealing of the Target Fund"* in the Prospectus. 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.

  * For further information on repurchase process during suspension period, please refer to the section *"What is the Repurchase Proceeds Payout Period?"* in the Prospectus.
- **Related party transaction risk** - The Fund 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.

Specific risks

- **Concentration risk** - The Fund is a feeder fund which invests in a single CIS. Any adverse effect on the Target Fund will inevitably affect the Fund as well. The performance of the Fund is also dependent on the performance of the Target Fund. However, the Manager will substitute the Target Fund with another fund with similar objective of the Fund if, in the Manager's opinion, the Target Fund no longer meets the Fund's objective subject to Unit Holders' approval with prior notification to the SC. For a better understanding of the risks associated to the Target Fund, please refer to the section *"Specific risks of the Target Fund"* in the Prospectus.
- **Currency risk** - The currency risk is applicable to the investments of the Fund which are denominated in a different currency than the Base Currency. Any fluctuation in the exchange rate between the Base Currency and the currencies in which the non USD investments are denominated may have an impact on the value of these non-USD investments. You should be aware that if the currencies in which the non-USD 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 note that any gain or loss arising from the fluctuation in the exchange rate may further increase or decrease the returns of the non-USD investment.

  <u>Currency risk at the Class level</u>
  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.

  <u>Currency risk at the Hedged-class level</u>
  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 still be affected by the exchange rate movements and it may cause fluctuations of NAV of the respective Hedged-class. You should note, however, that if the exchange rate moves favourably, the Hedged-class will 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 the cost of hedging which may affect returns of the respective Hedged-class
- **Liquidity risk** – This is the risk that the shares of the Target Fund that is held by the Fund cannot be readily sold and converted into cash. This can occur when there is a restriction on redemption of shares of the Target Fund. The Investment Manager may extend the period for payment of redemption proceeds of the Target Fund to such period as stated in the sections *"Redemption Policy of the Target Fund"* and *"What is the Repurchase Proceeds Payout Period?"* in the Prospectus or suspend the redemption of shares of the Target Fund, during any period in which the determination of the net asset value of the Target Fund is suspended. As a result, the Fund may not be able to receive the redemption proceeds in a timely manner which in turn may delay the payment of repurchase proceeds to the Unit Holders. In managing liquidity risk, we will maintain sufficient liquidity level for the purposes of meeting repurchase requests.
- **Counterparty risk** - Counterparty risk is the risk associated with the ongoing ability and willingness of the issuers to derivatives ("investments") to fulfil 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 issuers may impair the operations and/or the performance of the Fund. However, we will conduct stringent credit selection process of the issuers of the investments prior to commencement of investments and the 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 investments issued by such issuer to mitigate potential losses that may arise.
- **Country risk** Investments of the Fund in the Target Fund which is domiciled in Luxembourg may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the laws or regulations of Luxembourg. For example, the deteriorating economic condition of such country may adversely affect the value of the investments undertaken by the Fund. This in turn may cause the NAV of the Fund or prices of Units to fall.
- **Target Fund Manager Risk -** The Target Fund (which the Fund invests in) is managed by the Management Company and the Investment Manager. It is important to note that the Manager has no control over the investment management techniques and operational controls of the Target Fund. Thus, mismanagement of the Target Fund (i.e. breach of its prescribed investment restriction due to human error) may negatively affect the Fund (as an investor of the Target Fund). Should such a situation arise, the Manager may propose to invest in other alternative CIS that is consistent with the investment objective of the Fund provided always that the approval of the Unit Holders has been obtained.

Risks related to the Target Fund

- **Fund structure risks**
- **Regulatory risks**
- **Political risks**
- **Legal risks**
- **Management risk**
- **Concentration risk**
- **Derivatives risk**
- **Hedging risk**
- **Convertible securities risk**
- **Participation notes risk**
- **REITs risk**
- **Smaller companies risk**
- **UCITS, UCIs and ETFs**
- **Commodities risk**
- **Liquidity risk**
- **Credit Risk**

- **Security exclusion risk**
- **Securities lending risk**
- **Style bias risk**
- **Thematic risk**
- **Equities risk**
- **Currency risk**
- **Interest rate risk**
- **Market risk**
- **Collateral risk**
- **Sustainability risk**

Note: Please refer to the Prospectus for further details of each risk and specific risks associated with the Target Fund.

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.

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?

Sales charge	Up to 5.50% of the initial offer price of a Class during the initial offer period, thereafter, on the NAV per Unit of a Class.
Repurchase charge	Nil.
Switching fee	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.
Transfer fee	Nil.

What are the key ongoing fees charged to the Fund?

Management fee	Up to 1.80%* per annum of the NAV of the Fund (before deducting the management fee and trustee fee). ** The specific management fee charged to the Fund is disclosed at the "Fee & Charges" section of the Fund on our website at www.aham.com.my. Please refer to our website for the up-to-date information.*
Trustee fee	Up to 0.06%* per annum of the NAV of the Fund (excluding foreign custodian fees and charges). ** The specific trustee fee charged to the Fund is disclosed at the "Fee & Charges" section of the Fund on our website at www.aham.com.my. Please refer to our website for the up-to-date information.*

What will I be charged by the Target Fund?

Initial Charge	Up to 5.00% of the net asset value per share of the Target Fund. ***Please note that the Fund will not be charged the initial charge when it invests in the Target Fund.***
Switch Charge	Up to 1.00% of the net asset value per share of the Target Fund. ***Please note that the Fund will not be charged the switch charge when it switches to other share classes of the Target Fund.***
Redemption Charge	Up to 0.50% of the net asset value per share of the Target Fund.
Performance Fee	Not applicable.
Annual Management Fee and Advisory Fee	Up to 1.50% per annum of the net asset value of the Target Fund. ***Please note that management fee will only be charged once at the Fund level. The management fee charged by the Target Fund will be paid out of the annual management fee charged by us at the Fund level. There is no double charging of management fee.***
Distribution Fee	Up to 1.00% per annum of the net asset value of the Target Fund.
Operating and Administrative Expenses	Up to 0.30% per annum of the net asset value of the Target Fund.

Note: Please refer to the Prospectus for further explanation and illustration of 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,* our customer service via our toll free number 1-800-88-7080 or email to *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 nine (9) Business Days* or within eleven (11) Business Days** from the day the repurchase request is received by the Manager and provided that all documentations are completed and verifiable.

Notes:

** This is considering that (i) we require one (1) Business Day to submit the repurchase request to the Target Fund; (ii) the Target Fund requires three (3) Business Days after the Valuation Day to pay the repurchase proceeds to the Fund as disclosed in the section "Redemption Policy of the Target Fund" in the Prospectus; and (iii) the Fund requires up to five (5) Business Days to pay the repurchase proceeds to you upon receiving the repurchase proceeds from the Target Fund.*

*** This period includes up to five (5) Business Days after the Valuation Day for the Target Fund to pay the repurchase proceeds to the Fund (being the three (3) Business Days after the Valuation Day in normal circumstances, extendable by up to two (2) additional Business Days in the event of unforeseen circumstances and/or the Target Fund deferral described in the Prospectus.*

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 toll free no. : 1-800-88-7080
   (c) via online complaint form available at : customercare@aham.com.my
   (d) via letter to : 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 Financial Markets Ombudsman Service (FMOS):
   (a) via phone to : 03 – 2272 2811
   (b) via online complaint form available at : www.fmos.org.my
   (c) via letter to : Financial Markets Ombudsman Service (FMOS)
   Level 14, Main Block, Menara Takaful Malaysia
   No. 4, Jalan Sultan Sulaiman
   50000 Kuala Lumpur

3. You can also direct your complaint to the SC even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the SC's Consumer & Investor Office:
   (a) via phone to the Aduan Hotline at : 03 – 6204 8999
   (b) via fax to : 03 – 6204 8991
   (c) via e-mail to : aduan@seccom.com.my
   (d) via online complaint form available at : 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 – 7890 4242
   (b) via e-mail to : complaints@fimm.com.my
   (c) via online complaint form available at : www.fimm.com.my
   (d) via letter to : Legal & Regulatory Affairs
   Federal of Investment Managers Malaysia
   19-06-1, 6th Floor Wisma Capital A
   No. 19, Lorong Dungun Damansara Heights
   50490 Kuala Lumpur

APPENDIX : GLOSSARY

AUD Hedged-class	Represents a Hedged-class issued by the Fund which is denominated in AUD.
Base Currency	Means the currency in which the Fund is denominated i.e. USD.
Board	Means the board of directors of AHAM.
Bursa Malaysia	Means the stock exchange operated by Bursa Malaysia Securities Berhad including such other name as it may be amended from time to time.
Business Day	Means a day on which Bursa Malaysia and/or one or more of the foreign markets in which the Fund is invested in are open for business/trading. The Manager may declare certain Business Days as non-Business Days when deemed necessary, such as (i) in the event of market disruption where the Target Fund is domiciled and/or where the Target Fund is predominantly invested in; (ii) if the jurisdiction of the Target Fund declares that day as a non-business day; and/or (iii) if the Investment Manager declares that day as a non-dealing day for the Target Fund.
Class(es)	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 Fund.
collateral	Means the assets provided by a borrower as security to the lender in case the borrower fails to meet its obligations.
communiqué	Refers to the notice issued by the Manager to the Unit Holders.
Deed	Refers to the restated deed dated 12 March 2025 entered into between the Manager and the Trustee and includes any subsequent amendments and variations to the Deed.
EUR Hedged-class	Represents a Hedged-class issued by the Fund which is denominated in EUR.
Fund	Means AHAM World Series – America Equity Fund.
GBP Hedged-class	Represents a Hedged-class issued by the Fund which is denominated in GBP.
Guidelines	Means the *Guidelines on Unlisted Capital Market Products Under The Lodge And Launch Framework* issued by the SC as may be amended from time to time.
Hedged-class	Means a particular Class that aims to reduce the effect of exchange rate fluctuations between the Base Currency and the currency in which the Unit Holders are exposed to through the NAV hedging method carried out by the Fund. The NAV hedging method is undertaken to mitigate substantial currency movements between the Base Currency and the currency of the Hedged-class.
long term	Means a period of five (5) years and above.
Manager / AHAM / we / us / our	Refers to AHAM Asset Management Berhad.
MYR Class	Represents a Class issued by the Fund which is denominated in MYR.
MYR Hedged-class	Represents a Hedged-class issued by the Fund which is denominated in MYR.
NAV	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 NAV attributable to each Class.
NAV per Unit	Means the NAV 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 Class, 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.
Prospectus	Means the prospectus of the Fund and includes any supplemental or replacement prospectus of the Fund, as the case may be.
Repurchase Charge	Means a charge imposed pursuant to a repurchase request.
RMB Hedged-class	Represents a Hedged-class issued by the Fund which is denominated in RMB.
Sales Charge	Means a charge imposed pursuant to a purchase request.
SC	Means the Securities Commission Malaysia.
SGD Hedged-class	Represents a Hedged-class issued by the Fund which is denominated in SGD.
Target Fund	Refers to JPMorgan Funds – America Equity Fund.
UCI	Means an undertaking for collective investment.
UCITS	Means an undertaking for collective investment in transferable securities governed by the Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009 on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities.
Unit or Units	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; if the Fund has more than one Class, it means a unit issued for each Class.
Units in Circulation	Means Units created and fully paid for and which have not been cancelled. *It is also the total number of Units issued at a particular valuation point.*
Unit Holder(s), investor(s), you	Means the person / corporation registered as the holder of a Unit or Units including persons jointly registered.
USD Class	Represents a Class issued by the Fund which is denominated in USD.
Valuation Day	Means a day on which the Target Fund accepts dealing requests and calculates a net asset value per share for each share class of the Target Fund. Subject to any further restrictions specified for the Target Fund, a Valuation Day is a weekday other than a day on which any exchange or market on which a substantial portion of the Target Fund's investments is traded, is closed. When dealings on any such exchange or market are restricted or suspended, the Management Company may, in consideration of prevailing market conditions or other relevant factors, decide that a particular day will not be a Valuation Day. 1 January and 24 – 26 December inclusive are also non-valuation days. By exception to the above, on 31 December provided it is not a Saturday or Sunday a net asset value per share for each share class of the Target Fund will be calculated however no dealing requests will be accepted.