AMANAHRAYA
INVESTMENT MANAGEMENT

First Supplemental Prospectus

This First Supplemental Prospectus is dated 6 November 2026 and must be read together with the Prospectus dated 5 May 2022 for:

FUNDS	DATE OF CONSTITUTION
AmanahRaya Syariah Income Fund	5 May 2022

The Manager

AmanahRaya Investment Management Sdn Bhd
[199401023965 (309646-H)]
(A subsidiary of Amanah Raya Berhad)

The Trustees

Maybank Trustees Berhad
[196301000109 (5004-P)]

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS FIRST SUPPLEMENTAL PROSPECTUS DATED 6 NOVEMBER 2026 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 5 MAY 2022. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.

FOR INFORMATION CONCERNING CERTAIN RISKS FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE "RISKS FACTORS" COMMENCING ON PAGE 6 OF THE PROSPECTUS DATED 5 MAY 2022 AND PAGE 2 OF THIS FIRST SUPPLEMENTAL PROSPECTUS.

This First Supplemental Prospectus is dated 6 November 2026 and must be read together with the Prospectus dated 5 May 2022.

ABOUT THIS DOCUMENT

Responsibility Statement

This First Supplemental Prospectus has been reviewed and approved by the Directors of AmanahRaya Investment Management Sdn Bhd 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 Prospectus false or misleading.

Statements of Disclaimer

The Securities Commission Malaysia has authorised the fund and a copy of this First Supplemental Prospectus has been registered with the Securities Commission Malaysia.

The authorisation of the fund, and registration of this First Supplemental Prospectus, should not be taken to indicate that the Securities Commission Malaysia recommends the fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in this First Supplemental Prospectus.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of AmanahRaya Investment Management Sdn Bhd, the management company responsible for the fund and takes no responsibility for the contents of this First Supplemental Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this First Supplemental Prospectus, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

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

Additional Statement

Investors should note that they may seek recourse under the Capital Markets and Services Act 2007 for breaches of securities laws including any statement in this First Supplemental Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to this First Supplemental Prospectus or the conduct of any other person in relation to the fund.

AmanahRaya Syariah Income Fund have been certified as Shariah-compliant by the Shariah Adviser appointed for the fund.

This First Supplemental Prospectus is dated 6 November 2026 and must be read together with the Prospectus dated 5 May 2022.

1. Amendment to "Corporate Directory" at page viii of the Prospectus

(a) The corporate directory of the Manager is hereby deleted in its entirety and replaced with the following:

The Manager

AmanahRaya Investment Management Sdn Bhd
[199401023965 (309646-H)]

Registered Address
Level 34, Vista Tower, The Intermark
348 Jalan Tun Razak
50400 Kuala Lumpur
Tel: (03) 2332 5200
Fax: (03) 2332 5201

Business Office
Level 59, Vista Tower, The Intermark
348 Jalan Tun Razak
50400 Kuala Lumpur
Tel: (03) 2332 5200
Fax: (03) 2332 5201
Website: www.arim.com.my
Email: bbd@arim.com.my

(b) The corporate directory of the Trustee is hereby deleted in its entirety and replaced with the following:

The Trustee

Maybank Trustees Berhad
[196301000109 (5004-P)]

Registered Address
Level 70, Menara Merdeka Maybank
Presint Merdeka 118
50118 Kuala Lumpur

Business Office
22nd Floor, Tower 1, Etiqa Twin Towers
11, Jalan Pinang
50450 Kuala Lumpur
Tel: (03) 2177 5999
Fax: (03) 2177 5974
Website: www.maybank2u.com
Email: mtb.ut@maybank.com

(c) The corporate directory of the auditors of the Fund, Federation of Investment Managers Malaysia and the tax consultant of the Fund are hereby deleted in their entirety.

2. Amendment to Section 1.1.5 Investment Restriction in "Chapter 1 – Detailed Information of the Fund" at page 4 of the Prospectus

The second and third paragraphs are hereby deleted in their entirety and replaced with the following:

The limits and restrictions on the investments of the Fund do not apply to Shariah-compliant securities or Shariah-compliant instruments issued or guaranteed by the Malaysian government or BNM.

The above stated limits and restrictions shall be complied with at all times based on the most up-to-date value of the Fund's investments and instruments. We will notify the SC, within seven (7) Business Days, of any breach of investment limits and restrictions with the steps taken to rectify and prevent such breach from recurring. However, where the limit or restriction is breached as a result of any appreciation or depreciation in the value of the Fund's assets, redemption of units or payment made from the Fund, change in capital of a corporation in which the Fund has invested in or downgrade in or cessation of a credit rating, we will, 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. For the avoidance of doubt, such breach need not be reported to the SC. The three (3) months period may be extended if it is in the best interest of Unit Holders and the Trustee's consent is obtained. Such extension must be subject to at least a monthly review by the Trustee.

3. Amendment to Section 1.1.6 Valuation of Authorized Investments in "Chapter 1 – Detailed Information of the Fund" at page 5 of the Prospectus

The information on financings is hereby deleted in its entirety.

4. Insertion of Section 1.1.7 Financing in "Chapter 1 – Detailed Information of the Fund" at page 5 of the Prospectus

The following new section 1.1.7 Financing is hereby inserted after section 1.1.6 Valuation of Authorized Investments:

FINANCING

The Fund may take cash financing for the purpose of meeting redemption requests for Units and for short-term bridging requirements. However, the Manager must ensure that:

(a) the Fund's cash financing is only on a temporary basis and that the financings are not persistent;
(b) the financing period must not exceed one (1) month;
(c) the aggregate financings of the Fund must not exceed 10% of the Fund's NAV at the time the financing is incurred; and
(d) the Fund only borrows from Islamic financial institutions.

5. Amendment to Section 1.2 Risk Factors in "Chapter 1 – Detailed Information of the Fund" at page 6 of the Prospectus

(a) The information on liquidity risk is hereby deleted in its entirety and replaced with the following:

Liquidity Risk
Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavourable prices.

Liquidity risk of the Fund is also the ability of the Manager to honour redemption requests or to pay Unit Holders' redemption proceeds in a timely manner. The Manager will actively manage the liquidity of the Fund and/or

where available, obtain Islamic cash financing on a temporary basis as permitted by the relevant laws to manage the Unit Holders' redemption requests.

(b) The following information on suspension/deferral of redemption request risk is hereby inserted after "liquidity risk":

Suspension / Deferral of Redemption Request Risk
In the best interests of Unit Holders, redemption requests by the Unit Holders may be subject to suspension due to exceptional circumstances, as documented in Section 3.10 – "Suspension of Sales and Redemption of Units".

The Manager may, having considered the interests of the Unit Holders, limit the maximum number of Units to be redeemed to 5% of the total number of Units in circulation of the Fund on that Business Day. When this occurs, the number of Units to be redeemed exceeding the redemption gating limit will be deferred to the next redemption gating cycle and processed based on the NAV per Unit of the next redemption gating cycle. Deferred redemptions will be subject to staggered valuation, meaning each tranche of your deferred redemption will be valued at the prevailing NAV per Unit on the respective redemption date when the Units are cancelled, which may differ materially from the NAV per Unit at the time of your original redemption request.

During any deferral period, Unit Holders will remain fully exposed to the investment risks of the Fund, which may adversely affect the value of deferred redemption proceeds. Due to the staggered valuation, Unit Holders bear the risk that market movements between the original redemption request date and the actual redemption date(s) may result in the Unit Holders receiving proceeds that are lower than the value at the time of the original redemption request. Deferred redemption proceeds generally do not accrue interest or additional compensation, and redemption gate may be imposed in subsequent periods for an extended duration.

In such cases, Unit Holders will not be able to redeem their Units and will be compelled to remain invested in the Fund for a longer period than originally anticipated. Consequently, their investments will continue to be subject to the inherent risks associated with the Fund.

6. Insertion of section 1.3A Risk Management in "Chapter 1 – Detailed Information of the Fund" at page 8 of the Prospectus

The following new section 1.3A Risk Management is hereby inserted after section 1.3 Specific Risk:

1.3A RISK MANAGEMENT

We adopt the following risk management policies:

First Line of Defence – Fund Manager Investment Assessment and Execution Activities
The business units and investment teams form the first line of defence. They are directly responsible for identifying, managing, and mitigating risks as part of day-to-day operations. This includes:

- Conducting rigorous screening of investment opportunities, with consideration of economic, political, and social factors that may impact market and sector performance.
- Ensuring that all investment activities are executed in accordance with internal policies, investment guidelines, and regulatory requirements.

- Maintaining discipline in portfolio construction and regularly reviewing exposures to ensure alignment with the Fund's investment objectives.

Second Line of Defence – Risk Management and Compliance Functions
The Risk and Compliance Departments constitute the second line of defence. These functions operate independently from the investment teams and provide oversight by:

- Identifying, assessing, and monitoring risks that may affect the Fund's performance, investor returns, or the interests of Unit Holders.
- Developing, maintaining, and regularly updating internal controls, risk management policies, and compliance procedures.
- Employing automated systems to monitor trading activities and ensure adherence to internal and regulatory investment limits, thereby reducing the potential for human error.
- Supporting the Risk Management Compliance Committee (RMCC) through quarterly reporting on risk exposures, incidents, and control effectiveness.

Third Line of Defence – Independent Assurance by Internal Audit
The third line of defence is provided by Internal Audit by providing assurance to the Board of Directors through the Audit Committee Meeting (ACM). They offer independent assurance that risk management practices across the organisation are effective and functioning as intended. This includes:

- Evaluating the design and operations effectiveness of internal controls, risk management, and compliance processes.
- Providing assurance to the Board of Directors on the adequacy and integrity of the risk governance framework.
- Ensuring that the risk culture and control environment align with the organisation's risk appetite and regulatory expectations.

Risk management is deeply embedded in our organisational structure and investment strategy. The Three Lines of Defence model provides a clear framework for delineating responsibilities and ensuring effective risk oversight. While robust measures are in place, we recognize that all investments carry inherent risks. Investors are encouraged to assess their individual risk tolerance before making their investment decisions.

7. Insertion of section 1.3B Liquidity Risk Management in "Chapter 1 – Detailed Information of the Fund" at page 8 of the Prospectus

The following new section 1.3B Liquidity Risk Management is hereby inserted after section 1.3A Risk Management above:

1.3B LIQUIDITY RISK MANAGEMENT

To mitigate liquidity risk, the Manager will employ prudent liquidity management practices. This includes maintaining reasonable levels of liquidity to meet any redemption requests. Additionally, the Manager will utilise liquidity risk management tools, such as liquidity stress tests, to assess the Fund's ability to meet both expected and unexpected redemption requests under adverse scenarios.

Accordingly, to manage the liquidity risk of the Fund, we have implemented the following procedures:

- **Minimum Holding in Islamic Liquid Assets.** The Fund maintains a minimum 2% of its NAV in Islamic liquid assets which are capable of being converted into cash within seven (7) days. The allocation provides a buffer to meet the Unit Holders' redemption request.

- **Liquidate Investment or Seek Temporary Financing.** If the Islamic liquid assets are insufficient to meet redemption requests, we will either liquidate the investments of

the Fund or seek temporary financing, considering which is in the best interests of Unit Holders.

- **Regular Portfolio Review.** The designated fund manager conducts regular reviews of the Fund's investment portfolio including assessing its liquidity profile.

- **Daily Monitoring and Periodical Stress Testing.** We monitor the Fund's net flows daily and perform periodic liquidity stress testing. These pre-emptive measures help track the Fund's liquidity status and allow us to proactively address any liquidity concerns. This mitigates potential risk related to meeting Unit Holders' redemption request, even during adverse market conditions.

- **Limit on Redemptions.** We may, having considered the interests of the Unit Holders, limit the maximum number of Units to be redeemed to 5% of the total number of Units in circulation of the Fund on that Business Day ("redemption gate"). Such limit will be applied pro rata (based on the Unit Holder's total investment size in the Fund) to all Unit Holders who have validly made a redemption application on such Business Day once the redemption gate is imposed. The number of Units to be redeemed that has exceeded the limit will be processed on the next redemption gating cycle (at the NAV per Unit of the next redemption gating cycle). Please refer to Section 3.3 – How to Redeem Units of the Funds for further details.

- **Suspension of Redemption Requests.** Under exceptional circumstances, for example, where the market value or fair value of a material portion of the Fund's assets cannot be determined, we may, after consulting the Trustee, suspend redemption requests from Unit Holders. During the suspension period, the redemption requests will not be accepted or processed. The decision to suspend redemption request is exercised as a last resort, always considering the best interests of Unit Holders.

8. Amendment to Section 1.5.2 Fees Incurred on Investing in the Fund in "Chapter 1 – Detailed Information of the Fund" at pages 11-12 of the Prospectus

(a) The information on the trustee fee is hereby deleted in its entirety and replaced with the following:

TRUSTEE FEE

Maximum fee of up to 0.03% per annum of the NAV of the Fund, subject to a minimum fee of RM10,000.

Note: The reduction in the trustee fee rate will take effect on 1 November 2026.

(b) The information on the other fees and expenses related to the Fund is hereby deleted in its entirety and replaced with the following:

OTHER FEES AND EXPENSES RELATED TO THE FUND

In administering the Fund, only fees and expenses directly related to or necessary for the operation and administration of the Fund may be charged to the Fund. These include the following:

- All fees to be paid out from the Fund to the Manager and the Trustee as stipulated by the Deed;
- All fees and disbursements by the auditor of the Fund;
- Accounting, other professional fees and disbursements approved by the Trustee;

- The costs of printing and dispatching to Unit Holders, the reports, accounts of the Fund, tax certificates, distribution statements, notices of meeting of Unit Holders and such other similar costs as may be approved by the Trustee;
- Fees for valuation of any investment of the Fund;
- Duties and taxes payable in respect of the Fund;
- All expenses and disbursements incurred by the Trustee for the Fund;
- Any fees as may be imposed by the SC in relation to the Fund; and
- All information and issue expenses of the Fund pursuant to this Prospectus will be borne by the Manager.

9. Amendment to Section 2.4 Fees and Expenses under "Chapter 2 – Understand Fees and Expenses" at page 16 of the Prospectus

The information on trustee fee is hereby deleted in its entirety and replaced with the following:

TRUSTEE FEE

The Trustee is entitled to a fee of 0.03% per annum of the NAV of the Fund, subject to a minimum fee of RM10,000 per annum from the Fund. The Trustee fee shall accrue daily and be paid on monthly basis.

Illustration on how the trustee fee is calculated:

Trustee fee for the day = NAV of the Fund (before deducting the management fee and trustee fee) x trustee fee rate for the Fund (%) / 365 days

Example:
If the NAV of the Fund (before deducting the management fee and trustee fee) is RM 250 million, then trustee fee for the day
= RM 250 million x 0.03% /365
= RM 205.48

10. Amendment to Section 2.5 Expenses under "Chapter 2 – Understand Fees and Expenses" at page 17 of the Prospectus

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

EXPENSES

In administering the Fund, only fees and costs directly incurred will be paid out of the Fund. These include:

- All fees to be paid out from the Fund to the Manager and the Trustee as stipulated by the Deed;
- All fees and disbursements by the auditor of the Fund;
- Accounting, other professional fees and disbursements approved by the Trustee;
- The costs of printing and dispatching to Unit Holders, the reports, accounts of the Fund, tax certificates, distribution statements, notices of meeting of Unit Holders and such other similar costs as may be approved by the Trustee;
- Fees for valuation of any investment of the Fund;
- Duties and taxes payable in respect of the Fund;
- All expenses and disbursements incurred by the Trustee for the Fund;
- Any fees as may be imposed by the SC in relation to the Fund; and
- All information and issue expenses of the Fund pursuant to this Prospectus will be borne by the Manager.

This First Supplemental Prospectus is dated 6 November 2026 and must be read together with the Prospectus dated 5 May 2022.

11. Amendment to Section 3.2 How to Purchase, Redeem or Switch Units of the Fund under "Chapter 3 – Transaction Information (Based on Single Pricing)" at pages 20-21 of the Prospectus

The information on how to purchase, redeem or switch units is hereby deleted in its entirety and replaced with the following:

HOW TO PURCHASE, REDEEM OR SWITCH UNITS OF THE FUND

Read and Understand the Prospectus

It is important that you should fully understand unit trust investments, and what investing with the fund would mean to you in terms of the potential benefits and risks. First ask the unit trust consultant attending to you for information on the fund, and be sure to request for a copy of the prospectus. It is important that you read the prospectus carefully, and seek further clarification on any matter that may concern you.

In reading the prospectus, do make sure that you understand fully:

- the nature of CIS;
- the fund category, objective and its distribution policy;
- your rights as a Unit Holder;
- the nature and amount of fees and expenses of the fund which you would have to bear;
- the reports that you will receive as a Unit Holder which keeps you fully informed about the performances of the fund.

Investors are advised to read and understand fully the Loan Financing Risk Disclosure Statement that forms part of the Fund Application Form before signing off on the form.

How to purchase units of the Fund

Who can invest?

The following investors are eligible to invest in the Fund:

- an Individual who is not an undischarged bankrupt, investing in single or joint names (as a joint Unit Holder);
- a child under eighteen (18), provided that the monies are held by an adult on his behalf; and
- an institution including but is not limited to a company, corporation, corporative, trust or pension fund.

How to invest?

Investments can be made through the Manager, Collecting Points or authorised agents (PDUT) after completing an application form downloadable from our website at https://www.arim.com.my/. Alternatively, you may also invest via our authorised distributors. For investment through authorised distributor, kindly refer to the respective distributor for application and payment procedures.

Individual Applicant

The following documents and duly completed forms must be enclosed with a completed application form: -

- a copy of identity card or passport or other acceptable identification, where applicable;
- a copy of joint applicant's identity, if applicable;
- Account Opening Form – Individual;

- Personal Data Protection Act (PDPA) Form;
- Investor Suitability Assessment Form;
- Know Your Client (KYC) Form;
- Vulnerable Customer Declaration Form;
- Common Reporting Standard (CRS) Self-Certification Form (Individual); and
- any other relevant documents as required by the Manager from time to time.

Non-Individual Applicant
The following documents and duly completed forms must be enclosed with a completed application form:

- a certified copy of the Memorandum and Articles of Association and any other equivalent document acceptable to the Manager, where applicable;
- a board resolution or any other equivalent document acceptable to the Manager, appointing the authorised signatory(ies);
- a specimen signature(s) of the authorised signatory(ies);
- Account Opening Form – Corporate;
- Personal Data Protection Act (PDPA) Form;
- Investor Suitability Form;
- Know Your Client (KYC) Form;
- Common Reporting Standard (CRS) Self-Certification Form (Corporate); and
- any other relevant documents as required by the Manager from time to time.

Where investment is made via:

- Any 3rd party deposit will require proof of relationship between the depositor and the client such as marriage certificates, birth certificates, identity card of the depositor and etc.
- For any bank online transfer or bank telegraphic transfer (TT), the full name of the client is required in the transaction slip;

You are advised not to make payment in cash to any individual agent when purchasing units of the Fund.

Please contact the sales desk at 03-2332 5200 should you need further assistance.

12. Amendment to Section 3.3 How to Redeem Units of the Fund under "Chapter 3 – Transaction Information (Based on Single Pricing)" at pages 32-22 of the Prospectus

The information on how to redeem units of the Fund is hereby deleted in its entirety and replaced with the following:

HOW TO REDEEM UNITS OF THE FUNDS

Redemption

Unit Holders can redeem their Units on any Business Day by completing the redemption form or such other manner as we may accept and returning it to us on any Business Day. The redemption form is available at our head office, Collecting Points, and downloadable at our website www.arim.com.my. Investors who invest via our authorised distributors may redeem their Units via the distributors. There is no restriction on the frequency of redemption.

- Minimum Redemption
  The minimum redemption amount is 500 units or such other lower amounts as the Manager may from time to time decide, unless you withdraw your entire investment. The Manager may waive or vary the minimum amount stipulated above at its sole and absolute discretion.

- Cut-off time for Redemption
  Redemption application must reach the Manager before the cut-off time (Please refer to item 3.5. Transaction Cut-off Time). Any redemption request received by the Manager after the cut-off time, the Manager will process the redemption application on the immediate following Business Day.

- Period of Payment of Redemption Proceeds
  Unit Holders will be paid within seven (7) Business Days after the redemption request is received and processed by the Manager.

- Mode of Payment
  The redemption payment can only be made via online bank transfer. No redemptions will be paid in cash under any circumstances.

You may give us instructions in writing to transfer your redemption amount to your nominated bank account held in your own name or the first named Unit Holder (principal Unit Holder) if it is a joint account. All bank charges for the transfer will be borne by the Unit Holder. The charges will be deducted/debited from the redemption amount.

Under normal circumstances, a bank transfer will take less than two (2) days to reach your nominated bank account. In the event of any delay, the Manager will inform the affected Unit Holder of the delay. The Manager will not be responsible for any delay in the bank transfer.

Note: The Manager in consultation with the Trustee reserves the right to defer any redemption requests if such request would adversely affect the interest of existing Unit Holders and/or exceeds the limit on redemption as set out below.

Minimum holding
The minimum holding of units remaining in your account must always be 500 units or such other lower amounts as the Manager may from time to time decide.

If the redemption request leaves a Unit Holder with less than the required minimum holdings of Units in the account, the Manager will automatically redeem the balance of the Units held and pay the proceeds to you.

Limit on Redemptions

On any Business Day, the Manager may, having considered the interests of the Unit Holders, limit the maximum number of Units to be redeemed to 5% of the total number of Units in circulation of the Fund on that Business Day ("redemption gate"). Such limit will be applied pro rata (based on the Unit Holder's total investment size in the Fund) to all Unit Holders who have validly made a redemption application on such Business Day once the redemption gate is imposed. The number of Units to be redeemed that has exceeded the limit will be processed on the next redemption gating cycle (at the NAV per Unit of the next redemption gating cycle).

Below is an illustration on how the Manager deals with the redemption requests:

How the redemption gate works

- On each redemption cycle, the Fund redeems at most 5% of the units in circulation of the Fund. As units are redeemed from the Fund, the units in circulation of the Fund shrinks, so the cap gets smaller at each subsequent redemption cycle. For example, the illustration below shows that, in Cycle 1, the total number of units in circulation before any redemption is 1,000,000,000 units. Pursuant to the imposition of the 5% redemption gate, a maximum of 50,000,000 units may be redeemed in Cycle 1.

Following such redemption, the total number of units in circulation before any redemption in Cycle 2 is reduced to 950,000,000 units (assuming that there is no new subscription of the Fund). Accordingly, pursuant to the imposition of the 5% redemption gate, a maximum of 47,500,000 units may be redeemed in Cycle 2.

- Each Unit Holder's pro-rata share of the cap = their unitholding ÷ total units in circulation of the Fund.
- No Unit Holder will redeem more than their redemption request. Any part of a Unit Holder's share that is not utilised because the Unit Holder's redemption request has been satisfied in full will be reallocated to the other Unit Holder as with outstanding redemption requests on a pro-rata basis 'extra from unused cap' (please see "Cycle 4" in the illustration below.
- Any units not redeemed in a redemption cycle will be carried forward into the next redemption cycle.

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This First Supplemental Prospectus is dated 6 November 2026 and must be read together with the Prospectus dated 5 May 2022.

Illustration on the Unit Holders' unitholding, number of Units to be redeemed and actually redeemed in each redemption cycle

Redemption cap (% of units in circulation)	**5.0%**
Units in circulation at start	**1,000,000,000**
Unitholder A – unitholding at start	**600,000,000**
Unitholder A – redemption request	**100,000,000**
Unitholder B – unitholding at start	**400,000,000**
Unitholder B – redemption request	**400,000,000**

Cycle	Fund		Unitholding at start		Units waiting to be redeemed		Pro-rata share of cap (by unitholding)		Extra from unused cap		Share of cap actually used		Units redeemed this cycle		Total units redeemed so far		% of redemption request fulfilled		Cap usage		
	Units in circulation at start	Max. units redeemable (cap)	Unitholder A	Unitholder B	Unitholder A	Unitholder B	Unitholder A	Unitholder B	Unitholder A	Unitholder B	Unitholder A	Unitholder B	Unitholder A	Unitholder B	Unitholder A	Unitholder B	Unitholder A	Unitholder B	Cap used	Cap used %	Cap left unused
1	1,000,000,000	50,000,000	600,000,000	400,000,000	100,000,000	400,000,000	60.0%	40.0%	-	-	60.0%	40.0%	**30,000,000**	**20,000,000**	30,000,000	20,000,000	30.0%	5.0%	50,000,000	100.0%	-
2	950,000,000	47,500,000	570,000,000	380,000,000	70,000,000	380,000,000	60.0%	40.0%	-	-	60.0%	40.0%	**28,500,000**	**19,000,000**	58,500,000	39,000,000	58.5%	9.8%	47,500,000	100.0%	-
3	902,500,000	45,125,000	541,500,000	361,000,000	41,500,000	361,000,000	60.0%	40.0%	-	-	60.0%	40.0%	**27,075,000**	**18,050,000**	85,575,000	57,050,000	85.6%	14.3%	45,125,000	100.0%	-
4	857,375,000	42,868,750	514,425,000	342,950,000	14,425,000	342,950,000	60.0%	40.0%	-	26.4%	33.6%	66.4%	**14,425,000**	**28,443,750**	100,000,000	85,493,750	100.0%	21.4%	42,868,750	100.0%	-
5	814,506,250	40,725,313	500,000,000	314,506,250	-	314,506,250	61.4%	38.6%	-	61.4%	-	100.0%	-	**40,725,313**	100,000,000	126,219,063	100.0%	31.6%	40,725,313	100.0%	-
6	773,780,938	38,689,047	500,000,000	273,780,938	-	273,780,938	64.6%	35.4%	-	64.6%	-	100.0%	-	**38,689,047**	100,000,000	164,908,109	100.0%	41.2%	38,689,047	100.0%	-
7	735,091,891	36,754,595	500,000,000	235,091,891	-	235,091,891	68.0%	32.0%	-	68.0%	-	100.0%	-	**36,754,595**	100,000,000	201,662,704	100.0%	50.4%	36,754,595	100.0%	-
8	698,337,296	34,916,865	500,000,000	198,337,296	-	198,337,296	71.6%	28.4%	-	71.6%	-	100.0%	-	**34,916,865**	100,000,000	236,579,569	100.0%	59.1%	34,916,865	100.0%	-
9	663,420,431	33,171,022	500,000,000	163,420,431	-	163,420,431	75.4%	24.6%	-	75.4%	-	100.0%	-	**33,171,022**	100,000,000	269,750,590	100.0%	67.4%	33,171,022	100.0%	-
10	630,249,410	31,512,470	500,000,000	130,249,410	-	130,249,410	79.3%	20.7%	-	79.3%	-	100.0%	-	**31,512,470**	100,000,000	301,263,061	100.0%	75.3%	31,512,470	100.0%	-
11	598,736,939	29,936,847	500,000,000	98,736,939	-	98,736,939	83.5%	16.5%	-	83.5%	-	100.0%	-	**29,936,847**	100,000,000	331,199,908	100.0%	82.8%	29,936,847	100.0%	-
12	568,800,092	28,440,005	500,000,000	68,800,092	-	68,800,092	87.9%	12.1%	-	87.9%	-	100.0%	-	**28,440,005**	100,000,000	359,639,912	100.0%	89.9%	28,440,005	100.0%	-
13	540,360,088	27,018,004	500,000,000	40,360,088	-	40,360,088	92.5%	7.5%	-	92.5%	-	100.0%	-	**27,018,004**	100,000,000	386,657,917	100.0%	96.7%	27,018,004	100.0%	-
14	513,342,083	25,667,104	500,000,000	13,342,083	-	13,342,083	97.4%	2.6%	-	49.4%	-	52.0%	-	**13,342,083**	100,000,000	400,000,000	100.0%	100.0%	13,342,083	52.0%	12,325,021

Redemption Gating – Unit Holder Summary

1. Inputs

	Unit Holder A	Unit Holder B
Initial investment (units)	600,000,000.00	400,000,000.00
Redemption requested (units)	100,000,000.00	400,000,000.00
Redemption cap per cycle (% of the Fund)	5.0%	

2. What each Unit Holder gets

	Unit Holder A	Unit Holder B
Total units redeemed	100,000,000.00	400,000,000.00
% of redemption request fulfilled	100.0%	100.0%
Cycles needed to fully redeem the Units	4	14
Units still invested in the Fund	500,000,000.00	-

Unit Holders whose redemption requests are not processed in full due to the redemption gating limit will be notified within two (2) Business Days following the day when the redemption requests are received. Thereafter, the Manager will inform such Unit Holders on the timeline for the next redemption gating cycle and the pro-rated number of Units to be redeemed.

Please note that if the redemption gate is imposed, the Unit Holders' redemption proceeds will be calculated on a staggered basis and based on several valuation points at which the Units are redeemed. Accordingly, under such circumstances, the Unit Holders redemption proceeds will be paid within seven (7) Business Days from the date on which the underlying investment of the Fund is disposed for each deferred period. The Manager will not accept any subsequent redemption requests until all the remaining number of Units to be redeemed has been fully redeemed.

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This First Supplemental Prospectus is dated 6 November 2026 and must be read together with the Prospectus dated 5 May 2022.

13. <u>Amendment to Section 3.5 Where Units Can be Purchased and Redeemed under "Chapter 3 – Transaction Information (Based on Single Pricing)" at page 22 of the Prospectus</u>

The information on where Units can be purchased and redeemed is hereby deleted in its entirety and replaced with the following:

TRANSACTION CUT-OFF TIME

A valid application to purchase or redeem units of the Fund received by the Manager before 4.00 p.m. on a Business Day will be processed using the NAV per unit calculated at the end of the same Business Day. Any application received after 4.00 p.m. or on a non-Business Day will be processed on the next Business Day based on the next forward pricing of the Fund.

Any incomplete application will not be processed, pending receipt of all necessary information.

14. <u>Amendment to Section 3.6 How to Switch Between Fund(s) under "Chapter 3 – Transaction Information (Based on Single Pricing)" at page 23 of the Prospectus</u>

The information on how to switch between Fund(s) is hereby deleted in its entirety and replaced with the following:

HOW TO SWITCH BETWEEN FUND(S)

The minimum switching amount is 500 units or such other lower amounts as the Manager may from time to time decide. The amount switched must meet the minimum initial investment of the intended fund (or its classes) that the Unit Holder intends to switch into. However, if the switching request leaves a Unit Holder with less than the required minimum holdings of units i.e., 500 units or such lower amounts as the Manager may from time to time decide, in the account, the Manager will automatically switch the balance of the units held in the Unit Holder's account to the intended fund (or its classes).

Generally, no fees are charged on switching between funds that charge the same amount of fees and would only apply if the fund switches into fund that have different sales charge. The fee charged will be based on the difference between the sales charge of the fund to be switched from and the fund to be switched to.

Please refer to Switching Fee under Section 2.1 - Charges for the illustration of calculation switching fee.

Special Notes:
1. Switching from a unit trust fund to a wholesale fund is not allowed.
2. Switching from an Islamic fund to a conventional fund is discouraged especially for Muslim Unit Holders.

Unit Holders should be aware that the Manager reserves the right to reject any switching requests. This decision may occur if the Manager believes that the switching transaction is contrary to the best interests of the Fund or the existing Unit Holders.

15. <u>Amendment to Section 3.8 Unclaimed Moneys under "Chapter 3 – Transaction Information (Based on Single Pricing)" at page 23 of the Prospectus</u>

The information on unclaimed moneys is hereby deleted in its entirety and replaced with the following:

UNCLAIMED MONEYS

Any income distribution payable to you which cannot be effected for any reason whatsoever will be automatically reinvested into additional Units of the Fund after the expiry of a six (6) months period based on the prevailing NAV per Unit on the day of the reinvestment provided always that you still have an account with the Manager. If you no longer have an account with the Manager, the payment of income distribution shall be dealt with in accordance with the requirements of the Unclaimed Moneys Act 1965.

Any monies payable to you (other than income distribution) which remain unclaimed for the last two (2) years or such period as prescribed under the Unclaimed Moneys Act 1965 will be paid to Registrar of Unclaimed Moneys in accordance with the requirements of the Unclaimed Moneys Act 1965. Thereafter all claims need to be made to the Registrar of Unclaimed Moneys.

16. Insertion of section 3.10 Suspension of Sales and Redemption of Units in "Chapter 3 – Detailed Information of the Funds" at page 23 of the Prospectus

The following information on suspension of sales and redemption of units is hereby inserted after section 3.9 Distribution Policy:

3.10 SUSPENSION OF SALES AND REDEMPTION OF UNITS

The Manager may, in consultation with the Trustee and having considered the interests of Unit Holders, suspend the dealing in units of the Fund due to exceptional circumstances, where there is good and sufficient reason to do so. If the Manager has exhausted all possible avenues to avoid a suspension of the Fund, the Manager may as a last resort, in consultation with the Trustee and having considered the interests of the Unit Holders, suspend the sale (if applicable) and redemption of units where it is impractical for the Manager to calculate the NAV of the Fund due to but not limited to the following:

1. a material part of the investments of the Fund is closed, or dealings are substantially suspended or restricted;

2. an emergency or other state of affairs that prevents the disposal of investments of the Fund (e.g. (i) disruption in normal market operations such as systemic financial crises, banking system failures, or force majeure events (natural disasters, war, etc); (ii)liquidity stress or redemption pressure where the Fund cannot meet large redemptions without materially disadvantaging remaining Unit Holders; (iii) regulatory or legal constraints – when a court order, regulatory directive or freeze is imposed on assets of the Fund or its counterparties; (iv)operational disruptions such as system failures, cyber incidents, or custodian/investment system outages that prevent processing of transactions;

3. breakdown in communication means for determining investments' price; or

4. inability to promptly or accurately ascertain the prices of the Fund's investments for any other reason.

In such case, Unit Holders will be notified of the suspension and when the suspension is lifted. 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.

Please note that during the suspension period, the Manager will not accept any transactions for the applications, redemptions, switching and/or transfers of units.

If the Unit Holder's request for redemption and/or switching of units is submitted on the day the suspension on dealing in units of the Fund is declared, please note that the requests will not be accepted or processed.

17. Amendment to Section 4.1 Corporate Profile of the Manager under "Chapter 4 – The Manager" at page 25 of the Prospectus

The information on the corporate profile of the Manager is hereby deleted in its entirety and replaced with the following:

CORPORATE PROFILE OF THE MANAGER

AmanahRaya Investment Management Sdn Bhd ("ARIM") is a licensed fund management company under the CMSA 2007 and a wholly-owned subsidiary of Amanah Raya Berhad.

ARIM also has a wealth of experience and competency in managing multiple asset classes, for both Ringgit and non-Ringgit based investments, which include but not limited to equity, fixed income, unit trust, property, structured products and private equity.

Please visit our website at https://www.arim.com.my for further details about the Manager.

18. Amendment to Section 4.3 The Board of Directors under "Chapter 4 – The Manager" at pages 25-28 of the Prospectus

The information on the board of directors is hereby deleted in its entirety and replaced with the following:

THE BOARD OF DIRECTORS

The Board of Directors of ARIM oversees the management and operations of ARIM and meets quarterly.

Role of Directors
The Board of Directors of ARIM is responsible for the overall management of ARIM and its funds. The Board not only ensures corporate governance is practiced but policies and guidelines are adhered to.

Members of The Board of Directors
The list of our board of directors are available on our website at https://www.arim.com.my/about-us/board-of-directors.php.

19. Amendment to Section 4.5 The Investment Team under "Chapter 4 – The Manager" at pages 28-29 of the Prospectus

The information on the investment team is hereby deleted in its entirety and replaced with the following:

FUND MANAGEMENT FUNCTION

The designated person responsible for the fund management function of is Abd Razak Bin Salimin.

The profile of the designated fund manager is available on our website at https://www.arim.com.my/about-us/investor-information.php.

20. Amendment to Section 4.9 Policies and Procedures on Money Laundering Activities under "Chapter 4 – The Manager" at page 31 of the Prospectus

The information on policies and procedures on money laundering activities is hereby deleted in its entirety and replaced with the following:

POLICIES AND PROCEDURES ON MONEY LAUNDERING ACTIVITIES

The Manager has established a set of policies and procedures to counter the risk involving money laundering and financing of terrorism, in compliance with the provisions of the SC's Guidelines on Prevention of Money Laundering, Countering Financing of Terrorism, Countering Proliferation Financing and Targeted Financial Sanctions for Reporting Institutions in the Capital Markets and the Anti-Money Laundering, Anti-Terrorism Financing, Anti-Restricted Financing and Proceeds of Unlawful Activities Act 2001. The policies and procedures encompassed the following key initiatives:

- Provision of training and education on the subject matter to all employees, with emphasis on front-line personnel and members of the agency force.
- Setting up specific measures and controls with regard to customer identification and acceptance which include verification of true identity of customer via relevant identification documents.
- Ensuring prompt reporting of suspicious transactions to the Financial Intelligence Unit of BNM.

21. Amendment to Section 4.12 Material Litigation and Arbitration under "Chapter 4 – The Manager" at page 31 of the Prospectus

The information on material litigation and arbitration is hereby deleted in its entirety and replaced with the following:

MATERIAL LITIGATION AND ARBITRATION

As at 15 October 2026, save for the suits mentioned herein below, there is no material litigation or arbitration proceedings current, pending or threatened against or initiated by the Manager nor do there exist any facts likely to give rise to any proceedings which might materially affect business/financial position of the Manager:

1. Dato' Sulaiman bin Abu Bakar ("Dato' Sulaiman") commenced proceedings in October 2021 against five (5) defendants, including the Manager. The Manager denies the claims and filed a Statement of Defence on 28 December 2021. The trial has concluded, and the Kuala Lumpur High Court has directed the parties to file their reply submissions by 10 November 2026. The next case management is fixed on 18 November 2026, with the oral hearing tentatively fixed on 28 January 2027. The matter remains pending before the Kuala Lumpur High Court.

2. Koperasi Permodalan Felda Malaysia Berhad ("KPFMB") commenced proceedings in October 2021 against four (4) defendants, including the Manager. The Manager denies the claims and filed a Statement of Defence on 31 December 2021. The trial has concluded, and the Kuala Lumpur High Court has directed the parties to file their reply submissions by 10 November 2026. The next case management is fixed on 18 November 2026, with the oral hearing tentatively fixed on 28 January 2027. The matter remains pending before the Kuala Lumpur High Court.

3. On 30 April 2026, the Manager commenced civil proceedings in the High Court of Malaya ("High Court") against Serba Dinamik Holdings Berhad (In Liquidation) ("SDHB"), certain of its former directors and other parties

connected with the Islamic commercial papers issued by SDHB. Certain defendants have filed counterclaims against the Manager, which the Manager disputes. Certain defendants have filed applications to strike out the Manager's claims against them. The Manager filed affidavits in reply opposing these applications on 9 October 2026. The applications are fixed for hearing on 23 November 2026. The proceedings remain pending before the High Court.

22. Amendment to Section 5.1.1 General Information under "Chapter 5 – The Trustee" at page 32 of the Prospectus

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

GENERAL INFORMATION

Maybank Trustees Berhad (196301000109 (5004-P)) is the trustee of the Fund with its registered office at Level 70, Menara Merdeka 118, Presint Merdeka 118, 50118 Kuala Lumpur and business office at 22nd Floor, Tower 1, Etiqa Twin Towers, 11 Jalan Pinang, 50450 Kuala Lumpur.

Maybank Trustees Berhad ("MTB") was incorporated on 12 April 1963 and registered as a trust company under the Trust Companies Act 1949 on 11 November 1963. It was one of the first local trust companies to provide trustee services with the objective of meeting the financial needs of both individual and corporate clients.

23. Amendment to Section 5.1.5 Material Litigation and Arbitration under "Chapter 5 – The Trustee" at page 33 of the Prospectus

The information on the material litigation and arbitration is hereby deleted in its entirety and replaced with the following:

MATERIAL LITIGATION AND ARBITRATION

As at 15 October 2026, there is no litigation or arbitration proceeding current, pending or threatened against the Trustee nor are there any facts likely to give rise to any proceedings which might materially affect the business/financial position of the Trustee.

24. Amendment to Section 6.4 Profiles of the Shariah Personnel under "Chapter 6 – The Shariah Adviser" at page 35 of the Prospectus

The information on profiles of the Shariah personnel is hereby deleted in its entirety and replaced with the following:

PROFILE OF THE SHARIAH PERSONNEL

The profile of the Shariah personnel is available on our website at https://www.arim.com.my.

25. Amendment to Section 8.1 How Do I Obtain Information on My Investment? under "Chapter 8 – Communication with Unit Holders" at page 42 of the Prospectus

The information on how do I obtain information on my investment is hereby deleted in its entirety and replaced with the following:

HOW DO I OBTAIN INFORMATION ON MY INVESTMENT?

The Manager will send you a written confirmation comprising of:

- half-yearly statements detailing your investments and confirming your transactions;
- the annual and semi-annual reports that will be published within two (2) months from the end of the financial year and half-year respectively;
- statements of income distribution, detailing the distribution declared during the specific period; and
- If distribution of returns is declared by the Fund, you will receive "Malaysian Tax Voucher" or "Reinvestment Statement" (applicable to 'reinvested' Unit Holders only) detailing the nature, whether in the form of cash and/or further units in lieu of cash and amount of returns distributed by the Fund.

As part of our sustainable commitment, we offer digital access to the Fund's semi-annual and annual reports. These reports are available on our website at https://www.arim.com.my. Investors can easily view and download them online.

THE FUND'S ANNUAL REPORT IS AVAILABLE UPON REQUEST FOR THOSE WHO PREFER PHYSICAL OR PRINTED COPIES.

26. <u>Amendment to Section 8.2 How Can I Check the Daily Prices of Units? under "Chapter 8 – Communication with Unit Holders" at page 42 of the Prospectus</u>

The information on how can I check the daily prices of Units is hereby deleted in its entirety and replaced with the following:

HOW CAN I CHECK THE DAILY PRICES OF UNITS?

Unit Holders may check for the current NAV/price of the Fund by visiting our website at http://www.arim.com.my.

27. <u>Amendment to Section 8.3 Who Do I Contact If I Need Information About My Investment? under "Chapter 8 – Communication with Unit Holders" at page 42 of the Prospectus</u>

The information on who do I contact if I need information about my investment is hereby deleted in its entirety and replaced with the following:

WHO DO I CONTACT IF I NEED INFORMATION ABOUT MY INVESTMENT?

The Manager will be pleased to provide more detailed information on your investments should you require this service.

Our Customer Service personnel will always be willing to assist you in enquiries on the products, your investments and other administrative matters.

You can contact our Customer Service personnel through the following:

Telephone	:	(03) 2332 5200
Facsimile	:	(03) 2332 5201
e-mail	:	bdd@arim.com.my

28. <u>Amendment to Section 8.4 Who Should I Contact for Further Information or to Lodge a Complaint under "Chapter 8 – Communication with Unit Holders" at pages 42-43 of the Prospectus</u>

The information on who should I contact for further information or to lodge a complaint is hereby deleted in its entirety and replaced with the following:

WHO SHOULD I CONTACT FOR FURTHER INFORMATION OR TO LODGE A COMPLAINT?

For internal dispute resolution, you may contact our customer service personnel: -

(a) via phone to	:	03-2332 5200
(b) via fax to	:	03-2332 5201
(c) via email to	:	bdd@arim.com.my
(d) via letter to	:	AmanahRaya Investment Management Sdn Bhd Level 59, Vista Tower, The Intermark 348, Jalan Tun Razak 50400 Kuala Lumpur

If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the following bodies, details of which are as follows: -

Federation 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 Federation of Investment Managers Malaysia 19-06-1, 6th Floor, Wisma Capital A No. 19 Lorong Dungun Damansara Heights 50490 Kuala Lumpur

OR

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 Level 14, Main Block Menara Takaful Malaysia No. 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur

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 Aduan Hotline at	:	03-6204 8999
(b) via fax to	:	03-6204 8991
(c) via email 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

29. Amendment to "Chapter 12 – Directors Declaration" at page 55 of the Prospectus

The information on directors declaration is hereby deleted in its entirety.

30. Amendment to "Chapter 13 – IUTA Offices" at page 56 of the Prospectus

The information on IUTA offices is hereby deleted in its entirety and replaced with the following:

12 DIRECTORY

12.1 MAIN OFFICE

AmanahRaya Investment Management Sdn Bhd
Level 59, Vista Tower, The Intermark,
348, Jalan Tun Razak,
50400 Kuala Lumpur
Tel: 03 2332 5200
Fax: 03 2332 5201

12.2 COLLECTING POINTS

ARB branch offices, located in state capitals and major towns across the nation, function exclusively as collecting points for the purchase and redemption of ARIM's unit trust schemes. These Collecting Points are not utilized for the marketing and distribution of unit trusts schemes.

Please log on to ARB website at https://www.amanahraya.my/contact-us/branch-locator/ for the location of ARB branch offices.

12.3 DISTRIBUTORS

Kindly contact us for more details on the list of our authorised distributors.

31. Amendment to "Chapter 14 – Collecting Points" at pages 57-58 of the Prospectus

The information on collecting points is hereby deleted in its entirety.

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