eastspring investments

A member of Prudential plc (UK)

FIRST SUPPLEMENTARY PROSPECTUS OF EASTSPRING INVESTMENTS ISLAMIC EQUITY INCOME FUND

This First Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund dated 8 April 2019 ("First Supplementary Prospectus") must be read together with the First Prospectus of Eastspring Investments Islamic Equity Income Fund dated 8 April 2019 ("First Prospectus").

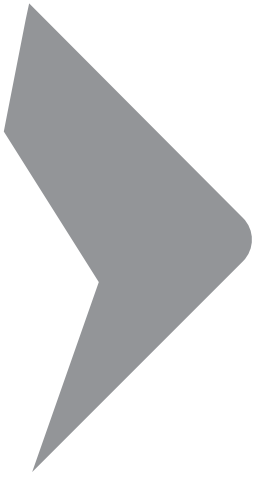
The Eastspring Investments Islamic Equity Income Fund ("Fund") was constituted on 8 April 2019.

The Securities Commission Malaysia has authorised the Fund, and a copy of this First Supplementary Prospectus dated 8 April 2019 and the First Prospectus dated 8 April 2019 for the Fund (collectively, the "Prospectuses") have been registered with the Securities Commission Malaysia, who takes no responsibility for their contents. The authorisation of the Fund, and the registration of this First Supplementary 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, opinions expressed or reports contained in the Prospectuses.

MANAGER
Eastspring Investments Berhad
(531241-U)

TRUSTEE
Deutsche Trustees Malaysia Berhad
(763590-H)

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019 AND THE FIRST PROSPECTUS DATED 8 APRIL 2019. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.



THIS FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 8 APRIL 2019.

RESPONSIBILITY STATEMENT

This First Supplementary Prospectus has been reviewed and approved by the directors of Eastspring Investments Berhad and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements, or omission of other facts which would make any statement in this First Supplementary Prospectus false or misleading.

STATEMENTS OF DISCLAIMER

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

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

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Eastspring Investments Berhad, which is responsible for the said Fund and takes no responsibility for the contents in this First Supplementary Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this First Supplementary 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 STATEMENTS

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 the First Supplementary Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to the First Supplementary Prospectus or the conduct of any other person in relation to the Fund.

Eastspring Investments Islamic Equity Income Fund has been certified as Shariah-compliant by the Shariah Adviser appointed for the Fund.

THIS FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 8 APRIL 2019.

Unless otherwise provided in this First Supplementary Prospectus, all the capitalised terms used herein shall have the same meanings ascribed to them in the First Prospectus.

This First Supplementary Prospectus is to inform investors that:

- Julian Christopher Vivian Pull has resigned as the chairman of the board of directors of Eastspring Investments Berhad with effect from 28 February 2019.
- Khoo Chuan Keat has ceased to be a director of Eastspring Investments Berhad with effect on 20 February 2019.
- Bernard Teo Thye Peng has been appointed as the chairman of the board of directors of Eastspring Investments Berhad with effect from 28 February 2019.
- With the above changes in the board of directors of Eastspring Investments Berhad, Eastspring Investment Berhad only has one independent director, while the requirement under clause 3.03 of the Guidelines is to have at least 2 independent directors. Eastspring Investments Berhad has obtained the approval from the SC for extension of time to comply with clause 3.03 of the Guidelines until 31 August 2019 or until a new independent director is appointed, whichever is earlier. Eastspring Investments Berhad is in the midst of appointing another independent director to fulfil the requirement. Upon the appointment of the new independent director, existing Unit Holders will be informed via interim or annual reports issued to them, while at the same time a supplementary prospectus will be issued to reflect the changes.

1. Amendments to page 20 of the First Prospectus – "The Management and the Administration of the Fund – Board of Directors"

(i) The information in relation to Julian Christopher Vivian Pull is hereby deleted.

(ii) The information in relation to Khoo Chuan Keat is hereby deleted.

(iii) The information in relation to Bernard Teo Thye Peng is hereby inserted as follows:

Bernard Teo Thye Peng
Chairman, non-independent, non-executive director

2. Amendments to page 28 of the First Prospectus – "Approvals and Conditions"

The information in relation to the approvals and conditions is hereby deleted and replaced with the following:

The Manager has obtained the approval from the SC for extension of time to comply with clause 3.03 of the Guidelines on 11 March 2019.

Clause 3.03 of the Guidelines specify that the board of directors of a management company must comprise at least two independent members, while maintaining a minimum ratio of at least one-third independent members at all times. The independent directors of a management

company must, in addition to their duties and responsibilities as directors, represent and safeguard the interest of unit holders.

The SC has granted the Manager approval on extension of time to appoint a new independent director until 31 August 2019 or until a new independent director is appointed, whichever is earlier subject to the condition that the Manager is to submit a three (3)-month status update report to the SC.

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SECOND SUPPLEMENTARY PROSPECTUS OF EASTSPRING INVESTMENTS ISLAMIC EQUITY INCOME FUND

This Second Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund dated 1 August 2019 ("Second Supplementary Prospectus") must be read together with the First Prospectus of Eastspring Investments Islamic Equity Income Fund dated 8 April 2019 ("First Prospectus") and the First Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund dated 8 April 2019 ("First Supplementary Prospectus").

The Eastspring Investments Islamic Equity Income Fund ("Fund") was constituted on 8 April 2019.

The Securities Commission Malaysia has authorised the Fund, and a copy of this Second Supplementary Prospectus dated 1 August 2019, the First Prospectus dated 8 April 2019 and the First Supplementary Prospectus dated 8 April 2019 (collectively, the "Prospectuses") have been registered with the Securities Commission Malaysia, who takes no responsibility for their contents. The authorisation of the Fund, and registration of this Second Supplementary 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, opinions expressed or reports contained in the Prospectuses.

MANAGER
Eastspring Investments Berhad
(531241-U)

TRUSTEE
Deutsche Trustees Malaysia Berhad
(763590-H)

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019, THE FIRST PROSPECTUS DATED 8 APRIL 2019 AND THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.

THIS SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 8 APRIL 2019 AND THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019.

RESPONSIBILITY STATEMENT

This Second Supplementary Prospectus has been reviewed and approved by the directors of Eastspring Investments Berhad and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements, or omission of other facts which would make any statement in this Second Supplementary Prospectus false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has authorised the Fund and a copy of this Second Supplementary Prospectus has been registered with the Securities Commission Malaysia.

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

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Eastspring Investments Berhad, which is responsible for the said Fund and takes no responsibility for the contents in this Second Supplementary Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Second Supplementary 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 STATEMENTS

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 the Second Supplementary Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to the Second Supplementary Prospectus or the conduct of any other person in relation to the Fund.

Eastspring Investments Islamic Equity Income Fund has been certified as Shariah-compliant by the Shariah Adviser appointed for the Fund.

THIS SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 8 APRIL 2019 AND THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019.

Unless otherwise provided in this Second Supplementary Prospectus, all the capitalised terms used herein shall have the same meanings ascribed to them in the First Prospectus and First Supplementary Prospectus (collectively known as "Prospectus").

This Second Supplementary Prospectus is issued to inform investors that:

- The Manager has relocated to its new business office, and hence the new business office address and the contact details have been amended to reflect the changes.
- The Manager has changed its corporate website address, and hence the new corporate website address has been amended to reflect the changes.
- The list of documents required when purchasing Units of the Fund has been updated.
- The information in relation to the 3rd paragraph of purchase application and acceptance under "Transaction Information" has been amended.
- The information in relation to the 2nd paragraph of how to pay for an investment under "Transaction Information" has been amended.
- The information in relation to the 5th and last paragraphs of how to redeem units under "Transaction Information" have been amended.
- The information in relation to the 3rd paragraph of transfer of units under "Transaction Information" has been amended.
- The information in relation to how to keep track of your investment under "Transaction Information" has been amended.
- The information in relation to item 2 of the avenue for advice under "Transaction Information" has been amended.
- The information in relation to the 1st and 2nd paragraphs of the minimum switched out (units) under "Transaction Information" has been amended.
- Caroline Frances Johnston has resigned as a director of the board of directors of Eastspring Investments Berhad with effect from 14 May 2019.

THIS SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 8 APRIL 2019 AND THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019.

1. Amendments to page 6 of the First Prospectus – "Corporate Directory"

The corporate directory of the Manager is hereby deleted and replaced with the following:

MANAGER

NAME	EASTSPRING INVESTMENTS BERHAD
COMPANY NO.	531241-U
REGISTERED OFFICE	Level 25, Menara Hong Leong No. 6, Jalan Damanlela Bukit Damansara 50490 Kuala Lumpur
BUSINESS OFFICE	Level 22, Menara Prudential Persiaran TRX Barat 55188 Tun Razak Exchange Kuala Lumpur
TELEPHONE NO.	603-2778 3888
FAX NO.	603-2789 7220
EMAIL	cs.my@eastspring.com
WEBSITE	www.eastspring.com/my

THIS SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 8 APRIL 2019 AND THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019.

2. Amendments to page 27 of the First Prospectus – "Transaction Information – How To Purchase Units"

The information in relation to the list of documents to be forwarded to purchase Units is hereby deleted and replaced with the following:

Individual	Non-individual	
› Master account opening form	› Master account opening form	› Certified true copy of form 49 / notification of change in the register of directors, managers and secretaries under section 58 of the Companies Act 2016
› Transaction form	› Transaction form	› Certified true copy of the constitution (if any)
› Proof of payment which is acceptable by the Manager	› Proof of payment which is acceptable by the Manager	› Certified true copy of the certificate of incorporation
› Suitability assessment form	› Suitability assessment form	› Certified true copy of form 13 / application for change of name under section 28 of the Companies Act 2016 (if applicable)
› Certified true copy of identity card, passport or other identification	› Certified true copy of board resolution	› Certified true copy of form 44 / notification of change in the registered address under section 46 of the Companies Act 2016 (if applicable)
	› Certified true copy of latest annual return	› Personal data protection notice form for directors and authorised representatives
	› Certified true copy of corporate structure (where applicable)	› Foreign Account Tax Compliance Act ("FATCA") and Common Reporting Standards ("CRS") Self Certification Form – Controlling Person
	› Certified true copy of identity card or passport of directors and authorised representatives	
	› Certified true copy of form 24 / return of allotment of shares under section 78 of the Companies Act 2016 (not required for a public listed company or an entity licensed by the SC, BNM or LOFSA	

THIS SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 8 APRIL 2019 AND THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019.

3. Amendments to page 28 of the First Prospectus – "Transaction Information – Purchase Application and Acceptance"

The information in relation to the 3rd paragraph of the purchase application and acceptance is hereby deleted and replaced with the following:

Upon confirming your purchase of Units, you will receive a confirmation advice.

4. Amendments to page 28 of the First Prospectus – "Transaction Information – How To Pay For An Investment"

The information in relation to the 2nd paragraph of how to pay for an investment is hereby deleted and replaced with the following:

The Manager will not accept any cash payment, cash payment through Automated Teller Machine ("ATM"), or third-party payment (i.e. payment made via an account that is not under the name of the Unit Holder).

All fees, charges and expenses incurred or to be incurred for payment shall be borne by the Unit Holder.

5. Amendments to page 29 of the First Prospectus – "Transaction Information – How To Redeem Units"

The information in relation to the 5th and last paragraphs of how to redeem units is hereby deleted and replaced with the following:

5th paragraph:

Any correspondence and cheques will ONLY be sent to you at the correspondence address and/or email address (for correspondence only) that is registered by the Manager as provided by you in your application form.

Last paragraph:

The Manager shall pay you the redemption proceeds within ten (10) calendar days from the date the Units are redeemed via cheque or e-payment according to your bank account details as stated in the form from the date the Manager receives the duly completed transaction form. If you redeem immediately after the purchase of Units, the Manager shall have the right to withhold the redemption application until sufficient time has elapsed to ensure that the amount remitted by you (for purchase of Units) is realised and credited to the Manager's principal bank account.

THIS SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 8 APRIL 2019 AND THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019.

6. Amendments to page 31 of the First Prospectus – "Transaction Information – Transfer of Units"

The information in relation to the 3rd paragraph of the transfer of units is hereby deleted and replaced with the following:

Transfer application should be made before the cut-off time of 4.00 p.m. on any Business Day. The cut-off time will be determined based on the stamped time and date made at the Manager's head office.

7. Amendments to page 32 of the First Prospectus – "Transaction Information – How To Keep Track Of Your Investment"

The information in relation to how to keep track of your investment is hereby deleted and replaced with the following:

A Unit Holder will receive annual and interim reports of the Fund from the Manager within two (2) months from the Fund's annual financial year end and semi-annual financial year end, respectively. Both the reports will disclose the performance and investment updates of the Fund.

A Unit Holder can obtain the Manager's latest information, products and services, and market outlook at the Manager's website, www.eastspring.com/my. A Unit Holder can register for a "myEastspring" account at www.myeastspring.com.my to view his account balance, transaction details and generate the latest statement of account.

A Unit Holder can also review and track the performance of their Units by checking the Unit prices published every Business Day on the Manager's website, www.eastspring.com/my.

A Unit Holder can always contact the Manager's client services personnel to assist in the following:

(1) enquiry on latest Unit price and account balance;
(2) any transaction related enquiries, for example switching, top up investment, transfer;
(3) request to change personal details, for example address, telephone no;
(4) request for confirmation advices on purchase and other transactions related to your Unit holdings, half yearly statements and copy of annual and/or interim reports; and
(5) other queries regarding the Fund's performance.

A Unit Holder may communicate with Manager via:

- **Client services tel:** 603-2778 1000
- **Client services fax:** 603-2789 7225
- **Email:** cs.my@eastspring.com

THE FUND'S PRINTED ANNUAL AND INTERIM REPORTS ARE AVAILABLE UPON REQUEST.

THIS SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 8 APRIL 2019 AND THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019.

8. Amendments to page 32 of the First Prospectus – "Transaction Information – Avenue For Advice"

The information in relation to item 2 of the avenue for advice is hereby deleted and replaced with the following:

- contact any of the Manager's client services at 603-2778 1000 for advice in relation to the Fund; or

9. Amendments to page 34 of the First Prospectus – "Transaction Information – Transaction Details – Minimum Switched Out (Units)"

The information in relation to the 1st and 2nd paragraphs of the minimum switched out (units) is hereby deleted and replaced with the following:

1st paragraph:

There is no limit on the frequency of switching; however, there is a minimum number of 1,000 Units to be switched. The Manager may at its sole discretion disallow switching into any fund which is managed by the Manager from time to time.

2nd paragraph:

After a switching application is made, Units in a Unit Holder's account for both the Fund and the fund to be switched into should maintain the minimum holding of Units.

- If the Units in the Unit Holder's account for the Fund are less than the minimum holding of Units after a switching application is made, all Units that the Unit Holder holds in the Fund will be switched automatically.
- If the Units in the Unit Holder's account for the fund to be switched into are less than the minimum holdings of Units after a switching application is made, the Manager may at its sole discretion disallow switching.

10. Amendments to page 39 of the First Prospectus – "The Management And The Administration Of The Fund – Board Of Directors"

The information in relation to Caroline Frances Johnston is hereby deleted.

THIS SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 8 APRIL 2019 AND THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019.

11. Amendments to page 70 of the First Prospectus – "Additional Information – Lodging A Complaint"

The information in relation to item 1 of the lodging a complaint is hereby deleted and replaced with the following:

(1) To lodge a complaint or for an internal dispute resolution, you can contact our client services personnel:

(a) via phone to	:	603-2778 1000
(b) via fax to	:	603-2789 7225
(c) via email to	:	cs.my@eastspring.com
(d) via letter to	:	Eastspring Investments Berhad Level 22, Menara Prudential Persiaran TRX Barat 55188 Tun Razak Exchange Kuala Lumpur

12. Amendments to page 80 of the First Prospectus – "Directory Of Sales Office – Head Office"

The information in relation to the head office is hereby deleted and replaced with the following:

HEAD OFFICE

Eastspring Investments Berhad
Level 22, Menara Prudential
Persiaran TRX Barat
55188 Tun Razak Exchange
Kuala Lumpur

General tel: 603-2778 3888
General fax: 603-2789 7220
Client services tel: 603-2778 1000
Client services fax: 603-2789 7225
Email: cs.my@eastspring.com
Website: www.eastspring.com/my

Third Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund

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This Third Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund dated 30 September 2022 ("Third Supplementary Prospectus") must be read together with the First Prospectus of Eastspring Investments Islamic Equity Income Fund dated 8 April 2019 ("First Prospectus"), the First Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund dated 8 April 2019 (First Supplementary Prospectus) and the Second Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund dated 1 August 2019 ("Second Supplementary Prospectus").

The Eastspring Investments Islamic Equity Income Fund ("Fund") is constituted on 8 April 2019.

The Securities Commission Malaysia has authorised the Fund, and a copy of this Third Supplementary Prospectus dated 30 September 2022, the First Prospectus dated 8 April 2019, the First Supplementary Prospectus dated 8 April 2019 and the Second Supplementary Prospectus dated 1 August 2019 (collectively, the "Prospectuses") have been registered with the Securities Commission Malaysia, who takes no responsibility for their contents. The authorisation of the Fund, and registration of the Prospectuses, 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 reports contained in the Prospectuses.

MANAGER
Eastspring Investments Berhad
200001028634 (531241-U)

TRUSTEE
Deutsche Trustees Malaysia Berhad
200701005591 (763590-H)

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS THIRD SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019 AND THE FIRST PROSPECTUS DATED 8 APRIL 2019. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.

FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE "RISK FACTORS" COMMENCING ON PAGES 11 - 12 OF THE FIRST PROSPECTUS DATED 8 APRIL 2019 AND ON PAGES 11 -13 OF THE THIRD SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022.

PROSPECTIVE INVESTORS SHOULD ALSO NOTE THAT THE DISCLOSURE ON EQUITY RISK AND SHARIAH STATUS RECLASSIFICATION RISK ON PAGE 12 OF THE FIRST PROSPECTUS DATED 8 APRIL 2019 HAS BEEN DULY REVISED AS REFLECTED ON PAGES 12 - 13 OF THIS THIRD SUPPLEMENTARY PROSPECTUS.

THIS THIRD SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 8 APRIL 2019, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019 AND THE SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019.

RESPONSIBILITY STATEMENT

This Third Supplementary Prospectus has been reviewed and approved by the directors of Eastspring Investments Berhad and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements, or omission of other facts which would make any statement in this Third Supplementary Prospectus false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has authorised the Fund and a copy of the Prospectuses have been registered with the Securities Commission Malaysia.

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

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Eastspring Investments Berhad, which is responsible for the said Fund and takes no responsibility for the contents in this Third Supplementary Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Third Supplementary 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 STATEMENTS

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 the Third Supplementary Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to the Third Supplementary Prospectus or the conduct of any other person in relation to the Eastspring Investments Islamic Equity Fund.

Eastspring Investments Islamic Equity Fund has been certified as Shariah-compliant by the Shariah Adviser appointed for the Fund.

Eastspring Investments Islamic Equity Fund will not be offered for sale in the United States of America, its territories or possessions and all areas subject to its jurisdiction, or to any U.S. Person(s). Accordingly, investors may be required to certify that they are not U.S. Person(s) before making an investment in this Eastspring Investments Islamic Equity Fund.

THIS THIRD SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 8 APRIL 2019, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019 AND THE SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019.

Unless otherwise provided in this Third Supplementary Prospectus, all the capitalised terms used herein shall have the same meanings ascribed to them in the First Prospectus dated 8 April 2019, as supplemented by the first supplementary prospectus dated 8 April 2019 and the second supplementary prospectus dated 1 August 2019 ("First Prospectus")

This Third Supplementary Prospectus is issued to inform investors that:

- The new company registration numbers for the Manager and the Trustee have been reflected on the cover page.

- The term "interim" has been replaced with "semi-annual".

- The term "Islamic fund" has been replaced with "Islamic unit trust fund".

- The fund management function for Eastspring Investments Islamic Equity Income Fund will be delegated to an external investment manager, Eastspring Al-Wara' Investments Berhad with effect from 1 January 2023. Hence, the definition of External Investment Manager, background of Eastspring Al-Wara' Investments Berhad, the information in relation to the roles and duties of the External Investment Manager and the material litigation and arbitration of the External Investment Manager have been inserted.

- The definitions of "*baitulmal*" and "U.S. (United States) Person(s)" have been inserted under "Chapter 1 – Definitions".

- The definitions of "CUTA", "Deed", "IUTA", "LOFSA", "SC", "Shariah", "Shariah requirements" and "UTC" under "Chapter 1 – Definitions" have been amended.

- The information in relation to the Manager, the Trustee and the Shariah Adviser under "Chapter 2 – Corporate Directory" has been amended.

- The information in relation to the temporary defensive positions under "Chapter 3 – Fund Information" has been amended.

- The 5th bullet point in relation to the risk management strategies under "Chapter 3 – Fund Information" has been amended.

- The 6th bullet point in relation to the risk management strategies under "Chapter 3 – Fund Information" has been inserted.

- The information in relation to the investment restrictions and limits under "Chapter 3 – Fund Information" has been amended.

- The information in relation to the Deed under "Chapter 3 – Fund Information" has been amended.

- The information in relation to the suspension of redemption request risk under "Risk Factors – General Risks Of Investing In Unit Trust Fund" has been inserted.

- The information in relation to the equity risk and Shariah status reclassification risk under "Risk Factors – Specific Risks When Investing in the Fund" has been amended.

- The information in relation to additional information in relation to Islamic Fund under "Chapter 3 – Fund Information" has been amended.

- The information in relation to the other expenses related to the Fund under "Chapter 4 – Fees, Charges And Expenses" has been amended.

- The information in relation to rebates and soft commissions under "Chapter 4 – Fees, Charges And Expenses" has been amended.

- The information in relation to the distribution channels under "Chapter 5 – Transaction Information" has been amended.

- The information in relation to how to purchase Units under "Chapter 5 – Transaction Information" has been amended.

- The information in relation to the purchase application and acceptance under "Chapter 5 – Transaction Information" has been amended.

- The information in relation to the 1st and 2nd paragraph of how to pay for an investment under "Chapter 5 – Transaction Information" has been amended.

- With the effect from 31 August 2022, the settlement period for the redemption request will be revised to seven (7) Business Days. Hence, the information in relation of how to redeem Units under "Chapter 5 – Transaction Information" has been amended.

- With the effect from 31 August 2022, the cooling-off right and the period to refund the cooling-off proceeds will be revised. Hence, the information in relation to the 3rd to 10th paragraphs of cooling-off period & cooling-off right under "Chapter 5 – Transaction Information" has been amended.

- The information in relation to the 1st to 4th paragraphs of switching between funds under "Chapter 5 – Transaction Information" has been amended.

- The information in relation to the 8th paragraph of switching between funds under "Chapter 5 – Transaction Information" has been deleted.

- The information in relation to the 4th and 5th paragraphs of transfer of Units under "Chapter 5 – Transaction Information" has been amended.

- The information in relation to the last paragraph of how to keep track your investment under "Chapter 5 – Transaction Information" has been amended.

- The information in relation to the suspension of sale and redemption of Units under "Chapter 5 – Transaction Information" has been amended.

- The information in relation to the 6th, 7th, and 8th paragraphs of transaction details under "Chapter 5 – Transaction Information" has been inserted.

- The information in relation to the 2nd and 3rd paragraphs of the minimum transfer (Units) under "Chapter 5 – Transaction Information" has been deleted.

- The information in relation to the background of the Manager under "Chapter 6 – The Management And The Administration Of The Fund" has been amended.

THIS THIRD SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 8 APRIL 2019, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019 AND THE SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019.

- The information in relation to the 2nd paragraph of the cross trade policy and the last paragraph of the roles, duties, and responsibilities of the Manager under "Chapter 6 – The Management And The Administration Of The Fund" has been amended.

- Investors may refer to our website https://www.eastspring.com/my/about-us/management for more information about our board of directors.

- The information in relation to the investment committee under "Chapter 6 – The Management And The Administration Of The Fund" has been deleted.

- The information in relation to the fund management function under "Chapter 6 – The Management And The Administration Of The Fund" has been amended.

- The information in relation to the other information under "Chapter 6 – The Management And The Administration Of The Fund" has been amended.

- The information in relation to the Shariah Adviser under "Chapter 7 – The Shariah Adviser" has been amended.

- The information in relation to the experience in the Trustee business under "Chapter 8 – The Trustee" has been amended.

- The information in relation to the Trustee's disclosure of material litigation under "Chapter 8 – The Trustee" has been amended.

- The information in relation to the items (d) and (m) of the permitted expenses payable by the Fund under "Chapter 9 – Salient Terms Of The Deed" has been amended.

- The information in relation to the procedures and processes for termination of the Fund under "Chapter 9 – Salient Terms Of The Deed" has been inserted.

- The information in relation to the provisions governing Unit Holders' meeting under "Chapter 9 – Salient Terms Of The Deed" has been amended.

- The information in relation to the suspension of dealing in Units under "Chapter 9 – Salient Terms Of The Deed" has been amended.

- The information in relation to the 4th paragraph under "Chapter 11 – Related Party Transactions And Conflict Of Interest" has been amended.

- The information in relation to the 5th paragraph under "Chapter 11 – Related Party Transactions And Conflict Of Interest" has been deleted.

- The information in relation to Deutsche Trustees Malaysia Berhad under "Chapter 11 – Related Party Transactions And Conflict Of Interest" has been amended.

- The taxation adviser's letter on taxation of the Fund and Unit Holders has been revised.

- The information in relation to the consent from person(s) for the inclusion of their names and statements/tax adviser's letter in the prospectus under "Chapter 13 - Additional Information" has been inserted.

THIS THIRD SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 8 APRIL 2019, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019 AND THE SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019.

- The information in relation to item 1 of the lodging a complaint under "Chapter 13 – Additional Information" has been amended.

- The information in relation to the head office and the sales office in Sabah under "Chapter 16 – Directory Of Sales Office" has been amended.

THIS THIRD SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 8 APRIL 2019, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019 AND THE SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019.

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1. Amendments to cover page of the First Prospectus

The information of the Manager and the Trustee are hereby deleted and replaced with the following:

MANAGER
Eastspring Investments Berhad
200001028634 (531241-U)

TRUSTEE
Deutsche Trustees Malaysia Berhad
200701005591 (763590-H)

2. The term **"interim"** wherever it appears in the First Prospectus has been replaced with **"semi-annual"**.

3. The term **"Islamic fund"** wherever it appears in the First Prospectus has been replaced with **"Islamic unit trust fund"**.

4. Amendments to pages 2 – 3 of the First Prospectus – "Definitions"

(i) The definition of "*baitulmal*" is hereby inserted as follows:

"*baitulmal*" means the treasury of a State Islamic Religious Council;

(ii) The definition of "CUTA" is hereby deleted in its entirety and replaced with the following:

"CUTA" means Corporate Unit Trust Scheme Adviser, and is a licensed financial planner registered with the Federation of Investment Managers Malaysia and authorised to market and distribute unit trust schemes of another party;

(iii) The definition of "Deed" is hereby deleted and replaced with the following:

"Deed" means the deed dated 26 December 2018 as amended via the first supplemental deed dated 20 May 2022 entered into between the Manager and the Trustee in respect of the Fund as may be modified by a supplemental deed from time to time;

(iv) The definition of "External Investment Manager" is hereby inserted as follows:

"External Investment Manager" means Eastspring Al-Wara' Investments Berhad;

(v) The definition of "IUTA" is hereby deleted in its entirety and replaced with the following:

"IUTA" means Institutional Unit Trust Scheme Adviser, and is a corporation registered with the Federation of Investment Managers Malaysia and authorised to market and distribute unit trust schemes of another party;

(vi) The definition of "LOFSA" is hereby deleted and replaced with the following:

"Labuan FSA" means the Labuan Financial Services Authority;

(vii) The definition of "SC" is hereby deleted and replaced with the following:

"SC" means the Securities Commission Malaysia;

(viii) The definition of "Shariah" is hereby deleted in its entirety and replaced with the following:

"Shariah" means Islamic law comprising the whole body of rulings pertaining to human conducts derived from sources of the Shariah namely the *Qur`an* (the holy book of Islam) and *Sunnah* (practices and explanations rendered by the Prophet Muhammad (*pbuh*)) and other sources of Shariah such as *Ijtihad* (exertion of individual efforts to determine the true ruling of the divine law on matters whose revelations are not explicit) of Shariah scholars;

(ix) The definition of "Shariah requirements" is hereby deleted and replaced with the following:

"Shariah requirements" means the rulings, guidelines and resolutions made by the SAC of the SC or the advice given by the Shariah Adviser;

(x) The definition of "U.S. (United States) Person(s)" is hereby inserted as follows:

"U.S. (United States) Person(s)" means:

(a) a U.S. citizen (including those who hold dual citizenship or a greencard holder);
(b) a U.S. resident alien for tax purposes;
(c) a U.S. partnership;
(d) a U.S. corporation;
(e) any estate other than a non-U.S. estate;
(f) any trust if:
  (i) a court within the U.S. is able to exercise primary supervision over the administration of the trust; and
  (ii) one or more U.S. Persons have the authority to control all substantial decisions of the trust;
(g) any other person that is not a non-U.S. person; or
(h) any other definition as may be prescribed under any relevant laws including but not limited to the Regulation S under the U.S. Securities Act of 1933 and the Foreign Account Tax Compliance Act, as may be amended from time to time.

Without prejudice to the foregoing, the definition of U.S. Person herein shall include the definition of "United States person" or such similar term applied in the prevailing executive order, which is a signed, written and published directive from the President of the United States of America;

(xi) The definition of "UTC" is hereby deleted in its entirety and replaced with the following:

"UTC" means Unit Trust Scheme Consultant, and is an individual registered with the Federation of Investment Managers Malaysia and authorised to market and distribute unit trust schemes; and

5. Amendments to page 6 of the First Prospectus – "Corporate Directory"

The information in relation to the Manager, the Trustee and the Shariah Adviser is hereby deleted and replaced with the following:

MANAGER

NAME	:	**EASTSPRING INVESTMENTS BERHAD**
REGISTRATION NO.	:	200001028634 (531241-U)
REGISTERED OFFICE	:	Level 25, Menara Hong Leong

		No. 6, Jalan Damanlela Bukit Damansara 50490 Kuala Lumpur
TELEPHONE NO.	:	603-2694 9999
BUSINESS OFFICE	:	Level 22, Menara Prudential Persiaran TRX Barat 55188 Tun Razak Exchange Kuala Lumpur
TELEPHONE NO.	:	603-2778 3888
FAX NO.	:	603-2789 7220
EMAIL	:	cs.my@eastspring.com
WEBSITE	:	www.eastspring.com/my

TRUSTEE

NAME	:	**DEUTSCHE TRUSTEES MALAYSIA BERHAD**
REGISTRATION NO.	:	200701005591 (763590-H)
REGISTERED OFFICE & BUSINESS OFFICE	:	Level 20, Menara IMC No. 8, Jalan Sultan Ismail 50250 Kuala Lumpur
TELEPHONE NO.	:	603-2053 7522
FAX NO.	:	603-2053 7526
EMAIL	:	dtmb.rtm@db.com

SHARIAH ADVISER

NAME	:	**BIMB SECURITIES SDN BHD**
REGISTRATION NO.	:	199401004484 (290163-X)
REGISTERED OFFICE		32nd Floor, Menara Bank Islam No. 22 Jalan Perak 50450 Kuala Lumpur
BUSINESS OFFICE	:	Level 32, Menara Multi Purpose Capital Square No.8, Jalan Munshi Abdullah 50100 Kuala Lumpur
TELEPHONE NO.	:	603-2613 1600
FAX NO.	:	603-2613 1799
EMAIL	:	shariah@bimbsec.com.my
WEBSITE	:	www.bimbsec.com.my

6. Amendments to page 9 of the First Prospectus – "Fund Information – Temporary Defensive Positions"

The information in relation to the temporary defensive positions is hereby deleted and replaced with the following:

If and when the External Investment Manager considers the market, economic, political or other conditions to be adverse to the Fund, the External Investment Manager may take temporary defensive position to respond to those conditions. In such circumstances, the Fund may temporarily increase its

holdings in Islamic deposits or Islamic liquid assets by more than the allocated percentage of the Fund's asset allocation.

7. Amendments to page 9 of the First Prospectus – "Fund Information - Risk Management Strategies"

(i) The information in relation to the 5th bullet is hereby deleted and replaced with the following:

5th bullet:

- escalating and reporting investment matters to the committee undertaking the oversight function of the Fund, senior management team, risk management committee and board of directors; and

(ii) A new 6th bullet is hereby inserted under risk management strategies as follows:

6th bullet:

- practising prudent liquidity management to ensure that the Fund maintains reasonable levels of liquidity to meet redemption request. We have established liquidity risk management policies to enable us to identify, monitor and manage the liquidity risk of the Fund in order to meet the redemption requests from the Unit Holders with minimal impact to the Fund as well as safeguarding the interests of the remaining Unit Holders. Such policies have taken into account, amongst others, the asset class of the Fund and the redemption policy of the Fund. To manage the liquidity risk, we have put in place the following procedures:

  - The Fund may hold a maximum of 30% of its NAV in Islamic liquid assets. This will allow the Fund to have sufficient buffer to meet the Unit Holders' redemption request.

  - Regular review by the designated fund manager on the Fund's investment portfolio including its liquidity profile.

  - Monitoring of the Fund's net flows against redemption requests during normal and adverse market conditions are performed as pre-emptive measures in tracking the Fund's liquidity status to ensure there is sufficient cash holdings in addressing any liquidity concerns, which would mitigate potential risks in relation to meeting Unit Holders' redemption requests.

  - Suspension of redemption requests from the Unit Holders under exceptional circumstances where the market value or fair value of a material portion of the Fund's assets cannot be determined. During the suspension period, the redemption requests from the Unit Holders will not be accepted and such redemption requests will be dealt on the next Business Day once the suspension is lifted. That being said, the action to suspend redemption requests from the Unit Holders shall be exercised only as a last resort by the Manager.

8. Amendments to pages 9 - 10 of the First Prospectus – "Fund Information - Investment Restrictions And Limits"

The information in relation to the investment restrictions and limits is hereby deleted and replaced with the following:

(a) The value of the Fund's investments in unlisted Shariah-compliant securities must not exceed 10% of the Fund's NAV. This limit does not apply to Shariah-compliant equities that are not listed or quoted on a stock exchange but have been approved by the relevant regulatory authority for such listing and quotation, and are offered directly to the Fund by the issuer;

(b) The value of the Fund's investments in Shariah-compliant ordinary shares issued by any single issuer must not exceed 10% of the Fund's NAV;

(c) The value of the Fund's investments in Shariah-compliant shares or Shariah-compliant securities equivalent to shares and Islamic money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV ("single issuer limit"). In determining the single issuer limit, the value of the Fund's investments in instruments in paragraph (a) issued by the same issuer will be included in the calculation;

(d) The value of the Fund's placement in Islamic deposits with any single financial institution must not exceed 20% of the Fund's NAV. However, the single financial institution limit does not apply to placement of Islamic deposits arising from:

  (i) subscription monies received prior to the commencement of investment by the Fund; or

  (ii) liquidation of investments prior to the termination of the Fund, where the placement of Islamic deposits with various financial institutions would not be in the best interests of Unit Holders; or

  (iii) monies held for the settlement of redemption or other payment obligations, where the placement of Islamic deposits with various financial institutions would not be in the best interests of Unit Holders;

(e) The aggregate value of the Fund's investments in, or exposure to a single issuer through Shariah-compliant shares or Shariah-compliant securities equivalent to shares, Islamic money market instruments and Islamic deposits must not exceed 25% of the Fund's NAV ("single issuer aggregate limit"). In determining the single issuer aggregate limit, the value of the Fund's investments in instruments in paragraph (a) issued by the same issuer will be included in the calculation;

(f) The value of the Fund's investments in units or shares of an Islamic collective investment scheme must not exceed 20% of the Fund's NAV provided that the Islamic collective investment scheme complies with the requirements of the Guidelines;

(g) The value of the Fund's investments in Shariah-compliant shares or Shariah-compliant securities equivalent to shares and Islamic money market instruments issued by any group of companies must not exceed 20% of the Fund's NAV ("group limit"). In determining the group limit, the value of the Fund's investments in instruments in paragraph (a) issued by the issuer within the same group of companies will be included in the calculation;

(h) The Fund's investments in Shariah-compliant shares or Shariah-compliant securities equivalent to shares must not exceed 10% of the Shariah-compliant shares or Shariah-compliant securities equivalent to shares, as the case may be, issued by a single issuer;

(i) The Fund's investments in Islamic money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to Islamic money market instruments that do not have a pre-determined issue size;

(j) The Fund's investments in Islamic collective investment schemes must not exceed 25% of the units or shares in the Islamic collective investment scheme; and

(k) There will be no restriction or limits for Shariah-compliant securities or Shariah-compliant instruments issued or guaranteed by the Malaysian government or BNM.

The investment restrictions and limits mentioned herein must be complied with at all times based on the most up-to-date value of the Fund's investments. The Manager 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, any breach as a result of any appreciation or depreciation in the value of the Fund's investments, repurchase of Units or payment made out of the Fund, change in capital of a corporation in which the Fund has invested in or downgrade in or cessation of a credit rating, need not be reported to the SC and must be rectified as soon as practicable within three (3) months from the date of the breach. The three (3) months period may be extended if it is in the best interests of Unit Holders and the Trustee's consent is obtained. Such extension will be subject to a monthly review by the Trustee.

9. Amendments to page 10 of the First Prospectus – "Fund Information – Deed"

The information in relation to the Deed is hereby deleted and replaced with the following:

The deed dated 26 December 2018 and the first supplemental deed dated 20 May 2022.

10. Amendments to page 11 of the First Prospectus – "Risk Factors – General Risks Of Investing In Unit Trust Fund"

The information in relation to the suspension of redemption request risk is hereby inserted:

Suspension of redemption request risk

Having considered the best interests of Unit Holders, the redemption 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. 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 of time than the original timeline. Hence, their investments will continue to be subject to the risks inherent to the Fund.

11. Amendments to page 12 of the First Prospectus - "Risk Factors – Specific Risks When Investing in the Fund"

The information in relation to the equity risk and Shariah status reclassification risk is hereby deleted and replaced with the following:

Equity risk

Adverse price movements of a particular Shariah-compliant securities invested by the Fund may adversely affect the Fund's NAV. The External Investment Manager strives to mitigate the impact of a particular Shariah-compliant securities risk though portfolio diversification.

Meanwhile investing in Shariah-compliant equity-related securities such as rights and Shariah-compliant warrants, where price movement is dependent on the price movement of the underlying of the Shariah-compliant equity-related securities, the risk is generally higher than their Shariah-compliant equities as these Shariah-compliant equity-related securities are leveraged form of investment. The price of Shariah-compliant equity-related securities generally fluctuates more than the Shariah-compliant equities and consequently may affect the volatility of the Fund's NAV. To mitigate the risk, the External Investment Manager will conduct rigorous fundamental analysis of the Shariah-compliant equities and Shariah-compliant equity-related securities.

Shariah-compliant warrants are financial instruments that give the buyer the right but not the obligation to purchase or sell Shariah-compliant equities at a pre-determined price before the expiry date. Such

investments may experience time decay, and the erosion of value accelerates as the instrument advances to its expiry date.

Shariah status reclassification risk

a) Shariah-compliant equity securities

This risk refers to the risk that the currently held Shariah-compliant equity securities in the Fund may be reclassified as Shariah non-compliant in the periodic review of the securities by the SAC of the SC or the Shariah Adviser. If this occurs, the External Investment Manager will take the necessary steps to dispose of such securities.

Opportunity loss could occur due to the restriction on the Fund to retain the excess capital gains derived from the disposal of the reclassified Shariah non-compliant securities. In such an event, the Fund is required:-

(i) to dispose of such securities with immediate effect or within one (1) calendar month if the value of the securities exceeds or is equal to the investment cost on the effective date of reclassification of the list of Shariah-compliant securities ("Reclassification") by the SAC of the SC or date of review ("Review") by the Shariah Adviser. The Fund is allowed to keep dividends received and capital gains from the disposal of the securities up to the effective date of Reclassification or Review. However, any dividends received and excess capital gains from the disposal of the Shariah non-compliant securities after the effective date of Reclassification or Review should be channelled to *baitulmal* and/or charitable bodies advised by the Shariah Adviser;

(ii) to hold such securities if the value of the said securities is below the investment cost on the effective date of Reclassification or Review until the total subsequent dividends received (if any) and the market price of the securities is equal to the cost of investment at which time disposal has to take place within one (1) calendar month, excess capital gains (if any) from the disposal of the securities should be channelled to *baitulmal* and/or charitable bodies advised by the Shariah Adviser; or

to dispose of such securities at a price lower than the investment cost which will result in a decrease in the Fund's value.

b) Islamic money market instruments or Islamic deposits or Islamic collective investment schemes

This risk refers to the risk of a possibility that the currently held Islamic money market instruments or Islamic deposits or Islamic collective investment schemes invested by the Fund may be declared as Shariah non-compliant by the relevant authority or the Shariah Adviser. If this occurs, the External Investment Manager will take the necessary steps to dispose of or withdraw such money market instruments or deposits or collective investment schemes.

Note: Please refer to cleansing process for the Fund for details

12. Amendments to pages 13 - 16 of the First Prospectus – "Fund Information – Additional Information In Relation To Islamic Fund"

The information in relation to the additional information in relation to Islamic fund is hereby deleted and replaced with the following:

ADDITIONAL INFORMATION IN RELATION TO ISLAMIC UNIT TRUST FUND

1. Shariah Investment Guidelines

The following guidelines are adopted by the Shariah Adviser in determining the Shariah status of investments of the Fund:

- The Fund must at all times and all stages of its operation comply with Shariah principles as resolved by the SAC of the SC or in cases where no specific rulings are made by the SAC of the SC or the decisions of the Shariah Adviser.

- The Fund must be raised and operated by the Manager, and finally redeemed by the investors on the basis of contracts which are acceptable in Shariah. The banking facilities and short-term money market instruments used for the Fund have to be Shariah-compliant. Similarly, all the other investment instruments including securities must be Shariah-compliant.

- For Shariah-compliant securities listed on the Bursa Malaysia, the Fund's investments must be strictly confined to those Shariah-compliant securities on the list approved by the SAC of the SC.

- For Islamic money market instruments or Islamic deposits, they shall be based on the data readily available on BNM website and the financial institutions' websites.

- The SAC of the SC has adopted a standard methodology to determine the Shariah compliance of companies listed on Bursa Malaysia. This methodology takes into consideration both the quantitative and qualitative aspects of the listed companies.

(a) Quantitative analysis:

The quantitative part is a two-tier benchmark applied to the business activities of the companies and to the financial ratios of the companies. The business activity benchmarks consist of a 5% benchmark and a 20% benchmark.

(i) Business activity benchmarks

For the business activity benchmarks, the revenue or income contribution of Shariah non-compliant business activities to the group revenue or group profit before taxation of the listed companies will be computed and compared against the relevant business activity benchmarks, and must be less than the 5% or the 20% benchmarks.
The 5% benchmark would be applicable to the following business activities:

- Conventional banking and lending;
- Conventional insurance;
- Gambling;
- Liquor and liquor-related activities;
- Pork and pork-related activities;
- Non-halal food and beverages;
- Shariah non-compliant entertainment;
- Interest income[1] from conventional accounts and instruments (including interest income awarded arising from a court judgement or arbitration);
- Dividends[1] from Shariah non-compliant investments;
- Tobacco and tobacco-related activities; and

- Other activities deemed non-compliant according to Shariah principles as determined by the SAC of the SC.

[1] *Interest income and dividends from Shariah non-compliant investments will be compared against the group revenue. However, if the main activity of the company is holding of investment, the dividends from Shariah non-compliant investments will be compared against the group revenue and group profit before taxation.*

The 20% benchmark would be applicable to the following activities:

- Share trading in Shariah non-compliant securities;
- Stockbroking business other than Islamic stockbroking company;
- Rental received from Shariah non-compliant activities; and
- Other activities deemed non-compliant according to Shariah principles as determined by the SAC of the SC.

(ii) Financial ratio benchmarks

In addition, the financial ratios for cash in conventional accounts and instruments as well as interest-bearing debts over the total assets of the listed companies are also considered in the analysis carried out by the SAC of the SC to determine their Shariah compliance status.

The financial ratios applied are as follows:

- **Ratio of cash over total assets**

  Cash will only include cash placed in conventional accounts and instruments, whereas cash placed in Islamic accounts and instruments will be excluded from the calculation.

- **Ratio of debt over total assets**

  Debt will only include interest-bearing debt whereas Islamic financing or sukuk will be excluded from the calculation.

Both benchmark ratios, which are intended to measure *riba* and *riba*-based elements within a listed company's balance sheet, must be less than 33%.

(b) Qualitative analysis:

As for qualitative aspect of the Shariah compliance analysis, an additional criterion will be considered namely the public perception or image of the listed company which must be acceptable from the Shariah perspective.

- The SAC of the SC had considered the following criteria for a Special Purpose Acquisition Company (SPAC) to be classified as Shariah-compliant:

  - ❖ The proposed business activity should be Shariah-compliant;
  - ❖ The entire proceeds raised from the initial public offering should be placed in an Islamic account; and
  - ❖ In the event that the proceeds are invested, the entire investment should be Shariah-compliant.

- Shariah-compliant securities include ordinary shares and warrants (issued by the companies themselves). This means that warrants are classified as Shariah-compliant securities provided the underlying shares are also Shariah-compliant. On the other hand, loan stocks and bonds are Shariah non-compliant securities unless they are structured based on SAC of the SC's approved Shariah rulings, concepts and principles.

- For investments in unlisted Shariah-compliant equities, the Shariah Adviser also applies the screening methodology of the SAC of the SC in its Shariah screening. As such, the External Investment Manager must submit to the Shariah Adviser the latest information pertaining to the issuer's business activities, its complete financial statements and other related information to enable the Shariah Adviser to carry out the Shariah screening.

- For investments in Islamic collective investment schemes, the External Investment Manager must submit to the Shariah Adviser all pertinent information including the prospectuses, its structures, investment avenues, Shariah investment guidelines, Shariah contracts and Shariah pronouncements by the relevant Shariah advisers advising the Islamic collective investment schemes, for the Shariah Adviser to confirm the Shariah status of the said Islamic collective investment schemes.

- The decision of the Shariah Adviser shall be final.

2. Cleansing process for the Fund

(a) Wrong Investment

(i) Investment in Shariah non-compliant equity securities

This refers to Shariah non-compliant investment made by the External Investment Manager. The said investment shall be disposed of or withdrawn with immediate effect, if possible, or otherwise within one (1) calendar month of knowing the status of the investment. In the event that the investment resulted in any gain in the form of capital gain or dividend before or after the disposal of the instrument, it has to be channeled to *baitulmal* and/or charitable bodies advised by the Shariah Adviser. The Shariah Adviser advises that this cleansing process (i.e. channeling of income from wrongful investment to *baitulmal* and/or charitable bodies advised by the Shariah Adviser) shall be carried out within two (2) calendar months from the said disposal or withdrawal date. If the disposal of the investment resulted in losses to the Fund, the losses are to be borne by the Manager.

(ii) Investment in other Shariah non-compliant instruments (i.e. money market instruments or deposits or collective investment schemes)

The said investment shall be disposed of or withdrawn with immediate effect if possible, or otherwise within one (1) calendar month of knowing the status of the investment. In the event that the investment resulted in Shariah non-compliant income before or after the disposal of the instrument, it has to be channeled to *baitulmal* and/or charitable bodies advised by the Shariah Adviser. The Shariah Adviser advises that this cleansing process (i.e. channeling of income from wrongful investment to *baitulmal* and/or charitable bodies advised by the Shariah Adviser) shall be carried out within two (2) calendar months from the said disposal or withdrawal date. If the disposal of the investment resulted in losses to the Fund, the losses are to be borne by the Manager.

(b) Reclassification of Shariah Status of the Fund's Investment

(i) Shariah-compliant equity securities

Reclassification of Shariah status refers to securities which were earlier classified as Shariah-compliant securities but due to failure to meet the set benchmark criteria, are subsequently reclassified as Shariah non-compliant by the SAC of the SC or the Shariah Adviser. If on the effective date of reclassification of the list of Shariah-compliant securities ("Reclassification") by the SAC of the SC or date of review ("Review") by the Shariah Adviser, the value of the securities held exceeds or is equal to the investment cost, the Fund which holds such Shariah non-compliant securities must liquidate them. To determine the time frame to liquidate such securities, the Shariah Adviser advises that such securities should be disposed of within one (1) calendar month of Reclassification or Review.

Any dividends received up to the effective date of Reclassification or Review and capital gains arising from the disposal of the said reclassified Shariah non-compliant securities made with respect to the closing price on the effective date of Reclassification or Review can be kept by the Fund. However, any dividends received and excess capital gains derived from the disposal after the effective date of Reclassification or Review at a market price that is higher than the closing price on the effective date of Reclassification or Review shall be channeled to *baitulmal* and/or charitable bodies advised by the Shariah Adviser. The Shariah Adviser advises that this cleansing process should be carried out within two (2) calendar months from the above disposal date.

The Fund is allowed to hold the Shariah non-compliant securities if the market price of the said securities is below the investment cost. It is also permissible for the Fund to keep the dividends received during the holding period until such time when the total amount of the dividends received and the market value of the Shariah non-compliant securities held equal the investment cost. At this stage, the Fund is advised to dispose of their holdings. In addition, during the holding period, the Fund is allowed to subscribe to:

- any issue of new securities by a company whose Shariah non-compliant securities are held by the Fund e.g. rights issues, bonus issues, special issues and warrants [excluding securities whose nature is Shariah non-compliant e.g. irredeemable convertible unsecured loan stock (ICULS)]; and

- securities of other companies offered by the company whose Shariah non-compliant securities are held by the Fund,

on conditions that the Fund expedites the disposal of the Shariah non-compliant securities. For securities of other companies [as stated in the second bullet above], they must be Shariah-compliant securities.

(ii) Money market instruments or deposits or collective investment schemes

This refers to the instruments which were earlier classified as Islamic money market instruments or Islamic deposits or Islamic collective investment schemes but due to certain factors such as changes in the issuers' business direction and policy or failure to carry out proper Shariah contracts' transactions, which render the instruments Shariah non-compliant by the relevant authority or the Shariah Adviser. If this occurs,

the External Investment Manager will take the necessary steps to dispose of or withdraw such money market instruments or deposits or collective investment schemes.

If on the reclassification effective date, the value of the Shariah non-compliant instruments held exceeds or is equal to the investment cost, the Fund which holds such Shariah non-compliant instruments must liquidate them. To determine the time frame to liquidate such instruments, the Shariah Adviser advises that such reclassified Shariah non-compliant instruments should be disposed of within one (1) calendar month of reclassification.

Any income received up to the reclassification effective date and capital gains arising from the disposal of the said reclassified Shariah non-compliant instruments made on the reclassification effective date can be kept by the Fund.

However, any income received and excess capital gain derived from the disposal after the reclassification effective date at a price that is higher than the price on the reclassification effective date shall be channeled to *baitulmal* and/or charitable bodies advised by the Shariah Adviser. The Shariah Adviser advises that this cleansing process should be carried out within two (2) calendar months from the above disposal date.

3. Zakat for the Fund

The Fund does not pay zakat on behalf of its Unit Holders, both Muslim individuals and Islamic legal entities. Thus, Unit Holders are advised to pay zakat on their own.

The Shariah Adviser confirms that the investment portfolio of the Fund comprises instruments which have been classified as Shariah-compliant by the SAC of the SC, and where applicable by the SAC of BNM. As for the instruments which have not been classified as Shariah-compliant by the SAC of the SC, and where applicable by the SAC of BNM, the Shariah status of the instruments has been reviewed and determined by the Shariah Adviser.

13. Amendments to page 21 of the First Prospectus – "Fees, Charges and Expenses – Other Expenses Related To The Fund"

The information in relation to other expenses related to the Fund is hereby deleted and replaced with the following:

Only expenses that are directly related and necessary for the operation and administration of the Fund and permitted by the Deed may be charged to the Fund. The list of expenses related to the Fund is set out below:

- commissions or fees paid to brokers or dealers (where applicable);
- auditors' fee;
- tax adviser's fee;
- Shariah Adviser's fee;
- valuation fee*;
- taxes;
- custodial charges (i.e. foreign sub-custodial charges only);
- cost of printing the annual and semi-annual reports;

- remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Fund;
- any tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred by the Fund; and
- any other expenses allowed under the Deed.

* These are fees for the valuation of any Shariah-compliant investment of the Fund.

14. Amendments to page 22 of the First Prospectus – "Fees, Charges and Expenses – Rebates And Soft Commissions"

The information in relation to rebates and soft commissions is hereby deleted and replaced with the following:

The Manager, the External Investment Manager, the Trustee and the Trustee's delegate should not retain any rebates from, or otherwise share in any commission with any broker or dealer in consideration for directing dealings in the investments of the Fund. Accordingly, any rebate and shared commission will be directed to the account of the Fund.

Notwithstanding the aforesaid, the Manager may retain goods and services by way of soft commissions provided by any broker or dealer if the following conditions are met:

- the soft commissions bring direct benefit or advantage to the management of the Fund and may include research and advisory related services;
- any dealing with the broker or dealer is executed on terms which are the most favourable for the Fund; and
- the availability of soft commissions is not the sole or primary purpose to perform or arrange transactions with such broker or dealer and the Manager will not enter into unnecessary trades in order to achieve a sufficient volume of transactions to qualify for soft commissions.

Soft commissions which are not allowed include, among others, entertainment allowance, travel, accommodation and membership fee.

15. Amendments to page 26 of the First Prospectus – "Transaction Information – Distribution Channels"

The information in relation to the distribution channels is hereby deleted and replaced with the following:

The Fund is distributed through the Manager's head office, branch offices and Authorised Distributors. Please refer to the Directory of Sales Office section at the end of this prospectus for more information.

Should a Unit Holder wish to consider investment, subsequent investment, redemption, switching, cooling-off or transfer of Units, the Unit Holder must complete the relevant transaction forms which can be obtained from the distribution channels of the Manager or download from the Manager's website, www.eastspring.com/my. Upon confirming the transaction, the Unit Holder will receive a confirmation advice.

Any correspondence will ONLY be sent to the Unit Holder at the correspondence address and/or email address that is registered by the Manager as provided by the Unit Holder in the master account opening form.

Please note that if you are a U.S. Person, you are not eligible to subscribe to Units of the Fund. If we become aware that you are a U.S. Person who holds Units of the Fund, we will issue a notice requiring you to:-

- redeem your Units; or
- transfer your Units to a non-U.S. Person;

within thirty (30) days from the date of the said notice.

If you fail to redeem or transfer your Units within the stipulated period, we shall have the right to compulsorily repurchase all the Units held by you after thirty (30) calendar days from the date of the said notice. The Manager shall pay you the redemption proceeds via e-payment ONLY according to your bank account details as stated in your myEastspring account or in the master account opening form or redemption form, or in such other manner as determined by the Manager on a case to case basis, no later than seven (7) Business Days from the date that the Manager repurchase all the Units held by you.

16. Amendments to pages 27 - 28 of the First Prospectus – "Transaction Information – How To Purchase Units"

The information in relation to how to purchase Units is hereby deleted and replaced with the following:

(i) Online submission via myEastspring

Individual investor can register for a "myEastspring" account at www.myeastspring.com.my by uploading the following required documents for account opening with the assistance from a UTC.

- Images of identity card (Malaysian or Singaporean) or valid unexpired passport (foreigner) or other identification such as police identity card or army identity card (front and back); and
- Utility bill, driver's license, bank statement, international travel documents issued by a foreign government or the United Nations or any other reliable and independent identification document* and electronic data* where the name matches the name of the investor; and
- Student identity card or birth certificate (where applicable, for minor joint holder who is below 18 years old).

Upon successful account opening, investor may purchase Units of the Fund by executing a buy transaction via online through myEastspring.

* You may get in touch with your UTC or our client services personnel to find out more on the list of independent identification document and electronic data.

(ii) Manual submission

When purchasing Units of the Fund, investors must forward the following completed documents* to the Manager:

Individual	Non-individual
• Master account opening form • Transaction form • Proof of payment which is acceptable by the Manager • Suitability assessment form	• Master account opening form • Transaction form • Proof of payment which is acceptable by the Manager • Suitability assessment form

- Certified true copy of identity card, passport or other identification

- Certified true copy of board resolution
- Certified true copy of latest annual return
- Certified true copy of corporate structure (where applicable)
- Certified true copy of identity card or passport of directors and authorised representatives
- Certified true copy of form 24 / return of allotment of shares under section 78 of the Companies Act 2016 (not required for a public listed company or an entity licensed by the SC, BNM or Labuan FSA)
- Certified true copy of form 49 / notification of change in the register of directors, managers and secretaries under section 58 of the Companies Act 2016
- Certified true copy of the constitution (if any)
- Certified true copy of the certificate of incorporation
- Certified true copy of form 13 / application for change of name under section 28 of the Companies Act 2016 (if applicable)
- Certified true copy of form 44 / notification of change in the registered address under section 46 of the Companies Act 2016 (if applicable)
- Personal data protection notice form for directors and authorised representatives

Note:
* The documents listed may be subject to changes from time to time.

A Unit Holder may be required to forward to the Manager additional documents to authenticate his identification when transacting Units of the Fund. The Manager reserves the right to reject any application without providing any reason.

The Manager allows a Unit Holder the convenience of maintaining all his investments in ONE single master account regardless of the number of funds he invests with the Manager.

17. Amendments to page 28 of the First Prospectus – "Transaction Information – Purchase Application And Acceptance"

The information in relation to the purchase application and acceptance is hereby deleted and replaced with the following:

Purchase application should be made before the cut-off time of 4.00 p.m. on any Business Day. The Units will be issued at NAV per Unit calculated at the next valuation point (i.e. forward pricing) after the purchase application is received by the Manager. The cut-off time will be determined based on the transaction submission time (online submission) or stamped time and date made at the Manager's head office and branch offices (manual submission).

Note: Our Authorised Distributors may have an earlier cut-off time for purchase of Units request. Please check with the respective Authorised Distributors for their respective cut-off time.

When the purchase application is received after the cut-off time stated above, the purchase application will be deemed to have been received on the next Business Day. The Manager reserves the right to vary the terms and conditions of investment and payment modes from time to time, which shall be communicated to you in writing. The Manager reserves the right to reject any application without providing any reason. The Manager may also reject any application that is incomplete and/or not accompanied by the required documents.

18. Amendments to page 28 of the First Prospectus – "Transaction Information – How To Pay For An Investment"

The information in relation to the 1st and 2nd paragraphs of how to pay for an investment is hereby deleted and replaced with the following:

1st and 2nd paragraphs:
A Unit Holder can make payment via telegraphic or online transfer by submitting the telegraphic or online transfer statement together with the application to the Manager.

A Unit Holder can also make payment by issuing cheque or bank draft made payable to "Eastspring Investments Berhad".

Cheques can be deposited directly into the Manager's client trust bank account by using a bank deposit slip at any branch of the Manager's principal bankers stated below. The original client's copy of the bank deposit slip (proof of payment) and remittance application form (if payment is made with bank draft) must be sent together with the application for Units. Unit Holders are encouraged to indicate their name and Malaysian National Registration Identity Card ("NRIC") number or passport number (for foreigner) on the bank deposit slip.

The Manager will not accept any cash payment, cash payment through Automated Teller Machine ("ATM"), or third-party payment (i.e. payment made via an account that is not under the name of the Unit Holder).

All fees, charges and expenses incurred or to be incurred for payment shall be borne by the Unit Holder.

19. Amendments to page 29 of the First Prospectus – "Transaction Information – How To Redeem Units"

The information in relation to how to redeem Units is hereby deleted and replaced with the following:

A Unit Holder may redeem all or some of the Units held on any Business Day by executing a sell transaction via online through myEastspring or completing a transaction form.

Redemption application should be made before the cut-off time of 4.00 p.m. on any Business Day. The Units will be redeemed at NAV per Unit calculated at the next valuation point (i.e. forward pricing) after the redemption application is received by the Manager. The cut-off time will be determined based on the transaction submission time (online submission) or stamped time and date made at the Manager's head office and branch offices (manual submission).

Note: Our Authorised Distributors may have an earlier cut-off time for redemption of Units request. Please check with the respective Authorised Distributors for their respective cut-off time.

When the redemption application is received after the cut-off time stated above, the redemption application will be deemed to have been received on the next Business Day. The Manager reserves the right to vary the terms and conditions for redemption from time to time, which shall be communicated to you in writing.

The Manager shall pay you the redemption proceeds via e-payment ONLY according to your bank account details as stated in your myEastspring account or in the master account opening form or redemption form, or in such other manner as determined by the Manager on a case to case basis, no later than seven (7) Business Days* from the date the Manager receives the duly completed redemption application. If you redeem immediately after the purchase of Units, the Manager shall have the right to withhold the redemption application until sufficient time has elapsed to ensure that the amount remitted by you (for purchase of Units) is realised and credited to the Manager's client trust bank account.

*With effect from 31 August 2022, the settlement period for the redemption request will be revised to seven (7) Business Days. Prior to 31 August 2022, the settlement period for the redemption request is within ten (10) calendar days.

20. Amendments to pages 29 - 30 of the First Prospectus – "Transaction Information – Cooling-Off Period & Cooling-Off Right"

The information in relation to the 3rd to 10th paragraphs of the cooling-off period & cooling-off right is hereby deleted and replaced with the following:

3rd to 10th paragraphs:

There is a cooling-off period of six (6) Business Days commencing from the day your application is accepted or deemed to be accepted by the Manager. Within these six (6) Business Days, you have the right to request for withdrawal of the investment. The refund for every Unit held by you pursuant to the exercise of your cooling-off right* are as follows:

(a) if the NAV per Unit on the day the Units were first purchased ("original price") is higher than the price of a Unit at the point of exercise of the cooling-off right ("market price"), the market price at the point of cooling-off; or
(b) if the market price is higher than the original price, the original price at the point of cooling-off; and
(c) the sales charge per Unit originally imposed on the day the Units were purchased.

* With effect from 31 August 2022, the refund pursuant to a Unit Holder's exercise of cooling-off right will be as mentioned above. Prior to 31 August 2022, the refund would be based on the NAV per Unit on the day the Units were first purchased and the sales charge originally imposed on the day which the Units were purchased.

Unit Holder may exercise the cooling-off right on any Business Day by executing a sell transaction via online through myEastspring or completing a transaction form.

Cooling-off application should be made before the cut-off time of 4.00 p.m. on any Business Day. The cut-off time will be determined based on the transaction submission time (online submission) or stamped time and date made at the Manager's head office and branch offices (manual submission).

When a cooling-off application is received after the cut-off time stated above, the cooling-off application will be deemed to have been received on the next Business Day. The Manager reserves the right to vary the terms and conditions of cooling-off from time to time, which shall be communicated to you in writing.

Cooling-off proceeds will be refunded to you via e-payment ONLY according to the bank account details as stated in your myEastspring account or in the master account opening form or redemption form, or in such other manner as determined by the Manager on a case to case basis, no later than seven (7) Business Days* from the date the Manager receives the duly completed cooling-off application, provided that the Manager has received cleared funds for the original investment.

* With effect from 31 August 2022, the cooling-off proceeds will be refunded to you within seven (7) Business Days. Prior to 31 August 2022, the cooling-off proceeds would be refunded within ten (10) calendar days.

21. Amendments to pages 30 - 31 of the First Prospectus – "Transaction Information - Switching Between Funds"

(i) The information in relation to the 1st to 4th paragraphs of switching between funds is hereby deleted and replaced with the following:

1st to 4th paragraphs:
A Unit Holder is allowed to switch the Units held in the Fund to another fund managed by the Manager denominated in the same currency by executing a switch transaction via online through myEastspring or completing a transaction form. There is no switching fee imposed on switching of Units but Unit Holders have to pay the difference of sales charge if Unit Holders wish to switch to another fund with a higher sales charge. However, no sales charge will be imposed if the fund to be switched to has a lower sales charge than the Fund.

There is no limit on the frequency of switching. However, during the initial offer period, the units of other funds are not allowed to switch to Units of the Fund except at the Manager's discretion.
Switching application should be made before the cut-off time of 4.00 p.m. on any Business Day. The Units will be switched at NAV per Unit calculated at the next valuation point (i.e. forward pricing) after the switching application is received by the Manager. The cut-off time will be determined based on the transaction submission time (online submission) or stamped time and date made at the Manager's head office and branch offices (manual submission).

Note: Our Authorised Distributors may have an earlier cut-off time for switching of Units request. Please check with the respective Authorised Distributors for their respective cut-off time.

When switching application is received after the cut-off time stated above, the switching application will be deemed to have been received on the next Business Day. The Manager reserves the right to vary the terms and conditions of switching from time to time, which shall be communicated to you in writing.

(ii) The information in relation to the 8th paragraph of switching between funds is hereby deleted.

THIS THIRD SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 8 APRIL 2019, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019 AND THE SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019.

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22. Amendments to page 31 of the First Prospectus – "Transaction Information – Transfer Of Units"

The information in relation to the 4th and 5th paragraphs of transfer of Units is hereby deleted and replaced with the following:

4th paragraph:
Note: Our Authorised Distributors may have an earlier cut-off time for transfer of Units request. Please check with the respective Authorised Distributors for their respective cut-off time.

5th paragraph:
When the transfer application is received after the cut-off time stated above, the transfer application will be deemed to have been received on the next Business Day. The Manager reserves the right to vary the terms and conditions for transfer from time to time, which shall be communicated to you in writing.

23. Amendments to page 32 of the First Prospectus – "Transaction Information –How To Keep Track Of Your Investment"

The information in relation to the last paragraph of how to keep track of your investment is hereby deleted and replaced with the following:

Last paragraph:
A Unit Holder may communicate with the Manager via:
Client services tel: 603-2778 1000
Email: cs.my@eastspring.com

24. Amendments to page 33 of the Master Prospectus – "Transaction Information – Suspension of Sale and Redemption of Units"

The information in relation to the suspension of sale and redemption of Units is hereby deleted and replaced with the following:

The Manager may, in consultation with the Trustee and having considered the interests of Unit Holders, suspend dealing in Units of the Fund due to exceptional circumstances where the market value or fair value of a material portion of the Fund's asset cannot be determined. In such cases, where there is good and sufficient reason to do so, considering the interests of Unit Holders. The Manager will cease the suspension as soon as practicable after the circumstances which result in the suspension have ceased, and in any event within twenty-one (21) days of the commencement of suspension. The period of suspension may be extended if the Manager satisfies the Trustee that it is in the best interests of the Unit Holders for the dealing in Units to remain suspended and such extension will be subject to weekly review by the Trustee.

The Manager will inform the Unit Holders in a timely and appropriate manner of the decision to suspend dealing in Units of the Fund.

25. Amendments to pages 33 - 34 of the First Prospectus – "Transaction Information – Transaction Details"

To include the following new paragraphs:

6th paragraph:
In the event the Units carry more than one Unit Holder's name, i.e. "Joint Application", the redemption / switching / transfer application will be signed by all the jointholders. If the application specifies "Either

Applicant to sign", any one Unit Holder who is eighteen (18) years old and above will have the authority to sign the application. In all cases, redemption proceeds will be paid to the principal account holder or in the names of both account holders in the register of Unit Holders.

7th paragraph:
In the event a master account has more than one registered owner, the first-named Unit Holder (as determined by reference to the original master account application form) shall receive the confirmation advices, notices and correspondence with respect to the master account, as well as any redemption proceeds or income distribution or other distributions. In addition, such first-named Unit Holder shall have the voting rights, as permitted, associated with such Units.

8th paragraph:
In the case of jointholders, any one of such jointholders may vote either personally or by proxy as comprised in the jointholding. If the jointholders are present at any meeting either personally or by proxy, the jointholder whose name stands first in the register of Unit Holders shall alone be entitled to vote.

26. Amendments to page 34 of the First Prospectus – "Transaction Information – Transaction Details"- Minimum Transfer (Units)

The information in relation to the 2nd and 3rd paragraphs of the minimum transfer of Units for joint account is hereby deleted.

27. Amendments to page 38 of the First Prospectus – "The Management And The Administration Of The Fund – Background of the Manager"

The information in relation to the background of the Manager is hereby deleted and replaced with the following:

Eastspring Investments Berhad was incorporated in November 2000 and is part of the Prudential Group. The ultimate parent company of the Prudential Group is Prudential plc whose shares are listed on the London, New York, Hong Kong and Singapore stock exchanges. The Manager is a duly approved unit trust management company by the SC since 5 January 2005 and holds a capital markets services licence for fund management and dealing in securities restricted to unit trust funds.
Eastspring Investments companies (excluding joint venture companies) are ultimately wholly-owned/indirect subsidiaries/associate of Prudential plc of the United Kingdom. Eastspring Investments companies (including joint venture companies) and Prudential plc are not affiliated in any manner with Prudential Financial, Inc., a company whose principal place of business is in the United States of America or with the Prudential Assurance Company, a subsidiary of M&G plc (a company incorporated in the United Kingdom).

28. Amendments to page 38 of the First Prospectus – "The Management And The Administration Of The Fund – Roles, Duties and Responsibilities Of The Manager"

The information in relation to the 2nd paragraph of the cross trade policy and the last paragraph of the roles, duties and responsibilities of the Manager is hereby deleted and replaced with the following:

2nd paragraph:
All cross trades will be executed in accordance with the Manager's policy which is in line with the regulatory requirements. Post transactions, all cross trades will be reviewed by the Manager's compliance officer and the committee undertaking the oversight function of the Fund.

Last paragraph:
The Manager has established a risk, compliance and legal department under the supervision of the head of risk, compliance and legal who is responsible for the operational risk, investment risk, legal and compliance functions of the Manager. The head of risk, compliance and legal reports to the board of directors. The internal audit unit of the Prudential Group conducts all internal audit functions.

29. Amendments to page 39 of the First Prospectus – "The Management And The Administration Of The Fund – Board of Directors"

The information in relation to board of directors is hereby deleted and replaced with the following:

The board of directors oversee the overall management of the Manager. The board of directors meet every quarter or more frequently, when required. Please refer to https://www.eastspring.com/my/about-us/management for more information on our board of directors.

30. Amendments to page 39 of the First Prospectus – "The Management And Administration Of The Fund – Investment Committee"

The information in relation to the investment committee is hereby deleted.

31. Amendments to page 40 of the First Prospectus – "The Management And The Administration Of The Fund – Fund Management Function"

The information in relation to the fund management function is hereby deleted and replaced with the following:

The Manager's investment team is headed by the head of investments. The head of investments is supported by a team of experienced fund managers who are responsible to manage the Fund.

Doreen Choo Choy Wan
Head of Investments

Doreen Choo joined the Manager in August 2018 and is the **designated person responsible for the fund management of the Fund**. She is the head of investments and is responsible for all asset classes and investment performance, as well as the growth and development of our investment offering in Malaysia. With more than 20 years of industry experience, Doreen joins us from CIMB-Principal Asset Management Berhad where she has worked for the past 13 years, initially as an equity fund manager and subsequently as Head of Equities in 2015. Doreen previously worked at PricewaterhouseCoopers (PwC) as Manager, Valuation & Strategy (Corporate Advisory) with a particular focus on equity valuations across industries. Doreen is a Chartered Financial Analyst (CFA) charterholder and holds a Degree of Bachelor of Arts in Economics (First Class Honours) from University Malaya.

32. Amendments to page 40 of the First Prospectus – "The Management And The Administration Of The Fund"

The information in relation to the Manager's delegate – external investment manager is hereby inserted as follows:

Manager's Delegate – External Investment Manager

Background of Eastspring Al-Wara' Investments Berhad

Eastspring Al-Wara' Investments Berhad ("Eastspring Al-Wara'") was incorporated in June 2009 and is part of the Prudential Group. The ultimate parent company of the Prudential Group is Prudential plc whose shares are listed on the London, New York, Hong Kong and Singapore stock exchanges.

Eastspring Al-Wara' business is to manage funds on behalf of institutional client and as at 30 June 2022, it manages more than RM 8.5 billion of Shariah-compliant asset. Eastspring Al-Wara' is also part of the Malaysian International Islamic Financial Centre community, which focuses on supporting the development of the Malaysian Islamic capital market and positioning Malaysia as one of the leading global hubs for Islamic finance.

Roles and Duties of the External Investment Manager

The Manager will be appointing Eastspring Al-Wara' as the external investment manager for the Fund with effect from 1 January 2023. The External Investment Manager is responsible to invest the investments of the Fund in accordance with the Fund's objective and its Deed, and subject to the Act, the Guidelines and any practice notes issued by the SC from time to time, as well as the internal policies and procedures of the Manager. The External Investment Manager reports to the members of committee undertaking the oversight function of the Fund on a regular basis on the status of the portfolio, proposed investment strategy and other matters relating to the portfolio of the Fund.

The External Investment Manager's investment team is headed by the head of investments. The head of investments is supported by a team of experienced fund managers who are responsible to manage the Fund delegated to them.

Tan Ming Han
Head of Investments

Tan Ming Han (Ming Han) joined Eastspring Al-Wara' as head of investments in November 2018. Prior to joining Eastspring Al-Wara', Ming Han was an associate director in Amundi Malaysia Sdn Bhd where he managed regional and domestic equity portfolios for institutional clients from June 2012 to October 2018. Ming Han has past investment experience in the industry including Meridian Asset Management Sdn Bhd, HwangDBS Investment Management and Philip Capital Management where he also managed both local and regional unit trust funds and discretionary mandates. He has long and short equity experience from his working stint as a hedge fund manager in Singapore in 2010. He started his career in corporate finance and brings with him more than 18 years of investment industry experience. Ming Han holds a Bachelor of Commerce degree majoring in Corporate Finance and International Business from the University of Adelaide, Australia.

Material Litigation and Arbitration

As at 30 June 2022, the External Investment Manager is not engaged in any material litigation and arbitration, including those pending or threatened, and is not aware of any facts likely to give rise to any proceedings which might materially affect its business and/or financial position.

33. Amendments to page 40 of the First Prospectus – "The Management And The Administration Of The Fund – Other Information"

The information in relation to the other information is hereby deleted and replaced with the following:

Further information on the Manager, Shariah Adviser and External Investment Manager are provided on the Manager's website.

34. Amendments to pages 42 - 43 of the First Prospectus – "The Shariah Adviser"

The information in relation to the Shariah Adviser is hereby deleted and replaced with the following:

BIMB Securities Sdn Bhd has been appointed as the Shariah adviser for the Fund. BIMB Securities Sdn Bhd will provide Shariah advisory services on the management and operations of the Fund to ensure the operations of the Fund comply with Shariah requirements.

ABOUT BIMB SECURITIES SDN BHD

BIMB Securities Sdn Bhd is a stockbroking subsidiary of Bank Islam Malaysia Berhad incorporated on 21 February 1994 and is licensed by the SC. The corporate mission of BIMB Securities Sdn Bhd is to be an active participant in a modern, innovative and dynamic Islamic capital market in Malaysia, catering for the needs of all investors, Muslims and non-Muslims, looking for Shariah-compliant investment products and services.

EXPERIENCE IN SHARIAH ADVISORY SERVICES

BIMB Securities Sdn Bhd is registered with the SC to act as a Shariah adviser for Islamic products and services regulated by the SC, which include Islamic collective investment schemes. BIMB Securities Sdn Bhd is independent from the Manager and does not hold office as a member of the committee undertaking the oversight function of the Fund or any other fund managed and administered by the Manager. As at 30 June 2022, BIMB Securities Sdn Bhd is a corporate Shariah adviser to 84 Islamic funds including one (1) Islamic real estate investment trust.

ROLES AND RESPONSIBILITIES OF BIMB SECURITIES SDN BHD AS THE SHARIAH ADVISER

As the Shariah adviser for the Fund, the role of BIMB Securities Sdn Bhd is to ensure that the investment operations and processes of the Fund are in compliance with Shariah requirements. BIMB Securities Sdn Bhd will review the Fund's investments on a monthly basis to ensure Shariah compliance and it also reviews the semi-annual and annual reports of the Fund.

Notwithstanding the role played by the Shariah Adviser, the ultimate responsibility for ensuring Shariah compliance of the Fund in all aspects of operations and processes rests solely with the Manager.

In line with the SC's guidelines, the roles of BIMB Securities Sdn Bhd as the Shariah adviser are:

1. to provide Shariah expertise and advice on Shariah matters in relation to the Fund including matters relating to documentation (which includes the deed and prospectus), structure, feature, investment instruments and ensure that all aspects of the Fund are in accordance with Shariah requirements as set out in the relevant securities laws and guidelines issued by the SC;

2. to ensure that the Fund complies with the applicable Shariah rulings, principles and concepts endorsed by the SAC of the SC;

3. to review the Fund's compliance reports as provided by the Manager's compliance officer and investment transaction reports provided or duly approved by the Trustee to ensure that the Fund's investments are in line with Shariah;

4. to prepare a report for inclusion in the semi-annual and annual reports of the Fund stating the Shariah Adviser's opinion whether the Fund has been managed in compliance with Shariah, including Shariah rulings, principles and concepts endorsed by the SAC of the SC;

5. to apply *Ijtihad* (intellectual reasoning) to ensure all aspects relating to the Fund are in compliance with Shariah, in the absence of any rulings, principles and concepts endorsed by the SAC of the SC;

6. to consult the SC where there is ambiguity or uncertainty as to an investment, instrument, system, procedure and/or process; and

7. to meet with the Manager on a semi-annual basis, or when urgently required for review of the Fund's operation and processes.

PROFILES OF THE SHARIAH PERSONNEL

Ir. Dr. Muhamad Fuad bin Abdullah ("Dr. Muhamad Fuad")

Dr. Muhamad Fuad is the designated person in-charge of all Shariah matters in BIMB Securities Sdn Bhd.

He graduated with a Bachelor of Science Degree in Electrical Engineering in 1977 and a Master of Philosophy Degree in Electrical Engineering in 1982, both from the University of Southampton, England. He also obtained a Bachelor of Arts (Jayyid) Degree in Shariah from the University of Jordan in 1994 and a Doctor of Philosophy in Muslim Civilization from the University of Aberdeen, Scotland in 1996.

He is a registered individual Shariah adviser with the SC and is the chairman of the Shariah advisory committee of BIMB Securities Sdn Bhd. He sits on the Shariah committees of Bank Islam Malaysia Berhad, AIA-Public Takaful Berhad and BIMB Investment Management Berhad.

He is the non-executive chairman of Gagasan Nadi Cergas Berhad, a board member of Universiti Tun Abd Razak Sdn Bhd ("UniRAZAK") and Medic IG Holdings Sdn Bhd.

Dr. Muhamad Fuad is a recipient of the National Book Award 2015 for his book published by IKIM entitled "The Influence of Islam Upon Classical Arabic Scientific Writings: An Examination of the Extent of Their Reference to Quran, Hadith and Related Texts".

Nurussaádah binti Nasarudin ("Nurussaádah")

Nurussaádah joined BIMB Securities Sdn Bhd in June 2015 as the Shariah executive and has been promoted as the head of Shariah section effective 1 May 2021. She is also the designated Shariah officer registered under the BIMB Securities Sdn Bhd's Shariah adviser registration, responsible for the Shariah advisory services offered by BIMB Securities Sdn Bhd.

Nurussaádah graduated with a Bachelor of Shariah majoring in Islamic Banking and Economics from the University of Yarmouk, Jordan.

Currently, she is responsible in providing Shariah inputs on the advisory, consultancy and research functions with regards to Islamic capital market and Islamic collective investment schemes, including but not limited to, conducting surveillance on the non-financial institution activities.

She is experienced in product development and review for Islamic capital market products specifically on Islamic stockbroking services.

35. Amendments to page 46 of the First Prospectus – "The Trustee – Experience In Trustee Business"

The information in relation to the experience in the Trustee business is hereby deleted and replaced with the following:

DTMB is part of Deutsche Bank's Securities Services, which provides trust, custody and related services on a range of securities and financial structures. As at 30 June 2022, DTMB is the trustee for two hundred and twelve (212) collective investment schemes including unit trust funds, wholesale funds, exchange-traded funds and private retirement schemes.

DTMB's trustee services are supported by Deutsche Bank (Malaysia) Berhad ("DBMB"), a subsidiary of Deutsche Bank, financially and for various functions, including but not limited to financial control and internal audit.

36. Amendments to page 46 of the First Prospectus – "The Trustee – Trustee's Disclosure Of Material Litigation"

The information in relation to the Trustee's disclosure of material litigation is hereby deleted and replaced with the following:

As at 30 June 2022 the Trustee (a) has not engaged in any material litigation and arbitration, including those pending or threatened, nor (b) is aware of any facts likely to give rise to any proceedings which might materially affect the business/financial position of the Trustee.

37. Amendments to pages 52 - 53 of the First Prospectus – "Salient Terms Of The Deed – Permitted Expenses Payable By the Fund"

The information in relation to items (d) and (m) of permitted expenses payable by the fund is hereby deleted and replaced with the following:

(d) fees for the valuation of any Shariah-compliant investment of the Fund;
(m) remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Fund, unless the Manager decides otherwise;

38. Amendments to page 54 of the First Prospectus – "Salient Terms Of The Deed – Termination Of The Fund"

The information in relation to the procedures and processes for termination of the Fund is hereby inserted as follows:

Procedures and Processes for Termination of the Fund

Upon the termination of the Fund, the Trustee shall:

(a) sell all the Fund's assets then remaining in its hands and pay out of the Fund any liabilities of the Fund, such sale and payment shall be carried out and completed in such manner and within such period as the Trustee considers to be in the best interests of the Unit Holders; and

(b) from time to time distribute to the Unit Holders, in proportion to the number of Units held by them respectively:

(1) the net cash proceeds available for the purpose of such distribution and derived from the sale of the Fund's assets less any payments for liabilities of the Fund; and

(2) any available cash produce,

provided always that the Trustee shall not be bound, except in the case of final distribution, to distribute any of the moneys for the time being in his hands the amount of which is insufficient for payment to the Unit Holders of Ringgit Malaysia Fifty sen (RM0.50) in respect of each Unit and provided also that the Trustee shall be entitled to retain out of any such moneys in his hands full provision for all costs, charges, taxes, expenses, claims and demands incurred, made or anticipated by the Trustee in connection with or arising out of the winding-up of the Fund and, out of the moneys so retained, to be indemnified against any such costs, charges, taxes, expenses, claims and demands; each of such distribution shall be made only against the production of such evidence as the Trustee may require of the title of the Unit Holder relating to the Units in respect of which the distribution is made.

In the event of the Fund being terminated:

(a) the Trustee shall be at liberty to call upon the Manager to grant the Trustee, and the Manager shall so grant, a full and complete release from the Deed;

(b) the Manager shall indemnify the Trustee against any claims arising out of the Trustee's execution of the Deed provided always that such claims have not been caused by any failure on the part of the Trustee to exercise the degree of care and diligence required of a trustee as contemplated by the Deed and all relevant laws;

(c) the Manager and the Trustee shall notify the relevant authorities in such manner as may be prescribed by any relevant law; and

(d) the Manager or the Trustee shall notify the Unit Holders in such manner as may be prescribed by any relevant law.

39. Amendments to page 54 of the First Prospectus – "Salient Terms Of The Deed – Provisions Governing Unit Holders' Meeting"

The information in relation to the provisions governing Unit Holders' meeting is hereby deleted and replaced with the following:

The quorum required for a meeting of Unit Holders shall be five (5) Unit Holders, whether present in person or by proxy; however, if the Fund has five (5) or less Unit Holders, the quorum required for a meeting of Unit Holders of the Fund shall be two (2) Unit Holders, whether present in person or by proxy.

If the meeting has been convened for the purpose of voting on a special resolution, the Unit Holders present in person or by proxy must hold in aggregate at least twenty five per centum (25%) of the Units in circulation at the time of the meeting.

If the Fund has only one (1) remaining Unit Holder, such Unit Holder, whether present in person or by proxy, shall constitute the quorum required for the meeting of the Unit Holders of the Fund.

40. Amendments to page 56 of the First Prospectus – "Salient Terms Of The Deed – Suspension Of Dealing In Units"

The information in relation to the suspension of dealing in Units is hereby deleted and replaced with the following:

The Manager may, in consultation with the Trustee and having considered the interests of the Unit Holders, suspend the sale and/or redemption of Units due to exceptional circumstances where the market value or fair value of a material portion of the Fund's asset cannot be determined. In such cases, where there is good and sufficient reason to do so. Where such suspension is triggered, the Manager shall notify all Unit Holders in a timely and appropriate manner of its decision to suspend the sale and/or redemption of Units.

41. Amendments to pages 60 – 61 of the First Prospectus – "Related Party Transactions And Conflict Of Interest"

(i) The information in relation to the 4th paragraph of the related party transaction and conflict of interests is hereby deleted and replace with the following:

In making an investment transaction for the Fund, the Manager is obliged not to make improper use of its position in managing the Fund to gain, directly or indirectly, any advantage for the Manager or for any other person or to cause detriment to your interests. If the interests of the directors or the members of a committee undertaking the oversight function of the Fund conflict with the interests of the Fund, they will not be allowed to participate in the decision-making process in respect of the matter. Additionally, the Manager's directors, members of a committee undertaking the oversight function of the Fund and employees have to disclose their personal dealings to the compliance unit, which monitors such dealings.

(ii) The information in relation to the 5th paragraph of the related party transactions and conflict of interest is hereby deleted.

(iii) The information in relation to Deutsche Trustees Malaysia Berhad is hereby deleted and replaced with following:

As the trustee for the Fund and the Manager's delegate for the fund accounting and valuation services (where applicable), there may be related party transactions involving or in connection with the Fund within the following events:

1) Where the Fund invests in the products offered by Deutsche Bank AG and any of its group companies (e.g. money market placement, etc.);
2) Where the Fund has obtained financing from Deutsche Bank AG and any of its group companies, as permitted under the SC's guidelines and other applicable laws;
3) Where the Manager appoints DTMB to perform its back office functions (e.g. fund accounting and valuation); and

4) Where DTMB has delegated its custodian functions for the Fund to Deutsche Bank (Malaysia) Berhad.

DTMB will rely on the Manager to ensure that any related party transactions, dealings, investments and appointments are on terms which are the best that are reasonably available for or to the Fund and are on an arm's length basis as if between independent parties.

While DTMB has internal policies intended to prevent or manage conflicts of interests, no assurance is given that their application will necessarily prevent or mitigate conflicts of interests. The Trustee's commitment to act in the best interests of the Unit Holders of the Fund does not preclude the possibility of related party transactions or conflicts.

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42. Amendments to pages 64 – 68 of the First Prospectus – "Taxation Adviser's Letter On Taxation Of The Fund And Unit Holders"

The information in relation to the taxation adviser's letter on taxation of the Fund and Unit Holders is hereby deleted and replaced with the following:

TAXATION ADVISER'S LETTER
ON TAXATION OF THE FUND AND UNIT HOLDERS
(Prepared for inclusion in this Third Supplementary Prospectus)

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

The Board of Directors
Eastspring Investments Berhad
Level 22, Menara Prudential
Persiaran TRX Barat
55188 Tun Razak Exchange
Kuala Lumpur

Date: 23 August 2022

TAXATION OF THE FUND AND UNIT HOLDERS

Dear Sirs,

This letter has been prepared for inclusion in the Third Supplementary Prospectus in connection with the Eastspring Investments Islamic Equity Income Fund ("the Fund").
The taxation of income for the Fund and the Unit Holders are subject to the provisions of the Malaysian Income Tax Act 1967 ("the Act"). The applicable provisions are contained in Section 61 of the Act, which deals specifically with the taxation of trust bodies in Malaysia.

TAXATION OF THE FUND

The Fund will be regarded as resident for Malaysian tax purposes since the Trustee of the Fund is resident in Malaysia.

(1) Domestic Investments

(i) General Taxation

Subject to certain exemptions, the income of the Fund consisting of dividends, interest or profit[1] (other than interest or profit[1] which is exempt from tax) and other investment income derived from or accruing in Malaysia, after deducting tax allowable expenses, is liable to Malaysian income tax at the rate of 24 percent.

Gains on investments in Malaysia by the Fund will not be subject to Malaysian income tax.

(ii) Dividends and Other Exempt Income

Effective 1 January 2014, all companies would adopt the single-tier system. Hence dividends received would be exempted from tax and the deductibility of expenses incurred against such dividend income would be disregarded. There will no longer be any tax refunds available for single-tier dividends received. Dividends received from companies under the single-tier system would be exempted.

The Fund may receive Malaysian dividends which are tax exempt. The exempt dividends may be received from investments in companies which had previously enjoyed or are currently enjoying the various tax incentives provided under the law. The Fund will not be taxable on such exempt income.

Interest or profit[1] or discount income derived from the following investments is exempt from tax:

(a) Securities or bonds issued or guaranteed by the government of Malaysia;
(b) Debentures[2] or sukuk, other than convertible loan stocks, approved or authorised by, or lodged with, the Securities Commission Malaysia; and
(c) Bon Simpanan Malaysia issued by Bank Negara Malaysia.

Interest or profit[1] derived from the following investments is exempt from tax:

(a) Interest or profit[1] paid or credited by any bank or financial institution licensed under the Financial Services Act 2013 and Islamic Financial Services Act 2013;
(b) Interest or profit[1] paid or credited by any development financial institution regulated under the Development Financial Institutions Act 2002;
(c) Bonds, other than convertible loan stocks, paid or credited by any company listed in Bursa Malaysia Securities Berhad ACE Market; and
(d) Interest or profit[1] paid or credited by Malaysia Building Society Berhad[3].

The interest or profit[1] or discount income exempted from tax at the Fund level will also be exempted from tax upon distribution to the Unit Holders.

Exception: -

i. Wholesale money market fund

[1] Under Section 2(7) of the Income Tax Act 1967, any reference to interest shall apply, *mutatis mutandis*, to gains or profits received and expenses incurred, in lieu of interest, in transactions conducted in accordance with the principles of Syariah.

The effect of this is that any gains or profits received and expenses incurred, in lieu of interest, in transactions conducted in accordance with the principles of Shariah, will be accorded the same tax treatment as if they were interest.

[2] Structured products approved by the Securities Commission Malaysia are deemed to be "debenture" under the Capital Markets and Services Act, 2007 and fall within the scope of exemption.

[3] Exemption granted through letters from Ministry of Finance Malaysia dated 11 June 2015 and 16 June 2015 and it is with effect YA 2015.

With effect from 1 January 2019, the exemption shall not apply to interest or profit[1] paid or credited to a unit trust that is a wholesale money market fund.

ii.Retail money market fund ("RMMF")

Based on the Finance Act 2021, the interest income or profit[1] of a RMMF will remain tax exempted under Paragraph 35A, Schedule 6 of the Act. However, resident and non-resident Unit Holders (other than individual Unit Holders), who receive income distributed from interest or profit[1] income of the RMMF which are exempted under Paragraph 35A of Schedule 6, will be subject to withholding tax ("WHT") at the rate of 24 percent. This new WHT was effective from 1 January 2022 onwards.

The WHT is to be withheld and remitted by the RMMF to the tax authorities within 30 days upon distribution of the income to the Unit Holders.

(2) Foreign Investments

With effect from 1 January 2022, the exemption of foreign-sourced income received in Malaysia is only applicable to a person who is a non-resident.

The Ministry of Finance subsequently announced on 30 December 2021 that subject to conditions, which will be set out in guidelines to be issued by the Inland Revenue Board ("IRB"), the following foreign-sourced income received from 1 January 2022 to 31 December 2026 (5 years) will continue to be exempted from Malaysian income tax:

- Dividend income received by resident companies and limited liability partnerships.
- All classes of income received by resident individuals, except for resident individuals which carry on business through a partnership.

Based on clarifications from the IRB, foreign-sourced income (e.g. dividends, interest, etc.) of a resident Fund which is received in Malaysia will be subject to tax. There will be a transitional period from 1 January 2022 to 30 June 2022 where foreign-sourced income remitted to Malaysia will be taxed at the rate of 3% on gross income. From 1 July 2022 onwards, any foreign-sourced income remitted to Malaysia will be subject to Malaysian income tax at the rate of 24% for a resident Fund.

Such income from foreign investments may be subject to taxes or withholding taxes in the specific foreign country. Subject to meeting the relevant prescribed requirements, the Fund in Malaysia is entitled for double taxation relief on any foreign tax suffered on the income in respect of overseas investment.
Gains on disposal of foreign investments by the Fund will not be subject to Malaysian income tax.

The foreign income subjected to Malaysian tax at the Fund level will also be taxable upon distribution to the Unit Holders. However, the income distribution from the Fund will carry a tax credit in respect of the Malaysian tax paid by the Fund. Unit Holders will be entitled to utilise the tax credit against the tax payable on the income distribution received by them.

(3) Income from Malaysia Real Estate Investment Trusts ("REITs")

Income from distribution from REITs listed on Bursa Malaysia will be received net of final withholding tax of 10 per cent[4]. No further tax will be payable by the Fund on the distribution. Distribution from such income by the Fund will also not be subject to further tax in the hands of the Unit Holders.

(4) Tax Deductible Expenses

Expenses wholly and exclusively incurred in the production of gross income are allowable as deductions under Section 33(1) of the Act. In addition, Section 63B of the Act provides for tax deduction in respect of managers' remuneration, expenses on maintenance of the register of Unit Holders, share registration expenses, secretarial, audit and accounting fees, telephone charges, printing and stationery costs and postages based on a formula subject to a minimum of 10 percent and a maximum of 25 percent of the expenses.

(5) Real Property Gains Tax ("RPGT")

With effect from 1 January 2019, any gains on disposal of real properties or shares in real property companies[5] would be subject to RPGT as follows:-

Disposal time frame	**RPGT rates (Companies incorporated in Malaysia and Trustee of a trust)**
Within 3 years	30%
In the 4th year	20%
In the 5th year	15%
In the 6th year and subsequent years	10%

(6) Sales and Service Tax ("SST")

Effective from 1 September 2018, SST has been reintroduced to replace the Goods and Services Tax ("GST"). Both the Sales Tax Act 2018 and Services Tax Act 2018 have been gazetted on 28 August 2018. The rates for sales tax are nil, 5%, 10% or a specific rate whereas the rate for service tax is at 6 percent.

Sales tax will be chargeable on taxable goods manufactured in or imported into Malaysia, unless specifically exempted by the Minister. Whereas only specific taxable services provided by specific taxable persons will be subject to service tax. Sales tax and service tax are single stage taxes. As such, SST incurred would generally form an irrecoverable cost to the business

[4] Pursuant to the Finance Act 2019 which was gazette on 31 December 2019, the tax treatment on distribution from REITs applicable to foreign institutional investors and non-corporate investors (including resident and non-resident individuals), i.e. subject to final withholding tax at 10% rate is extended for a period of 6 years, i.e. from year of assessment 2020 to year of assessment 2025

[5] A real property company is a controlled company which owns or acquires real property or shares in real property companies with a market value of not less than 75 percent of its total tangible assets. A controlled company is a company which does not have more than 50 members and is controlled by not more than 5 persons.

In general, the Fund, being a collective investment vehicle, will not be caught under the service tax regime.

Certain brokerage, professional, consultancy or management services obtained by the Fund may be subject to service tax at 6 percent. However, fund management services and trust services are excluded from service tax. With effect from 1 January 2019, service tax will apply to any taxable service that is acquired by any business in Malaysia from a non-Malaysian service provider. In this connection, the Fund, being non-taxable person who acquire imported taxable services (if any) will need to declare its imported taxable services through the submission of prescribed declaration, i.e., Form SST-02A to the Royal Malaysian Customs Department ("RMCD").

With effect from 1 January 2020, service tax on digital services was implemented at the rate of 6 percent. Under the service tax on digital services, foreign service providers selling digital services to Malaysian consumers are required to register for and charge service tax. Digital services are defined as services which are delivered or subscribed over the internet or other electronic network, cannot be delivered without the use of IT and the delivery of the service is substantially automated.

Furthermore, the provision of digital services has also been prescribed as a taxable service when provided by a local service provider with effect from 1 January 2020. Hence, where the Fund obtains any of the prescribed digital services, those services may be subject to service tax at 6 percent.

TAXATION OF UNIT HOLDERS

Unit Holders will be taxed on an amount equivalent to their share of the total taxable income of the Fund to the extent of the distributions received from the Fund. The income distribution from the Fund will carry a tax credit in respect of the tax paid by the Fund. Unit Holders will be entitled to utilise the tax credit against the tax payable on the income distribution received by them. Generally, no additional withholding tax will be imposed on the income distribution from the Fund; unless the Fund is an RMMF, in which case there is a WHT on distribution from interest income of a RMMF which are exempted under Paragraph 35A of Schedule 6 and distributed to non-individual unitholders.

Non-resident Unit Holders may also be subject to tax in their respective jurisdictions. Depending on the provisions of the relevant country's tax legislation and any double tax treaty with Malaysia, the Malaysian tax suffered may be creditable against the relevant foreign tax.
Corporate Unit Holders, resident[6] and non-resident, will generally be liable to income tax at 24 percent[7] on distribution of income received from the Fund. The tax credits attributable to the distribution of income can be utilised against the tax liabilities of these Unit Holders.

[6] Resident companies with paid up capital in respect of ordinary shares of RM2.5 million and below and having an annual sale of not more than RM50 million will pay tax at 17% for the first RM600,000 of chargeable income with the balance taxed at 24% with effect from YA 2020.

With effect from YA 2009, the above shall not apply if more than –
(a) 50% of the paid up capital in respect of ordinary shares of the company is directly or indirectly owned by a related company;
(b) 50% of the paid up capital in respect of ordinary shares of the related company is directly or indirectly owned by the first mentioned company;
(c) 50% of the paid up capital in respect of ordinary shares of the first mentioned company and the related company is directly or indirectly owned by another company.

"Related company" means a company which has a paid up capital in respect of ordinary shares of more than RM2.5 million at the beginning of the basis period for a YA.

[7] Pursuant to Finance Act 2021, the income tax rate for a company (other than Micro, Small and Medium Enterprises) will be increased to 33% if a company has chargeable income exceeding RM100,000,000 in YA 2022.

Individuals and other non-corporate Unit Holders who are tax resident in Malaysia will be subject to income tax at graduated rates ranging from 1 percent to 30 percent. Individuals and other non-corporate Unit Holders who are not resident in Malaysia will be subject to income tax at 30 percent. The tax credits attributable to the distribution of income will be utilised against the tax liabilities of these Unit Holders.

The distribution of exempt income and gains arising from the disposal of investments by the Fund will be exempted from tax in the hands of the Unit Holders.

Based on the Finance Act 2021, in respect of distribution from a RMMF, resident and non-resident corporate Unit Holders (other than individual Unit Holders), who receive income distributed from interest or profit[1] income of the RMMF which are exempted under Paragraph 35A of Schedule 6, will be subject to WHT at the rate of 24%, effective from 1 January 2022.

For resident corporate Unit Holders, the WHT is not a final tax. The resident corporate Unit Holders will need to subject the income distributed from interest or profit[1] income of a RMMF which are exempted under Paragraph 35A of Schedule 6 to tax in its income tax returns and the attached tax credit i.e., the 24% WHT suffered will be available for set-off against the tax chargeable on the resident corporate Unit Holders.

For non-resident Corporate Unit Holders, the 24% WHT on income distributed from interest or profit[1] income of a RMMF which are exempted under Paragraph 35A of Schedule 6, is a final tax.

Any gains realised by Unit Holders (other than those in the business of dealing in securities, insurance companies or financial institutions) on the sale or redemption of the units are treated as capital gains and will not be subject to income tax. This tax treatment will include in the form of cash or residual distribution in the event of the winding up of the Fund.

Unit Holders electing to receive their income distribution by way of investment in the form of new units will be regarded as having purchased the new units out of their income distribution after tax.

Unit splits issued by the Fund are not taxable in the hands of Unit Holders.

We hereby confirm that the statements made in this report correctly reflect our understanding of the tax position under current Malaysian tax legislation. Our comments above are general in nature and cover taxation in the context of Malaysian tax legislation only and do not cover foreign tax legislation. The comments do not represent specific tax advice to any investors, and we recommend that investors obtain independent advice on the tax issues associated with their investments in the Fund.

Yours faithfully,
for and on behalf of
PRICEWATERHOUSECOOPERS TAXATION SERVICES SDN BHD

Lim Phaik Hoon
Partner

PricewaterhouseCoopers Taxation Services Sdn Bhd have given their written consent to the inclusion of their report as taxation adviser in the form and context in which they appear in this Third Supplementary Prospectus and have not, before the date of issue of the Third Supplementary Prospectus, withdrawn such consent.

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43. Amendments to page 71 of the First Prospectus – "Additional Information"

(i) The information in relation to consent from person(s) for the inclusion of their names and statements/tax adviser's letter in the prospectus is hereby inserted as follows :

CONSENT

The Trustee, Shariah Adviser, External Investment Manager and Trustee's delegate (custodian function) have given their consent for the inclusion of their names and statements in the form and context in which they appear in this prospectus and have not withdrawn such consent.

The tax adviser has given its consent for the inclusion of its name and tax adviser's letter in the form and context in which they appear in this prospectus and have not withdrawn such consent.

(ii) The information in relation to item 1 of the lodging a complaint is hereby deleted and replaced with the following:

1. To lodge a complaint or for an internal dispute resolution, you can contact our client services personnel:

(a) via phone to	:	603-2778 1000
(b) via email to	:	cs.my@eastspring.com
(c) via letter to	:	Eastspring Investments Berhad Level 22, Menara Prudential Persiaran TRX Barat 55188 Tun Razak Exchange Kuala Lumpur

44. Amendments to page 80 of the First Prospectus – "Directory Of Sales Office"

(i) The information in relation to the head office is hereby deleted and replaced with the following:

HEAD OFFICE
Eastspring Investments Berhad
Level 22, Menara Prudential
Persiaran TRX Barat
55188 Tun Razak Exchange
Kuala Lumpur
General tel: 603-2778 3888
General fax: 603-2789 7220
Client services tel: 603-2778 1000
Email: cs.my@eastspring.com
Website: www.eastspring.com/my

(ii) The information in relation to the sales office in Sabah is hereby deleted and replaced with the following:

SABAH

Eastspring Investments Berhad
Suite E3, 9th Floor, CPS Tower
Centre Point Sabah

No. 1, Jalan Centre Point
88000 Kota Kinabalu
Sabah

Tel : 6088-238 613
Fax: 6088-232 136

The remainder of this page is intentionally left blank.

Fourth Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund

This Fourth Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund dated 2 February 2024 ("Fourth Supplementary Prospectus") must be read together with the First Prospectus of Eastspring Investments Islamic Equity Income Fund dated 8 April 2019 ("First Prospectus"), the First Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund dated 8 April 2019 (First Supplementary Prospectus), the Second Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund dated 1 August 2019 ("Second Supplementary Prospectus") and the Third Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund dated 30 September 2022 ("Third Supplementary Prospectus").

The Eastspring Investments Islamic Equity Income Fund ("Fund") is constituted on 8 April 2019.

The Securities Commission Malaysia has authorised the Fund, and a copy of this Fourth Supplementary Prospectus dated 2 February 2024, the First Prospectus dated 8 April 2019, the First Supplementary Prospectus dated 8 April 2019, the Second Supplementary Prospectus dated 1 August 2019 and the Third Supplementary Prospectus dated 30 September 2022 (collectively, the "Prospectuses") have been registered with the Securities Commission Malaysia, who takes no responsibility for their contents. The authorisation of the Fund, and registration of the Prospectuses, 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 reports contained in the Prospectuses.

MANAGER
Eastspring Investments Berhad
200001028634 (531241-U)

TRUSTEE
Deutsche Trustees Malaysia Berhad
200701005591 (763590-H)

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS FOURTH SUPPLEMENTARY PROSPECTUS DATED 2 FEBRUARY 2024, THE THIRD SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019 AND THE FIRST PROSPECTUS DATED 8 APRIL 2019. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.

THIS FOURTH SUPPLEMENTARY PROSPECTUS DATED 2 FEBRUARY 2024 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 8 APRIL 2019, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019 AND THE THIRD SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022.

RESPONSIBILITY STATEMENT

This Fourth Supplementary Prospectus has been reviewed and approved by the directors of Eastspring Investments Berhad and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements, or omission of other facts which would make any statement in this Fourth Supplementary Prospectus false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has authorised the Fund and a copy of the Prospectuses have been registered with the Securities Commission Malaysia.

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

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Eastspring Investments Berhad, which is responsible for the said Fund and takes no responsibility for the contents in this Fourth Supplementary Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Fourth Supplementary 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 STATEMENTS

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 the Fourth Supplementary Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to the Fourth Supplementary Prospectus or the conduct of any other person in relation to the Eastspring Investments Islamic Equity Fund.

Eastspring Investments Islamic Equity Fund has been certified as Shariah-compliant by the Shariah Adviser appointed for the Fund.

Eastspring Investments Islamic Equity Fund will not be offered for sale in the United States of America, its territories or possessions and all areas subject to its jurisdiction, or to any U.S. Person(s). Accordingly, investors may be required to certify that they are not U.S. Person(s) before making an investment in this Eastspring Investments Islamic Equity Fund.

THIS FOURTH SUPPLEMENTARY PROSPECTUS DATED 2 FEBRUARY 2024 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 8 APRIL 2019, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019 AND THE THIRD SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022.

Unless otherwise provided in this Fourth Supplementary Prospectus, all the capitalised terms used herein shall have the same meanings ascribed to them in the First Prospectus dated 8 April 2019, as supplemented by the First Supplementary Prospectus dated 8 April 2019, the Second Supplementary Prospectus dated 1 August 2019 and the Third Supplementary Prospectus dated 30 September 2022

This Fourth Supplementary Prospectus is issued to inform investors that:

- The information in relation to the 5th paragraph in relation the transaction details under "Chapter 5 – Transaction Information" has been amended.
- The information in relation to the 2nd and 3rd paragraphs of income reinvestment policy under "Chapter 5 – Transaction Information" have been amended.
- A new 2nd paragraph in relation to the auto reinvestment policy under "Chapter 5 – Transaction Information" has been inserted.

1. Amendments to page 34 of the First Prospectus – "Transaction Information – Transaction Details"

The information in relation to the 5th paragraph is hereby deleted and replaced with the following:

5th paragraph:

The Manager reserves the right to change the minimum amounts and number of Units stipulated above from time to time. Should the Manager decide to increase the minimum amounts and number of units as stipulated under the transaction details section, the Manager shall notify the Unit Holders by way of a letter at least fourteen (14) days prior to the effective date of such change. Investments made via digital platforms may have a lower minimum initial investment, minimum additional investment amount, minimum redemption and/or minimum holdings of Units of the Fund, subject to the respective digital platforms' terms and conditions, which may be amended from time to time.

2. Amendments to page 35 of the First Prospectus – "Transaction Information – Income Reinvestment Policy"

The information in relation to the 2nd and 3rd paragraphs are hereby deleted and replaced with the following:

2nd paragraph:

Should a Unit Holder elect the mode of distribution in the master account opening form or provide any written instruction to the Manager for the income distribution to be paid out, the income distribution proceeds will be paid via e-payment ONLY (i.e. income distribution proceeds will be credited to a Malaysian domiciled bank account via telegraphic or online transfer). Any fees or charges imposed by the bank will be borne by the Unit Holder.

3rd paragraph:
The Manager reserves the right to reinvest income distribution without providing any reason if the instruction in the master account opening form or written instruction is incomplete. In the absence of a registered bank account, the distribution (if any) will be reinvested.

THIS FOURTH SUPPLEMENTARY PROSPECTUS DATED 2 FEBRUARY 2024 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 8 APRIL 2019, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019 AND THE THIRD SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022.

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3. Amendments to page 35 of the First Prospectus – Transaction Information – Auto Reinvestment Policy"

A new 2nd paragraph is inserted as follows:

2nd paragraph:

The Manager reserves the right to change the income distribution instruction to "reinvestment" if the Unit Holder did not claim the income distribution payment for the last three (3) consecutive distributions.

The remainder of this page is intentionally left blank.

Fifth Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund

This Fifth Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund dated 21 April 2025 ("Fifth Supplementary Prospectus") must be read together with the First Prospectus of Eastspring Investments Islamic Equity Income Fund dated 8 April 2019 ("First Prospectus"), the First Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund dated 8 April 2019 ("First Supplementary Prospectus"), the Second Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund dated 1 August 2019 ("Second Supplementary Prospectus"), the Third Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund dated 30 September 2022 ("Third Supplementary Prospectus") and the Fourth Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund dated 2 February 2024 ("Fourth Supplementary Prospectus").

The Eastspring Investments Islamic Equity Income Fund ("Fund") is constituted on 8 April 2019.

The Securities Commission Malaysia has authorised the Fund, and a copy of this Fifth Supplementary Prospectus dated 21 April 2025, the First Prospectus dated 8 April 2019, the First Supplementary Prospectus dated 8 April 2019, the Second Supplementary Prospectus dated 1 August 2019, the Third Supplementary Prospectus dated 30 September 2022 and the Fourth Supplementary Prospectus dated 2 February 2024 (collectively, the "Prospectuses") have been registered with the Securities Commission Malaysia, who takes no responsibility for their contents. The authorisation of the Fund, and registration of the Prospectuses, 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 reports contained in the Prospectuses.

MANAGER
Eastspring Investments Berhad
200001028634 (531241-U)

TRUSTEE
Deutsche Trustees Malaysia Berhad
200701005591 (763590-H)

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS FIFTH SUPPLEMENTARY PROSPECTUS DATED 21 APRIL 2025, THE FOURTH SUPPLEMENTARY PROSPECTUS DATED 2 FEBRUARY 2024, THE THIRD SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019 AND THE FIRST PROSPECTUS DATED 8 APRIL 2019. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.

FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE "RISK FACTORS" COMMENCING ON PAGES 11 - 12 OF THE FIRST PROSPECTUS DATED 8 APRIL 2019, ON PAGES 11 – 13 OF THE THIRD SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 AND ON PAGES 2 – 3 OF THIS FIFTH SUPPLEMENTARY PROSPECTUS DATED 21 APRIL 2025.

THIS FIFTH SUPPLEMENTARY PROSPECTUS DATED 21 APRIL 2025 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 8 APRIL 2019, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019, THE THIRD SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 AND THE FOURTH SUPPLEMENTARY PROSPECTUS DATED 2 FEBRUARY 2024.

RESPONSIBILITY STATEMENT

This Fifth Supplementary Prospectus has been reviewed and approved by the directors of Eastspring Investments Berhad and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements, or omission of other facts which would make any statement in this Fifth Supplementary Prospectus false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has authorised the Fund and a copy of the Prospectuses have been registered with the Securities Commission Malaysia.

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

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Eastspring Investments Berhad, which is responsible for the said Fund and takes no responsibility for the contents in this Fifth Supplementary Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Fifth Supplementary 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 STATEMENTS

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 the Fifth Supplementary Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to the Fifth Supplementary Prospectus or the conduct of any other person in relation to the Eastspring Investments Islamic Equity Income Fund.

Eastspring Investments Islamic Equity Income Fund has been certified as Shariah-compliant by the Shariah Adviser appointed for the Fund.

Eastspring Investments Islamic Equity Income Fund will not be offered for sale in the United States of America, its territories or possessions and all areas subject to its jurisdiction, or to any U.S. Person(s). Accordingly, investors may be required to certify that they are not U.S. Person(s) before making an investment in this Eastspring Investments Islamic Equity Income Fund.

THIS FIFTH SUPPLEMENTARY PROSPECTUS DATED 21 APRIL 2025 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 8 APRIL 2019, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019, THE THIRD SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 AND THE FOURTH SUPPLEMENTARY PROSPECTUS DATED 2 FEBRUARY 2024.

Unless otherwise provided in this Fifth Supplementary Prospectus, all the capitalised terms used herein shall have the same meanings ascribed to them in the First Prospectus dated 8 April 2019, as supplemented by the First Supplementary Prospectus dated 8 April 2019, the Second Supplementary Prospectus dated 1 August 2019, the Third Supplementary Prospectus dated 30 September 2022 and the Fourth Supplementary Prospectus dated 2 February 2024.

This Fifth Supplementary Prospectus is issued to inform investors that:

- The information in relation to the Shariah Adviser under "Chapter 2 – Corporate Directory" has been amended.
- The information in relation to the Shariah status reclassification risk under "Chapter 3 – Fund Information" has been amended.
- The additional information in relation to Islamic unit trust fund under "Chapter 3 – Fund Information" has been amended.
- The information in relation to how to purchase units, how to pay for an investment and unclaimed moneys policy under "Chapter 5 – Transaction Information" has been amended.
- The information in relation to the fund management function under "Chapter 6 – The Management And The Administration Of The Fund" has been amended.
- The information in relation to the Shariah Adviser under "Chapter 7 – The Shariah Adviser" has been amended.
- The information in relation to the Federation of Investment Managers Malaysia's Complaints Bureau, Securities Industry Dispute Resolution Center (SIDREC) and SC under "Chapter 13 – Additional Information" has been amended.
- The information in relation to the sales office in Selangor under "Chapter 16 – Directory of Sales Office" has been amended.

1. Amendments to page 6 of the First Prospectus – "Corporate Directory"

The information in relation to the Shariah Adviser is hereby deleted and replaced with the following:

SHARIAH ADVISER		
NAME	:	**BIMB SECURITIES SDN BHD**
REGISTRATION NO.	:	199401004484 (290163-X)
REGISTERED OFFICE	:	32nd Floor, Menara Bank Islam No. 22 Jalan Perak 50450 Kuala Lumpur
BUSINESS OFFICE	:	Level 34, Menara Bank Islam No. 22 Jalan Perak 50450 Kuala Lumpur
TELEPHONE NO.	:	603-2613 1600
FAX NO.	:	603-2613 1799
EMAIL	:	shariah.bimbsec@bankislam.com.my
WEBSITE	:	www.bimbsec.com.my

2. Amendments to page 12 of the First Prospectus - "Fund Information – Risk Factors – Specific Risks when Investing in the Fund"

The information in relation to the Shariah status reclassification risk is hereby deleted and replaced with the following:

Shariah status reclassification risk

(a) Shariah-compliant equity securities

This risk refers to the risk that the currently held Shariah-compliant equity securities in the Fund may be reclassified as Shariah non-compliant in the periodic review of the securities by the SAC of the SC. If this occurs, the External Investment Manager will take the necessary steps to dispose of such securities.

Opportunity loss could occur due to the restriction on the Fund to retain the excess capital gains derived from the disposal of the reclassified Shariah non-compliant securities. In such an event, the Fund is required:

(i) to dispose of such securities with immediate effect or within one (1) calendar month if the value of the securities exceeds or is equal to the investment cost on the reclassification effective date by the SAC of the SC. The Fund is allowed to keep dividends received and capital gains from the disposal of the securities up to the reclassification effective date. However, any dividends received and excess capital gains from the disposal of the Shariah non-compliant securities after the reclassification effective date should be channelled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser;

(ii) to hold such securities if the value of the said securities is below the investment cost on the reclassification effective date until the total subsequent dividends received (if any) and the market price of the securities is equal to the cost of investment at which time disposal has to take place within one (1) calendar month, excess capital gains (if any) from the disposal of the securities should be channelled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser; or

(iii) to dispose of such securities at a price lower than the investment cost which will result in a decrease in the Fund's value.

(b) Islamic money market instruments or Islamic deposits or Islamic collective investment schemes

This risk refers to the risk of a possibility that the currently held Islamic money market instruments or Islamic deposits or Islamic collective investment schemes invested by the Fund may be declared as Shariah non-compliant by the relevant authority or the Shariah Adviser. If this occurs, the External Investment Manager will take the necessary steps to dispose of or withdraw such money market instruments or deposits or collective investment schemes.

Note: Please refer to cleansing process for the Fund for details.

3. Amendments to pages 13 - 16 of the First Prospectus – "Fund Information – Additional Information In Relation To Islamic Fund"

The information in relation to the additional information in relation to Islamic fund is hereby deleted and replaced with the following:

ADDITIONAL INFORMATION IN RELATION TO ISLAMIC UNIT TRUST FUND

1. Shariah Investment Guidelines

The following guidelines are adopted by the Shariah Adviser in determining the Shariah status of investments of the Fund:

1.1 Shariah Requirements for Investments and Operations of the Fund

- The Fund must at all times and all stages of its operation comply with Shariah requirements as resolved by the SAC of the SC or in cases where no specific rulings are made by the SAC of the SC, the decisions of the Shariah Adviser.

- The Fund must be established and operated by the Manager, and finally redeemed by the investors on the basis of contracts which are acceptable in Shariah. The banking facilities and short-term money market instruments used for the Fund have to be Shariah-compliant. Similarly, all the other investment instruments must be Shariah-compliant.

- For Shariah-compliant securities and Shariah-compliant equity-related securities listed on the Bursa Malaysia, the Fund's investments must be strictly confined to those Shariah-compliant securities on the list of Shariah-compliant securities by the SAC of the SC.

- For initial public offering, the Fund shall invest in securities that are classified as Shariah-compliant by the SAC of the SC.

- For Islamic money market instruments or Islamic deposits, they shall be based on the data readily available on BNM website and the financial institutions' websites respectively.

- For investments in unlisted Shariah-compliant equities and Shariah-compliant equity-related securities, the Shariah Adviser also applies the screening methodology of the SAC of the SC in its Shariah screening. As such, the External Investment Manager must submit to the Shariah Adviser the latest information pertaining to the issuer's business activities, its complete financial statements and other related information to enable the Shariah Adviser to carry out the Shariah screening.

- For investments in Islamic collective investment schemes, the External Investment Manager must submit to the Shariah Adviser all pertinent information including the prospectuses, its structures, investment avenues, Shariah investment guidelines, Shariah contracts and Shariah pronouncements by the relevant Shariah advisers advising the Islamic collective investment schemes, for the Shariah Adviser to confirm the Shariah status of the said Islamic collective investment schemes.

- The decision of the Shariah Adviser shall be final.

1.2 Cleansing process for the Fund

(a) Wrong Investment

(i) Investment in Shariah non-compliant equity securities and Shariah non-compliant equity-related securities

This refers to Shariah non-compliant investment made by the External Investment Manager. The said investment shall be disposed of or withdrawn with immediate effect, if possible, or otherwise within one (1) calendar month of knowing the status of the investment. In the event that the investment resulted in any gain in the form of capital gain or dividend received before or after the disposal of the investment, it has to be channeled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser. The Fund has a right to retain only the investment cost. The Shariah Adviser advises that this cleansing process

(namely, channeling of income from wrongful investment to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser) shall be carried out within one (1) calendar month upon confirmation by the Shariah Adviser. If the disposal or withdrawal of the investment resulted in losses to the Fund, the losses are to be borne by the Manager.

(ii) Investment in other Shariah non-compliant instruments (namely, money market instruments or deposits or collective investment schemes)

The said investment shall be disposed of or withdrawn with immediate effect, if possible, or otherwise within one (1) calendar month of knowing the status of the investment. In the event that the investment resulted in Shariah non-compliant income received before or after the disposal of the investment, it has to be channeled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser. The Fund has a right to retain only the investment cost. The Shariah Adviser advises that this cleansing process (namely, channeling of income from wrongful investment to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser) shall be carried out within one (1) calendar month upon the confirmation by the Shariah Adviser. If the disposal or withdrawal of the investment resulted in losses to the Fund, the losses are to be borne by the Manager.

(b) Reclassification of Shariah Status of the Fund's Investment

(i) Shariah-compliant equity securities and Shariah-compliant equity-related securities

Reclassification of Shariah status refers to securities which were earlier classified as Shariah-compliant securities but due to failure to meet the set benchmark criteria, are subsequently reclassified as Shariah non-compliant by the SAC of the SC. If on the reclassification effective date, the value of the securities held exceeds or is equal to the investment cost, the Fund which holds such Shariah non-compliant securities must liquidate them. To determine the time frame to liquidate such securities, the Shariah Adviser advises that such securities should be disposed of within one (1) calendar month of reclassification.

Any dividends received up to the reclassification effective date and capital gains arising from the disposal of the said reclassified Shariah non-compliant securities made with respect to the closing price on the reclassification effective date can be kept by the Fund. However, any dividends received, and excess capital gains derived from the disposal after the reclassification effective date at a market price that is higher than the closing price on the reclassification effective date shall be channeled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser. The Shariah Adviser advises that this cleansing process should be carried out within one (1) calendar month upon confirmation by the Shariah Adviser.

The Fund is allowed to hold the Shariah non-compliant securities if the market price of the said securities is below the investment cost. It is also permissible for the Fund to keep the dividends received during the holding period until such time when the total amount of the dividends received, and the market value of the Shariah non-compliant securities held equal the investment cost. At this stage, the Fund is advised to dispose of their holdings. In addition, during the holding period, the Fund is allowed to subscribe to:

- any issue of new securities by a company whose Shariah non-compliant securities are held by the Fund such as rights issues, bonus issues, special issues and warrants [excluding securities whose nature is Shariah non-compliant such as irredeemable convertible unsecured loan stock (ICULS)]; and

- securities of other companies offered by the company whose Shariah non-compliant securities are held by the Fund,

on conditions that the Fund expedites the disposal of the Shariah non-compliant securities. For securities of other companies [as stated in the second bullet above], they must be Shariah-compliant securities.

(ii) Money market instruments or deposits or collective investment schemes

This refers to the instruments which were earlier classified as Islamic money market instruments or Islamic deposits or Islamic collective investment schemes but due to certain factors such as changes in the issuers' business direction and policy or failure to carry out proper Shariah contracts' transactions, which render the instruments Shariah non-compliant by the relevant authority or the Shariah Adviser. If this occurs, the External Investment Manager will take the necessary steps to dispose of or withdraw such money market instruments or deposits or collective investment schemes.

If on the reclassification effective date, the value of the Shariah non-compliant instruments held exceeds or is equal to the investment cost, the Fund which holds such Shariah non-compliant instruments must liquidate them. To determine the time frame to liquidate such instruments, the Shariah Adviser advises that such reclassified Shariah non-compliant instruments should be disposed of or withdrawn within one (1) calendar month of reclassification.

Any income received up to the reclassification effective date and capital gains arising from the disposal or withdrawal of the said reclassified Shariah non-compliant instruments made on the reclassification effective date can be kept by the Fund.

However, any income received, and excess capital gain derived from the disposal or withdrawal after the reclassification effective date at a price that is higher than the price on the reclassification effective date shall be channeled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser. The Shariah Adviser advises that this cleansing process should be carried out within one (1) calendar month upon confirmation by the Shariah Adviser.

1.3 Maqasid Al-Shariah Aspirations and Principles

The Fund is designed in accordance with the following Aspirations and guiding Principles as outlined in the Maqasid Al-Shariah Guidance issued by the SC:

(a) Aspiration 3: Clarity and Transparency
Principle 8: Enhancing Disclosure and Documentation

The Fund ensures quality disclosure and documentation of information by providing comprehensive and accurate details regarding its investments in this prospectus as well as the performance of the Fund through the periodic Fund's reports.

Through these channels, Unit Holders are able to access insights into the Fund's performance, enabling them to make informed decisions. This commitment to transparency also ensures a clear understanding of the Fund's trajectory and potential opportunities.

(b) Aspiration 5: Fiduciary and Accountability
Principle 11: Upholding Fiduciary Duty with Utmost Good Faith

The Manager shall exercise the degree of care and diligence in managing the Fund and effectively employ the resources to ensure that the Fund complies with the relevant SC rules and regulations including the Shariah requirements.

With regard to the investments of the Fund, the Manager has a duty to carefully select and assess the Shariah-compliant investment instruments, conduct thorough due diligence particularly prior to the investment and monitor the performance of investments at all times to safeguard the interests of the Unit Holders.

(c) Aspiration 6: Accessibility and Inclusivity
Principle 13: Broadening the Circulation of Wealth and Participation

Having a systematic and fundamental portfolio within Shariah-compliant equities and Shariah-compliant equity-related securities broadens the investment opportunities of the Fund. Diversification within these asset classes helps optimise returns while minimising risk, contributing to the broader circulation of wealth.

By investing in a diverse range of companies, the Fund supports greater participation within the Islamic capital market, enabling a wider base of investors to benefit from economic growth. This strategy promotes inclusivity by providing capital access to businesses with growth potential while also maintaining exposure to established firms. Ultimately, the Fund contributes to a more equitable financial ecosystem, fostering sustainable wealth distribution and long-term market stability.

2. Zakat for the Fund

The Fund does not pay zakat on behalf of its Unit Holders, both Muslim individuals and Islamic legal entities. Thus, Unit Holders are advised to pay zakat on their own.

The Shariah Adviser confirms that the investment portfolio of the Fund comprises instruments which have been classified as Shariah-compliant by the SAC of the SC, and where applicable by the SAC of BNM. As for the instruments which have not been classified as Shariah-compliant by the SAC of the SC, and where applicable by the SAC of BNM, the Shariah status of the instruments has been reviewed and determined by the Shariah Adviser.

4. Amendments to pages 27 - 28 of the First Prospectus – "Transaction Information – How to Purchase Units"

The information in relation to how to purchase Units is hereby deleted and replaced with the following:

(i) Online submission via "myEastspring"

Individual investors can register for an account via "myEastspring" self-service mobile application (downloadable from Apple App Store or Google Play Store) by providing the

required information for Electronic Know Your Customer (eKYC) verification for the account opening.

Alternatively, individual investors may seek assistance from a UTC for the "myEastspring" account opening by providing the following required documents:

- Images of identity card (Malaysian or Singaporean) (front and back) or valid unexpired passport (foreigner) or other identification such as police identity card or army identity card (front and back);
- Most recent utility bill or bank statement or valid unexpired driver's license or international travel documents issued by a foreign government or the United Nations or any other reliable and independent identification document* and electronic data* where the name matches the name of the investor; and/or
- Student identity card or birth certificate (where applicable, for minor jointholder who is below eighteen (18) years old).

**You may get in touch with your UTC or our client services personnel to find out more on the list of independent identification document and electronic data.*

Upon successful account opening, the investors may purchase Units of the Fund by executing a buy transaction via online through "myEastspring" mobile application or website at https://www.myeastspring.com.my/.

(ii) Manual submission

When purchasing Units of the Fund, investors must forward the following completed documents* to the Manager:

Individual	**Non-individual**
• Master account opening form • Transaction form • Proof of payment which is acceptable by the Manager • Investor profiling form • Certified true copy of identity card, passport or other identification • Relevant U.S. tax forms (where applicable)	• Master account opening form • Transaction form • Proof of payment which is acceptable by the Manager • Suitability assessment form • Ultimate beneficial owner (UBO) declaration form • Certified true copy of board resolution (with specimen signature of all authorised signatories) • Certified true copy of latest annual return • Certified true copy of corporate structure (where applicable) • Certified true copy of identity card or passport of directors and authorised representatives (who are not directors) • Certified true copy of form 24 / return of allotment of shares under section 78 of the Companies Act 2016 (not required for a public listed company or an entity licensed by the SC, BNM or Labuan FSA) • Certified true copy of form 49 / notification of change in the register of directors, managers

Individual	Non-individual
	and secretaries under section 58 of the Companies Act 2016 • Certified true copy of the constitution (if any) • Certified true copy of the certificate of incorporation • Certified true copy of form 13 / application for change of name under section 28 of the Companies Act 2016 (if applicable) • Certified true copy of form 44 / notification of change in the registered address under section 46 of the Companies Act 2016 (if applicable) • Personal data protection notice form for directors and authorised representatives • Certified copy of Memorandum and Articles of Association (M&A) or its equivalent • Relevant U.S. tax forms (where applicable)

Note:
**The documents listed may be subject to changes from time to time.*

A Unit Holder may be required to forward to the Manager additional documents to authenticate his identification when transacting Units of the Fund. The Manager reserves the right to reject any application without providing any reason.

The Manager allows a Unit Holder the convenience of maintaining all his investments in ONE single master account regardless of the number of funds he invests with the Manager.

5. Amendments to page 28 of the First Prospectus – "Transaction Information – How to Pay for an Investment"

The information in relation to how to pay for an investment is hereby deleted and replaced with the following:

A Unit Holder can make payment via telegraphic or online transfer by submitting the telegraphic or online transfer statement together with the application to the Manager. Please visit www.eastspring.com/my for details of the Manager's client trust bank account.

A Unit Holder can also make payment by issuing cheque or bank draft made payable to "**Eastspring Investments Berhad**".

Cheques can be deposited directly into the Manager's client trust bank account by using a bank deposit slip at any branch of the Manager's principal bankers. Please visit www.eastspring.com/my for details of the Manager's client trust bank account. The original client's copy of the bank deposit slip (proof of payment) and remittance application form (if payment is made with bank draft) must be sent together with the application for Units. Unit Holders are to indicate their name and Malaysian National Registration Identity Card ("NRIC") number or passport number (for foreigner) on the bank deposit slip.

The Manager will not accept any cash payment, cash payment through Automated Teller Machine ("ATM"), cash deposits over the bank counter, or third-party payment (i.e. payment made via an account that is not under the name of the Unit Holder).

All fees, charges and expenses incurred or to be incurred for payment shall be borne by the Unit Holder.

INVESTORS MUST NOT MAKE PAYMENT IN CASH TO ANY INDIVIDUAL AGENT WHEN PURCHASING UNITS OF THE FUND

6. Amendments to page 35 of the First Prospectus – "Transaction Information – Unclaimed Moneys Policy"

The information in relation to unclaimed moneys policy is hereby deleted and replaced with the following:

Any unclaimed moneys will be filed with and paid to the Registrar of Unclaimed Moneys after the lapse of two (2) years from the date of payment in accordance with the requirements of the Unclaimed Moneys Act 1965. Unit Holders will have to liaise directly with the Registrar of Unclaimed Moneys to claim their moneys.

7. Amendments to page 40 of the First Prospectus – "The Management And The Administration Of The Fund – Fund Management Function"

The information in relation to the fund management function is hereby deleted and replaced with the following:

The Manager's investment team is headed by the head of investments. The head of investments is supported by a team of experienced fund managers who are responsible to manage the Fund.

YVONNE TAN HONG YEAN
Head of Equities

Yvonne Tan Hong Yean is the designated fund manager for this Fund.

Yvonne has been with the Manager for over eighteen (18) years. She is currently heading the equity team and overseeing all the Manager's equity funds. Prior to that, she was heading the insurance investment team, overseeing more than RM20 billion in funds.

Yvonne has over thirty (30) years of experience in the investment industry, comprising over twenty-four (24) years in fund management and over six (6) years in investment research. Yvonne has experience in managing the domestic and Asia Pacific ex-Japan equities, as well as balanced funds.

Prior to joining the Manager, she was a senior investment manager in a leading multinational insurance company, and she was also one of the pioneers of a local and Singapore-based asset management company. Yvonne obtained her Capital Markets Services Representative's License in January 2007 from the SC.

Yvonne holds a Bachelor of Science (First Class Honours) and she graduated from the Association of International Accountants (United Kingdom) in 1993. She is a Chartered Financial Analyst (CFA) Charterholder since September 1998.

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8. Amendments to pages 42 - 43 of the First Prospectus – "The Shariah Adviser"

The information in relation to the Shariah Adviser is hereby deleted and replaced with the following:
BIMB Securities Sdn Bhd has been appointed as the Shariah adviser for the Fund. BIMB Securities Sdn Bhd will provide Shariah advisory services on the management and operations of the Fund to ensure the operations of the Fund comply with Shariah requirements.

ABOUT BIMB SECURITIES SDN BHD

BIMB Securities Sdn Bhd is a stockbroking subsidiary of Bank Islam Malaysia Berhad incorporated on 21 February 1994 and is licensed by the SC. The corporate mission of BIMB Securities Sdn Bhd is to be an active participant in a modern, innovative and dynamic Islamic capital market in Malaysia, catering for the needs of all investors, Muslims and non-Muslims, looking for Shariah-compliant investment products and services.

EXPERIENCE IN SHARIAH ADVISORY SERVICES

BIMB Securities Sdn Bhd is registered with the SC to act as a Shariah adviser for Islamic products and services regulated by the SC, which include Islamic collective investment schemes. BIMB Securities Sdn Bhd is independent from the Manager and does not hold office as a member of the committee undertaking the oversight function of the Fund or any other funds managed and administered by the Manager. As at 31 January 2025, BIMB Securities Sdn Bhd is a corporate Shariah adviser to one hundred and four (104) Islamic funds including two (2) Islamic real estate investment trusts.

ROLES AND RESPONSIBILITIES OF BIMB SECURITIES SDN BHD AS THE SHARIAH ADVISER

As the Shariah adviser for the Fund, the role of BIMB Securities Sdn Bhd is to ensure that the investment operations and processes of the Fund are in compliance with Shariah requirements. BIMB Securities Sdn Bhd will review the Fund's investments on a monthly basis to ensure Shariah compliance and it also reviews the semi-annual and annual reports of the Fund.

Notwithstanding the role played by the Shariah Adviser, the ultimate responsibility for ensuring Shariah compliance of the Fund in all aspects of operations and processes rests solely with the Manager.

In line with the SC's Guidelines on Islamic Capital Market Products and Services, the roles of BIMB Securities Sdn Bhd as the Shariah adviser are:

1. to advise on all Shariah aspects of the Fund and the Fund's operations and processes such that they are in accordance with Shariah requirements;

2. to provide Shariah expertise and guidance in all matters related to the Fund, particularly on the documentation such as the Deed and this prospectus, structure, investments and related operational matters;

3. to ensure that the Fund is managed and operated in accordance with Shariah requirements;

4. to review the Fund's compliance reports as provided by the Manager's compliance officer, and investment transaction reports provided or duly approved by the Trustee to ensure that the Fund's investments are in line with Shariah;

5. to prepare a report to be included in the semi-annual and annual reports of the Fund stating the Shariah Adviser's opinion whether the Fund has been operated and managed in compliance

with Shariah, including rulings, principles and concepts endorsed by the SAC of the SC for the financial period concerned;

6. to apply *Ijtihad* (intellectual reasoning) to ensure all aspects relating to the Fund are in compliance with Shariah, in the absence of any rulings, principles and concepts endorsed by the SAC of the SC;

7. to consult the SC where there is ambiguity or uncertainty as to an investment, instrument, system, procedure and/or process; and

8. to meet with the Manager on a semi-annual basis (or as and when required by the Manager and/or the Shariah Adviser) for review of the Fund's operations and processes.

PROFILE OF THE SHARIAH PERSONNEL

Muhammad Shahier bin Sa'min ("Muhammad Shahier")

Muhammad Shahier joined BIMB Securities Sdn Bhd as the Head of Shariah in October 2024. He is responsible for all Shariah-related matters at BIMB Securities Sdn Bhd and serves as the Secretary of the Shariah Advisory Committee and has been appointed as the Designated Shariah Person. He holds a Bachelor of Shariah, majoring in Economics and Islamic Banking from Yarmouk University, Jordan, completed in 2014, and obtained a professional certificate, Associate Qualification in Islamic Finance (AQIF), from the Islamic Banking and Finance Institute Malaysia (IBFIM) in 2019. In addition, he has recently earned the Certified Shari'a Adviser and Auditor (CSAA) certification from the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI).

Prior to this, Muhammad Shahier was the Head of Shariah at Yayasan Pembangunan Ekonomi Islam Malaysia (YAPEIM) from June 2021 to October 2024, where he oversaw Shariah governance and compliance across the YAPEIM group. He also served as the Head of Business Development, Business Advisory at IBFIM from June 2019 to June 2021, providing Shariah advisory services and delivering Shariah training. Before that, he was the Senior Executive/Unit Lead of Shariah Compliance, Risk Management Division at Malaysia Debt Ventures Berhad (MDV) from January 2018 to June 2019, and a Consultant in Shariah Business Advisory at IBFIM from January 2015 to December 2017.

Currently, Muhammad Shahier also actively serves as a facilitator for IBFIM's professional certification training programs and a speaker for Institut Koperasi Malaysia (IKMa) awareness programs.

9. Amendments to page 70 of the First Prospectus – "Additional Information – Lodging a Complaint"

The information in relation to lodging a complaint is hereby deleted and replaced with the following:

To lodge a complaint or for an internal dispute resolution, you can contact our client services personnel.

(a) via phone to : 603-2778 1000
(b) via email to : cs.my@eastspring.com
(c) via letter to : Eastspring Investments Berhad
Level 22, Menara Prudential
Persiaran TRX Barat

55188 Tun Razak Exchange
Kuala Lumpur

If you are not satisfied with the outcome of the internal dispute resolution process, you may direct your complaint to the Federation of Investment Managers Malaysia's Complaints Bureau, the Financial Markets Ombudsman Service (FMOS) (formerly known as Ombudsman for Financial Services) or the SC. Please refer to the Product Highlights Sheet or visit www.eastspring.com/my for the contact details.

10. Amendments to page 80 of the First Prospectus – "Directory of Sales Office"

The information in relation to the sales office in Selangor is hereby deleted and replaced with the following:

SELANGOR

Eastspring Investments Berhad
A-17-P1 & M
Block A, Jaya One
72A, Jalan Profesor Diraja Ungku Aziz
46200 Petaling Jaya
Selangor

Tel: 603-7948 1288
Fax: 603-7948 1299

The remainder of this page is intentionally left blank.

BY.1024.09

eastspring investments

A Prudential plc company

Eastspring Investments Berhad 200001028634 (531241-U)
Level 22, Menara Prudential
Persiaran TRX Barat
55188 Tun Razak Exchange, Kuala Lumpur
Client Services (603) 2778 1000
Email cs.my@eastspring.com
Website www.eastspring.com/my

TRANSACTION FORM-BUY

Master Account Number

Campaign code (if applicable)

☐ **Eastspring/Prudential Staff Own Investment**
(Please provide a copy of staff ID card)

☐ **Eastspring Agent Own Investment**
(Agent's Own Investment Benefit (AOIB) @ Zero Sales Charge - Please complete AOIB form)

In accordance with the requirements of the Capital Markets and Services Act 2007 (CMSA), this Transaction Form-Buy should not be circulated unless accompanied by the latest prospectus or information memorandum and supplemental thereto (if any). You should read and understand the contents of the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet before completing this form. Complete in **BLOCK LETTERS** and **BLACK INK** only and tick (✓) where applicable. **Pre-signing of form is strictly prohibited.**

1 INDIVIDUAL/NON-INDIVIDUAL APPLICANT DETAILS

S/No.: B015971

Principal Account Holder Full Name/Name of Organisation
(as in NRIC/Passport/Company Registration)

Principal Account Holder NRIC/Passport No./Company Registration No.

Joint Account Holder Full Name
(as in NRIC/Passport/Birth Certificate)

Joint Account Holder NRIC/Passport No. or Birth Certificate No. (if minor)

Name of Contact Person
(for non-individual applicants)

Contact No.

Country code* - Area code - Phone number

Office Extension
(where applicable)

2 BUY DETAILS

Name of Fund(s)	Currency (e.g. MYR, USD, SGD)	Amount
Eastspring Investments		
Eastspring Investments		
Eastspring Investments		
Eastspring Investments		

Payment mode

☐ **Online Transfer**
(Please provide a copy of the online transfer receipt)
Note: Investor must not give cash to any Unit Trust Consultant or transfer money to any Unit Trust Consultant's personal bank account.

☐ **Cheque/Bank Draft No.**
(for MYR class only)
(Payable to Eastspring Investments Berhad)
(Please provide a copy of the bank draft application form)

☐ **EPF Members' Investment Scheme**
(Please provide a completed KWSP 9N Form)

3 DECLARATION AND SIGNATURE(S)

I/We acknowledge receipt and declare that I/we have read and understood the contents of the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet for the fund(s) and the Terms and Conditions of the Eastspring Investments Berhad ("Eastspring") Master Account ("Eastspring Master Account") and the Unit Trust Loan Financing Risk Disclosure Statement prior to completing the Transaction Form-Buy.

I/We undertake to be bound by the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet for the fund(s), the Terms and Conditions of the Eastspring Master Account and provisions of the deed and supplemental deed (if any) of the fund(s) for my/our initial and all subsequent transactions with Eastspring.

I/We am/are also aware of the fees and charges that I/we will incur directly or/and indirectly when investing in the fund(s).

I/We am/are not acting as a nominee for any undisclosed third party and none of the investment monies invested with Eastspring was derived from proceeds from an unlawful activity as defined by the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001.

I/We hereby agree to indemnify Eastspring against all actions, suits, proceedings, claims, damages, and losses which may be suffered by Eastspring as a result of any inaccuracy of declarations herein.

I acknowledge that the unit trust consultant has taken the following measures in consideration of my Vulnerable Customer status, where applicable:

a. Allowed sufficient time for me to process the information that has been provided; and
b. Clarified with me on the method of communication available and offered to provide details in alternate format such as, post or email for clarity; and
c. Asked me whether I would like to consult someone else first or would like to have someone present with me when receiving advice.

☐ I/We declare that there has been material change to the information provided in the previous suitability assessment ("SA") and I/we will submit a new SA form/Investor Profiling Form.

For sole proprietor only
☐ I hereby declare that I am the sole legal and beneficial owner of all the monies invested with Eastspring.

For non-listed entities
☐ I/We hereby declare that the company is NOT any one of the following:
(a) Financial institution; (b) A trust; (c) A non-listed entity of which more than 25% is directly/indirectly owned by any US person/entity; or (d) Required to file a tax return to the United States.

For sophisticated investors only (for the purchase of wholesale funds)
☐ I hereby declare that there has been a change to my status as sophisticated investor as defined under the Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework.

Principal Account Holder/Authorised Signatory 1 Date:	Joint Account Holder/Authorised Signatory 2 Date:	Company/Official Stamp (For non-individual applicants)

4 DETAILS OF EASTSPRING UNIT TRUST CONSULTANT ("UTC")/DISTRIBUTOR

UTC Code

Reporting Branch

Name

Contact No.

Distributor Stamp

* If country code is United States of America (US), please provide the relevant US tax forms. Please note that nothing on this form is intended to constitute as tax advice. Please seek independent tax advice or refer to www.irs.gov for more information on the appropriate tax form to be provided.

UNIT TRUST LOAN FINANCING RISK DISCLOSURE STATEMENT

Investing in a Unit Trust Fund with Borrowed Money is More Risky than Investing with Your Own Savings

You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financial circumstances. You should be aware of the risks, which would include the following:

1. The higher the margin of financing (that is, the amount of money you borrow for every ringgit of your own money which you put in as deposit or down payment), the greater the loss or gain on your investment.

2. You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.

3. If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the time prescribed, your units may be sold towards the settlement of your loan.

4. Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are experienced. Whether you eventually realise a gain or loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.

This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the terms and conditions before you decide to take a loan. If you are in doubt about any aspect of this risk disclosure statement or the terms of the loan financing, you should consult the institution offering the loan.

GENERAL INFORMATION ON PAYMENT

1. If payment is made by cheque:

   (a) Cheque/bank drafts should be made payable to "EASTSPRING INVESTMENTS BERHAD" and must be drawn on a bank located in Malaysia. The investor should write his/her full name and NRIC No. on the back of each cheque.

   (b) The cheque(s)/bank draft(s) must be attached to this Transaction Form. Alternatively, should the investor wish to deposit his/her cheque(s) into any of the Eastspring Investments Berhad bank accounts stated below, the investor is required to attach the cheque deposit slip stating his/her full name, NRIC No. and Master Account No. (if any).

2. If payment is made by EPF's Members Investment Scheme, please fill in the KWSP 9N form and send it back to us with this Transaction Form.

3. If payment is made by Online Transfer, please provide a copy of the online transfer receipt together with this Transaction Form.

4. Third party cheques and third party online transfers are not allowed.

EASTSPRING INVESTMENTS BERHAD ACCOUNTS FOR ONLINE TRANSFER

Name of Bank:
Standard Chartered Bank

Account Name:
Eastspring Investments Berhad

Account No.:
312-1-4358303-2

Name of Bank:
HSBC Bank Malaysia Berhad

Account Name:
Eastspring Investments Berhad

Account No.:
305-417255-101

Name of Bank:
Malayan Banking Berhad

Account Name:
Eastspring Investments Berhad

Account No.:
514011576079

Name of Bank:
Deutsche Bank (Malaysia) Berhad

Account Name:
Eastspring Investments Berhad

Account No.:
0003111-00-0

TERMS AND CONDITIONS

Compliance with laws in various jurisdictions

1. Eastspring may be obliged to comply with or, at its sole and absolute discretion, choose to have regard to, observe or fulfil the requirements or expectations of the laws, regulations, orders, guidelines, codes, market standard, good practices and requests of or agreements with public, judicial, taxation, governmental and other regulatory authorities or self-regulatory bodies (the "Authorities" and each an "Authority") in various jurisdictions relating to any matter in connection with its business including without limitation, tax compliance, anti-money laundering, sanctions, terrorism financing or the prevention and detection of crime as amended, promulgated and introduced from time to time (the "Applicable Requirements").

2. In this connection, Eastspring may disclose the particulars or any information concerning Unit Holders, Joint Holders and/or their investments to any Authority in connection with its compliance or adherence (voluntary or otherwise) with the Applicable Requirements.

3. If a Unit Holder and Joint Holder, where applicable, do not:

   (a) provide to Eastspring in a timely manner with the information or documents required as set out in the Offering Document/Eastspring Master Account or additional information as requested from time to time; and/or

   (b) provide to Eastspring with information or documents that are up-to-date, accurate or complete,

   such that Eastspring is unable to ensure its ongoing compliance or adherence (whether voluntary or otherwise) with the Applicable Requirements, the Unit Holder and Joint Holder, where applicable, accept and agree that Eastspring may take such steps as it deems fit as set out in the Offering Document of the relevant Funds.

Sixth Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund

This Sixth Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund dated 2 September 2025 ("Sixth Supplementary Prospectus") must be read together with the First Prospectus of Eastspring Investments Islamic Equity Income Fund dated 8 April 2019 ("First Prospectus"), the First Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund dated 8 April 2019 ("First Supplementary Prospectus"), the Second Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund dated 1 August 2019 ("Second Supplementary Prospectus"), the Third Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund dated 30 September 2022 ("Third Supplementary Prospectus"), the Fourth Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund dated 2 February 2024 ("Fourth Supplementary Prospectus") and the Fifth Supplementary Prospectus of Eastspring Investments Islamic Equity Income Fund dated 21 April 2025 ("Fifth Supplementary Prospectus").

The Eastspring Investments Islamic Equity Income Fund ("Fund") is constituted on 8 April 2019.

The Securities Commission Malaysia has authorised the Fund, and a copy of this Sixth Supplementary Prospectus dated 2 September 2025, the First Prospectus dated 8 April 2019, the First Supplementary Prospectus dated 8 April 2019, the Second Supplementary Prospectus dated 1 August 2019, the Third Supplementary Prospectus dated 30 September 2022, the Fourth Supplementary Prospectus dated 2 February 2024 and the Fifth Supplementary Prospectus dated 21 April 2025 (collectively, the "Prospectuses") have been registered with the Securities Commission Malaysia, who takes no responsibility for their contents. The authorisation of the Fund, and registration of the Prospectuses, 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 reports contained in the Prospectuses.

MANAGER
Eastspring Investments Berhad
200001028634 (531241-U)

TRUSTEE
Deutsche Trustees Malaysia Berhad
200701005591 (763590-H)

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SIXTH SUPPLEMENTARY PROSPECTUS DATED 2 SEPTEMBER 2025, THE FIRST PROSPECTUS DATED 8 APRIL 2019, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019, THE THIRD SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022, THE FOURTH SUPPLEMENTARY PROSPECTUS DATED 2 FEBRUARY 2024 AND THE FIFTH SUPPLEMENTARY PROSPECTUS DATED 21 APRIL 2025. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.

THIS SIXTH SUPPLEMENTARY PROSPECTUS DATED 2 SEPTEMBER 2025 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 8 APRIL 2019, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019, THE THIRD SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022, THE FOURTH SUPPLEMENTARY PROSPECTUS DATED 2 FEBRUARY 2024 AND THE FIFTH SUPPLEMENTARY PROSPECTUS DATED 21 APRIL 2025.

RESPONSIBILITY STATEMENT

This Sixth Supplementary Prospectus has been reviewed and approved by the directors of Eastspring Investments Berhad and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements, or omission of other facts which would make any statement in this Sixth Supplementary Prospectus false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has authorised the Fund and a copy of the Prospectuses have been registered with the Securities Commission Malaysia.

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

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Eastspring Investments Berhad, which is responsible for the said Fund and takes no responsibility for the contents in this Sixth Supplementary Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Sixth Supplementary 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 STATEMENTS

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 the Sixth Supplementary Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to the Sixth Supplementary Prospectus or the conduct of any other person in relation to the Eastspring Investments Islamic Equity Income Fund.

Eastspring Investments Islamic Equity Income Fund has been certified as Shariah-compliant by the Shariah Adviser appointed for the Fund.

Eastspring Investments Islamic Equity Income Fund will not be offered for sale in the United States of America, its territories or possessions and all areas subject to its jurisdiction, or to any U.S. Person(s). Accordingly, investors may be required to certify that they are not U.S. Person(s) before making an investment in this Eastspring Investments Islamic Equity Income Fund.

THIS SIXTH SUPPLEMENTARY PROSPECTUS DATED 2 SEPTEMBER 2025 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 8 APRIL 2019, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 8 APRIL 2019, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019, THE THIRD SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022, THE FOURTH SUPPLEMENTARY PROSPECTUS DATED 2 FEBRUARY 2024 AND THE FIFTH SUPPLEMENTARY PROSPECTUS DATED 21 APRIL 2025.

Unless otherwise provided in this Sixth Supplementary Prospectus, all the capitalised terms used herein shall have the same meanings ascribed to them in the First Prospectus dated 8 April 2019, as supplemented by the First Supplementary Prospectus dated 8 April 2019, the Second Supplementary Prospectus dated 1 August 2019, the Third Supplementary Prospectus dated 30 September 2022, the Fourth Supplementary Prospectus dated 2 February 2024 and the Fifth Supplementary Prospectus dated 21 April 2025.

This Sixth Supplementary Prospectus is issued to inform investors that:

- The information in relation to the background of the Manager, fund management function and Manager's Delegate – External Investment Manager under "Chapter 6 – The Management And The Administration Of The Fund" has been amended.
- The information in relation to the experience as Shariah Adviser to unit trust funds under "Chapter 7 – The Shariah Adviser" has been amended.

1. Amendments to page 38 of the First Prospectus – "The Management And The Administration Of The Fund – Background of the Manager"

The information in relation to the background of the Manager is hereby deleted and replaced with the following:

The Manager's corporate information and experience as a unit trust management company can be viewed at https://www.eastspring.com/my/about-us/company.

2. Amendments to page 40 of the First Prospectus – "The Management And The Administration Of The Fund – Fund Management Function"

The information in relation to the fund management function is hereby deleted and replaced with the following:

The information on the fund management function is available on our website at https://www.eastspring.com/my/about-us/fund-management-function.

3. Amendments to pages 26 – 27 of the Third Supplementary Prospectus – "The Management And The Administration Of The Fund – Manager's Delegate – External Investment Manager"

The information in relation to the Manager's Delegate – External Investment Manager is hereby deleted and replaced with the following:

The Manager has appointed Eastspring Al-Wara' Investments Berhad ("Eastspring Al-Wara'") as the external investment manager for the Fund.

Roles and Duties of the External Investment Manager

The External Investment Manager is responsible to invest the investments of the Fund in accordance with the Fund's objective and its Deed, and subject to the Act, the Guidelines and any practice notes issued by the SC from time to time, as well as the internal policies and procedures of the Manager. The External Investment Manager reports to the committee undertaking the oversight function of the Fund on a regular basis on the status of the portfolio, proposed investment strategy and other matters relating to the portfolio of the Fund.

The External Investment Manager's investment team is headed by the head of investments. The head of investments is supported by a team of experienced fund managers who are responsible to manage the Fund delegated to them.

Further information on the External Investment Manager are available on our website at https://www.eastspring.com/my/about-us/advisers-and-delegates.

Material Litigation and Arbitration

As at 30 June 2025, the External Investment Manager is not engaged in any material litigation and arbitration, including those pending or threatened, and is not aware of any facts likely to give rise to any proceedings which might materially affect its business and/or financial position.

4. Amendments to page 42 of the First Prospectus – "The Shariah Adviser – Experience as Shariah Adviser to Unit Trust Funds"

The information in relation to the experience as Shariah Adviser to unit trust funds is hereby deleted and replaced with the following:

EXPERIENCE IN SHARIAH ADVISORY SERVICES

BIMB Securities Sdn Bhd is registered with the SC to act as a Shariah adviser for Islamic products and services regulated by the SC, which include Islamic collective investment schemes. BIMB Securities Sdn Bhd is independent from the Manager and does not hold office as a member of the committee undertaking the oversight function of the Fund or any other funds managed and administered by the Manager. Please refer to https://www.eastspring.com/my/about-us/advisers-and-delegates for more information on the Shariah Adviser.

The remainder of this page is intentionally left blank.

BY.1024.09

eastspring investments

A Prudential plc company

Eastspring Investments Berhad 200001028634 (531241-U)
Level 22, Menara Prudential
Persiaran TRX Barat
55188 Tun Razak Exchange, Kuala Lumpur
Client Services (603) 2778 1000
Email cs.my@eastspring.com
Website www.eastspring.com/my

TRANSACTION FORM-BUY

Master Account Number

Campaign code (if applicable)

☐ **Eastspring/Prudential Staff Own Investment**
(Please provide a copy of staff ID card)

☐ **Eastspring Agent Own Investment**
(Agent's Own Investment Benefit (AOIB) @ Zero Sales Charge - Please complete AOIB form)

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1 INDIVIDUAL/NON-INDIVIDUAL APPLICANT DETAILS

S/No.: B015971

Principal Account Holder Full Name/Name of Organisation
(as in NRIC/Passport/Company Registration)

Principal Account Holder NRIC/Passport No./Company Registration No.

Joint Account Holder Full Name
(as in NRIC/Passport/Birth Certificate)

Joint Account Holder NRIC/Passport No. or Birth Certificate No. (if minor)

Name of Contact Person
(for non-individual applicants)

Contact No.

Country code* - Area code - Phone number

Office Extension
(where applicable)

2 BUY DETAILS

Name of Fund(s)	Currency (e.g. MYR, USD, SGD)	Amount
Eastspring Investments		
Eastspring Investments		
Eastspring Investments		
Eastspring Investments		

Payment mode

☐ **Online Transfer**
(Please provide a copy of the online transfer receipt)
Note: Investor must not give cash to any Unit Trust Consultant or transfer money to any Unit Trust Consultant's personal bank account.

☐ **Cheque/Bank Draft No.**
(for MYR class only)
(Payable to Eastspring Investments Berhad)
(Please provide a copy of the bank draft application form)

☐ **EPF Members' Investment Scheme**
(Please provide a completed KWSP 9N Form)

3 DECLARATION AND SIGNATURE(S)

I/We acknowledge receipt and declare that I/we have read and understood the contents of the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet for the fund(s) and the Terms and Conditions of the Eastspring Investments Berhad ("Eastspring") Master Account ("Eastspring Master Account") and the Unit Trust Loan Financing Risk Disclosure Statement prior to completing the Transaction Form-Buy.

I/We undertake to be bound by the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet for the fund(s), the Terms and Conditions of the Eastspring Master Account and provisions of the deed and supplemental deed (if any) of the fund(s) for my/our initial and all subsequent transactions with Eastspring.

I/We am/are also aware of the fees and charges that I/we will incur directly or/and indirectly when investing in the fund(s).

I/We am/are not acting as a nominee for any undisclosed third party and none of the investment monies invested with Eastspring was derived from proceeds from an unlawful activity as defined by the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001.

I/We hereby agree to indemnify Eastspring against all actions, suits, proceedings, claims, damages, and losses which may be suffered by Eastspring as a result of any inaccuracy of declarations herein.

I acknowledge that the unit trust consultant has taken the following measures in consideration of my Vulnerable Customer status, where applicable:

a. Allowed sufficient time for me to process the information that has been provided; and
b. Clarified with me on the method of communication available and offered to provide details in alternate format such as, post or email for clarity; and
c. Asked me whether I would like to consult someone else first or would like to have someone present with me when receiving advice.

☐ I/We declare that there has been material change to the information provided in the previous suitability assessment ("SA") and I/we will submit a new SA form/Investor Profiling Form.

For sole proprietor only
☐ I hereby declare that I am the sole legal and beneficial owner of all the monies invested with Eastspring.

For non-listed entities
☐ I/We hereby declare that the company is NOT any one of the following:
(a) Financial institution; (b) A trust; (c) A non-listed entity of which more than 25% is directly/indirectly owned by any US person/entity; or (d) Required to file a tax return to the United States.

For sophisticated investors only (for the purchase of wholesale funds)
☐ I hereby declare that there has been a change to my status as sophisticated investor as defined under the Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework.

Principal Account Holder/Authorised Signatory 1 Date:	Joint Account Holder/Authorised Signatory 2 Date:	Company/Official Stamp (For non-individual applicants)

4 DETAILS OF EASTSPRING UNIT TRUST CONSULTANT ("UTC")/DISTRIBUTOR

UTC Code

Reporting Branch

Name

Contact No.

Distributor Stamp

* If country code is United States of America (US), please provide the relevant US tax forms. Please note that nothing on this form is intended to constitute as tax advice. Please seek independent tax advice or refer to www.irs.gov for more information on the appropriate tax form to be provided.

UNIT TRUST LOAN FINANCING RISK DISCLOSURE STATEMENT

Investing in a Unit Trust Fund with Borrowed Money is More Risky than Investing with Your Own Savings

You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financial circumstances. You should be aware of the risks, which would include the following:

1. The higher the margin of financing (that is, the amount of money you borrow for every ringgit of your own money which you put in as deposit or down payment), the greater the loss or gain on your investment.

2. You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.

3. If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the time prescribed, your units may be sold towards the settlement of your loan.

4. Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are experienced. Whether you eventually realise a gain or loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.

This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the terms and conditions before you decide to take a loan. If you are in doubt about any aspect of this risk disclosure statement or the terms of the loan financing, you should consult the institution offering the loan.

GENERAL INFORMATION ON PAYMENT

1. If payment is made by cheque:

   (a) Cheque/bank drafts should be made payable to "EASTSPRING INVESTMENTS BERHAD" and must be drawn on a bank located in Malaysia. The investor should write his/her full name and NRIC No. on the back of each cheque.

   (b) The cheque(s)/bank draft(s) must be attached to this Transaction Form. Alternatively, should the investor wish to deposit his/her cheque(s) into any of the Eastspring Investments Berhad bank accounts stated below, the investor is required to attach the cheque deposit slip stating his/her full name, NRIC No. and Master Account No. (if any).

2. If payment is made by EPF's Members Investment Scheme, please fill in the KWSP 9N form and send it back to us with this Transaction Form.

3. If payment is made by Online Transfer, please provide a copy of the online transfer receipt together with this Transaction Form.

4. Third party cheques and third party online transfers are not allowed.

EASTSPRING INVESTMENTS BERHAD ACCOUNTS FOR ONLINE TRANSFER

Name of Bank:
Standard Chartered Bank

Account Name:
Eastspring Investments Berhad

Account No.:
312-1-4358303-2

Name of Bank:
HSBC Bank Malaysia Berhad

Account Name:
Eastspring Investments Berhad

Account No.:
305-417255-101

Name of Bank:
Malayan Banking Berhad

Account Name:
Eastspring Investments Berhad

Account No.:
514011576079

Name of Bank:
Deutsche Bank (Malaysia) Berhad

Account Name:
Eastspring Investments Berhad

Account No.:
0003111-00-0

TERMS AND CONDITIONS

Compliance with laws in various jurisdictions

1. Eastspring may be obliged to comply with or, at its sole and absolute discretion, choose to have regard to, observe or fulfil the requirements or expectations of the laws, regulations, orders, guidelines, codes, market standard, good practices and requests of or agreements with public, judicial, taxation, governmental and other regulatory authorities or self-regulatory bodies (the "Authorities" and each an "Authority") in various jurisdictions relating to any matter in connection with its business including without limitation, tax compliance, anti-money laundering, sanctions, terrorism financing or the prevention and detection of crime as amended, promulgated and introduced from time to time (the "Applicable Requirements").

2. In this connection, Eastspring may disclose the particulars or any information concerning Unit Holders, Joint Holders and/or their investments to any Authority in connection with its compliance or adherence (voluntary or otherwise) with the Applicable Requirements.

3. If a Unit Holder and Joint Holder, where applicable, do not:

   (a) provide to Eastspring in a timely manner with the information or documents required as set out in the Offering Document/Eastspring Master Account or additional information as requested from time to time; and/or

   (b) provide to Eastspring with information or documents that are up-to-date, accurate or complete,

   such that Eastspring is unable to ensure its ongoing compliance or adherence (whether voluntary or otherwise) with the Applicable Requirements, the Unit Holder and Joint Holder, where applicable, accept and agree that Eastspring may take such steps as it deems fit as set out in the Offering Document of the relevant Funds.