

Dear Valued Policy Owner,

We thank you for choosing AmMetLife Insurance Berhad as your preferred Life Insurer of Choice and for your continued support. We are committed to building a confident future for you as we help you live a well-protected life.

In line with this commitment, we wish to keep you informed of changes that may be forthcoming in our investment-linked funds.

AmMetLife Global Emerging Market Fund is invested in the Target Fund, **Global Emerging Market Opportunities Fund**, which is managed by AmFunds Management Berhad.

Following changes at the Target Fund, **AmMetLife Global Emerging Market Fund** will be making the following changes, pending the necessary regulatory approval.

Item	Current State	Proposed Changes
Name of Target Fund	Global Emerging Market Opportunities Fund	AmGlobal Emerging Market Opportunities Fund
Investment Objective	<p>The Fund seeks to achieve capital appreciation over the long-term horizon through investing mainly in:</p> <ol style="list-style-type: none"> Global Emerging Market Opportunities, a Collective Investment Scheme (CIS) managed by AmFunds Management Berhad. Equities listed on Bursa Malaysia. <p>Returns will be obtained via growth in unit price rather than income distribution.</p>	<p>The Fund seeks to achieve capital appreciation over the long-term horizon through investing in the Target Fund, AmGlobal Emerging Market Opportunities Fund, a Collective Investment Scheme (“CIS”) managed by AmFunds Management Berhad.</p> <p>AmGlobal Emerging Market Opportunities Fund seeks to provide capital growth primarily through investments in equities and equity-related securities of emerging market countries worldwide.</p> <p>Returns will be obtained via growth in unit price rather than income distribution.</p>

AmMetLife Insurance Berhad (197301002252)

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Investment Strategy & Approach	<p>A maximum of 95% will be invested into:</p> <p>A. The Target Fund: Global Emerging Market Opportunities which feeds into the End Target Fund: Schroder ISF Global Emerging Market Opportunities, with investment in growth stocks of companies within the Emerging Market Universe.</p> <p>B. Equities listed on Bursa Malaysia. The investment process involves seeking opportunities via active asset allocation and securities selection.</p>	<p>A maximum of 95% of the Fund's net asset Value ("NAV") will be invested into the Target Fund, AmGlobal Emerging Market Opportunities Fund.</p> <p>AmGlobal Emerging Market Opportunities Fund's investment strategy is to invest up to 95% of its NAV in a diversified portfolio of equities and equity-related securities of emerging market companies, which are listed in eligible markets of emerging market countries worldwide.</p>								
Asset Allocation	<p>A maximum of 95% of the Fund's NAV will be invested in the Global Emerging Market Opportunities and Malaysian Equities while maintaining a minimum of 5% of the Fund's NAV in liquid assets.</p> <p>Asset Allocation of AmMetLife Global Emerging Market Fund shall be:</p> <table border="1" data-bbox="336 1305 877 1563"> <tr> <td>Global Emerging Market Opportunities and equities listed on Bursa Malaysia</td> <td>Up to 95%</td> </tr> <tr> <td>Cash or Cash Equivalent</td> <td>Not less than 5%</td> </tr> </table>	Global Emerging Market Opportunities and equities listed on Bursa Malaysia	Up to 95%	Cash or Cash Equivalent	Not less than 5%	<p>Asset Allocation of AmMetLife Global Emerging Market Fund shall be:</p> <table border="1" data-bbox="908 1178 1484 1393"> <tr> <td>AmGlobal Emerging Market Opportunities Fund</td> <td>Up to 95%</td> </tr> <tr> <td>Cash or Cash Equivalent</td> <td>Not less than 5%</td> </tr> </table>	AmGlobal Emerging Market Opportunities Fund	Up to 95%	Cash or Cash Equivalent	Not less than 5%
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Additional Disclosure of the Target Fund, AmGlobal Emerging Market Opportunities Fund

Asset Allocation of Target Fund	Asset Allocation of the Target Fund (Global Emerging Market Opportunities) shall be:		Asset Allocation of the Target Fund (AmGlobal Emerging Market Opportunities Fund) shall be:								
	<table border="1"> <tr> <td>Schroder ISF Global Emerging Market Opportunities</td> <td>A minimum of 95%</td> </tr> <tr> <td>Cash or Cash Equivalent</td> <td>A maximum of 5%</td> </tr> </table>	Schroder ISF Global Emerging Market Opportunities	A minimum of 95%	Cash or Cash Equivalent	A maximum of 5%		<table border="1"> <tr> <td>Equities and equity-related securities (including collective investment schemes)</td> <td>Up to 95%</td> </tr> <tr> <td>Deposits and money market instruments</td> <td>5% to 30%</td> </tr> </table>	Equities and equity-related securities (including collective investment schemes)	Up to 95%	Deposits and money market instruments	5% to 30%
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Specific Risk Associated with The Fund	<ul style="list-style-type: none"> • Market Risk • Legal & Regulatory Risk • Securities Risk • Liquidity Risk • Currency Risk • Country Risk • Returns Are Not Guaranteed • Risk Management 		<ul style="list-style-type: none"> • Market Risk • Legal & Regulatory Risk • Securities Risk • Liquidity Risk • Currency Risk • Country Risk • Counterparty Credit Risk • Stock Specific Risk • Manager's Risk • Returns Are Not Guaranteed • Risk Management 								

Should you have any further questions, please email us at customercare@ammetlife.com or contact AmMetLife Customer Care Centre at 1300 88 8800.

We thank you once again for your continued support and look forward to helping you lead confident, enriched and healthier lives.


Thank you.

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