

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 updated on the changes related to our investment-linked funds.

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

In our January 2024 communication, we shared that there will be changes to the Target Fund. Please be advised that these changes have recently taken effect. As such, please take note of the following updates that now apply to the AmMetLife Global Emerging Market Fund:

Item	Previous State	New 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>

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<p>Investment Strategy & Approach</p>	<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>Asset Allocation</p>	<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 1301 879 1559"> <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 1173 1482 1391"> <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%
Global Emerging Market Opportunities and equities listed on Bursa Malaysia	Up to 95%									
Cash or Cash Equivalent	Not less than 5%									
AmGlobal Emerging Market Opportunities Fund	Up to 95%									
Cash or Cash Equivalent	Not less than 5%									

Additional Disclosure of the Target Fund, AmGlobal Emerging Market Opportunities Fund

Asset Allocation of Target Fund (CIS)	<p>Asset Allocation of the Target Fund (Global Emerging Market Opportunities) shall be:</p> <table border="1" data-bbox="336 815 868 1032"> <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%	<p>Asset Allocation of the Target Fund (AmGlobal Emerging Market Opportunities Fund) shall be:</p> <table border="1" data-bbox="900 412 1487 703"> <tr> <td>Equities and equity-related securities (including collective investment schemes)</td> <td>Up to 99%</td> </tr> <tr> <td>Deposits and money market instruments</td> <td>Not less than 1%</td> </tr> </table> <p>In adverse market conditions and as part of the temporary defensive strategy, AmFunds Management may reduce the Target Fund's exposure in equities to a minimum of 50% of the Target Fund's NAV and increase its investments in deposits and money market instruments. During this period, the Target Fund's investments may differ from the stipulated asset allocation.</p> <p>The Target Fund may utilise derivatives including but not limited to options, futures contracts, forward contracts and swaps for hedging purposes, where appropriate.</p>	Equities and equity-related securities (including collective investment schemes)	Up to 99%	Deposits and money market instruments	Not less than 1%
Schroder ISF Global Emerging Market Opportunities	A minimum of 95%									
Cash or Cash Equivalent	A maximum of 5%									
Equities and equity-related securities (including collective investment schemes)	Up to 99%									
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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 • Credit and Default Risk • Securities Risk • Stock Specific Risk • Liquidity Risk • Currency Risk • Counterparty Credit Risk • Legal & Regulatory Risk • Country Risk • Risk Associated With Investments in Equity-Related Securities • Emerging Market Risk • Returns Are Not Guaranteed • Risk Management 								

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You may refer to the updated Fund Fact Sheet on our corporate website, via this link: <https://www.ammethlife.com/future/investment-linked-funds/fund-fact-sheet/>

Should you have any further questions, please email us at customercare@ammethlife.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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