

SECOND SUPPLEMENTAL INFORMATION MEMORANDUM

This Second Supplemental Information Memorandum is dated 1 July 2026.

OPUS LIFE SETTLEMENT FUND 1

(constituted on 7 November 2025)

Manager : Opus Asset Management Sdn Bhd
(Registration No. 199601042272 (414625-T))

Trustee : CIMB Commerce Trustee Berhad
(Registration No. 199401027349 (313031-A))

THIS SECOND SUPPLEMENTAL INFORMATION MEMORANDUM DATED 1 JULY 2026 MUST BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 18 NOVEMBER 2025 AND THE FIRST SUPPLEMENTAL INFORMATION MEMORANDUM DATED 12 DECEMBER 2025.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THE INFORMATION MEMORANDUM DATED 18 NOVEMBER 2025, THE FIRST SUPPLEMENTAL INFORMATION MEMORANDUM DATED 12 DECEMBER 2025 AND THIS SECOND SUPPLEMENTAL INFORMATION MEMORANDUM. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.

UNITS OF THE FUND IS ONLY OFFERED FOR SALE TO SOPHISTICATED INVESTORS ONLY.

SOPHISTICATED INVESTORS THAT RECEIVE A COPY OF THE INFORMATION MEMORANDUM DATED 18 NOVEMBER 2025, THE FIRST SUPPLEMENTAL INFORMATION MEMORANDUM DATED 12 DECEMBER 2025 AND THIS SECOND SUPPLEMENTAL INFORMATION MEMORANDUM OR ANY INFORMATION REGARDING THE TARGET FUND SHALL UNDERTAKE NOT TO CIRCULATE THE INFORMATION MEMORANDUM DATED 18 NOVEMBER 2025, THE FIRST SUPPLEMENTAL INFORMATION MEMORANDUM DATED 12 DECEMBER 2025 OR THIS SECOND SUPPLEMENTAL INFORMATION MEMORANDUM TO ANY PERSON OR DISCLOSE ANY SUCH INFORMATION TO ANY OTHER PERSON.

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Responsibility Statement

This Second Supplemental Information Memorandum has been seen and approved by the directors of Opus Asset Management Sdn Bhd and they collectively and individually accept full responsibility for the accuracy of all information contained herein and confirm having made all enquiries which are reasonable in the circumstances, that to the best of their knowledge and belief, there are no other facts omitted which would make any statement in this Second Supplemental Information Memorandum misleading.

Statements of Disclaimer

A copy of this Second Supplemental Information Memorandum has been lodged with the Securities Commission Malaysia.

The Securities Commission Malaysia has not authorised or recognised the Opus Life Settlement Fund 1 and a copy of the Information Memorandum dated 18 November 2025, the First Supplemental Information Memorandum dated 12 December 2025 and this Second Supplemental Information Memorandum (collectively, “Information Memorandums”) have not been registered with the Securities Commission Malaysia.

The lodgement of the Information Memorandums should not be taken to indicate that the Securities Commission Malaysia recommends the Opus Life Settlement Fund 1 or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in this Information Memorandums.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Opus Asset Management Sdn Bhd, the management company responsible for the Opus Life Settlement Fund 1 and takes no responsibility for the contents in the Information Memorandums. The Securities Commission Malaysia makes no representation on the accuracy or completeness of the Information Memorandums, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

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

Additional Statements

Sophisticated Investors should note that they may seek recourse under the Capital Markets and Services Act 2007 for breaches of securities laws including any statement in this Second Supplemental Information Memorandum that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to this Second Supplemental Information Memorandum or the conduct of any other person in relation to the Opus Life Settlement Fund 1.

As the underlying investments of Opus Life Settlement Fund 1 are not actively traded, investors are warned that under such circumstances, they may face difficulty in redeeming their investments.

Sophisticated Investors should note that Opus Life Settlement Fund 1 is a Malaysia-domiciled fund and this Second Supplemental Information Memorandum is not intended to and will not be issued and distributed in any country or jurisdiction other than Malaysia (“Foreign Jurisdiction”). Consequently, no representation has been and will be made as to its compliance with the laws of any Foreign Jurisdiction. Accordingly, no offer or invitation to subscribe or purchase Units of the Fund to which this Second Supplemental Information Memorandum relates may be made in any Foreign Jurisdiction or under any circumstances where such action is unauthorised.

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Disclosure of Information

For the purposes of the Personal Data Protection Act 2010 of Malaysia ("PDPA") including all amendments thereto and all regulations, rules and guidelines issued in connection therewith, each investor consents and acknowledges that all personal data provided by the investor to the Manager, the Trustee or any delegate, agent or distributor appointed by the Manager or the Trustee (including but not limited to the administrator, custodian, sub-custodians, registrar and any other third party service provider which may be appointed) or otherwise collected by or on behalf of a Recipient (as defined below) in connection with the subscription for Units, including any personal data relating to third party individuals (e.g. beneficial owners, directors or authorised signatories of investors who are not individuals) ("Data") may be held by the Manager, the Trustee and/or their related corporations (each a "Recipient"), and/or any third party engaged by a Recipient to provide administrative, computer or other services. Each of the foregoing persons may collect, use, disclose, process and maintain such Data for the following purposes and other purposes in connection with the administration, operation, processing or management of the Units of the Fund, including but not limited to: (i) maintaining the register of Unit Holders, (ii) processing applications for subscriptions, redemptions and switching of Units and payments to Unit Holders, (iii) complying with applicable anti-money laundering rules and regulations, (iv) tax identification for the purpose of complying with applicable tax laws and regulations, (v) complying with any legal, governmental, or regulatory requirements of any relevant jurisdiction (including any disclosure or notification requirements), (vi) complying with the requirements or directions of any regulatory authority, (vii) providing client-related services, including providing customer support, communicating with and disseminating notices and reports to individuals purporting to be investors or purporting to represent investors, (viii) identity verification, and (ix) to exercise or enforce the rights of a Recipient under contract or pursuant to applicable laws and regulations.

Where an investor provides to a Recipient personal data relating to third party individuals, that investor warrants that the prior consent of such third party individual, which will allow a Recipient to collect, use and disclose that personal data in the manner and for the purposes described, has been obtained, and consents and acknowledges to all such collection, use and disclosure on behalf of that third party individual.

Subject to applicable laws and regulations, such Data may be transferred to the Target Fund Manager (as defined in the Information Memorandum) or any delegate appointed by the Target Fund Manager (as defined in the Information Memorandum) in connection with the investment of the Fund in the Target Fund (as defined in the Information Memorandum). The Data collected may be maintained for such period of time which may be required under applicable laws and as otherwise needed to fulfil the purposes set out above. All individual investors have a right of access and of rectification of the Data in cases where such Data is incorrect or incomplete.

An investor should be aware that if the investor refuses to consent to the collection, use, and disclosure of the Data, the Manager (whether directly or through the appointed agent or distributor) is entitled to reject any application to subscribe to Units submitted by the investor. If an investor after consenting to the collection, use and disclosure of his Data, subsequently withdraw his consent by giving a notice in writing to the Manager (whether directly or through the appointed agent or distributor), the Manager (whether directly or through the appointed agent or distributor) will not allow the investor to continue holding Units of the Fund and will request the investor to submit a request for redemption together with his notice of withdrawal of consent. Please note that the notice of withdrawal of consent shall not prevent the Manager from using or disclosing the Data for the purposes of complying with any legal, governmental or regulatory requirements of any relevant jurisdiction.

You should seek professional advice to ascertain (a) the possible tax consequences, (b) the legal requirements applicable to you, (c) any foreign exchange restrictions or exchange control requirements which you may be subjected under the laws of your citizenship, residence or domicile or (d) any restrictions or requirements under any regulations and the terms and conditions thereunder (as the same may be modified or supplemented from time to time), which may be relevant to the subscription, holding or disposal of Units in the Fund. You should inform yourselves

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of and observe all such laws and regulations in any relevant jurisdiction that may be applicable to you.

OPUS LIFE SETTLEMENT FUND 1 MAY DECLARE DISTRIBUTION OUT OF CAPITAL AND INVESTORS SHOULD BE AWARE THAT THE CAPITAL OF THE FUND WILL BE ERODED WHEN THE FUND DECLARES DISTRIBUTION OUT OF CAPITAL AS THE DISTRIBUTION IS ACHIEVED BY FORGOING THE POTENTIAL FOR FUTURE CAPITAL GROWTH AND THIS CYCLE MAY CONTINUE UNTIL ALL CAPITAL IS DEPLETED.

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Unless otherwise provided in this Second Supplemental Information Memorandum, all the capitalised terms used herein shall have the same meanings as ascribed to them in the Information Memorandum dated 18 November 2025 and the First Supplemental Information Memorandum dated 12 December 2025.

This Second Supplemental Information Memorandum is made to address the following changes:

- 1) The issuance of SGD Class and SGD Hedged Class, which will be offered at the initial offer price for one (1) day, on 3 August 2026 and thereafter at its prevailing NAV per Unit.
- 2) Save and except for the issuance of SGD Class and SGD Hedged Class, the other amendments as set out herein shall be effective on the date of this Second Supplemental Information Memorandum.
- 3) The definition of “Deed” referred to in page 1 of the Information Memorandum dated 18 November 2025 has been amended as follows:

	Current information	Revised information
Deed	means the deed dated 7 November 2025 and any other supplemental deed that may be entered into between the Trustee and us in respect of the Fund.	means the deed dated 7 November 2025, the first supplemental deed dated 26 June 2026 and any other supplemental deed that may be entered into between the Trustee and us in respect of the Fund.

- 4) The definition of “MYR” referred to in page 1 of the Information Memorandum dated 18 November 2025 has been amended as follows:

	Current information	Revised information
MYR	“MYR” means Ringgit Malaysia, the official currency of Malaysia.	“MYR” or “RM” means Ringgit Malaysia, the official currency of Malaysia.

- 5) The following new definition of “SGD” is to be inserted after the definition of “SC” under “Glossary” in page 2 of the Information Memorandum dated 18 November 2025 as follows:

	Current information	Revised information
SGD	Nil.	means Singapore Dollar, the lawful currency of Singapore.

- 6) The definition of “Valuation Day” referred to in page 3 of the Information Memorandum dated 18 November 2025 has been amended as follows:

	Current information	Revised information
Valuation Day	“Valuation Day” means a day on which the price of the Fund is calculated, and shall be on the last day of each month.	“Valuation Day” means a day on which the price of the Fund is calculated, and shall be on the fifteenth (15 th) day of each month. If the fifteenth (15 th) day is a non-Business Day, the valuation day will fall on the following Business Day.

- 7) The information on “Initial Offer Price” referred to in page 5 of the Information Memorandum dated 18 November 2025 has been amended as follows:

	Current information		Revised information	
Initial Offer Price	Classes of Units	Initial Offer Price	Classes of Units	The initial offer price is no longer applicable as the price of Units for these Classes are
	USD Class	USD 1.00	USD Class	
	MYR Class	MYR 1.00	MYR Class	
	MYR Hedged Class	MYR 1.00	MYR Hedged Class	

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			based on the prevailing NAV per Unit.
		SGD Class	SGD 1.00
		SGD Hedged Class	SGD 1.00

- 8) The information on “Initial Offer Period” referred to in page 5 of the Information Memorandum dated 18 November 2025 has been amended as follows:

	Current information	Revised information	
Initial Offer Period	Fourteen (14) days from the date of this Information Memorandum (inclusive). The initial offer period may be shortened if we determine that it is in your best interest.	Classes of Units	Initial Offer Period
		USD Class	The initial offer period for these Classes has ended.
		MYR Class	
		Myr Hedged Class	
		SGD Class	One (1) day, which is on 3 August 2026
		SGD Hedged Class	

- 9) The information on “Deed” referred to in page 6 of the Information Memorandum dated 18 November 2025 has been amended as follows:

	Current information	Revised information
Deed	7 November 2025.	- Deed dated 7 November 2025 - First Supplemental Deed dated 26 June 2026

- 10) The information on “Sales Charge” referred to in page 6 of the Information Memorandum dated 18 November 2025 has been amended as follows:

	Current information			Revised information		
Sales Charge	Classes of Units		Sales Charge	Classes of Units		Sales Charge
	USD Class		Up to 3.00% of the NAV per Unit of the Class	USD Class		Up to 3.00% of the NAV per Unit of the Class
	MYR Class					
	MYR Hedged Class					
				SGD Class		
				SGD Hedged Class		
	Below is an illustration on how the Sales Charge is calculated, assuming a Unit Holder of USD Class intends to invest USD1,000,000.00					
	Sales charge	=	3.00% x (amount to be invested)	Below is an illustration on how Sales Charge is calculated, assuming an investor intends to invest USD1,000,000.00 into the USD Class of the Fund:		
		=	3.00% x USD1,000,000.00	Sales charge	=	3.00% x amount to be invested
	=	USD30,000.00		=	3.00% x USD1,000,000.00	
				=	USD30,000.00	

- 11) The information on “Transfer Fee (per transfer)” referred to in page 7 of the Information Memorandum dated 18 November 2025 has been amended as follows:

	Current information		Revised information	
Transfer Fee (per transfer)	Classes of Units	Transfer Fee*	Classes of Units	Transfer Fee*

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		USD Class	USD 25.00		USD Class	USD 25.00
		MYR Class	MYR 25.00		MYR Class	RM 25.00
		MYR Hedged Class	MYR 25.00		MYR Hedged Class	RM 25.00
	<i>*or such other lower amount as we may decide from time to time.</i>				SGD Class	SGD 25.00
					SGD Hedged Class	SGD 25.00
				<i>*or such other lower amount as we may decide from time to time.</i>		

- 12) The information on “Management Fee” referred to in page 7 of the Information Memorandum dated 18 November 2025 has been amended as follows:

	Current information		Revised information	
Management Fee	Classes of Units	Management Fee	Classes of Units	Management Fee
	USD Class	Up to 2.00% per annum of the NAV of the Class	USD Class	Up to 2.00% per annum of the NAV of the Class
	MYR Class			
	MYR Hedged Class			
	The management fee is calculated and payable to the Manager on a monthly basis.		The management fee is calculated and payable to the Manager on a monthly basis.	
	<i>Please note that the management fee will only be charged once at the Fund level. The management fee charged by the Target Fund will be paid out of the management fee charged by us at the Fund level. There is no double charging of management fee.</i>		<i>Please note that the management fee will only be charged once at the Fund level. The management fee charged by the Target Fund will be paid out of the management fee charged by us at the Fund level. There is no double charging of management fee.</i>	

- 13) The information on “List of Expenses related to the Fund” referred to in pages 7 – 8 of the Information Memorandum dated 18 November 2025 has been amended as follows:

	Current information	Revised information
List of Expenses related to the Fund	- auditors' fee and charges; - tax adviser's fee and charges; - taxes and duties charged by the government and/or relevant authorities; - fees for the valuation of any investment of the Fund; - fees, charges, costs and expenses relating to the preparation, printing, posting and lodgement of documents and reports which the Manager and/or the Trustee may be obliged to prepare, print, post and/or lodge in relation to the Fund by virtue of any relevant law; - remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Fund; - fees in relation to fund accounting; - annual fees required to be paid to the relevant authorities in relation to the Fund;	- auditors' fee and charges; - tax adviser's fee and charges; - taxes and duties charged by the government and/or relevant authorities; - fees for the valuation of any investment of the Fund; - fees, charges, costs and expenses relating to the preparation, printing, posting and lodgement of documents and reports which the Manager and/or the Trustee may be obliged to prepare, print, post and/or lodge in relation to the Fund by virtue of any relevant law; - remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Fund; - fees in relation to fund accounting; - annual fees required to be paid to the relevant authorities in relation to the Fund;

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	- 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 fees, charges, costs and expenses permitted by the Deed.	- any fees as may be imposed by the SC in relation to 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 fees, charges, costs and expenses permitted by the Deed.
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- 14) The information on “Minimum Initial Investment” referred to in page 8 of the Information Memorandum dated 18 November 2025 has been amended as follows:

	Current information		Revised information	
Minimum Initial Investment^	Classes of Units	Minimum Initial Investment	Classes of Units	Minimum Initial Investment
	USD Class	USD 25,000.00	USD Class	USD 25,000.00
	MYR Class	MYR 100,000.00	MYR Class	RM 100,000.00
	MYR Hedged Class	MYR 100,000.00	MYR Hedged Class	RM 100,000.00
			SGD Class	SGD 25,000.00
			SGD Hedged Class	SGD 25,000.00

- 15) The information on “Minimum Additional investment” referred to in page 8 of the Information Memorandum dated 18 November 2025 has been amended as follows:

	Current information		Revised information	
Minimum Additional Investment^	Classes of Units	Minimum Additional Investment	Classes of Units	Minimum Additional Investment
	USD Class	USD 5,000.00	USD Class	USD 5,000.00
	MYR Class	MYR 10,000.00	MYR Class	RM 10,000.00
	MYR Hedged Class	MYR 10,000.00	MYR Hedged Class	RM 10,000.00
			SGD Class	SGD 5,000.00
			SGD Hedged Class	SGD 5,000.00

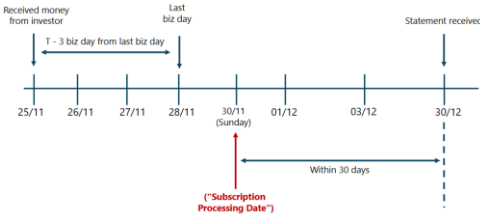
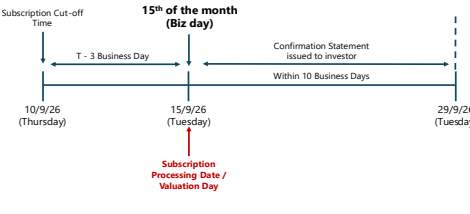
- 16) The following information on “Minimum Units for Redemption” is to be inserted after “Minimum Additional Investment” under “Transaction Details” in page 8 of the Information Memorandum dated 18 November 2025:

	Current information		Revised information	
Minimum Units for Redemption^	Nil.		Classes of Units	Minimum Units for Redemption
			USD Class	10,000 Units
			MYR Class	
			MYR Hedged Class	
			SGD Class	
			SGD Hedged Class	

- 17) The information on “Subscription of Units” referred to in pages 8-9 of the Information Memorandum dated 18 November 2025 has been amended as follows:

	Current information	Revised information
Subscription of Units	Unit Holders may subscribe to the Fund on a monthly basis by submitting completed application for subscription together with the relevant supporting documents, and cleared	Unit Holders may subscribe to the Fund on a monthly basis by submitting completed application for subscription together with the relevant supporting documents, and cleared

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funds is received by us on or before 4:00 p.m. three (3) Business Days prior to the last Business Day of each month ("Subscription Cut-off Time"). Applications received on or before the Subscription Cut-off Time which are accepted by us will be processed and Units will be created based on the NAV per Unit calculated at the end of the last day of the month ("Subscription Processing Date"). Applications received after the Subscription Cut-off Time will be processed on the following Subscription Processing Date, unless a prior written arrangement is made to our satisfaction. A confirmation statement detailing your investment amount and the number of Units allocated to you in the Fund will be sent to you within one (1) month from the Subscription Processing Date. We reserve the right to reject any application for subscription without providing any reason. We may also reject any application for subscription that is not complete and/or not accompanied by the required documents and those applications will only be processed upon the documentation being satisfactorily completed. <i>Illustration:</i> <u>Subscription of Units for the month of November 2025</u> 	funds is received by us on or before 4:00 p.m. three (3) Business Days prior to the Valuation Day ("Subscription Cut-off Time"). Applications received on or before the Subscription Cut-off Time which are accepted by us will be processed and Units will be created based on the NAV per Unit calculated on the Valuation Day ("Subscription Processing Date"). Applications received after the Subscription Cut-off Time will be processed on the following Subscription Processing Date, unless a prior written arrangement is made to our satisfaction. A confirmation statement detailing your investment amount and the number of Units allocated to you in the Fund will be sent to you within ten (10) Business Days from the Subscription Processing Date. We reserve the right to reject any application for subscription without providing any reason. We may also reject any application for subscription that is not complete and/or not accompanied by the required documents and those applications will only be processed upon the documentation being satisfactorily completed. <i>Illustration:</i> <u>Subscription of Units for the month of September 2026</u> 
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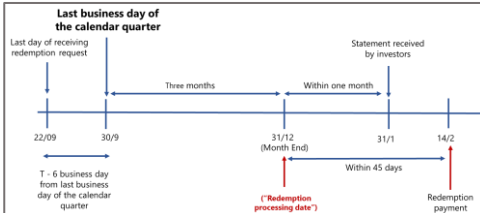
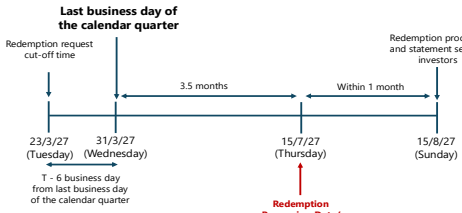
- 18) The information on "Redemption of Units" referred to in pages 9-10 of the Information Memorandum dated 18 November 2025 has been amended as follows:

	Current information	Revised information
Redemption of Units	Unit Holders should be aware that each of their investments into the Fund will be subject to a holding period of twelve (12) months from the date each investment is made into the Fund, i.e., the date when Units are created pursuant to an application for subscription. Unit Holders are not permitted to redeem their investment during such holding period. After the expiry of the holding period, Unit Holders may redeem their Units on a quarterly basis. A redemption request with complete documentation must be received by us on or	Unit Holders should be aware that each of their investments into the Fund will be subject to a holding period of twelve (12) months from the date each investment is made into the Fund, i.e., the date when Units are created pursuant to an application for subscription. Unit Holders are not permitted to redeem their investment during such holding period. After the expiry of the holding period, Unit Holders may redeem their Units on a quarterly basis. A redemption request with complete documentation must be received by us on or

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before 4:00 p.m. six (6) Business Days prior to the last business day of each calendar quarter (i.e., in March, June, September and December) ("Redemption Cut-off Time"). Redemption requests received on or before the Redemption Cut-off Time which are accepted by us will be processed and Units will be redeemed based on the NAV per Unit calculated at the end of the last day of the following calendar quarter ("Redemption Processing Date"). The redemption request received after the Redemption Cut-off Time will be treated as having been received by us on the following redemption cycle and will be processed on the following Redemption Processing Date, unless a prior written arrangement is made to our satisfaction. Once the redemption requests are duly received and accepted by us, such redemption requests are irrevocable unless otherwise allowed by us. The redemption proceeds will be paid to you within forty-five (45) days from the Redemption Processing Date. A confirmation statement detailing the redemption amount and the number of Units redeemed by you will be sent to you within (1) month from the Redemption Processing Date. Transaction costs such as charges for electronic transfers, if any, will be borne by the Unit Holders and set-off against the redemption proceed. Investors should be aware that all redemption requests will be made on a best effort basis and may be dependent on the General Partner's acceptance of the Fund's redemption requests. We reserve the right to redeem all of your Units if such redemption is necessary to ensure that we are in compliance with the relevant laws. We will notify you prior to such redemption. <i>Note: Unit Holders should be aware that the ability of the Fund to pay the redemption proceeds to the Unit Holders pursuant to a redemption request is also subject to the Fund being able to redeem its investments from the Target Fund as the Target Fund's redemption limit for each redemption period is subject to an aggregate limit of 10% of the Target Fund's net asset value. If the aggregate amount of redemption requests in a redemption period are in excess of 10% of the Target Fund's net asset value, the General Partner may in its sole discretion limit the aggregate amount of redemption to 10%</i>	before 4:00 p.m. six (6) Business Days prior to the last business day of each calendar quarter (i.e., in March, June, September and December) ("Redemption Cut-off Time"). Redemption requests received on or before the Redemption Cut-off Time which are accepted by us will be processed and Units will be redeemed based on the NAV per Unit calculated on the Valuation Day in the fourth (4th) month after the Redemption Cut-off Time ("Redemption Processing Date"). The redemption request received after the Redemption Cut-off Time will be treated as having been received by us on the following redemption cycle and will be processed on the following Redemption Processing Date, unless a prior written arrangement is made to our satisfaction. Once the redemption requests are duly received and accepted by us, such redemption requests are irrevocable unless otherwise allowed by us. The redemption proceeds will be paid to you within one (1) month from the Redemption Processing Date. A confirmation statement detailing the redemption amount and the number of Units redeemed by you will be sent to you within one (1) month from the Redemption Processing Date. Transaction costs such as charges for electronic transfers, if any, will be borne by the Unit Holders and set-off against the redemption proceed. Investors should be aware that all redemption requests will be made on a best effort basis and may be dependent on the General Partner's acceptance of the Fund's redemption requests. We reserve the right to redeem all of your Units if such redemption is necessary to ensure that we are in compliance with the relevant laws. We will notify you prior to such redemption. <i>Note: Unit Holders should be aware that the ability of the Fund to pay the redemption proceeds to the Unit Holders pursuant to a redemption request is also subject to the Fund being able to redeem its investments from the Target Fund as the Target Fund's redemption limit for each redemption period is subject to an aggregate limit of 10% of the Target Fund's net asset value. If the aggregate amount of redemption requests in a redemption period are in excess of 10% of the Target Fund's net asset value, the General Partner may in its sole discretion limit the aggregate amount of</i>
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of the Target Fund's net asset value, and satisfy the redemption requests on a pro rata basis. Redemption requests that are deferred may be given priority in subsequent redemption periods. In the event the Target Fund imposes any other redemption restrictions, suspensions and/or gating mechanisms that limit the Fund's ability to redeem or withdraw its investments from the Target Fund, the Fund may immediately implement the corresponding redemption restrictions, suspensions, and/or gating mechanisms on the redemptions by its Unit Holders. Illustration: Redemption of Units for the last calendar quarter, i.e., December 2025 	redemption to 10% of the Target Fund's net asset value, and satisfy the redemption requests on a pro rata basis. Redemption requests that are deferred may be given priority in subsequent redemption periods. In the event the Target Fund imposes any other redemption restrictions, suspensions and/or gating mechanisms that limit the Fund's ability to redeem or withdraw its investments from the Target Fund, the Fund may immediately implement the corresponding redemption restrictions, suspensions, and/or gating mechanisms on the redemptions by its Unit Holders. Illustration: Redemption of Units for the calendar quarter, i.e., March 2027 
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- 19) The information on “Switching of Units” referred to in pages 10-11 of the Information Memorandum dated 18 November 2025 and page 1 of the First Supplemental Information Memorandum dated 12 December 2025 has been amended as follows:

	Current information	Revised information
Switching of Units	Switching into other funds are not allowed. However, Unit Holders are allowed to switch between Classes of the Fund that are denominated in the same currency i.e. between MYR Class and MYR Hedged Class. Unit Holders should be aware that each of their investments into the Fund will be subject to a holding period of twelve (12) months from the date each investment is made into the Fund, i.e., the date when Units are created pursuant to an application for subscription. Unit Holders are not permitted to switch their investment during such holding period. After the expiry of the holding period, Unit Holders may switch their Units on a quarterly basis. A switching request must be received by us on or before 4.00 p.m. last business day of each calendar quarter (i.e., in March, June, September and December) (“Switching Cut-off Time”). Switching requests received on or before the Switching Cut-off Time which are accepted by us will be processed based on the NAV per Unit calculated at the end of the	Switching into other funds is not allowed. However, Unit Holders are allowed to (i) switch between Classes of the Fund that are denominated in the same currency, i.e., between MYR Class and MYR Hedged Class, or (ii) switch into the Fund. Unit Holders may only switch their Units between Classes of the Fund after the expiry of the holding period of twelve (12) months from the date the Unit Holders invests into the Fund. Unit Holders should be aware that any investments switched into the Fund will be subject to a holding period of twelve (12) months from the Switching Processing Date (as defined below), during which neither redemption nor switching of this investment can be made. After the expiry of the holding period, Unit Holders may switch their Units on a quarterly basis. A switching request must be received by us on or before 4:00 p.m. three (3) Business Days prior to the Valuation Day of January, April, July or October (“Switching Cut-off Time”). Switching requests received on or

THIS SECOND SUPPLEMENTAL INFORMATION MEMORANDUM DATED 1 JULY 2026 MUST BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 18 NOVEMBER 2025 AND THE FIRST SUPPLEMENTAL INFORMATION MEMORANDUM DATED 12 DECEMBER 2025.

	last day of the calendar quarter ("Switching Processing Date"). The switching request received after the Switching Cut-off Time will be processed on the following Switching Processing Date, unless a prior written arrangement is made to our satisfaction. Once the switching requests are duly received and accepted by us, such switching requests are irrevocable unless otherwise allowed by us. The minimum amount for switching is 10,000 Units or such other number of Units as may be determined by us from time to time. Switching of Units is strictly limited to a maximum of four (4) times per calendar year per Unit Holder. A confirmation statement detailing the switching amount and the number of Units switched by you will be sent to you within (1) month from the Switching Processing Date. We reserve the right to reject any switching requests that are deemed to be contrary to the best interest of the Fund and/or existing Unit Holders.	before the Switching Cut-off Time which are accepted by us will be processed based on the NAV per Unit calculated on the corresponding Valuation Day of January, April, July or October ("Switching Processing Date"). The switching request received after the Switching Cut-off Time will be processed on the following Switching Processing Date, unless a prior written arrangement is made to our satisfaction. Once the switching requests are duly received and accepted by us, such switching requests are irrevocable unless otherwise allowed by us. The minimum number of Units for switching is 10,000 Units or such other number of Units as may be determined by us from time to time. Switching of Units is strictly limited to a maximum of four (4) times per calendar year per Unit Holder. A confirmation statement detailing the switching amount and the number of Units switched by you will be sent to you within ten (10) Business Days from the Switching Processing Date. We reserve the right to reject any switching requests that are deemed to be contrary to the best interest of the Fund and/or existing Unit Holders.
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- 20) The information on "Transfer of Units" referred to in page 11 of the Information Memorandum dated 18 November 2025 has been amended as follows:

	Current information	Revised information
Transfer of Units	Unit Holders are permitted to transfer the ownership of their investments in the Fund at any point in time by completing the transfer form and submit it to us on any Valuation Day. The transfer must be made in terms of Units only and not in value. The minimum Units per transfer is 10,000 Units or such other number of Units as may be determined by us from time to time. We reserve the right to reject any transfer request without providing any reason.	Unit Holders are permitted to transfer the ownership of their investments in the Fund by completing the transfer form and submit it to us on or before 4:00 p.m. three (3) Business Days prior to the Valuation Day ("Transfer Cut-off Time"). Applications received on or before the Transfer Cut-off Time which are accepted by us will be processed on the Valuation Day ("Transfer Processing Date"). Applications received after the Transfer Cut-off Time will be processed on the following Valuation Day, unless a prior written arrangement is made to our satisfaction. Each investment transferred to the transferee will need to fulfil the remaining period of the mandatory 12-month lock-in from the Transfer Processing Date. The transfer must be made in terms of Units only and not in value.

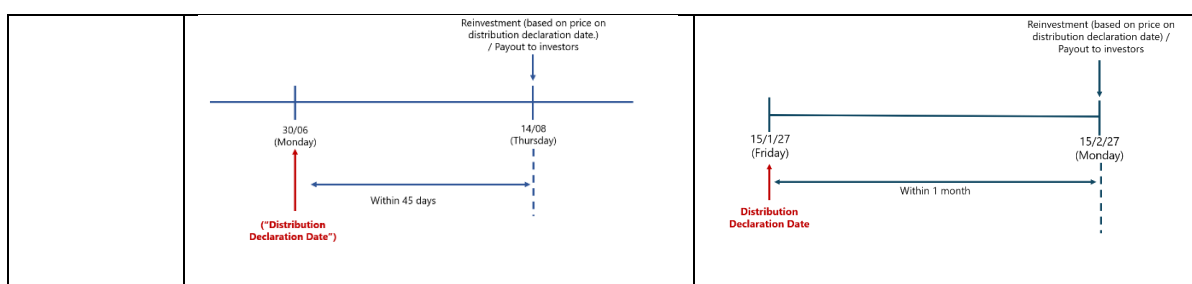
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		The minimum number of Units per transfer is 10,000 Units or such other number of Units as may be determined by us from time to time. We reserve the right to reject any transfer request without providing any reason.
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- 21) The information on “Cash Payment”, “Reinvestment” and “Illustration for distribution process” under “Mode of Distribution” referred to in pages 11-12 of the Information Memorandum dated 18 November 2025 has been amended as follows:

	Current information	Revised information
Mode of Distribution	... Cash Payment If you choose to receive cash, the distribution will be paid into your bank account (which shall be in the respective currency of the Class(es)) in our records within forty-five (45) days from the distribution declaration date. All the cost and expenses incurred in facilitating such distribution payments shall be borne by you. If you do not provide us with any bank account details or the distribution proceeds cannot be credited into your bank account for any reason whatsoever, the distribution proceeds will be reinvested into the Fund based on the NAV per Unit of the Class on the day immediately after the failure to effect the payment into your bank account without any cost for such reinvestment provided always that you still have an account with us. Any distribution payable which is less than or equal to the amount of USD/MYR100.00 will be automatically reinvested into additional Units of the Fund. Reinvestment If you choose to receive additional Units by way of reinvestment, the additional Units will be reinvested based on the NAV per Unit of the Class at the distribution declaration date. The allotment of the additional Units will be made within forty-five (45) days after the distribution declaration date. There will not be any cost for reinvestments of those additional Units i.e. no Sales Charge will be imposed. Illustration for distribution process as follows:	... Cash Payment If you choose to receive cash, the distribution will be paid into your bank account (which shall be in the respective currency of the Class(es)) in our records within one (1) month from the distribution declaration date. All the cost and expenses incurred in facilitating such distribution payments shall be borne by you. If you do not provide us with any bank account details or the distribution proceeds cannot be credited into your bank account for any reason whatsoever, the distribution proceeds will be reinvested into the Fund based on the NAV per Unit of the Class on the day immediately after the failure to effect the payment into your bank account without any cost for such reinvestment provided always that you still have an account with us. Any distribution payable which is less than or equal to the amount of 100.00 in the currency denomination of the Class(es) will be automatically reinvested into additional Units of the Fund. Reinvestment If you choose to receive additional Units by way of reinvestment, the additional Units will be reinvested based on the NAV per Unit of the Class at the distribution declaration date. The allotment of the additional Units will be made within one (1) month after the distribution declaration date. There will not be any cost for reinvestments of those additional Units i.e. no Sales Charge will be imposed. Illustration for distribution process as follows:

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- 22) The information on "Currency risk" under "Specific Risks of Investing in the Fund" referred to in pages 18-19 of the Information Memorandum dated 18 November 2025 has been amended as follows:

	Current information	Revised information
Currency risk	Although the Fund's assets will be substantially invested in the Target Fund which are denominated in USD, the Fund being a Malaysian domiciled fund may still have MYR-denominated liabilities (fees and expenses). This poses a currency risk to the Unit Holders as the exchange rate between MYR and USD may fluctuate; hence, affecting the NAV of the Fund. To mitigate this risk, we will manage the liquid assets to meet the Fund's MYR-denominated liabilities. In addition, for MYR Class and MYR Hedged Class, the impact of the exchange rate movement between the Base Currency (USD) and MYR may result in an appreciation or depreciation of the Unit Holder's holdings as expressed in the Base Currency. In order to manage currency risk for MYR Hedged Class, we may employ currency hedging strategies to fully or partially hedge the foreign currency exposure of the Hedged Class. However, every hedge comes with a cost and will be borne by the Hedged Class. Currency hedging may reduce the effect of the exchange rate movement for the Hedged Class but it does not entirely eliminate currency risk between the Hedged Class and the Base Currency. The unhedged portion of the Hedged Class will still be affected by the exchange rate movements and it may cause fluctuation of NAV of the Hedged Class. You should note that if the exchange rate moves favourably, the Hedged Class will not benefit from any upside in currency movement due to the hedging strategy. In addition, hedging is subject to a minimum size of entering into a hedging contract and the cost of hedging may affect returns of the Hedged Class. There is no guarantee that the hedging will be successful and mismatches may occur between the currency position of the Fund and the Hedged Class.	Although the Fund's assets will be substantially invested in the Target Fund which are denominated in USD, the Fund being a Malaysian domiciled fund may still have MYR-denominated liabilities (fees and expenses). This poses a currency risk to the Unit Holders as the exchange rate between MYR and USD may fluctuate; hence, affecting the NAV of the Fund. To mitigate this risk, we will manage the liquid assets to meet the Fund's MYR-denominated liabilities. In addition, for non-USD denominated Class and Hedged Class, the impact of the exchange rate movement between the Base Currency (USD) and the currency of the non-USD denominated Class(es) may result in an appreciation or depreciation of the Unit Holder's holdings as expressed in the Base Currency. In order to manage currency risk for non-USD denominated Hedged Class, we may employ currency hedging strategies to fully or partially hedge the foreign currency exposure of the Hedged Class. However, every hedge comes with a cost and will be borne by the Hedged Class. Currency hedging may reduce the effect of the exchange rate movement for the Hedged Class but it does not entirely eliminate currency risk between the Hedged Class and the Base Currency. The unhedged portion of the Hedged Class will still be affected by the exchange rate movements and it may cause fluctuation of NAV of the Hedged Class. You should note that if the exchange rate moves favourably, the Hedged Class will not benefit from any upside in currency movement due to the hedging strategy. In addition, hedging is subject to a minimum size of entering into a hedging contract and the cost of hedging may affect returns of the Hedged Class. There is no guarantee that the hedging will be successful and mismatches may occur between the currency position of the Fund and the Hedged Class.

**THIS SECOND SUPPLEMENTAL INFORMATION MEMORANDUM DATED 1 JULY 2026
MUST BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 18
NOVEMBER 2025 AND THE FIRST SUPPLEMENTAL INFORMATION MEMORANDUM
DATED 12 DECEMBER 2025.**

- 23) The information on “Computation of NAV and NAV per Unit” referred to in pages 22 – 23 of the Information Memorandum dated 18 November 2025 has been amended as follows:

Current Information

The NAV of the Fund means the total value of the Fund’s assets less the Fund’s expenses or liabilities incurred or accrued on a Valuation Day.

Below is an illustration on how the NAV of the Fund is calculated:

	Fund (USD)	USD Class (USD)	MYR Class (USD)	MYR Hedged Class (USD)
Value of the Fund/Class	20,000,000.00	10,000,000.00	5,000,000.00	5,000,000.00
Multi-class ratio^	100%	50%	25%	25%
Add: Income	200,000.00	100,000.00	50,000.00	50,000.00
Less: Expenses	100,000.00	50,000.00	25,000.00	25,000.00
NAV before deducting management fee and trustee fee for the month	20,100,000.00	10,050,000.00	5,025,000.00	5,025,000.00
Less: Management fee for the month (NAV of the Class x management fee /365 days x 30 days)	33,041.09	(10,050,000.00 x 2.00% / 365 days x 30 days) 16,520.55	(5,025,000.00 x 2.00% / 365 days x 30 days) 8,260.27	(5,025,000.00 x 2.00% / 365 days x 30 days) 8,260.27
Less: Trustee fee for the month (NAV of the Class x trustee fee /365 days x 30 days)	495.61	(10,050,000.00 x 0.03% / 365 days x 30 days) 247.81	(5,025,000.00 x 0.03% / 365 days x 30 days) 123.90	(5,025,000.00 x 0.03% / 365 days x 30 days) 123.90
Total NAV	20,066,463.30	10,033,231.64	5,016,615.83	5,016,615.83

^Multi-class ratio is apportioned based on the size of the Class relative to the whole Fund. This means the multi-class ratio is calculated by taking the value of a Class for a particular Valuation Day and dividing it with the value of the Fund for that same day. This apportionment is expressed as a ratio and calculated as a percentage.

NAV per Unit

The NAV per Unit is calculated by dividing the NAV of the Class by the total number of Units in circulation of that Class at the valuation point.

Below is an illustration on how the NAV per Unit of a Class is calculated:

THIS SECOND SUPPLEMENTAL INFORMATION MEMORANDUM DATED 1 JULY 2026 MUST BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 18 NOVEMBER 2025 AND THE FIRST SUPPLEMENTAL INFORMATION MEMORANDUM DATED 12 DECEMBER 2025.

	Fund (USD)	USD Class (USD)	MYR Class (USD)	MYR Hedged Class (USD)
NAV	20,066,463.30	10,033,231.64	5,016,615.83	5,016,615.83
Divide: Units in circulation		10,000,000	20,000,000	20,000,000
NAV per Unit of the Class		USD1.0033	USD0.2508	USD0.2508
Conversion to MYR (at USD1.00: RM4.00 exchange rate)			RM1.0033	RM1.0033

The NAV per Unit of each Class will be rounded up to 4 decimal places for the purposes of publication of the NAV per Unit.

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THIS SECOND SUPPLEMENTAL INFORMATION MEMORANDUM DATED 1 JULY 2026 MUST BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 18 NOVEMBER 2025 AND THE FIRST SUPPLEMENTAL INFORMATION MEMORANDUM DATED 12 DECEMBER 2025.

Revised Information

The NAV of the Fund means the total value of the Fund's assets less the Fund's expenses or liabilities incurred or accrued on a Valuation Day.

Below is an illustration on how the NAV of the Fund is calculated:

	Fund (USD)	USD Class (USD)	MYR Class (USD)	MYR Hedged Class (USD)	SGD Class (USD)	SGD Hedged Class (USD)
Value of the Fund/Class	20,000,000.00	4,000,000.00	4,000,000.00	4,000,000.00	4,000,000.00	4,000,000.00
Multi-class ratio[^]	100%	20%	20%	20%	20%	20%
Add: Income	200,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00
Less: Expenses	100,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
NAV before deducting management fee and trustee fee for the month	20,100,000.00	4,020,000.00	4,020,000.00	4,020,000.00	4,020,000.00	4,020,000.00
Less: Management fee for the month (NAV of the Class x management fee /365 days x 30 days)		(4,020,000.00 x 2.00% / 365 days x 30 days)	(4,020,000.00 x 2.00% / 365 days x 30 days)	(4,020,000.00 x 2.00% / 365 days x 30 days)	(4,020,000.00 x 2.00% / 365 days x 30 days)	(4,020,000.00 x 2.00% / 365 days x 30 days)
	33,041.10	6,608.22	6,608.22	6,608.22	6,608.22	6,608.22
Less: Trustee fee for the month (NAV of the Class x trustee fee /365 days x 30 days)		(4,020,000.00 x 0.03% / 365 days x 30 days)	(4,020,000.00 x 0.03% / 365 days x 30 days)	(4,020,000.00 x 0.03% / 365 days x 30 days)	(4,020,000.00 x 0.03% / 365 days x 30 days)	(4,020,000.00 x 0.03% / 365 days x 30 days)
	495.60	99.12	99.12	99.12	99.12	99.12
Total NAV	20,066,463.30	4,013,292.66	4,013,292.66	4,013,292.66	4,013,292.66	4,013,292.66

[^]Multi-class ratio is apportioned based on the size of the Class relative to the whole Fund. This means the multi-class ratio is calculated by taking the value of a Class for a particular Valuation Day and dividing it with the value of the Fund for that same day. This apportionment is expressed as a ratio and calculated as a percentage.

NAV per Unit

THIS SECOND SUPPLEMENTAL INFORMATION MEMORANDUM DATED 1 JULY 2026 MUST BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 18 NOVEMBER 2025 AND THE FIRST SUPPLEMENTAL INFORMATION MEMORANDUM DATED 12 DECEMBER 2025.

The NAV per Unit is calculated by dividing the NAV of the Class by the total number of Units in circulation of that Class at the valuation point.

Below is an illustration on how the NAV per Unit of a Class is calculated:

	Fund (USD)	USD Class (USD)	MYR Class (USD)	MYR Hedged Class (USD)	SGD Class (USD)	SGD Hedged Class (USD)
NAV	20,066,463.30	4,013,292.66	4,013,292.66	4,013,292.66	4,013,292.66	4,013,292.66
Divide: Units in circulation		4,000,000	16,000,000	16,000,000	4,000,000	4,000,000
NAV per Unit of the Class		USD1.0033	USD0.2508	USD0.2508	USD1.0033	USD1.0033
Conversion to MYR (at USD1.00: RM4.00 exchange rate)			RM1.0033	RM1.0033		
Conversion to SGD (at USD1.00: SGD1.20 exchange rate)					SGD1.2040	SGD1.2040

The NAV per Unit of each Class will be rounded up to 4 decimal places for the purposes of publication of the NAV per Unit.

- 24) The information on “Valuation of the Fund” referred to in page 24 of the Information Memorandum dated 18 November 2025 has been amended as follows:

	Current information	Revised information
Valuation of the Fund	We will value the Fund at the end of the last day of each calendar month.	We will value the Fund on the 15 th day of each calendar month. If the 15 th is a non-Business Day, the Fund will be valued on the following Business Day.

[End]

FIRST SUPPLEMENTAL INFORMATION MEMORANDUM

This First Supplemental Information Memorandum is dated 12 December 2025.

OPUS LIFE SETTLEMENT FUND 1

(constituted on 7 November 2025)

Manager : Opus Asset Management Sdn Bhd
(Registration No.: 199601042272 (414625-T))

Trustee : CIMB Commerce Trustee Berhad
(Registration No.: 199401027349 (313031-A))

Investors are advised to read and understand the contents of the information memorandum dated 18 November 2025 and this first supplemental information memorandum before subscribing to the wholesale fund. If in doubt, please consult a professional adviser.

Responsibility Statement

This first supplemental information memorandum has been seen and approved by the directors of Opus Asset Management Sdn Bhd and they collectively and individually accept full responsibility for the accuracy of all information contained herein and confirm, having made all enquiries which are reasonable in the circumstances, that to the best of their knowledge and belief, there are no other facts omitted which would make any statement in this first supplemental information memorandum misleading.

Statements of Disclaimer

A copy of this first supplemental information memorandum has been lodged with the Securities Commission Malaysia ("SC").

The SC has not authorised or recognised the Opus Life Settlement Fund 1 and a copy of the information memorandum dated 18 November 2025 and this first supplemental information memorandum (collectively, "Information Memorandums") have not been registered with the SC. The lodgement of the Information Memorandums should not be taken to indicate that the SC recommends the Opus Life Settlement Fund 1 or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in the Information Memorandums.

The SC is not liable for any non-disclosure on the part of Opus Asset Management Sdn Bhd, the management company responsible for the Opus Life Settlement Fund 1 and takes no responsibility for the contents in the Information Memorandums. The SC makes no representation on the accuracy or completeness of the Information Memorandums, 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. IN CONSIDERING THE INVESTMENT, INVESTORS WHO ARE IN DOUBT ON THE ACTION TO BE TAKEN SHOULD CONSULT THEIR PROFESSIONAL ADVISERS IMMEDIATELY.

There are fees and charges involved and investors are advised to consider the fees and charges before investing in the wholesale fund.

Unit prices and distributions payable, if any, may go down as well as up.

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 this first supplemental information memorandum that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to this first supplemental information memorandum or the conduct of any other person in relation to the Opus Life Settlement Fund 1.

This first supplemental information memorandum is not intended to and will not be issued and distributed in any country or jurisdiction other than Malaysia ("Foreign Jurisdiction"). Consequently, no representation has been and will be made as to its compliance with the laws of any Foreign Jurisdiction.

INVESTORS SHOULD BE AWARE THAT THE CAPITAL OF THE FUND WILL BE ERODED WHEN THE FUND DECLARES DISTRIBUTION OUT OF CAPITAL AS THE DISTRIBUTION IS ACHIEVED BY FORGOING THE POTENTIAL FOR FUTURE CAPITAL GROWTH AND THIS CYCLE MAY CONTINUE UNTIL ALL CAPITAL IS DEPLETED.

This First Supplemental Information Memorandum is made to address the following changes:-

- 1) The information on the “Switching of Units” under Transaction Details referred to page 10 and 11 of the Information Memorandum dated 18 November 2025 has been amended as follows:

	Current information	Revised information
Switching of Units	Switching into other funds are not allowed. However, Unit Holders are allowed to switch between Classes of the Fund that are denominated in the same currency. You must complete the switching form and submit it to us on or before 4.00 p.m. on a Valuation Day. If we receive the switching form after 4.00 p.m., we will process the switching request on the following Valuation Day. The minimum amount for switching is 10,000 Units or such other number of Units as may be determined by us from time to time. We reserve the right to reject any switching requests that are deemed to be contrary to the best interest of the Fund and/or existing Unit Holders.	Switching into other funds are not allowed. However, Unit Holders are only allowed to switch between Classes of the Fund that are denominated in the same currency i.e. between MYR Class and MYR Hedged Class. Unit Holders should be aware that each of their investments into the Fund will be subject to a holding period of twelve (12) months from the date each investment is made into the Fund, i.e., the date when Units are created pursuant to an application for subscription. Unit Holders are not permitted to switch their investment during such holding period. After the expiry of the holding period, Unit Holders may switch their Units on a quarterly basis. A switching request must be received by us on or before 4.00 p.m. last business day of each calendar quarter (i.e., in March, June, September and December) (“Switching Cut-off Time”). Switching requests received on or before the Switching Cut-off Time which are accepted by us will be processed based on the NAV per Unit calculated at the end of the last day of the calendar quarter (“Switching Processing Date”). The switching request received after the Switching Cut-off Time will be processed on the following Switching Processing Date, unless a prior written arrangement is made to our satisfaction. Once the switching requests are duly received and accepted by us, such switching requests are irrevocable unless otherwise allowed by us. The minimum amount for switching is 10,000 Units or such other number of Units as may be determined by us from time to time. Switching of Units is strictly limited to a maximum of four (4) times per calendar year per Unit Holder. A confirmation statement detailing the switching amount and the number of Units switched by you will be sent to you within (1) month from the Switching Processing Date. We reserve the right to reject any switching requests that are deemed to be contrary to the best interest of the Fund and/or existing Unit Holders.

- 2) The information on “Fees and Charges” referred to in page 7 of the Information Memorandum dated 18 November 2025 has been inserted as follows:

	Current information	Revised information
Switching Fee	Nil.	0.10% of the amount switched, subject to a minimum of RM100.00 and a maximum of RM1,000.00

[End]