



AmInvest Master Supplementary Prospectus relating to AmTOTAL RETURN

**Supplementary Prospectus date: 10 March 2004
Valid until: 14 September 2004**

For

AmInvest Master Prospectus

**Prospectus date: 15 September 2003
Valid until: 14 September 2004**

**INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THE PROSPECTUS.
IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER**

A copy of this Supplementary Prospectus has been registered and lodged with the Securities Commission of Malaysia, who takes no responsibility for its contents.

AmInvestment Services Berhad

Company number: 154432-A

(Incorporated in Kuala Lumpur, Malaysia under the Companies Act 1965)


HSBC (Malaysia) Trustee Berhad

Company number: 001281-T

Amanah Raya Berhad

Company number: 344986-V

This Supplementary Prospectus is to be read in conjunction with the AmInvest Master Prospectus dated 15 September 2003 and must be circulated with all copies of the AmInvest Master Prospectus until the expiration of the AmInvest Master Prospectus.



- ◆ *This Supplementary Prospectus has been seen and approved by the Directors of AmInvestment Services Berhad that manage the unit trust, 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 the omission of which would make any statement herein misleading.*
- ◆ *No units will be issued or sold on the basis of this Supplementary Prospectus after the expiry date of this Supplementary Prospectus.*
- ◆ *A copy of this Supplementary Prospectus has been registered by, and lodged with the Securities Commission.*
- ◆ *The Securities Commission has approved the issue, offer or invitation in respect of the unit trust fund the subject of this Supplementary Prospectus, and that the approval shall not be taken to indicate that the Securities Commission recommends the investment.*
- ◆ *The Securities Commission shall not be liable for any non-disclosure on the part of the management company and takes no responsibility for the contents of the Supplementary Prospectus, makes no representation as to its accuracy or completeness and expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this Supplementary Prospectus. 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 AS TO THE ACTION TO BE TAKEN SHOULD CONSULT THEIR PROFESSIONAL ADVISERS IMMEDIATELY.*
- ◆ *An investment in a Fund is not a deposit of any bank. Neither returns nor repayments of capital are guaranteed by any member of the AmBank Group. An investment in a Fund involves investment risks including possible loss of principal.*

Changes To The AmlInvest Master Prospectus Relating To AmTotal Return

- A. Changes are required as AmTotal Return intends to invest in a collective investment scheme denominated in a foreign currency. This will allow for country diversification.

Type of Collective Investment Scheme	International Fixed Income
Category of Collective Investment Scheme	Open-ended fund
Financial Market	Labuan International Financial Exchange
Risk	Currency risk is the fluctuation potential for price in the value of foreign securities because of changing currency exchange rates. If this occurs there is a possibility that the unit price of the Fund may be adversely affected.

Directors Declaration

This Supplementary Prospectus has been seen and approved by the Directors of AmlInvestment Services Berhad, 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 the omission of which would make any statement herein misleading.

Kok Tuck Cheong
David John Craig
Dr. Wan Mohd Ghazali Wan Abdullah
Prof. Dr. Annuar Md. Nassir.

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