AmFunds Management

Fund Factsheet October 2026

AmAl-Amin

3-year Fund Volatility 0.1 Very Low Lipper Analytics 30 Sep 2026

Fund Overview

Investment Objective

AmAl-Amin (the "Fund") aims to provide you with a regular stream of "halal" monthly income* by investing in Islamic money market instruments and Sukuk.

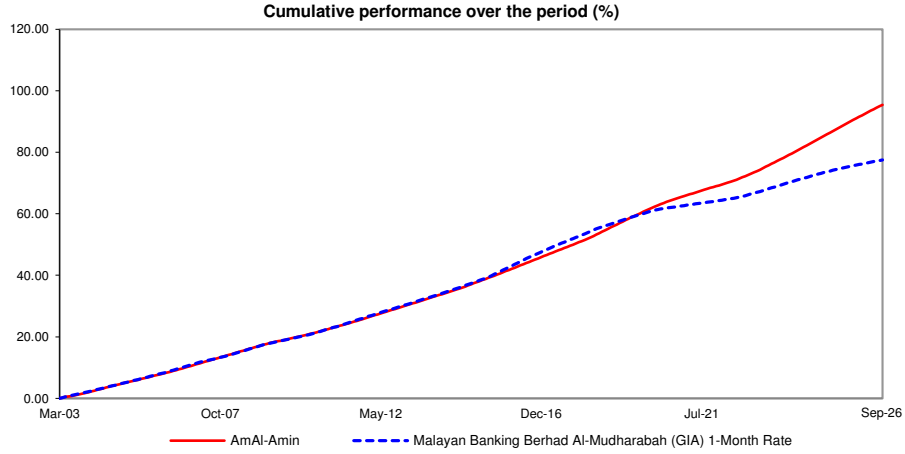
The Fund is suitable for investors:

- seeking to invest your cash portion of your investment portfolio;
- seeking capital preservation**;
- seeking to invest your excess cash for short-term***;
- with short or medium-term**** investment goals; and
- desire a stream of potential Shariah-compliant monthly income*.

Notes: *Income distribution (if any) could be in the form of units or cash.
**Capital preservation does not mean that the capital is guaranteed or protected.
***Short-term refers to a period of one (1) year or less.
****Short to medium-term refers to an investment horizon of one (1) to three (3) years.
Any material change to the investment objective of the Fund would require Unit Holders' approval.

Fund Performance (as at 30 September 2026)

Cumulative performance over the period (%)



Performance Table (as at 30 September 2026)

Cumulative Return (%)	YTD	1 Month	6 Months	1 Year	3 Years	5 Years
Fund	2.33	0.25	1.53	3.16	10.32	16.23
*Benchmark	0.95	0.10	0.62	1.28	5.03	8.40

Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception
Fund	3.33	3.05	3.03	2.87
*Benchmark	1.65	1.63	1.95	-

Calendar Year Return (%)	2025	2024	2023	2022	2021
Fund	3.36	3.46	3.23	2.41	2.09
*Benchmark	1.56	1.92	2.07	1.39	1.00

*Malayan Banking Berhad Al-Mudharabah (GIA) 1-Month Rate
Source Benchmark: *AmFunds Management Berhad
Source Fund Return : Novagni Analytics and Advisory Sdn. Bhd.

The returns presented are net of all relevant fees, charges, and costs associated with the unit trust investment. These may include, but are not limited to, management fees, trustee fees, and other applicable charges. Over time, such fees and charges can materially reduce the overall returns on your investment.

It is important to note that the sales charge is deducted upfront and directly reduces the amount of the initial investment that is allocated to the fund, which in turn can have the effect of lowering returns to investors in the long run. These costs may be deducted from your investment amount, from the returns generated, or directly from the Fund's assets, and are reflected in the unit price (NAV per unit). This includes expenses related to the marketing and distribution of the Fund. Additionally, all fees and charges payable to the Manager and the Trustee are subject to applicable taxes and/or duties, which may vary from time to time as imposed by the government.

Given the impact these costs can have on your investment returns, investors are strongly advised to read and understand the contents of the Fund's prospectus and consider the cumulative impact of these costs before making any investment decision.

Past performance is not necessarily indicative of future performance and that unit prices and investment returns may go down, as well up.

Fund Facts

Fund Category / Type
Islamic Fixed Income / Income

Base Currency
MYR

Investment Manager
AmIslamic Funds Management Sdn Bhd

Launch Date
26 November 2001

Initial Offer Price
MYR 1.00

Minimum Initial Investment
MYR 1,000

Minimum Additional Investment
MYR 500

Annual Management Fee
Up to 0.75% p.a. of the NAV of the Fund

Annual Trustee Fee
Up to 0.07% p.a. of the NAV of the Fund

Entry Charge
Nil

Exit Fee
Nil

Redemption Payment Period
The first RM30 million will be on the following Business Day upon receipt of redemption request. Any amount above the first RM30 million will be no later than three (3) Business Days after the receipt of redemption request.

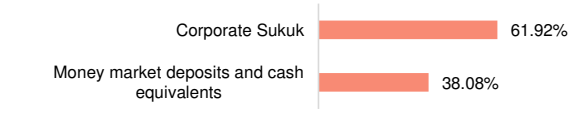
Income Distribution
Subject to the availability of income, distribution will be made on a monthly basis.

Data as at 30 September 2026

NAV Per Unit*	MYR 1.0000
Fund Size*	MYR 1,336.28 million
Unit in Circulation*	1,333.11 million

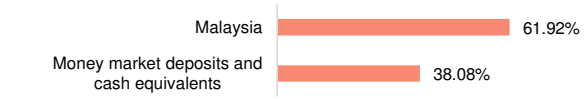
Source: AmFunds Management Berhad
The above fees and charges may be subject to any applicable taxes and/or duties (imposed by the Government of Malaysia which are payable by the unit holder(s) and/or the Fund (as the case may be) at the prevailing rate.

Asset Allocation (as at 30 September 2026)



Source: AmFunds Management Berhad

Country Allocation (as at 30 September 2026)



Source: AmFunds Management Berhad

Top 5 Holdings (as at 30 September 2026)

QSB IMTN 4.750% 28.03.2028 SERIES 1 TRANCHE 1 (Sukuk)	5.25%
DIALOG PERPETUAL SUKUK WAKALAH TRANCHE NO. 1 (Sukuk)	4.95%
UMWH PERPETUAL SUKUK MUSHARAKAH 6.35% - TRANCHE 1 (Sukuk)	3.58%
AEON CREDIT SENIOR SUKUK (S8T1) 4.130% 06.03.2030 (Sukuk)	3.38%
ISLAM PERP SUKUK WAKALAH T2S1 4.580% 01.10.2123 (Sukuk)	3.13%

Source: AmFunds Management Berhad

Disclaimer

Based on the Fund's portfolio returns as at 30 September 2026, the Volatility Factor ("VF") for this Fund is 0.1 and is classified as "Very Low" (Source: Lipper). "Very Low" includes funds with VF that are lower 4.510 (Source: Lipper). The VF means there is a possibility for the Fund in generating an upside return or downside return around this VF. The Volatility Class ("VC") is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The Fund's portfolio may have changed since this date and there is no guarantee that the Fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

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