Fund Factsheet July 2025

AmConservative

3-year Fund Volatility
1.9
Very Low
Lipper Analytics
30 Jun 2025

Fund Overview

Investment Objective

AmConservative (the "Fund") aims to preserve capital* and provide a stream of income** by having a bigger exposure to fixed income investments than equities.

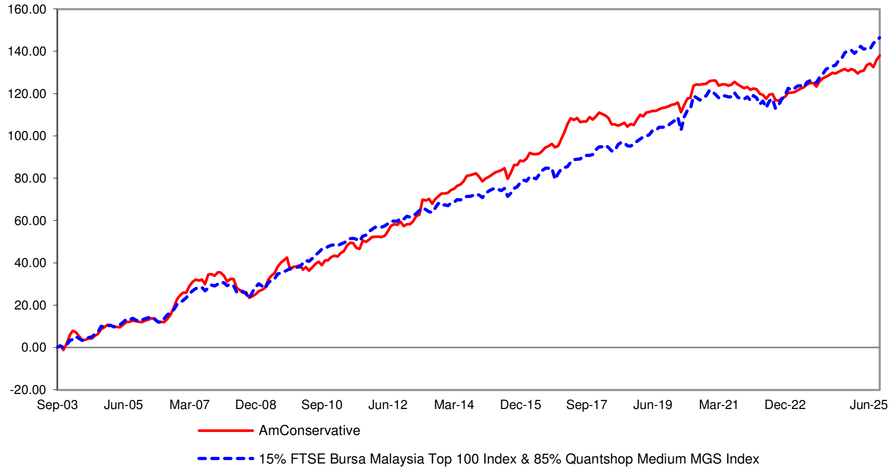
The Fund is suitable for investors seeking:

- seeking to preserve their capital* with some exposure to equities for the upside;
- seeking a potential stream of income**; and
- with medium to long-term*** investment goals.

Notes: *The Fund is neither a capital guaranteed fund nor a capital protected fund.
**The income (if any) could be in the form of units or cash.
***Medium to long-term refers to a period of at least three (3) years.
Any material change to the investment objective of the Fund would require Unit Holders' approval.

Fund Performance (as at 30 June 2025)

Cumulative performance over the period (%)



Past performance is not necessarily indicative of future performance. Unit prices and investment returns may go down as well as up.
Source: AmFunds Management Berhad

Performance Table (as at 30 June 2025)

Cumulative Return (%)	YTD	1 Month	6 Months	1 Year	3 Years	5 Years
Fund	3.21	0.87	3.21	2.97	360.43	359.41
*Benchmark	1.67	0.50	1.67	4.15	15.47	15.88

Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception
Fund	66.34	35.66	18.48	11.13
*Benchmark	4.91	2.99	3.54	4.22

Calendar Year Return (%)	2024	2023	2022	2021	2020
Fund	1.47	4.00	312.35	-1.22	5.22
*Benchmark	5.77	4.51	0.37	-1.41	7.41

*15% FTSE Bursa Malaysia Top 100 Index & 85% Quantshop Medium MGS Index
Source Benchmark: *AmFunds Management Berhad
Source Fund Return : Novagni Analytics and Advisory Sdn. Bhd.
Past performance is not necessarily indicative of future performance. The performance is calculated based on NAV-to-NAV using Time Weighted Rate of Return ("TWRR") method.

Fund Facts

Fund Category / Type
Fixed Income / Income

Base Currency
MYR

Investment Manager
AmFunds Management Berhad

Launch Date
16 September 2003

Initial Offer Price
MYR 0.5000

Minimum Initial Investment
MYR 1,000

Minimum Additional Investment
MYR 500

Annual Management Fee
Up to 1.50% p.a. of the NAV of the Fund

Annual Trustee Fee
Up to 0.05% p.a. of the NAV of the Fund

Entry Charge
Up to 3.00% of the NAV per unit of the Fund

Exit Fee
Nil

Redemption Payment Period
Within seven (7) Business Days of receiving the redemption request.

Income Distribution
Subject to the availability of income, distribution will be made at least twice every year.

Data as at 30 June 2025

NAV Per Unit*	MYR 1.1704
Fund Size*	MYR 2.31 million
Unit in Circulation*	1.98 million
1- Year NAV High*	MYR 1.1767 (24 Jun 2025)
1- Year NAV Low*	MYR 1.1335 (13 Jan 2025)

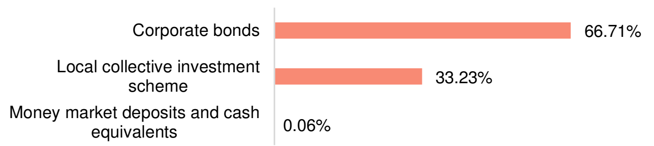
Source: AmFunds Management Berhad
The above fees and charges may be subject to any applicable taxes and/or duties (imposed by the Government of Malaysia which are payable by the unit holder(s) and/or the Fund (as the case may be) at the prevailing rate.

Income Distribution History

Year	Total Net Payout per unit (Sen)	Yield (%)
2025	0.62	0.54
2024	3.27	2.80
2023	128.00	225.00
2022	1.50	2.48
2021	2.00	3.35

Source: AmFunds Management Berhad
Historical income distribution is not indicative of future income distribution payout. The income could be in the form of units or cash. Unit prices and income distribution, if any, may rise or fall. Where an income distribution is declared, investors are advised that following the distribution the net asset value per unit will be reduced from cum-distribution NAV to ex-distribution NAV.

Asset Allocation (as at 30 June 2025)



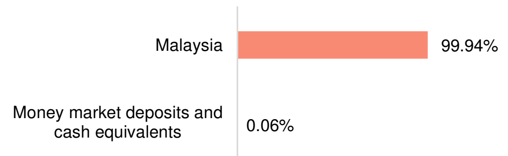
Source: AmFunds Management Berhad

Top 5 Holdings (as at 30 June 2025)

SPETCHEM IMTN 5.090% 26.07.2030 (SR1 TR6)	23.40%
PLUS BERHAD IMTN 4.580% 11.01.2030 - SUKUK PLUS T31	22.93%
AmAsia Pacific Equity Income	14.95%
GENM CAPITAL MTN 2555D 03.5.2030	13.73%
AmCumulative Growth	7.31%

Source: AmFunds Management Berhad

Country Allocation (as at 30 June 2025)



Source: AmFunds Management Berhad

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Based on the Fund's portfolio returns as at 30 June 2025, the Volatility Factor ("VF") for this Fund is 1.9 and is classified as "Very Low" (Source: Lipper). "Very Low" includes funds with VF that are lower 4.525 (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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