AmWealth Group Wealth Management

AmFunds Management

Fund Factsheet October 2026

# AmIncome Institutional# 5

## Fund Overview

**Investment Objective**

AmIncome Institutional# 5 (the "Fund") aims to provide regular income* by investing in fixed income instruments.

#Institutional refers to the potential sophisticated investors of the Fund and not to the nature of the investables.

**The Fund is suitable for Sophisticated Investors[1] seeking:**

• regular income*; and

• to preserve** their capital.

Notes: * Income distribution (if any) could be in the form of units or cash.

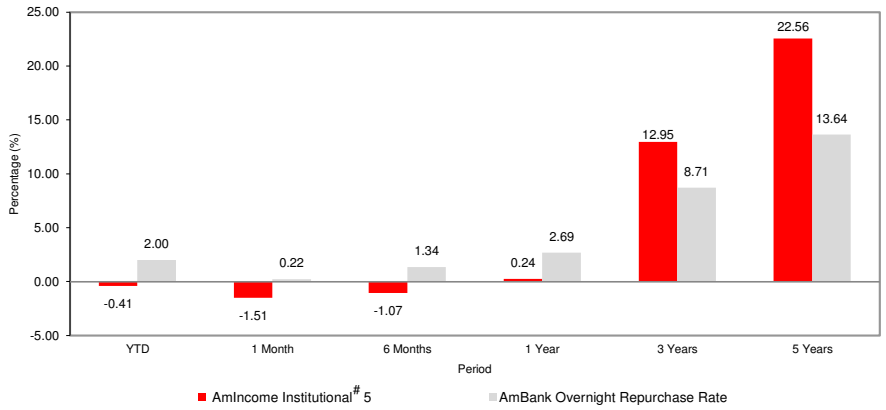
** The Fund is not a capital protected / a capital guaranteed fund. Therefore, capital/returns are not guaranteed.

Any material change to the investment objective of the Fund would require Unit Holders' approval.

This material is not intended for non-sophisticated investors. [1]Please refer to the definition of "Sophisticated Investor" in the Information Memorandum.

## Fund Performance (as at 30 September 2026)

**Performance Record (%)**




## Performance Table (as at 30 September 2026)

| Cumulative Return (%) | YTD | 1 Month | 6 Months | 1 Year | 3 Years | 5 Years |
|---|---|---|---|---|---|---|
| Fund | -0.41 | -1.51 | -1.07 | 0.24 | 12.95 | 22.56 |
| *Benchmark | 2.00 | 0.22 | 1.34 | 2.69 | 8.71 | 13.64 |

| Annualised Return (%) | 3 Years | 5 Years | 10 Years | Since Inception |
|---|---|---|---|---|
| Fund | 4.14 | 4.15 | 4.68 | 4.72 |
| *Benchmark | 2.82 | 2.59 | 2.64 | 2.72 |

| Calendar Year Return (%) | 2025 | 2024 | 2023 | 2022 | 2021 |
|---|---|---|---|---|---|
| Fund | 5.65 | 5.07 | 9.15 | 1.57 | -0.97 |
| *Benchmark | 2.83 | 2.91 | 2.74 | 2.06 | 1.67 |

*AmBank Overnight Repurchase Rate

Source Benchmark: *AmFunds Management Berhad

Source Fund Return : Novagni Analytics and Advisory Sdn. Bhd.

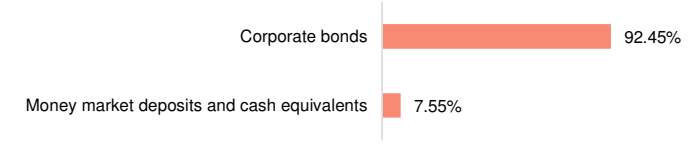
The returns presented are net of all relevant fees, charges, and costs associated with the wholesale investment. These may include, but are not limited to, management fees, trustee fees, and other applicable charges. Over time, such fees and charges can materially reduce the overall returns on your investment.

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 information memorandum and consider the cumulative impact of these costs before making any investment decision.

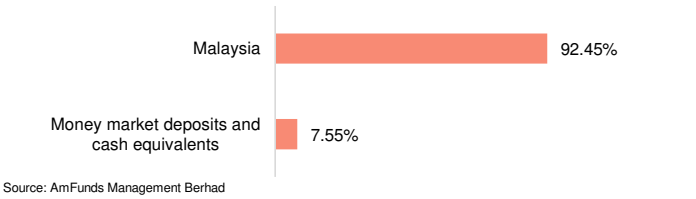
Past performance is not necessarily indicative of future performance and that unit prices and investment returns may go down, as well up.

## 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)

| | |
|---|---|
| MALAYAN CEMENT IMTN 4.240% 03.07.2029 | 5.84% |
| MRCB20PERP IMTN ISSUE 8-20 4.410% 10.04.2035 | 4.75% |
| YTL CORP MTN 7305D 11.11.2036 | 4.24% |
| PKNS IMTN 24.03.2034 | 3.88% |
| PKNS IMTN 29.07.2031 | 3.73% |

Source: AmFunds Management Berhad

## Fund Facts

**Fund Category / Type**

Wholesale Fixed Income / Income and to a lesser extent growth

**Base Currency**

MYR

**Investment Manager**

AmFunds Management Berhad

**Launch Date**

23 July 2013

**Initial Offer Price**

MYR 1.0000

**Minimum Initial Investment**

MYR 1,000,000

**Minimum Additional Investment**

MYR 1,000,000

**Annual Management Fee**

Up to 0.75% p.a. of the Fund's NAV is charged to the Fund.

**Annual Trustee Fee**

Up to 0.08% p.a. of the NAV of the Fund, subject to a minimum fee of MYR 10,000 p.a.

**Entry Charge**

Nil

**Exit Fee**

Nil

**Redemption Payment Period**

By the 10th day of processing the transaction form

**Income Distribution**

Income (if any) will be declared monthly

***Data as at 30 September 2026***

| | |
|---|---|
| **NAV Per Unit*** | MYR 1.0142 |
| **Fund Size*** | MYR 639.97 million |
| **Unit in Circulation*** | 631.01 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.

## Income Distribution History

| Year | Total Net Payout per unit (Sen) | Yield (%) |
|---|---|---|
| **2026** | 3.02 | N/A |
| **2025** | 5.78 | N/A |
| **2024** | 4.37 | N/A |
| **2023** | 4.05 | N/A |
| **2022** | 3.07 | N/A |

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.

## Disclaimer

This advertisement material is prepared for information purposes only and may not be published, circulated, reproduced or distributed in whole or part, whether directly or indirectly, to any person without the prior written consent of AmFunds Management Berhad [198601005272 (154432-A)]. This advertisement material should not be construed as an offer or solicitation for the purchase or sale of any units in AmFunds Management's wholesale fund(s). Investors shall be solely responsible for using and relying on any contents in this advertisement material. AmFunds Management and its employees shall not be held liable to the investors for any damage, direct, indirect or consequential losses (including loss of profit), claims, actions, demands, liabilities suffered by the investors or proceedings and judgments brought or established against the investors, and costs, charges and expenses incurred by the investors or for any investment decision that the investors have made as a result of relying on the content or information in this advertisement material. Investors are advised to read and understand the contents of the Replacement Information Memorandum dated 01 December 2014 for AmIncome Institutional 5, including any supplementary made thereof from time to time ("Information Memorandum(s)") and its Product Highlights Sheet ("PHS"), obtainable at www.aminvest.com, before making an investment decision. The Information Memorandum(s) and PHS have been lodged with the Securities Commission Malaysia, who takes no responsibility for its contents. The Securities Commission Malaysia has not reviewed this advertisement material. Investors may wish to seek advice from a professional advisor before making an investment. The Fund's units will only be issued upon receipt of the complete application form accompanying the Information Memorandum(s). Past performance of the Fund is not an indication of its future performance. The Fund's unit prices and income distribution payable, if any, may rise or fall. Where a unit split/distribution is declared, investors are advised that following the issue of additional units/distribution, the Net Asset Value ("NAV") per unit will be reduced from pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV. Please be advised that where a unit split is declared, the value of investor's investment in Malaysian Ringgit will remain unchanged after the distribution of the additional units. Investments in the Fund are exposed to credit (default) risk, interest rate risk, liquidity risk, income distribution risk and concentration risk. Please refer to the Information Memorandum(s) for detailed information on the specific risks of the fund(s). Investors are advised to consider these risks and other general risk elaborated, as well as the fees, charges and expenses involved. This advertisement material may be translated into languages other than English. In the event of any dispute or ambiguity arising out of such translated versions of this advertisement material, the English version shall prevail. AmFunds Management's Privacy Notice can be accessed via aminvest.com. Note: Unless stated otherwise, all fees, charges and/or expenses disclosed in this material are exclusive by way of example and not limitation; goods and services tax, value added tax, consumption tax, levies, duties and other taxes as may be imposed by the Government of Malaysia from time to time (collectively known as "Taxes"). If these fees, charges and/or expenses are subject to any Taxes, such Taxes shall be borne and payable by the Unit Holders and/or the Fund (as the case may be) at the prevailing rate, including any increase or decrease to the rate, in addition to the fees, charges and/or expenses stated herein. Privacy Notice: AmFunds Management Berhad [Company Registration: 198601005272 (154432-A)] issued its Privacy Notice as required by Personal Data Protection Act 2010, which details the use and processing of your personal information by AmFunds Management Berhad. The Privacy Notice can be accessed via www.aminvest.com and is also available at our head office. If you have any queries in relation to the Privacy Notice of AmFunds Management Berhad, please feel free to contact our Customer Service Representative at Tel: +603 2032 2888 OR e-mail: enquiries@aminvest.com.

AmWealth
Group Wealth Management

AmFunds Management