



Fund Factsheet April 2025

AmlIncome Management



Fund Overview

Investment Objective

AmlIncome Management (the "Fund") is a fixed income fund which aims to provide income* and liquidity** over the short to medium-term***.

The Fund is suitable for investors:

- potential capital preservation[^];
- an investment with short to medium-term*** investment horizon; and
- a liquid** fixed income portfolio.

Notes: *Income distribution (if any) will be reinvested

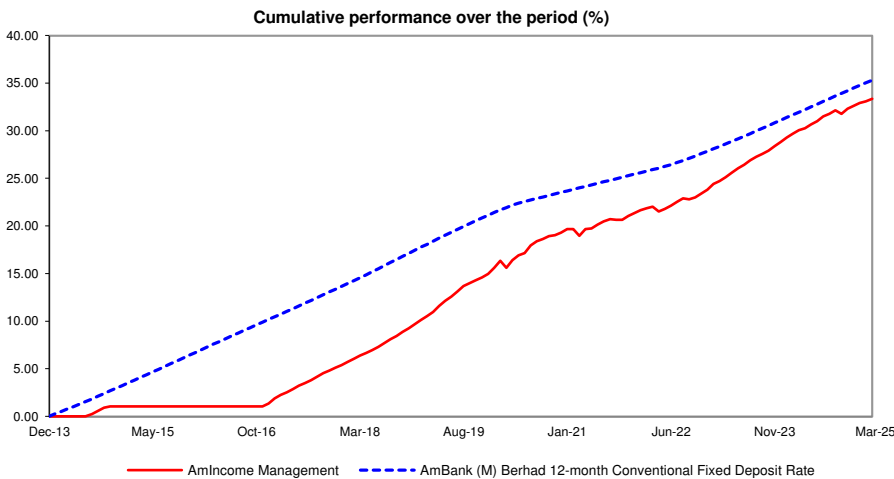
**Liquidity means that investor may receive their withdrawal proceeds within 2 business days after redemption application is received by the manager on or before the cut-off time.

***Short to medium-term refers to an investment horizon of 1 to 3 years.

[^]Capital preservation does not mean that the capital is guaranteed or protected.

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

Fund Performance (as at 31 March 2025)



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 31 March 2025)

| Cumulative Return (%) | YTD | 1 Month | 6 Months | 1 Year | 3 Years | 5 Years |
|--------------------------|---------|---------|----------|-----------------|---------|---------|
| Fund | 0.57 | 0.20 | 0.94 | 2.55 | 9.28 | 15.36 |
| *Benchmark | 0.61 | 0.21 | 1.24 | 2.55 | 7.46 | 10.96 |
| Annualised Return (%) | 3 Years | 5 Years | 10 Years | Since Inception | | |
| Fund | 3.00 | 2.90 | 2.81 | 2.59 | | |
| *Benchmark | 2.42 | 2.10 | 2.65 | 2.73 | | |
| Calendar Year Return (%) | 2024 | 2023 | 2022 | 2021 | 2020 | |
| Fund | 2.93 | 4.05 | 2.02 | 1.71 | 3.79 | |
| *Benchmark | 2.58 | 2.54 | 1.93 | 1.55 | 1.97 | |

*AmBank (M) Berhad 12-month Conventional Fixed Deposit Rate

Source Benchmark: *AmFunds Management Berhad

Source Fund Return : Novagii 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

2 December 2013

Initial Offer Price

MYR 1.0000

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 0.08% 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

The Manager will make payment within two (2) Business Days after redemption application if the redemption application is received by the Manager on or before 4.00 p.m. on any Business Day. Where the redemption application is received after 4.00 p.m., the redemption application will be processed at the end of the next Business Day, and the redemption proceeds will be paid within three (3) Business Days after the redemption application is received by the Manager.

Income Distribution

Subject to availability of income, distribution is paid at least twice every year and will be reinvested.

*Data as at 31 March 2025

NAV Per Unit* MYR 0.9913

Fund Size* MYR 4.08 million

Unit in Circulation* 4.12 million

1- Year NAV High* MYR 1.0564 (29 Apr 2024)

1- Year NAV Low* MYR 0.9911 (28 Mar 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.

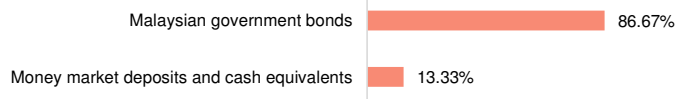
Income Distribution History

| Year | Total Net Payout per unit (Sen) | Yield (%) |
|------|---------------------------------|-----------|
| 2025 | 0.92 | 0.92 |
| 2024 | 9.73 | 9.38 |
| 2023 | 4.77 | 4.48 |
| 2022 | 1.92 | 1.80 |
| 2021 | 1.92 | 1.80 |

Source: AmFunds Management Berhad

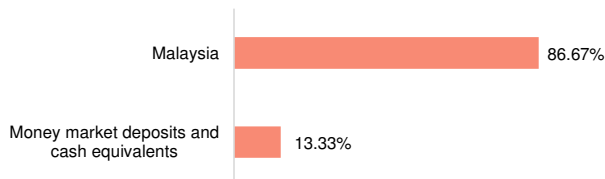
Historical income distribution is not indicative of future income distribution payout. The income could be in the form of units or cash. Unit prices and income distribution, if any, may rise or fall. Where an income distribution is declared, investors are advised that following the distribution the net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

Asset Allocation (as at 31 March 2025)



Source: AmFunds Management Berhad

Country Allocation (as at 31 March 2025)



Source: AmFunds Management Berhad

Top Holdings (as at 31 March 2025)

GII MURABAHAH 3/2016 4.070% 30.09.2026 86.67%

Source: AmFunds Management Berhad

Disclaimer

Based on the Fund's portfolio returns as at 31 March 2025, the Volatility Factor ("VF") for this Fund is 0.6 and is classified as "Very Low" (Source: Lipper). "Very Low" includes funds with VF that are lower 4.990 (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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