AmInvest
Powered by Group Wealth Management

Fund Factsheet February 2026

# AmIncome Management

3-year Fund Volatility
0.4
Very Low
Lipper Analytics
31 Jan 2026

## Fund Overview

**Investment Objective**

AmIncome 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 January 2026)

**Cumulative performance over the period (%)**

## Performance Table (as at 31 January 2026)

| Cumulative Return (%) | YTD | 1 Month | 6 Months | 1 Year | 3 Years | 5 Years |
|---|---|---|---|---|---|---|
| Fund | 0.15 | 0.15 | 0.90 | 2.50 | 9.49 | 13.85 |
| *Benchmark | 0.17 | 0.17 | 1.05 | 2.27 | 7.58 | 11.43 |

| Annualised Return (%) | 3 Years | 5 Years | 10 Years | Since Inception |
|---|---|---|---|---|
| Fund | 3.07 | 2.63 | 3.03 | 2.59 |
| *Benchmark | 2.46 | 2.19 | 2.56 | 2.69 |

| Calendar Year Return (%) | 2025 | 2024 | 2023 | 2022 | 2021 |
|---|---|---|---|---|---|
| Fund | 2.59 | 2.93 | 4.05 | 2.02 | 1.71 |
| *Benchmark | 2.31 | 2.58 | 2.54 | 1.93 | 1.55 |

*AmBank (M) Berhad 12-month Conventional Fixed Deposit 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**
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 January 2026***

| | |
|---|---|
| **NAV Per Unit*** | MYR 0.9899 |
| **Fund Size*** | MYR 3.48 million |
| **Unit in Circulation*** | 3.51 million |
| **1- Year NAV High*** | MYR 0.9984 (24 Feb 2025) |
| **1- Year NAV Low*** | MYR 0.9890 (02 Jan 2026) |

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** | 0.15 | 0.15 |
| **2025** | 3.01 | 3.01 |
| **2024** | 9.73 | 9.38 |
| **2023** | 4.77 | 4.48 |
| **2022** | 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 January 2026)

Source: AmFunds Management Berhad

## Top Holdings (as at 31 January 2026)

| | |
|---|---|
| MGS 3/2007 3.502% 31.05.2027 | 96.20% |

Source: AmFunds Management Berhad

## Country Allocation (as at 31 January 2026)

Source: AmFunds Management Berhad

## Disclaimer

Based on the Fund's portfolio returns as at 31 January 2026, the Volatility Factor ("VF") for this Fund is 0.4 and is classified as "Very Low" (Source: Lipper). "Very Low" includes funds with VF that are lower 4.245 (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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