AmInvest
Powered by Group Wealth Management

Fund Factsheet February 2026

AmIncome Value

Fund Overview

Investment Objective

AmIncome Value (the "Fund") aims to provide steady growth by investing in short to medium term fixed income instruments, fixed deposits and other permitted investments.

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

- to invest the cash portion of their investment portfolio;
- to preserve* their capital; and
- a short to medium term investment horizon.

Notes: * 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 31 January 2026)

Performance Record (%)

Performance Table (as at 31 January 2026)

Cumulative Return (%)	YTD	1 Month	6 Months	1 Year	3 Years	5 Years
Fund	0.22	0.22	1.59	4.77	16.24	21.26
*Benchmark	0.25	0.25	1.80	4.93	13.67	18.15

Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception
Fund	5.14	3.93	4.78	4.49
*Benchmark	4.36	3.39	4.06	4.05

Calendar Year Return (%)	2025	2024	2023	2022	2021
Fund	4.99	4.36	7.23	2.88	0.52
*Benchmark	5.08	4.16	4.79	2.07	1.00

*Quantshop 1-5 years MGS Index plus 50 basis points (over 3 year rolling period)
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.

Fund Facts

Fund Category / Type
Wholesale Fixed Income / Growth

Base Currency
MYR

Investment Manager
AmFunds Management Berhad

Launch Date
15 September 2010

Initial Offer Price
MYR 1.0000

Minimum Initial Investment
MYR 1,000,000

Minimum Additional Investment
MYR 500,000

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 RM10,000 p.a.

Entry Charge
Nil

Exit Fee
Nil

Redemption Payment Period
By the 10th day of processing the transaction form

Income Distribution
Income distribution (if any) will be reinvested

Data as at 31 January 2026

NAV Per Unit*	MYR 1.0223
Fund Size*	MYR 197.45 million
Unit in Circulation*	193.15 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	0.31	N/A
2025	5.27	N/A
2024	4.79	N/A
2023	2.82	N/A
2022	3.05	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.

Asset Allocation (as at 31 January 2026)

Source: AmFunds Management Berhad

Top 5 Holdings (as at 31 January 2026)

PLUS BERHAD IMTN 4.729% 12.01.2033 - SUKUK PLUS T24	8.09%
GENM CAPITAL MTN 3653D 11.7.2028	7.83%
PONSB IMTN 5.310% 29.06.2029 - SERIES 2 TRANCHE 2	4.01%
MMC CORP IMTN 5.400% 30.11.2029	3.79%
GII MURABAHAH 1/2023 3.599% 31.07.2028	3.59%

Source: AmFunds Management Berhad

Country Allocation (as at 31 January 2026)

Source: AmFunds Management Berhad

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)] ("AmInvest"). This advertisement material should not be construed as an offer or solicitation for the purchase or sale of any units in AmInvest's wholesale fund(s). Investors shall be solely responsible for using and relying on any contents in this advertisement material. AmInvest 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 Value, 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, prepayment risk (call 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. AmInvest'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