Fund Factsheet September 2025

# AmIncome

3-year Fund Volatility
0.1
Very Low
Lipper Analytics
31 Aug 2025

## Fund Overview

**Investment Objective**

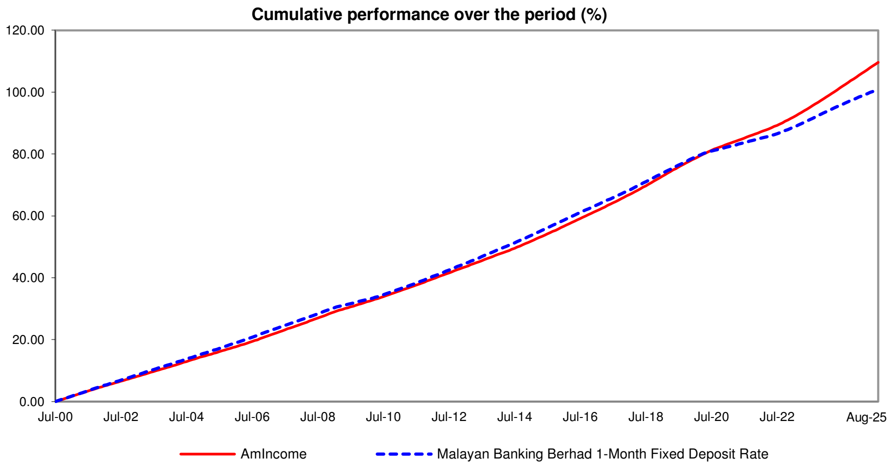
AmIncome (the "Fund") aims to provide Investors with a regular stream of monthly income* by investing in money market and other fixed income instruments.

**The Fund is suitable for investors:**

- seeking invest their cash portion of their investment portfolio;
- seeking to preserve their capital**;
- seeking to invest their excess cash for short-term***;
- seeking a stream of potential monthly income*; and
- with short or medium-term**** investment goals.

Notes: *The income could be in the form of units or cash.
**Capital preservation does not mean that the capital is guaranteed or protected.
***Short-term refers to a period of one (1) year or less.
****Short to medium-term refers to an investment horizon of one (1) to three (3) years.
Any material change to the investment objective of the Fund would require Unit Holders' approval.

## Fund Performance (as at 31 August 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 August 2025)

| Cumulative Return (%) | YTD | 1 Month | 6 Months | 1 Year | 3 Years | 5 Years |
|---|---|---|---|---|---|---|
| Fund | 2.31 | 0.28 | 1.74 | 3.55 | 10.55 | 15.51 |
| *Benchmark | 1.42 | 0.16 | 1.05 | 2.20 | 7.33 | 10.70 |

| Annualised Return (%) | 3 Years | 5 Years | 10 Years | Since Inception |
|---|---|---|---|---|
| Fund | 3.40 | 2.93 | 3.10 | 2.98 |
| *Benchmark | 2.39 | 2.05 | 2.49 | - |

| Calendar Year Return (%) | 2024 | 2023 | 2022 | 2021 | 2020 |
|---|---|---|---|---|---|
| Fund | 3.59 | 3.34 | 2.50 | 2.13 | 2.61 |
| *Benchmark | 2.40 | 2.56 | 1.89 | 1.50 | 1.91 |

*Malayan Banking Berhad 1-Month Fixed Deposit Rate
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**
20 January 2000

**Initial Offer Price**
MYR 1.00

**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 0.05% p.a. of the NAV of the Fund

**Entry Charge**
Nil

**Exit Fee**
Nil

**Redemption Payment Period**
The first MYR 100 million will be on the following Business Day upon receipt of redemption request. Any amount above the first MYR 100 million will be no later than three (3) Business Days after the receipt of redemption request.
Note: We may for any reason at any time, where applicable, extend the aforesaid payment period of the net redemption proceeds to a day no later than seven (7) Business Days from the date the redemption request is received by the Manager. A second redemption request submitted will only be processed once the first redemption request has been fulfilled.

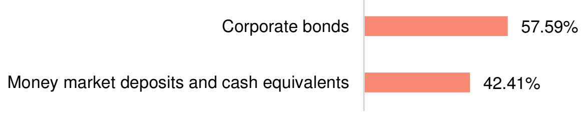
**Income Distribution**
Subject to the availability of income, distribution will be made on a monthly basis.

***Data as at 31 August 2025***

| | |
|---|---|
| **NAV Per Unit*** | MYR 1.0000 |
| **Fund Size*** | MYR 11,602.06 million |
| **Unit in Circulation*** | 11,519.12 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.

## Asset Allocation (as at 31 August 2025)



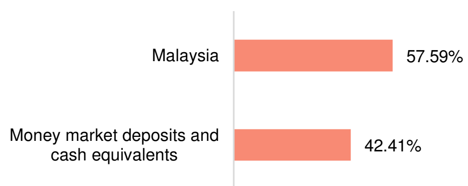

Source: AmFunds Management Berhad

## Top 5 Holdings (as at 31 August 2025)

| | |
|---|---|
| AMBANK MTN 3653D 08.3.2032 | 3.22% |
| MAYBANK IMTN 4.130% PERPETUAL | 2.99% |
| GENTING CAP MTN 4.86% 08.6.2027 - ISSUE NO. 2 | 2.62% |
| HLBB PERPETUAL GREEN CAPITAL SECURITIES 4.45% (T3) | 2.20% |
| GENTING RMTN MTN 3653D 08.11.2029 - TRANCHE 1 | 1.79% |

Source: AmFunds Management Berhad

## Country Allocation (as at 31 August 2025)




Source: AmFunds Management Berhad

## Disclaimer

Based on the Fund's portfolio returns as at 31 August 2025, the Volatility Factor ("VF") for this Fund is 0.1 and is classified as "Very Low" (Source: Lipper). "Very Low" includes funds with VF that are lower 4.530 (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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