AmWealth Group Wealth Management

AmFunds Management

Fund Factsheet October 2026

AmIncome

3-year Fund Volatility 0.0 Very Low Lipper Analytics 30 Sep 2026

Fund Overview

Investment Objective

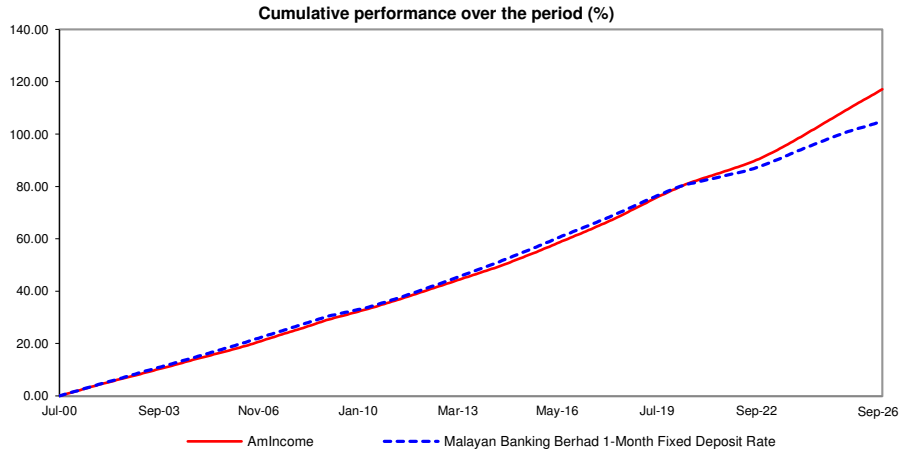
AmIncome (the "Fund") aims to provide Investors with a regular stream of monthly income* by investing in money market and other fixed income instruments.

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: *Income distribution (if any) 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 30 September 2026)



Performance Table (as at 30 September 2026)

Cumulative Return (%)	YTD	1 Month	6 Months	1 Year	3 Years	5 Years
Fund	2.42	0.26	1.61	3.28	10.71	16.89
*Benchmark	1.32	0.14	0.87	1.78	6.55	11.04

Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception
Fund	3.45	3.17	3.11	2.99
*Benchmark	2.14	2.12	2.34	-

Calendar Year Return (%)	2025	2024	2023	2022	2021
Fund	3.45	3.59	3.34	2.50	2.13
*Benchmark	2.04	2.40	2.56	1.89	1.50

*Malayan Banking Berhad 1-Month Fixed Deposit Rate
Source Benchmark: *AmFunds Management Berhad
Source Fund Return : Novagni Analytics and Advisory Sdn. Bhd.

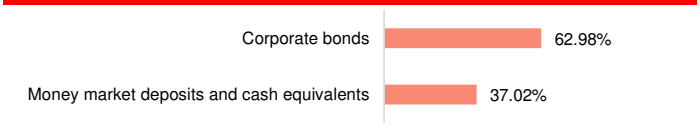
The returns presented are net of all relevant fees, charges, and costs associated with the unit trust investment. These may include, but are not limited to, management fees, trustee fees, and other applicable charges. Over time, such fees and charges can materially reduce the overall returns on your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

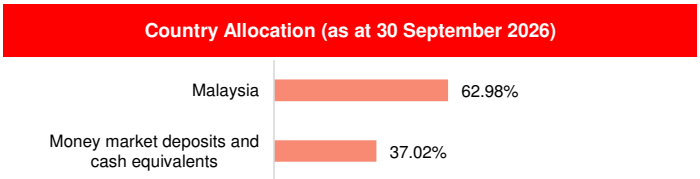
Past performance is not necessarily indicative of future performance and that unit prices and investment returns may go down, as well up.

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)

AMBANK MTN 3653D 08.3.2032	2.74%
GENTING CAP MTN 4.86% 08.6.2027 - ISSUE NO. 2	2.28%
GENM CAPITAL MTN 3652D 31.3.2027	2.22%
HLBB PERPETUAL GREEN CAPITAL SECURITIES 4.45% (T3)	1.92%
MRCB20PERP IMTN ISSUE 8-16 4.240% 10.04.2031	1.88%

Source: AmFunds Management Berhad

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 30 September 2026

NAV Per Unit*	MYR 1.0000
Fund Size*	MYR 13,374.92 million
Unit in Circulation*	13,291.49 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.

Disclaimer

Based on the Fund's portfolio returns as at 30 September 2026, the Volatility Factor ("VF") for this Fund is 0.0 and is classified as "Very Low" (Source: Lipper). "Very Low" includes funds with VF that are lower 4.510 (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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