AmInvest
Powered by Group Wealth Management

Fund Factsheet October 2025

AmIslamic Balanced

3-year Fund Volatility 4.8 Low Lipper Analytics 30 Sep 2025

Fund Overview

Investment Objective

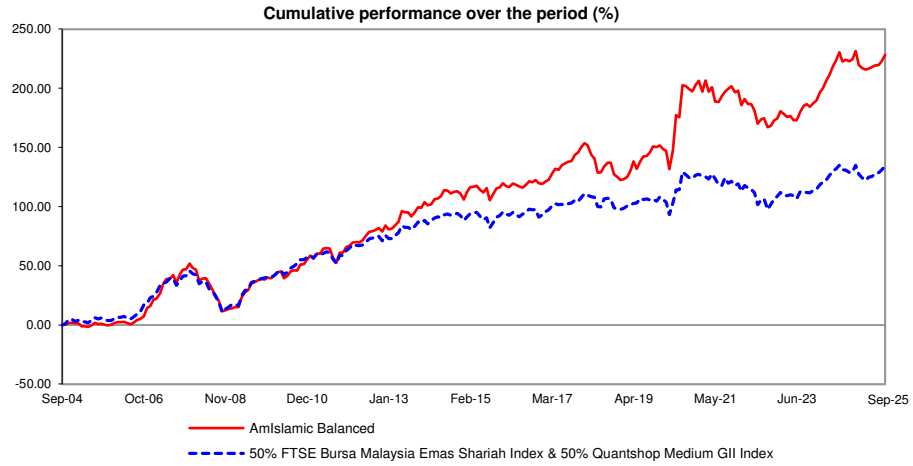
AmIslamic Balanced (the "Fund") aims to grow the value of investments in the longer term with lower volatility through asset diversification, which conforms to principles of Shariah.

The Fund is suitable for investors:

- seeking to maintain their principal with potential capital appreciation and lower volatility through a diversified portfolio of mixed assets;
- seeking potential steady growth; and
- with medium to long-term* investment goals in Islamic investments.

Notes: *Medium to long-term refers to a period at least three (3) years.
Any material change to the investment objective of the Fund would require Unit Holders' approval.

Fund Performance (as at 30 September 2025)



Performance Table (as at 30 September 2025)

Cumulative Return (%)	YTD	1 Month	6 Months	1 Year	3 Years	5 Years
Fund	-0.97	1.56	3.94	1.26	22.84	9.61
*Benchmark	-0.13	1.47	5.63	1.58	18.77	4.57

Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception
Fund	7.10	1.85	4.55	5.81
*Benchmark	5.90	0.90	2.33	3.80

Calendar Year Return (%)	2024	2023	2022	2021	2020
Fund	14.33	5.60	-7.86	-2.75	21.77
*Benchmark	9.26	2.98	-4.74	-3.62	9.23

*50% FTSE Bursa Malaysia Emas Shariah Index & 50% Quantshop Medium GII Index
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
Balanced (Islamic) / Growth

Base Currency
MYR

Investment Manager
AmIslamic Funds Management Sdn Bhd

Launch Date
10 September 2004

Initial Offer Price
MYR 0.2000

Minimum Initial Investment
MYR 1,000

Minimum Additional Investment
MYR 500

Annual Management Fee
Up to 1.50% p.a. of the NAV of the Fund

Annual Trustee Fee
Up to 0.06% p.a. of the NAV of the Fund

Entry Charge
Up to 6.00% of the NAV per unit of the Fund

Exit Fee
Nil

Redemption Payment Period
Within seven (7) Business Days of receiving the redemption request.

Income Distribution
Income distribution (if any) is incidental

Data as at 30 September 2025

NAV Per Unit*	MYR 0.6124
Fund Size*	MYR 9.99 million
Unit in Circulation*	16.31 million
1- Year NAV High*	MYR 0.6196 (07 Jan 2025)
1- Year NAV Low*	MYR 0.5666 (09 Apr 2025)

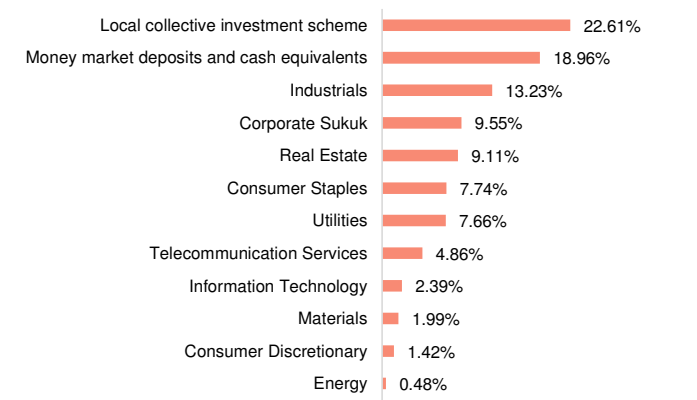
Source: AmFunds Management Berhad
The above fees and charges may be subject to any applicable taxes and/or duties (imposed by the Government of Malaysia which are payable by the unit holder(s) and/or the Fund (as the case may be) at the prevailing rate.

Income Distribution History

Year	Total Net Payout per unit (Sen)	Yield (%)
2025	N/A	N/A
2024	0.66	1.09
2023	N/A	N/A
2022	N/A	N/A
2021	N/A	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.

Sector Allocation (as at 30 September 2025)



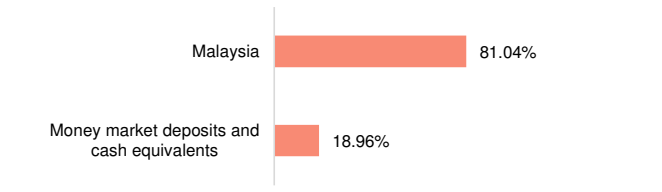
Source: AmFunds Management Berhad

Top 5 Holdings (as at 30 September 2025)

AmBon Islam SRI	11.20%
AmDynamic Sukuk A	9.86%
Tenaga Nasional Berhad	6.55%
INFRACAP RESOURCES SUKUK 4.12% 14.04.2028 (T1 S4) (Sukuk)	5.19%
UMWH PERPETUAL SUKUK MUSHARAKAH 6.35% - TRANCHE 1 (Sukuk)	4.36%

Source: AmFunds Management Berhad

Country Allocation (as at 30 September 2025)



Source: AmFunds Management Berhad

Disclaimer

Source: FTSE International Limited (“FTSE”) © FTSE 2025. “FTSE®” is a trade mark of the London Stock Exchange Group companies and is used by FTSE International Limited under license. “BURSA MALAYSIA” is a trade mark of Bursa Malaysia Berhad (“BURSA MALAYSIA”). All intellectual property rights in the index values and constituent list vests in FTSE and BURSA MALAYSIA. Neither FTSE nor its licensors accept any liability for any errors or omissions in the FTSE indices and / or FTSE ratings or underlying data. No further distribution of FTSE Data is permitted without FTSE’s express written consent.

Based on the Fund’s portfolio returns as at 30 September 2025, the Volatility Factor ("VF") for this Fund is 4.8 and is classified as "Low" (Source: Lipper). "Low" Includes funds with VF that are higher than 4.330 and lower than 8.095 (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.

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 unit trust 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 Master Prospectus dated 10 September 2017, including any supplementary made thereof from time to time (“Prospectus(es)”) and its Product Highlights Sheet (“PHS”), obtainable at www.aminvest.com, before making an investment decision. The Prospectus(es) and PHS have been registered 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 Prospectus(es). 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 and default risk, stock specific risk, currency risk, Shariah non-compliance risk, reclassification of Shariah status risk, rate of return risk, liquidity risk, and counterparty credit risk. Please refer to the Prospectus(es) 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. While our Shariah-compliant fund(s) have been structured to conform to Shariah principles, investors should seek their own independent Shariah advice prior to investing in any of our Shariah-compliant fund(s). 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