



Fund Factsheet August 2025

Amlslamic Fixed Income Conservative



Fund Overview

Investment Objective

Amlslamic Fixed Income Conservative (the "Fund") aims to provide capital appreciation over the short to medium-term by investing in a portfolio consisting of fixed income instruments that comply with Shariah Principles.

The Fund is suitable for investors seeking:

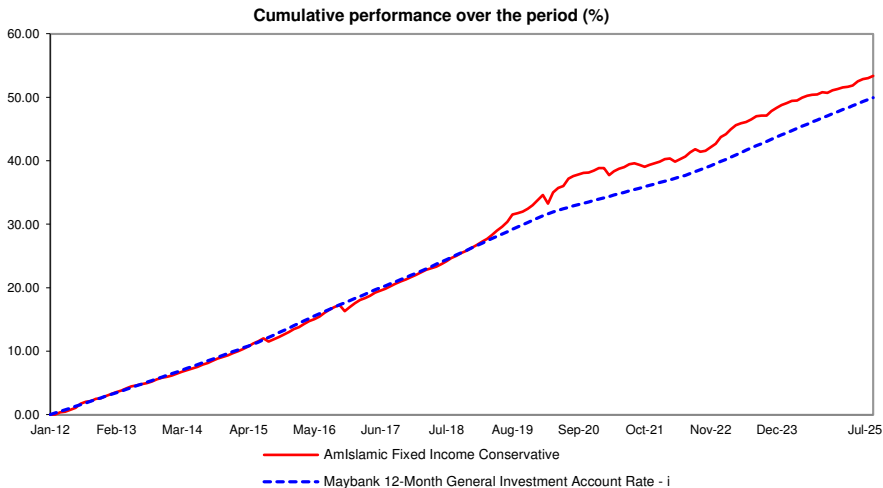
- seeking to preserve their capital*; and
- seeking an investment with short to medium-term** investment horizon.

Notes: *Capital preservation does not mean that the capital is guaranteed or protected

**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 July 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 July 2025)

Cumulative Return (%)	YTD	1 Month	6 Months	1 Year	3 Years	5 Years
Fund	1.37	0.24	1.21	1.97	8.52	11.81
*Benchmark	1.49	0.20	1.27	2.63	8.65	13.02
Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception		
Fund	2.76	2.26	3.19	3.22		
*Benchmark	2.80	2.48	2.98	3.04		
Calendar Year Return (%)	2024	2023	2022	2021	2020	
Fund	2.01	3.95	2.20	0.83	4.10	
*Benchmark	2.77	2.99	2.37	1.95	2.38	

*Maybank 12-Month General Investment Account Rate - i

Source Benchmark: *AmFunds Management Berhad

Source Fund Return: Novagnt 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

Sukuk / Growth

Base Currency

MYR

Investment Manager

Amlslamic Funds Management Sdn Bhd

Launch Date

9 January 2012

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 RM10,000 p.a.

Entry Charge

Nil

Exit Fee

Nil

Redemption Payment Period

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

Income Distribution

Income distribution (if any) is incidental and will be reinvested.

*Data as at 31 July 2025

NAV Per Unit* MYR 1.2833

Fund Size* MYR 2.73 million

Unit in Circulation* 2.13 million

1- Year NAV High* MYR 1.4615 (21 Oct 2024)

1- Year NAV Low* MYR 1.2606 (06 Nov 2024)

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.

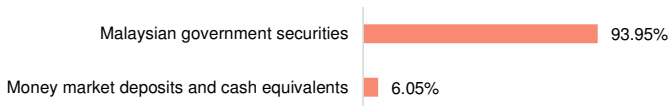
Income Distribution History

Year	Total Net Payout per unit (Sen)	Yield (%)
2025	N/A	N/A
2024	19.93	13.67
2023	1.44	1.04
2022	3.00	2.15
2021	N/A	N/A

Source: AmFunds Management Berhad

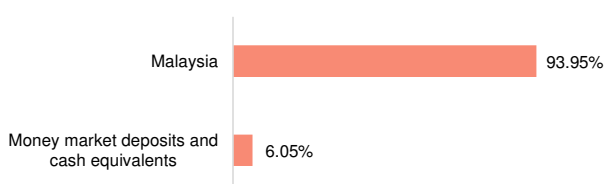
Historical income distribution is not indicative of future income distribution payout. The income could be in the form of units or cash. Unit prices and income distribution, if any, may rise or fall. Where an income distribution is declared, investors are advised that following the distribution the net asset value per unit will be reduced from cum-distribution NAV to ex-distribution NAV.

Asset Allocation (as at 31 July 2025)



Source: AmFunds Management Berhad

Country Allocation (as at 31 July 2025)



Source: AmFunds Management Berhad

Top Holdings (as at 31 July 2025)

GII MURABAH 3/2016 4.070% 30.09.2026 (Sukuk) 93.95%

Source: AmFunds Management Berhad

Disclaimer

Based on the Fund's portfolio returns as at 31 July 2025, the Volatility Factor ("VF") for this Fund is 0.7 and is classified as "Very Low" (Source: Lipper). "Very Low" includes funds with VF that are lower 4.555 (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, rate of return risk, liquidity risk, Shariah non-compliance risk, counterparty credit risk and currency 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.

