Fund Factsheet September 2025

AmIslamic Fixed Income Conservative

3-year Fund Volatility
0.7
Very Low
Lipper Analytics
31 Aug 2025

Fund Overview

Investment Objective

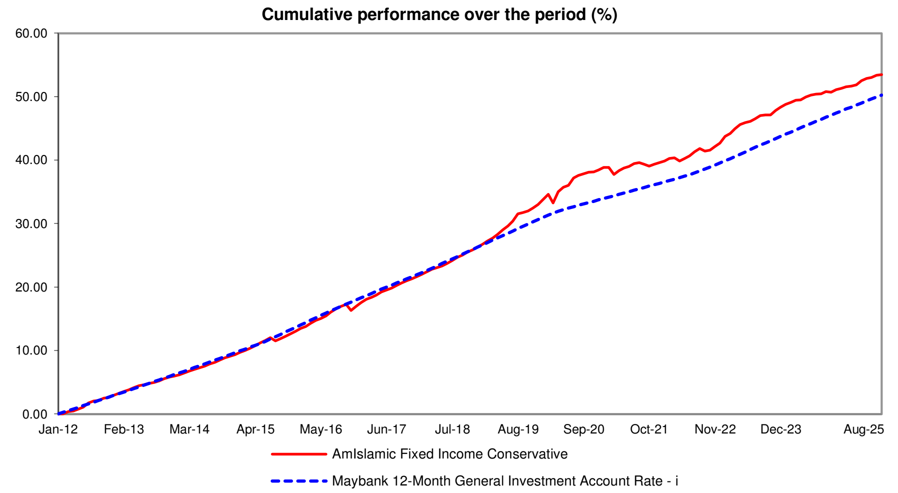
AmIslamic Fixed Income Conservative (the "Fund") aims to provide capital appreciation over the short to medium-term by investing in a portfolio consisting of fixed income instruments that comply with Shariah Principles.

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 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	1.44	0.06	1.19	2.00	8.21	11.56
*Benchmark	1.69	0.20	1.26	2.59	8.64	13.06

Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception
Fund	2.66	2.21	3.24	3.20
*Benchmark	2.80	2.48	2.96	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 : 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
Sukuk / Growth

Base Currency
MYR

Investment Manager
AmIslamic 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 August 2025

NAV Per Unit*	MYR 1.2842
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)

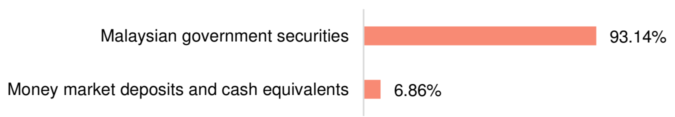
Source: AmFunds Management Berhad
The above fees and charges may be subject to any applicable taxes and/or duties (imposed by the Government of Malaysia which are payable by the unit holder(s) and/or the Fund (as the case may be) at the prevailing rate.

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 August 2025)



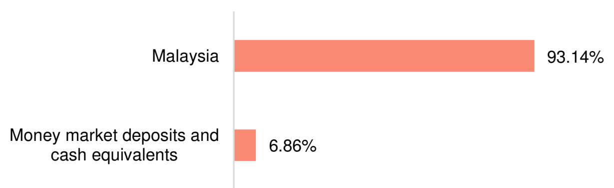
Source: AmFunds Management Berhad

Top Holdings (as at 31 August 2025)

GII MURABAHAH 1/2023 3.599% 31.07.2028 (Sukuk)	93.14%

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 0.7 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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