AmWealth Group Wealth Management

AmFunds Management

Fund Factsheet October 2026

# AmIslamic Fixed Income Conservative

3-year Fund Volatility 0.5 Very Low Lipper Analytics 30 Sep 2026

## Fund Overview

**Investment Objective**

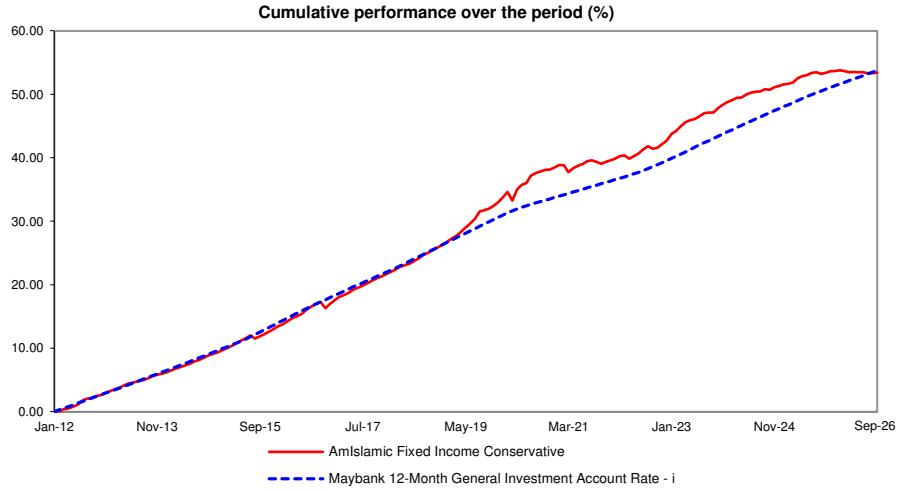
AmIslamic Fixed Income Conservative (the "Fund") aims to provide capital appreciation over the short to medium-term by investing in a portfolio consisting of fixed income instruments that comply with Shariah Principles.

**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 30 September 2026)




## Performance Table (as at 30 September 2026)

| Cumulative Return (%) | YTD | 1 Month | 6 Months | 1 Year | 3 Years | 5 Years |
|---|---|---|---|---|---|---|
| Fund | -0.17 | 0.07 | -0.04 | 0.14 | 4.29 | 10.09 |
| *Benchmark | 1.57 | 0.16 | 1.03 | 2.14 | 7.72 | 13.29 |

| Annualised Return (%) | 3 Years | 5 Years | 10 Years | Since Inception |
|---|---|---|---|---|
| Fund | 1.41 | 1.94 | 2.75 | 2.96 |
| *Benchmark | 2.51 | 2.53 | 2.77 | 2.97 |

| Calendar Year Return (%) | 2025 | 2024 | 2023 | 2022 | 2021 |
|---|---|---|---|---|---|
| Fund | 1.58 | 2.01 | 3.95 | 2.20 | 0.83 |
| *Benchmark | 2.44 | 2.77 | 2.99 | 2.37 | 1.95 |

*Maybank 12-Month General Investment Account Rate - i
Source Benchmark: *AmFunds Management Berhad
Source Fund Return : Novagni Analytics and Advisory Sdn. Bhd.

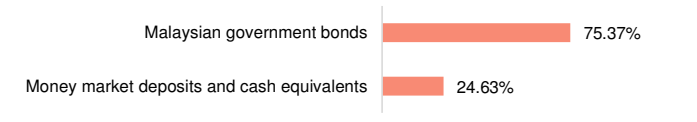
The returns presented are net of all relevant fees, charges, and costs associated with the unit trust investment. These may include, but are not limited to, management fees, trustee fees, and other applicable charges. Over time, such fees and charges can materially reduce the overall returns on your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

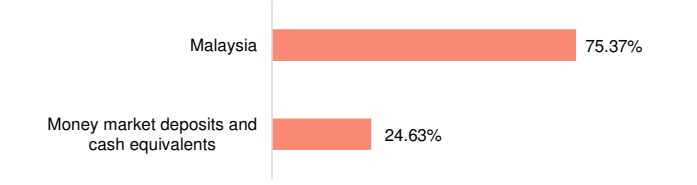
Past performance is not necessarily indicative of future performance and that unit prices and investment returns may go down, as well up.

## Asset Allocation (as at 30 September 2026)




Source: AmFunds Management Berhad

## Country Allocation (as at 30 September 2026)




Source: AmFunds Management Berhad

## Top Holdings (as at 30 September 2026)

| | |
|---|---|
| GII MURABAHAH 1/2023 3.599% 31.07.2028 (Sukuk) | 75.37% |

Source: AmFunds Management Berhad

## 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 30 September 2026***

| | |
|---|---|
| **NAV Per Unit*** | MYR 1.2563 |
| **Fund Size*** | MYR 0.35 million |
| **Unit in Circulation*** | 0.28 million |
| **1- Year NAV High*** | MYR 1.2846 (16 Oct 2025) |
| **1- Year NAV Low*** | MYR 1.2488 (15 Sep 2026) |

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 (%) |
|---|---|---|
| **2026** | N/A | N/A |
| **2025** | 2.73 | 2.13 |
| **2024** | 19.93 | 13.67 |
| **2023** | 1.44 | 1.04 |
| **2022** | 3.00 | 2.15 |

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.

## Disclaimer

Based on the Fund's portfolio returns as at 30 September 2026, the Volatility Factor ("VF") for this Fund is 0.5 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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