



Fund Factsheet April 2025

AmPRS-Conservative Fund Class D

Fund Overview

Investment Objective

AmPRS – Conservative Fund (the "Fund") aims to preserve* capital by investing primarily in fixed income securities and money market instruments.

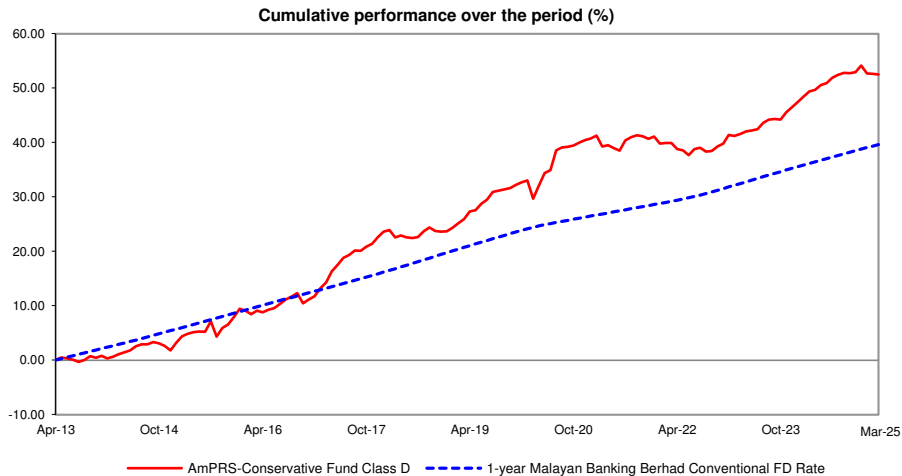
The Fund is suitable for Members who seek:

- capital growth on their investment
- to preserve* investment capital
- a long term retirement savings* plan
- Members aged 55 years and above if they contribute under the default option.

Notes: *Please note that Members' capital is neither guaranteed nor protected.

Any material changes to the investment objective of the Fund would require Members' approval.

Fund Performance (as at 31 March 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 March 2025)

Cumulative Return (%)	YTD	1 Month	6 Months	1 Year	3 Years	5 Years
Fund	-1.04	-0.05	-0.19	2.11	9.02	17.64
*Benchmark	0.61	0.21	1.23	2.54	8.07	12.23
Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception		
Fund	2.92	3.30	3.82	3.60		
*Benchmark	2.62	2.33	2.77	4.05		
Calendar Year Return (%)	2024	2023	2022	2021	2020	
Fund	5.22	4.77	-0.91	0.46	6.23	
*Benchmark	2.60	2.84	2.27	1.85	2.20	

*1-year Malaysian Banking Berhad Conventional FD Rate

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

Core (Conservative) / Growth

Base Currency

MYR

Investment Manager

AmFunds Management Berhad

Launch Date

8 April 2013

Initial Offer Price

MYR 0.5000

Minimum Initial Contribution

Lump sum: MYR 500

Regular saving plan: MYR 100

Minimum Additional Contribution

Lump sum: MYR 100

Regular saving plan: MYR 100

Annual Management Fee

Up to 1.50% p.a. of the NAV attributable to this Class of units of the Fund.

Annual Scheme Trustee Fee

Up to 0.04% p.a. of the NAV of the Fund

PPA Administrative Fee

0.04% p.a. of the NAV of the Fund, payable to the PPA

Sales Charge

Up to 3.00% of NAV per unit of the Class

Redemption Charge

Nil

Redemption Payment Period

Within seven (7) Business Days after the PRS Provider received a complete withdrawal request from a Member.

Income Distribution

Subject to availability of income, distribution (if any) is incidental.

*Data as at 31 March 2025

NAV Per Unit* MYR 0.6187

Fund Size* MYR 7.19 million

Unit in Circulation* 11.62 million

1- Year NAV High* MYR 0.6408 (21 Oct 2024)

1- Year NAV Low* MYR 0.6151 (12 Mar 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.

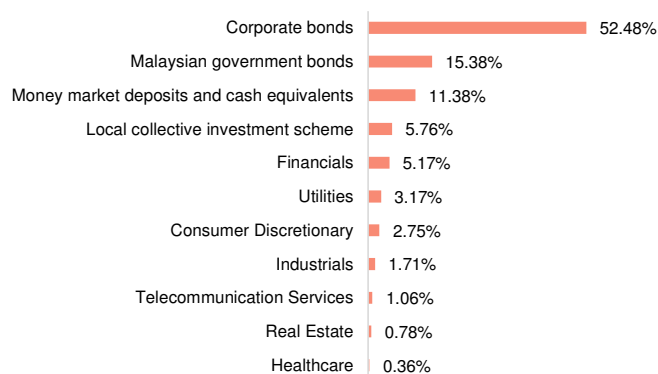
Income Distribution History

Year	Total Net Payout per unit (Sen)	Yield (%)
2025	N/A	N/A
2024	1.93	3.03
2023	N/A	N/A
2022	1.50	2.48
2021	10.00	14.38

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 31 March 2025)



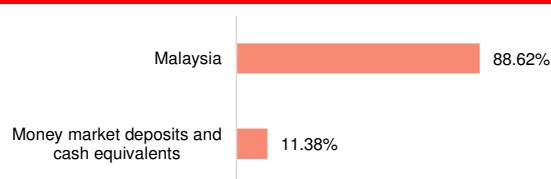
Source: AmFunds Management Berhad

Top 5 Holdings (as at 31 March 2025)

GII MURABAH 3/2016 4.070% 30.09.2026	7.69%
GII MURABAH 1/2023 3.599% 31.07.2028	7.68%
MTT IMTN 5.210% 28.08.2026 - SERIES 1 TRANCHE 2	5.78%
AmDynamic Sukuk A	5.76%
MALAKOFF POW IMTN 4.520% 16.02.2035	5.39%

Source: AmFunds Management Berhad

Country Allocation (as at 31 March 2025)



Source: AmFunds Management Berhad

PRS Provider's Commentary (as at 31 March 2025)

Bank Negara Malaysia (BNM) is expected to maintain its current policy rate throughout 2025 supported by stable economic growth and low inflation. However, external risks remain, particularly policy uncertainty from the US, which could lead to increased market volatility and potential shifts in capital flows. Any significant changes in US monetary policy or geopolitical developments could influence BNM's future rate decisions.

For Q2 2025, our strategy focuses on positioning for an overweight duration stance, based on expectations of a positive bond market performance. This outlook is driven by:

- Ample domestic liquidity in the bond market, supporting demand for fixed-income instruments.
- Uncertainty in the global growth outlook, especially with looming trade war from US tariffs.
- Potential monetary easing or accommodative policies by central banks, should growth weaken.

Source: AmFunds Management Berhad

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