



Fund Factsheet June 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.

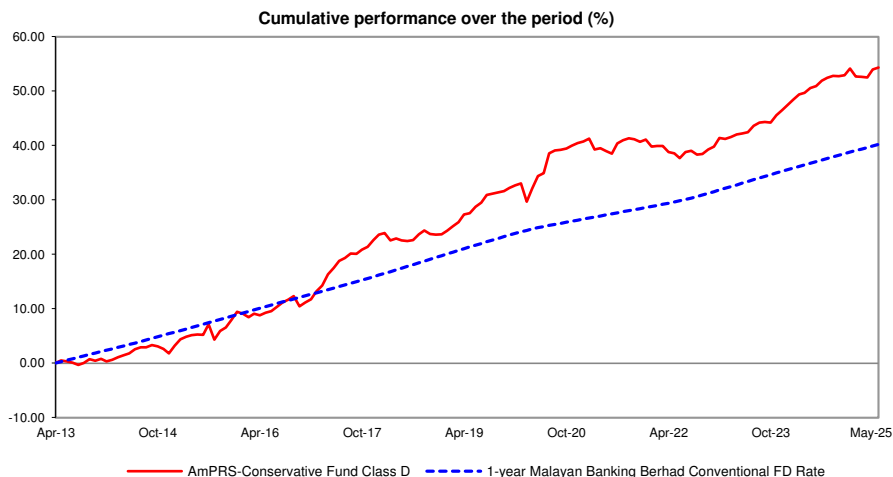
#### The Fund is suitable for Members who seek:

- 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 May 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 May 2025)

Cumulative Return (%)	YTD	1 Month	6 Months	1 Year	3 Years	5 Years
Fund	0.11	0.21	0.92	2.49	11.35	14.83
*Benchmark	1.01	0.21	1.23	2.51	8.15	12.25
Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception		
Fund	3.65	2.80	3.90	3.65		
*Benchmark	2.64	2.34	2.75	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 May 2025

NAV Per Unit\* MYR 0.6259

Fund Size\* MYR 7.35 million

Unit in Circulation\* 11.75 million

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

1- Year NAV Low\* MYR 0.6130 (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.

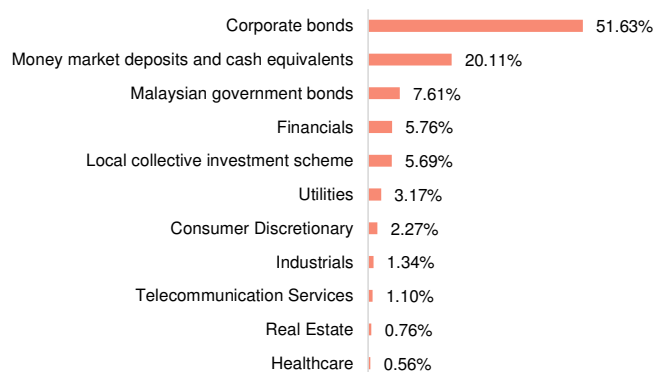
### Income Distribution History

Year	Total Net Payout per unit (Sen)	Yield (%)
2025	N/A	N/A
2024	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 May 2025)



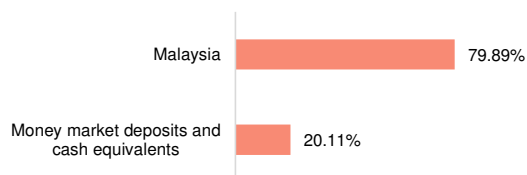
Source: AmFunds Management Berhad

### Top 5 Holdings (as at 31 May 2025)

GIL MURABAH 1/2023 3.599% 31.07.2028	7.60%
AmDynamic Sukuk A	5.69%
MTT IMTN 5.210% 28.08.2026 - SERIES 1 TRANCHE 2	5.68%
MALAKOFF POW IMTN 4.520% 16.02.2035	5.35%
GENM CAPITAL MTN 3653D 11.7.2028	3.91%

Source: AmFunds Management Berhad

### Country Allocation (as at 31 May 2025)



Source: AmFunds Management Berhad

### PRS Provider's Commentary (as at 31 May 2025)

Malaysia's fixed income market remains resilient amid expectations of an Overnight Policy Rate (OPR) cut in July 2025. Despite rate cut expectations already being priced in, bond yields remain stable with sustained demand and no signs of selling pressure. Corporate bond markets continue to attract strong interest, with tight spreads reflecting confidence in domestic credit quality. The Ringgit outlook is constructive, providing support for capital inflows with a weakening US dollar. The MYR is supported by improving fundamentals and global appetite for EM currency exposure. Domestically, liquidity conditions are healthy, and bond auctions have been well-bid.

Market expectations are also supported by easing inflation and the broader global trend toward monetary easing. Core inflation has softened toward the lower end of BNM's target range, providing room for policy adjustment. Meanwhile, domestic growth remains solid, underpinned by a rebound in tourism, stable employment, and proactive fiscal measures.

Source: AmFunds Management Berhad

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