



Fund Factsheet July 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.

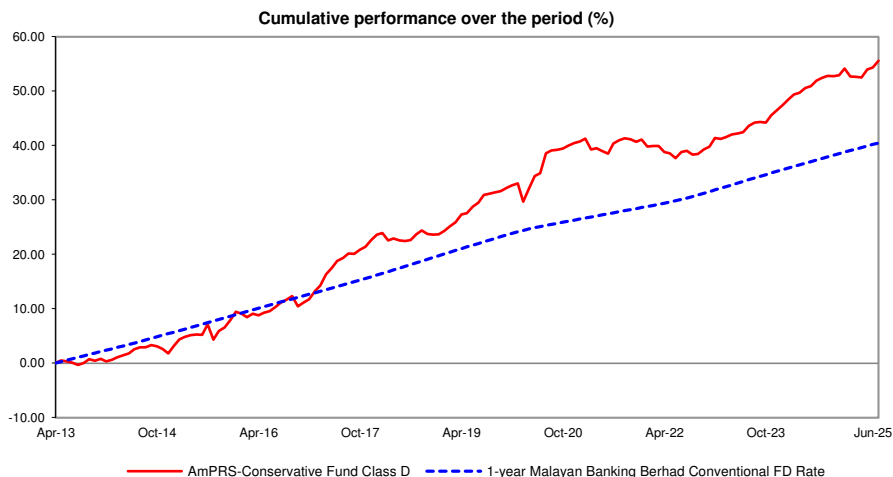
#### The Fund is suitable for Members who seek:

- 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 30 June 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 30 June 2025)

Cumulative Return (%)	YTD	1 Month	6 Months	1 Year	3 Years	5 Years
Fund	0.93	0.81	0.93	3.10	12.99	15.32
*Benchmark	1.21	0.20	1.21	2.50	8.18	12.28
Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception		
Fund	4.16	2.89	3.99	3.70		
*Benchmark	2.65	2.34	2.74	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 30 June 2025

NAV Per Unit\* MYR 0.6310

Fund Size\* MYR 7.38 million

Unit in Circulation\* 11.69 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.

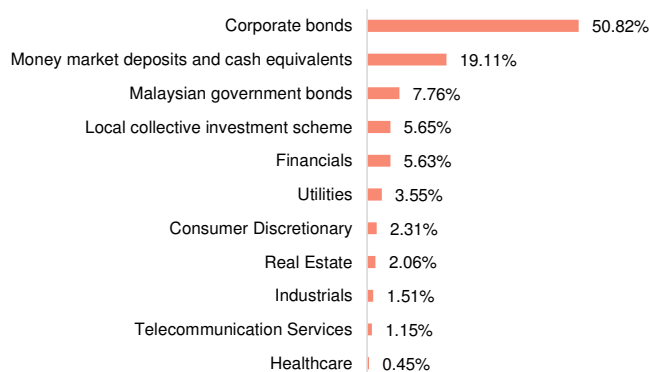
### Income Distribution History

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 30 June 2025)



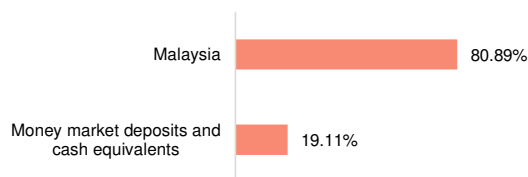
Source: AmFunds Management Berhad

### Top 5 Holdings (as at 30 June 2025)

GII MURABAH 1/2024 4.280% 23.03.2054	7.76%
AmDynamic Sukuk A	5.65%
MTT IMTN 5.210% 28.08.2026 - SERIES 1 TRANCHE 2	5.64%
MALAKOFF POW IMTN 4.520% 16.02.2035	5.34%
GENM CAPITAL MTN 3653D 11.7.2028	3.88%

Source: AmFunds Management Berhad

### Country Allocation (as at 30 June 2025)



Source: AmFunds Management Berhad

### PRS Provider's Commentary (as at 30 June 2025)

Malaysia's slowing inflation and export-led weakness, as highlighted in recent economic data, are reinforcing expectations of a potential OPR cut in the second half of 2025. This shift in monetary policy outlook is supportive of bond valuations. The combination of subdued inflation and stable bond yields has led to more attractive real returns on Malaysian fixed income assets. Market participants will be closely watching the upcoming Monetary Policy Committee meeting on 9 July 2025 for further guidance on BNM's policy direction.

We maintain a moderate overweight in duration, with a focus on intermediate tenors (5–10 years), where we see the most favourable risk-reward positioning on the yield curve. In credit, we continue to prefer high-quality corporate bonds over government bonds, given their attractive carry despite tight credit spreads. Our preferred allocation remains in AA/AAA-rated issuers, particularly in the utilities, infrastructure, and financial sectors, which offer strong fundamentals and relatively high liquidity.

Source: AmFunds Management Berhad

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