

## Fund Overview

### Investment Objective

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

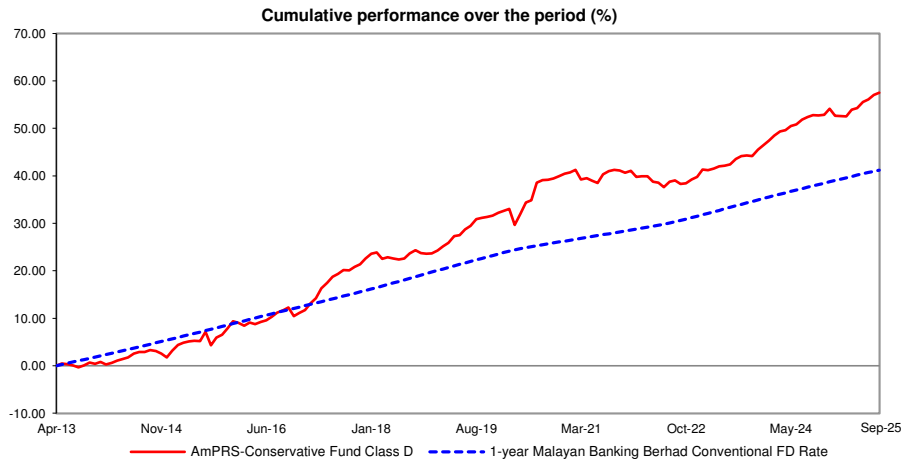
### The Fund is suitable for Members who seek:

- 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 September 2025)



## Performance Table (as at 30 September 2025)

| Cumulative Return (%)    | YTD     | 1 Month | 6 Months | 1 Year          | 3 Years | 5 Years |
|--------------------------|---------|---------|----------|-----------------|---------|---------|
| Fund                     | 2.21    | 0.28    | 3.28     | 3.08            | 13.88   | 13.17   |
| *Benchmark               | 1.75    | 0.17    | 1.14     | 2.39            | 8.10    | 12.34   |
| Annualised Return (%)    | 3 Years | 5 Years | 10 Years | Since Inception |         |         |
| Fund                     | 4.43    | 2.51    | 4.05     | 3.73            |         |         |
| *Benchmark               | 2.63    | 2.35    | 2.72     | 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 : Novagii Analytics and Advisory Sdn. Bhd.

The returns presented are net of all relevant fees, charges, and costs associated with the private retirement schemes 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 disclosure documents 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.

## 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 September 2025

**NAV Per Unit\*** MYR 0.6390

**Fund Size\*** MYR 7.58 million

**Unit in Circulation\*** 11.86 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.

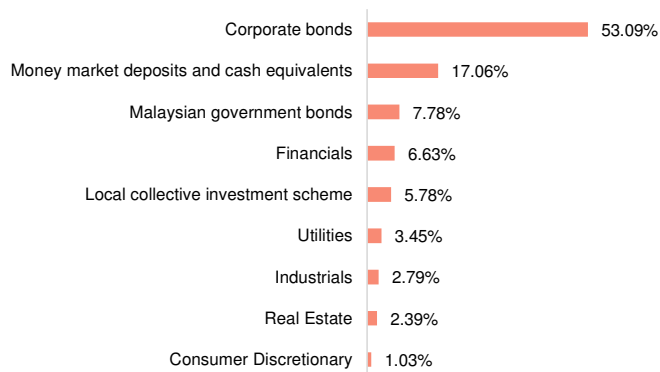
## Income Distribution History

| 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 September 2025)



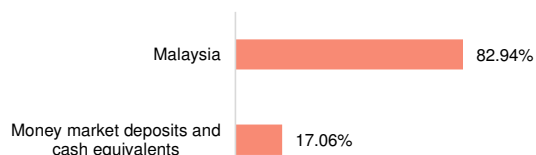
Source: AmFunds Management Berhad

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

|                                                   |       |
|---------------------------------------------------|-------|
| GIL MURABAHAH 1/2024 4.280% 23.03.2054            | 7.78% |
| UDA IMTN 4.980% 09.05.2031 SERIES 002 TRANCHE 002 | 5.88% |
| AmDynamic Sukuk A                                 | 5.78% |
| MTT IMTN 5.210% 28.08.2026 - SERIES 1 TRANCHE 2   | 5.64% |
| MALAKOFF POW IMTN 4.520% 16.02.2035               | 5.42% |

Source: AmFunds Management Berhad

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



Source: AmFunds Management Berhad

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

The Malaysian bond market is consolidating after a strong year-to-date performance, as investors lock in profits and digest recent global monetary policy shifts. The U.S. Federal Reserve's well-telegraphed rate cut triggered a "sell the fact" reaction, with the local government bond curve shifting modestly higher by 3 to 5 basis points. This move reflects a healthy breather in the rally rather than a structural reversal.

Domestically, government securities (MGS/GIL) and interest rate swap markets had already priced in expectations of a lower OPR in the range of 2.40%–2.45%, suggesting that positioning was largely complete before the Fed's decision. Nevertheless, signs of fatigue have emerged. The U.S. 10-year Treasury yield failed to sustain its post-Fed rally, while the latest 15-year MGS auction resulted in a long-tail outcome, intensifying selling pressure in the long end of the curve.

Source: AmFunds Management Berhad

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