

**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 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 April 2026

**NAV Per Unit\*** MYR 0.6320

**Fund Size\*** MYR 8.10 million

**Unit in Circulation\*** 12.81 million

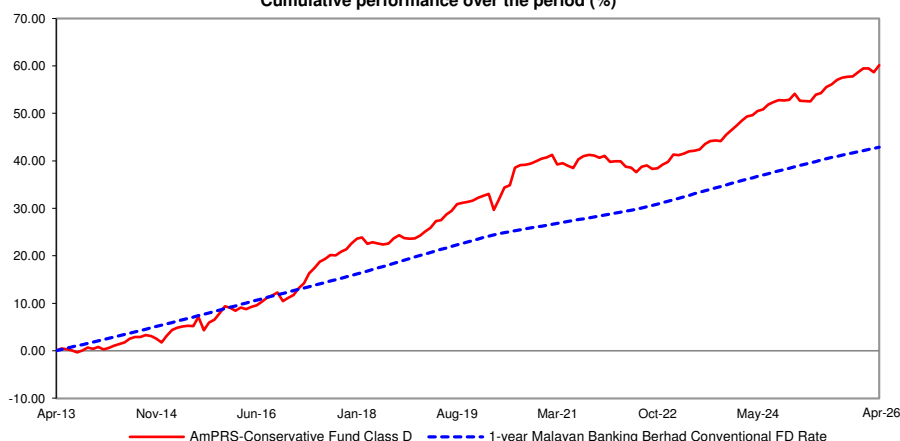
**1- Year NAV High\*** MYR 0.6414 (02 Oct 2025)

**1- Year NAV Low\*** MYR 0.6211 (10 Dec 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.

**Fund Performance (as at 30 April 2026)**

**Cumulative performance over the period (%)**



**Performance Table (as at 30 April 2026)**

Cumulative Return (%)	YTD	1 Month	6 Months	1 Year	3 Years	5 Years
Fund	0.97	0.97	1.58	4.03	12.80	14.83
*Benchmark	0.66	0.16	1.00	2.13	7.63	12.47
Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception		
Fund	4.10	2.80	3.95	3.69		
*Benchmark	2.48	2.38	2.64	4.05		
Calendar Year Return (%)	2025	2024	2023	2022	2021	
Fund	2.93	5.22	4.77	-0.91	0.46	
*Benchmark	2.28	2.60	2.84	2.27	1.85	

\*1-year Malaysian Banking Berhad Conventional FD Rate  
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 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.

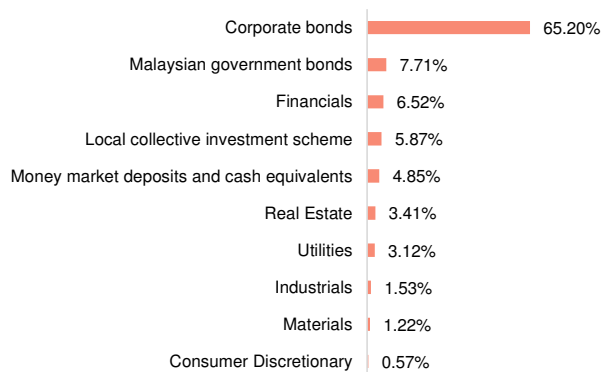
Past performance is not necessarily indicative of future performance and that unit prices and investment returns may go down, as well up.

**Income Distribution History**

Year	Total Net Payout per unit (Sen)	Yield (%)
2026	N/A	N/A
2025	1.75	2.75
2024	1.93	3.03
2023	N/A	N/A
2022	1.50	2.48

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 April 2026)



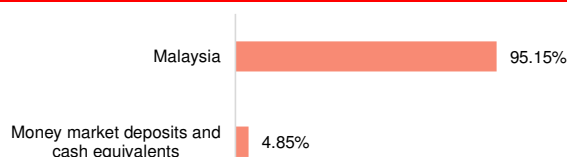
Source: AmFunds Management Berhad

### Top 5 Holdings (as at 30 April 2026)

GII MURABAHAH 1/2024 4.280% 23.03.2054	7.71%
MRCB20PERP IMTN ISSUE 8-17 4.290% 09.04.2032	7.57%
UDA IMTN 4.980% 09.05.2031 SERIES 002 TRANCHE 002	5.91%
AmDynamic Sukuk A	5.87%
CIMB 4.030% AT-1 SUKUK WAKALAH - S9 T1	5.69%

Source: AmFunds Management Berhad

### Country Allocation (as at 30 April 2026)



Source: AmFunds Management Berhad

### PRS Provider's Commentary (as at 30 April 2026)

Following the UAE's announcement to withdraw from OPEC, oil prices reacted in a relatively muted manner. However, with the straits of Hormuz remains close, oil price may stay elevated in near term and provide a temporary fiscal cushion for Malaysia. Over the long term, once the geopolitical premium fades, a "price war" scenario would likely drive Brent price lower. That said, Malaysia's government efforts to diversify its economy years ago are finally paying off. If Putrajaya is holding firm on its 3.5% deficit target and BNM maintains the OPR, we think the local bond market will continue to stay resilient, given the ample liquidity in the market.

We have shifted to a more constructive, risk on stance and increased portfolio duration, supported by improving geopolitical visibility around potential US-Iran peace deal. Markets appear to have largely priced in this scenario. Within the curve, we continue to favor the belly (5-7 years), where carry and roll down dynamics remain particularly attractive and provide a stable income. We maintain a preference for high quality corporate bonds and sukuk over government securities for core holdings, supported by solid fundamentals and selective scope for spread compression.

Source: AmFunds Management Berhad

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