

Fund Overview

Investment Objective

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

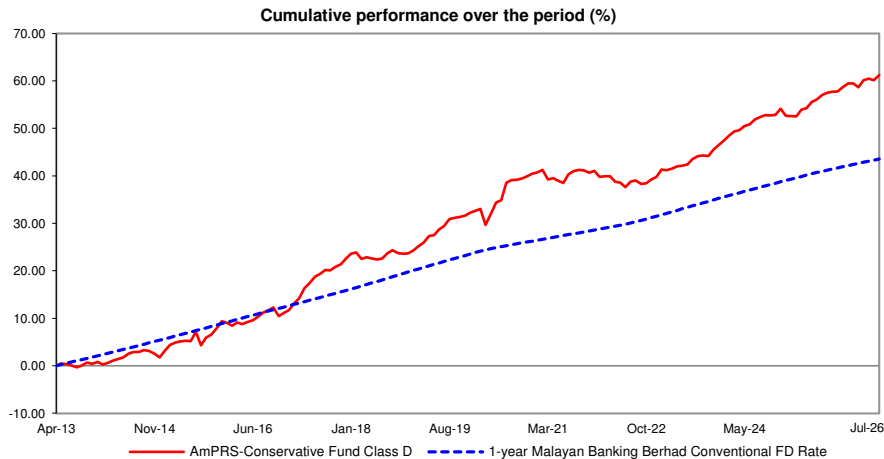
The Fund is suitable for Members who seek:

- 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 July 2026)



Performance Table (as at 31 July 2026)

Cumulative Return (%)	YTD	1 Month	6 Months	1 Year	3 Years	5 Years
Fund	1.65	0.66	1.13	3.30	12.30	14.88
*Benchmark	1.15	0.16	0.97	2.02	7.38	12.49
Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception		
Fund	3.94	2.81	3.87	3.67		
*Benchmark	2.40	2.38	2.61	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 : 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 31 July 2026

NAV Per Unit* MYR 0.6362

Fund Size* MYR 8.12 million

Unit in Circulation* 12.77 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.

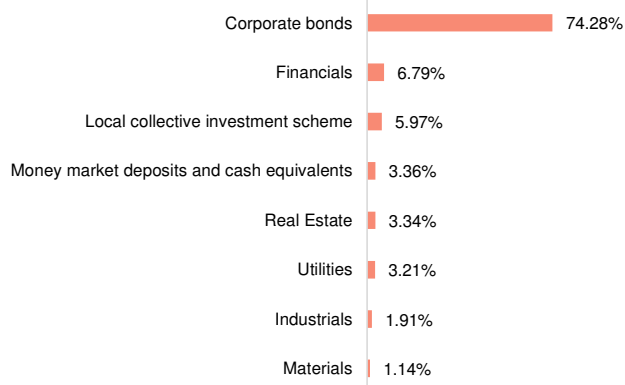
Income Distribution History

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 31 July 2026)



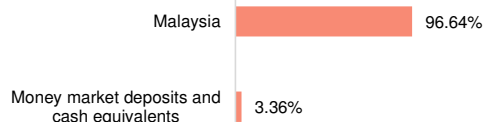
Source: AmFunds Management Berhad

Top 5 Holdings (as at 31 July 2026)

MRCB20PERP IMTN ISSUE 8-17 4.290% 09.04.2032	7.77%
AmDynamic Sukuk A	5.97%
UDA IMTN 4.980% 09.05.2031 SERIES 002 TRANCHE 002	5.80%
MTT IMTN 5.210% 28.08.2026 - SERIES 1 TRANCHE 2	5.78%
AFFINBANK RM400M PERPETUAL AT1CS (T4)	5.67%

Source: AmFunds Management Berhad

Country Allocation (as at 31 July 2026)



Source: AmFunds Management Berhad

PRS Provider's Commentary (as at 31 July 2026)

Malaysia's macroeconomic backdrop remains broadly supportive heading into August 2026, although conditions in the local bond market have become more challenging following the sharp sell-off observed in July 2026. Domestic growth continues to be underpinned by resilient private consumption, sustained investment activity and ongoing implementation of government development initiatives. Recent communications from Bank Negara Malaysia ("BNM") suggest that economic growth may track towards the upper end of the official 4%-5% forecast range, while inflation is expected to remain manageable within the 1.5%-2.5% range. Against this backdrop, BNM maintained the Overnight Policy Rate ("OPR") at 2.75% in July 2026 for a sixth consecutive meeting, although policymakers have acknowledged that future policy decisions will remain data dependent.

Inflation remains largely contained amid moderate cost pressures and stable domestic demand conditions. However, the strength of domestic activity, together with tighter money market conditions, warrants close monitoring. Notably, the 3-month KLIBOR has risen to approximately 3.46%, its highest level in a year and around 70bps above the OPR, suggesting that money markets are increasingly pricing in the possibility of tighter monetary conditions ahead. While BNM has not explicitly shifted to a hawkish stance, the balance of risks has become less accommodative than earlier in the year.

Source: AmFunds Management Berhad

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