AmWealth Group Wealth Management

AmFunds Management

Fund Factsheet October 2026

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.

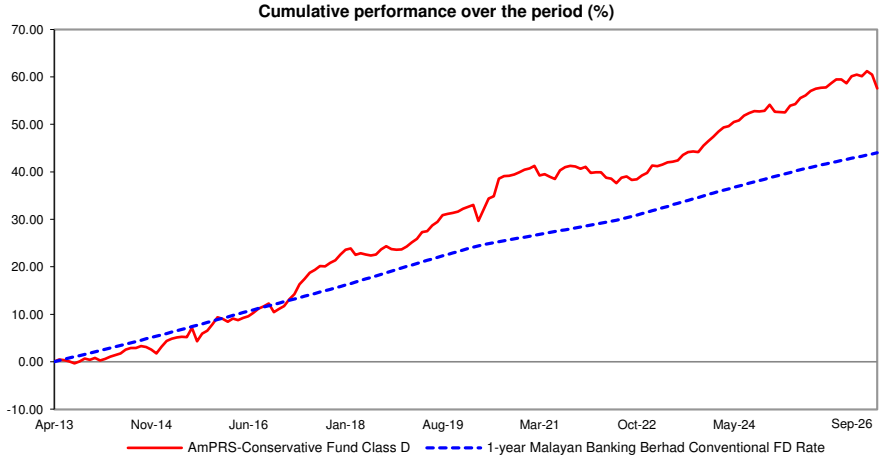
The Fund is suitable for Members who seek:

- 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 September 2026)

Cumulative performance over the period (%)



Performance Table (as at 30 September 2026)

Cumulative Return (%)	YTD	1 Month	6 Months	1 Year	3 Years	5 Years
Fund	-0.64	-1.80	-0.64	0.06	9.23	11.55
*Benchmark	1.47	0.15	0.96	1.99	7.22	12.50

Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception
Fund	2.99	2.21	3.51	3.45
*Benchmark	2.35	2.38	2.59	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 Malayan 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.

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 2026

NAV Per Unit*	MYR 0.6219
Fund Size*	MYR 7.95 million
Unit in Circulation*	12.79 million
1- Year NAV High*	MYR 0.6414 (02 Oct 2025)
1- Year NAV Low*	MYR 0.6211 (10 Dec 2025)

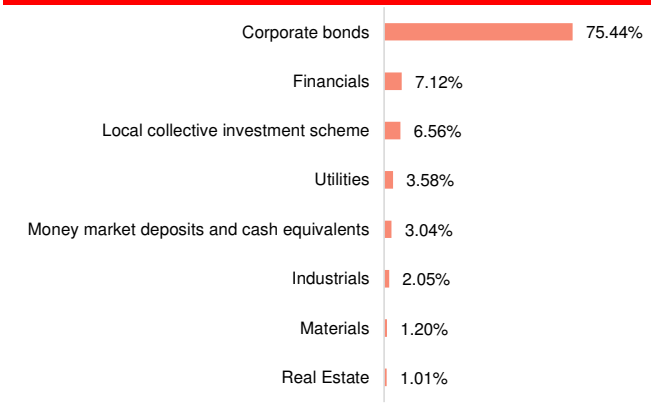
Source: AmFunds Management Berhad
The above fees and charges may be subject to any applicable taxes and/or duties (imposed by the Government of Malaysia which are payable by the unit holder(s) and/or the Fund (as the case may be) at the prevailing rate.

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 30 September 2026)



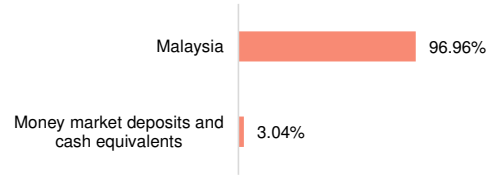
Source: AmFunds Management Berhad

Top 5 Holdings (as at 30 September 2026)

MRCB20PERP IMTN ISSUE 8-17 4.290% 09.04.2032	8.58%
AmDynamic Sukuk A	6.56%
UDA IMTN 4.980% 09.05.2031 SERIES 002 TRANCHE 002	6.43%
CIMB 4.030% AT-1 SUKUK WAKALAH - S9 T1	6.31%
AFFINBANK RM400M PERPETUAL AT1CS (T4)	6.27%

Source: AmFunds Management Berhad

Country Allocation (as at 30 September 2026)



Source: AmFunds Management Berhad

PRS Provider's Commentary (as at 30 September 2026)

Volatility is likely to persist in October as MGS and GII remain exposed to sharp moves in US Treasury yields and expectations of further US rate hikes. The Fed raised its policy-rate target to 3.75%–4.00% in September, reinforcing the risk that global yields remain elevated.

Locally, investors have largely stayed on the sidelines during the sell-off. Market liquidity can dry up quickly when risk appetite weakens, amplifying price movements even in the absence of a material change in Malaysia's underlying fundamentals. Bank Negara Malaysia's decision to hold the OPR at 2.75% provides policy stability, but it does not, on its own, insulate the bond market from external rate pressure.

That said, we are beginning to see signs of stabilization. In our view, the recent repricing has brought yields closer to a cyclical bottom in bond prices, although it is too early to call an all-clear. We expect a choppy recovery rather than a sustained rally; renewed US Treasury volatility or weak absorption of local supply could still test market confidence. The key distinction is that valuations are becoming more attractive, even as near-term trading conditions remain fragile.

In short, we believe the worst of the repricing may be behind us, but the path to recovery is unlikely to be smooth. Our approach is to stay defensive in overall duration while using periods of weakness to build selective sub-seven-year exposure at more compelling valuations.

Source: AmFunds Management Berhad

Disclaimer

This advertisement material is prepared for information purposes only and may not be published, circulated, reproduced or distributed in whole or part, whether directly or indirectly, to any person without the prior written consent of AmFunds Management Berhad [198601005272 (154432-A)]. This advertisement material should not be construed as an offer or solicitation for the purchase or sale of any units in AmFunds Management's Private Retirement Scheme(s) ("PRS"). Investors shall be solely responsible for using and relying on any contents in this advertisement material. AmFunds Management and its employees shall not be held liable to the investors for any damage, direct, indirect or consequential losses (including loss of profit), claims, actions, demands, liabilities suffered by the investors or proceedings and judgments brought or established against the investors, and costs, charges and expenses incurred by the investors or for any investment decision that the investors have made as a result of relying on the content or information in this advertisement material. Investors are advised to read and understand the contents of the Third Replacement Disclosure Document dated 2 April 2021, including any supplementary made thereof from time to time ("Disclosure Document(s)") and its Product Highlights Sheet ("PHS"), obtainable at www.aminvest.com, before making an investment decision. The Disclosure Document(s) and PHS have been registered with the Securities Commission Malaysia, who takes no responsibility for its contents. The Securities Commission Malaysia has not reviewed this advertisement material. Investors may wish to seek advice from a professional advisor before making an investment. The Fund's units will only be issued upon receipt of the complete application form accompanying the Disclosure Document(s). Past performance of the Fund is not an indication of its future performance. The Fund's unit prices and income distribution payable, if any, may rise or fall. Where a unit split/distribution is declared, investors are advised that following the issue of additional units/distribution, the Net Asset Value ("NAV") per unit will be reduced from pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV. Please be advised that where a unit split is declared, the value of investor's investment in Malaysian Ringgit will remain unchanged after the distribution of the additional units. Investments in the Fund are exposed to company specific risk, credit and default risk, interest rate risk, risk associated with investments in REITs, liquidity risk, suspension risk, risk associated with the default option, capital distribution and risk associated with investments in equity-related securities. Please refer to the Disclosure Document(s) for detailed information on the specific risks of the fund(s). Investors are advised to consider these risks and other general risk elaborated, as well as the fees, charges and expenses involved. This advertisement material may be translated into languages other than English. In the event of any dispute or ambiguity arising out of such translated versions of this advertisement material, the English version shall prevail. AmFunds Management's Privacy Notice can be accessed via aminvest.com. Note: Unless stated otherwise, all fees, charges and/or expenses disclosed in this material are exclusive by way of example and not limitation; goods and services tax, value added tax, consumption tax, levies, duties and other taxes as may be imposed by the Government of Malaysia from time to time (collectively known as "Taxes"). If these fees, charges and/or expenses are subject to any Taxes, such Taxes shall be borne and payable by the Member and/or the Scheme (as the case may be) at the prevailing rate, including any increase or decrease to the rate, in addition to the fees, charges and/or expenses stated herein. Privacy Notice: AmFunds Management Berhad [Company Registration: 198601005272 (154432-A)] issued its Privacy Notice as required by Personal Data Protection Act 2010, which details the use and processing of your personal information by AmFunds Management Berhad. The Privacy Notice can be accessed via www.aminvest.com and is also available at our head office. If you have any queries in relation to the Privacy Notice of AmFunds Management Berhad, please feel free to contact our Customer Service Representative at Tel: +603 2032 2888 OR e-mail: enquiries@aminvest.com.

AmWealth
Group Wealth Management

AmFunds Management