



Fund Factsheet May 2025

AmPRS-Conservative Fund Class I

Fund Overview

Investment Objective

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

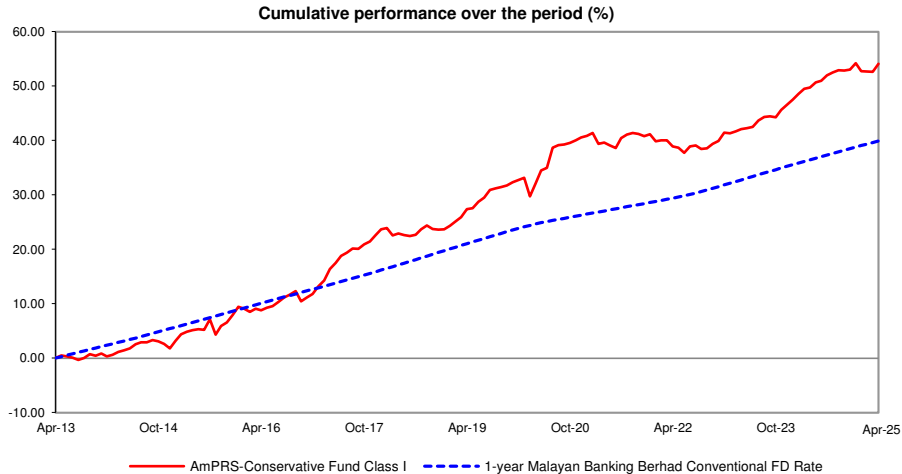
The Fund is suitable for Members who seek:

- 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 April 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 April 2025)

| Cumulative Return (%) | YTD | 1 Month | 6 Months | 1 Year | 3 Years | 5 Years |
|--------------------------|---------|---------|----------|-----------------|---------|---------|
| Fund | -0.10 | 0.95 | 0.81 | 2.89 | 10.93 | 16.59 |
| *Benchmark | 0.81 | 0.20 | 1.22 | 2.52 | 8.12 | 12.22 |
| Annualised Return (%) | 3 Years | 5 Years | 10 Years | Since Inception | | |
| Fund | 3.52 | 3.12 | 3.90 | 3.67 | | |
| *Benchmark | 2.63 | 2.33 | 2.76 | 4.05 | | |
| Calendar Year Return (%) | 2024 | 2023 | 2022 | 2021 | 2020 | |
| Fund | 5.21 | 4.77 | -0.89 | 0.44 | 6.24 | |
| *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 1.25% 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

Nil

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 2025

NAV Per Unit* MYR 0.6254

Fund Size* MYR 19.53 million

Unit in Circulation* 31.23 million

1- Year NAV High* MYR 0.6413 (21 Oct 2024)

1- Year NAV Low* MYR 0.6138 (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.

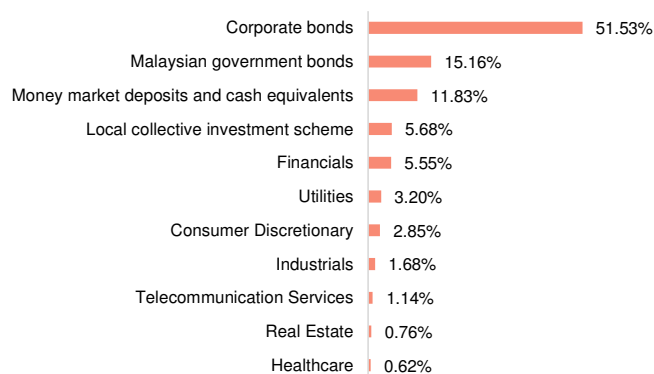
Income Distribution History

| Year | Total Net Payout per unit (Sen) | Yield (%) |
|------|---------------------------------|-----------|
| 2025 | N/A | N/A |
| 2024 | 1.90 | 2.98 |
| 2023 | N/A | N/A |
| 2022 | 1.50 | 2.48 |
| 2021 | 10.00 | 14.37 |

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 2025)



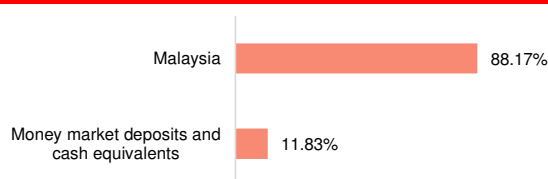
Source: AmFunds Management Berhad

Top 5 Holdings (as at 30 April 2025)

| | |
|---|-------|
| GII MURABAH 1/2023 3.599% 31.07.2028 | 7.58% |
| GII MURABAH 3/2016 4.070% 30.09.2026 | 7.57% |
| MTT IMTN 5.210% 28.08.2026 - SERIES 1 TRANCHE 2 | 5.68% |
| AmDynamic Sukuk A | 5.68% |
| MALAKOFF POW IMTN 4.520% 16.02.2035 | 5.32% |

Source: AmFunds Management Berhad

Country Allocation (as at 30 April 2025)



Source: AmFunds Management Berhad

PRS Provider's Commentary (as at 30 April 2025)

An increasing number of economists and strategists are forecasting a potential OPR rate cut in 2025, contingent on evolving economic data. The bond market appears to have largely priced in this expectation, as reflected in current yields and the shape of the yield curve.

Should the economy continue to soften, we anticipate Bank Negara Malaysia will respond with appropriate policy measures, including OPR easing as one of the available tools. While any decision on rate cuts will remain data-dependent, our portfolios are tactically positioned to benefit if such a cut materializes. Accordingly, we are overweight duration relative to the benchmark—though not excessively—considering rich valuations and tight credit spreads.

Source: AmFunds Management Berhad

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