AmInvest
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Fund Factsheet November 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.

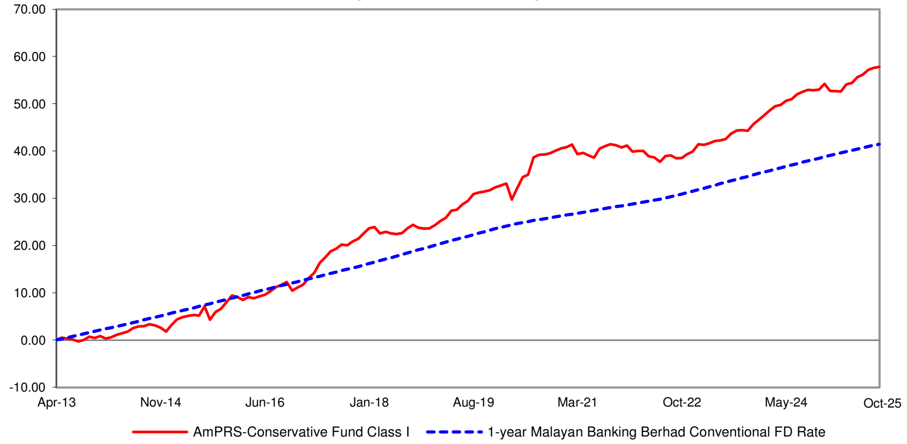
The Fund is suitable for Members who seek:

- 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 31 October 2025)

Cumulative performance over the period (%)



Performance Table (as at 31 October 2025)

Cumulative Return (%)	YTD	1 Month	6 Months	1 Year	3 Years	5 Years
Fund	2.33	0.12	2.42	3.25	13.92	13.08
*Benchmark	1.93	0.18	1.12	2.36	8.06	12.37

Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception
Fund	4.44	2.49	4.00	3.71
*Benchmark	2.61	2.36	2.70	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 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 1.25% 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 31 October 2025

NAV Per Unit*	MYR 0.6206
Fund Size*	MYR 19.53 million
Unit in Circulation*	31.47 million
1- Year NAV High*	MYR 0.6422 (02 Oct 2025)
1- Year NAV Low*	MYR 0.6138 (09 Apr 2025)

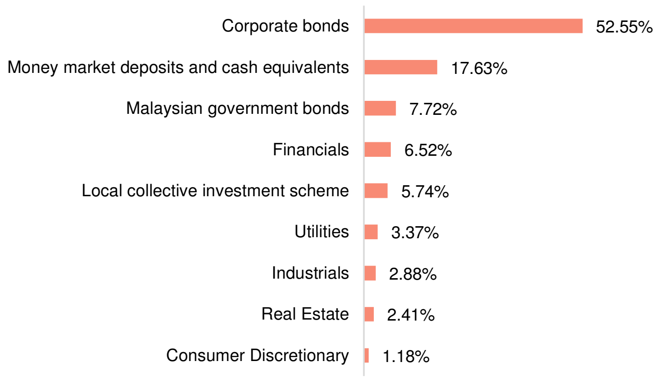
Source: AmFunds Management Berhad
The above fees and charges may be subject to any applicable taxes and/or duties (imposed by the Government of Malaysia which are payable by the unit holder(s) and/or the Fund (as the case may be) at the prevailing rate.

Income Distribution History

Year	Total Net Payout per unit (Sen)	Yield (%)
2025	2.00	3.13
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 31 October 2025)



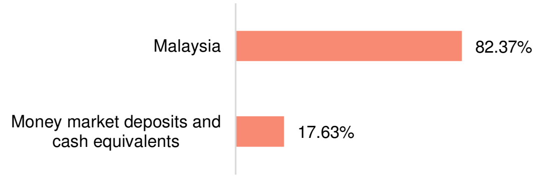
Source: AmFunds Management Berhad

Top 5 Holdings (as at 31 October 2025)

GII MURABAHAH 1/2024 4.280% 23.03.2054	7.72%
UDA IMTN 4.980% 09.05.2031 SERIES 002 TRANCHE 002	5.85%
AmDynamic Sukuk A	5.74%
MTT IMTN 5.210% 28.08.2026 - SERIES 1 TRANCHE 2	5.62%
MALAKOFF POW IMTN 4.520% 16.02.2035	5.37%

Source: AmFunds Management Berhad

Country Allocation (as at 31 October 2025)



Source: AmFunds Management Berhad

PRS Provider's Commentary (as at 31 October 2025)

With the US Fed having cut, and bond markets largely pricing in further easing, the near-term trajectory of Malaysian yields is expected to lean modestly lower or stay range-bound rather than collapse. Domestic yields are unlikely to fall dramatically due to the following:

•Malaysia's OPR is not being cut aggressively (BNM remaining on hold) in the near term, providing a floor to how far yields can compress.
•Supply risks remain (e.g., upcoming government bond issuances).
•Some global risk factors (e.g., geopolitics, supply shocks) can still trigger market volatility.

As such, for the remaining 2025, we expect a moderate decline or consolidation in yields rather than a sustained rally. The market will continue to be supported as domestic institutional demand remains stable, providing a core anchor for the market. On foreign flows, Malaysia continues to be relatively attractive given its yield pick-up and currency appreciation prospects. The Malaysian ringgit is at a one-year high, supported by the view that BNM may keep policy rates unchanged while the US cuts.

Source: AmFunds Management Berhad

Disclaimer

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