



Fund Factsheet July 2025

AmPRS-Moderate Fund Class D

Fund Overview

Investment Objective

AmPRS – Moderate Fund (the "Fund") aims to provide medium to long term capital growth by investing in equities, fixed income securities and/or REITs.

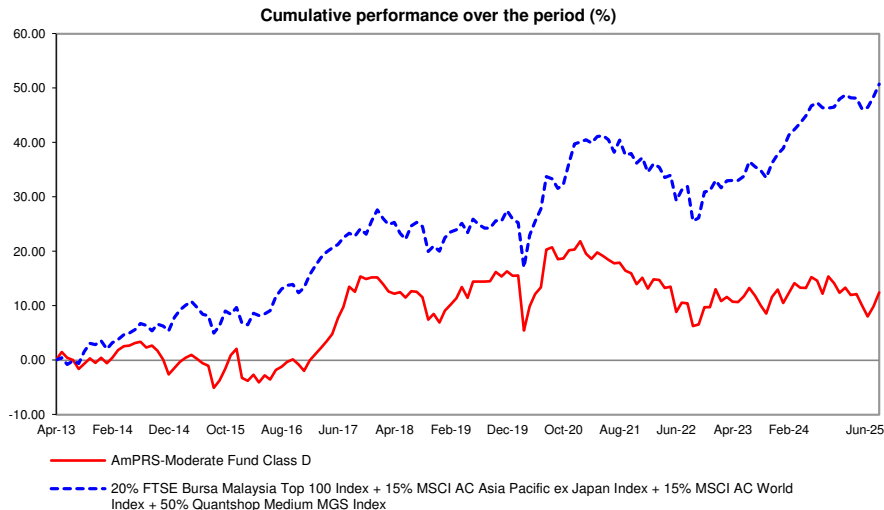
The Fund is suitable for Members who seek:

- capital growth on their investment
- a balanced portfolio that includes equities and fixed income securities
- a long term retirement savings* plan
- Members aged below 45 years and above but have not reached 55 years if they contribute under the default option

Notes: *Please note that Members' capital is neither guaranteed nor protected.

Any material change to the investment objective of the Fund would require Unit Holders' approval.

Fund Performance (as at 30 June 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 June 2025)

Cumulative Return (%)	YTD	1 Month	6 Months	1 Year	3 Years	5 Years
Fund	-0.78	2.37	-0.78	-2.45	3.30	-0.81
*Benchmark	1.34	1.59	1.34	2.72	16.58	17.93
Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception		
Fund	1.09	-0.16	1.23	0.97		
*Benchmark	5.25	3.35	3.35	4.05		
Calendar Year Return (%)	2024	2023	2022	2021	2020	
Fund	0.31	2.96	-4.70	-4.31	3.46	
*Benchmark	7.89	5.10	-4.40	-1.81	9.61	

*20% FTSE Bursa Malaysia Top 100 Index + 15% MSCI AC Asia Pacific ex Japan Index + 15% MSCI AC World Index + 50% Quantshop Medium MGS Index
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 (Moderate) / 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 (excluding foreign sub-custodian fee).

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 June 2025

NAV Per Unit* MYR 0.5224

Fund Size* MYR 4.49 million

Unit in Circulation* 8.59 million

1- Year NAV High* MYR 0.5613 (12 Jul 2024)

1- Year NAV Low* MYR 0.4851 (08 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.

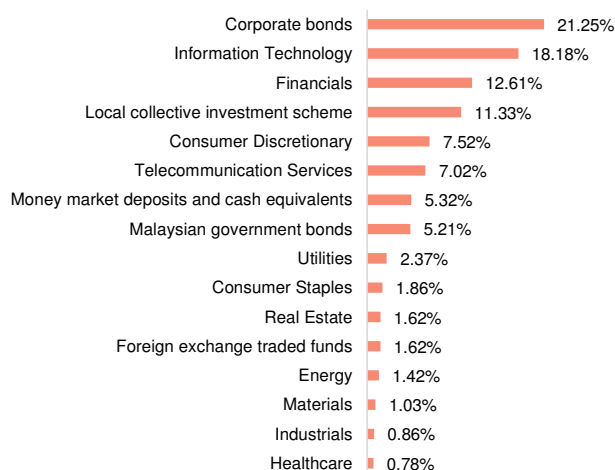
Income Distribution History

Year	Total Net Payout per unit (Sen)	Yield (%)
2025	N/A	N/A
2024	1.13	2.13
2023	N/A	N/A
2022	1.00	1.75
2021	2.00	3.31

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 June 2025)



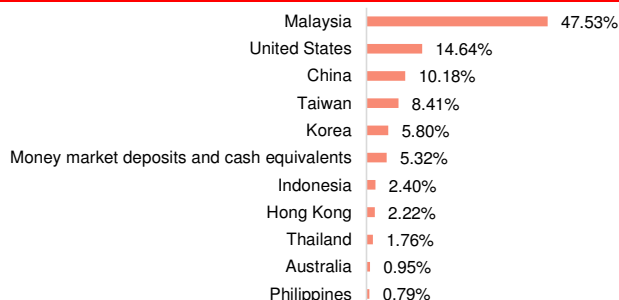
Source: AmFunds Management Berhad

Top 5 Holdings (as at 30 June 2025)

AmBond	5.65%
GII MURABAH 1/2024 4.280% 23.03.2054	5.21%
AmBon Islam SRI	4.45%
SEB IMTN 4.190% 04.07.2030 (TRANCHE 20)	3.44%
Taiwan Semiconductor Manufacturing Co., Ltd.	3.40%

Source: AmFunds Management Berhad

Country Allocation (as at 30 June 2025)



Source: AmFunds Management Berhad

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

Global markets remained positive in June, boosted by a calmer geopolitical scenario following a cease-fire between Israel and Iran, hopes that the U.S. will reach trade agreements that result in lower tariffs, and optimism that the Fed could cut interest rates in the coming months. As a result, the S&P 500 Index gained 5.0%, while Asia Pacific also recorded similar gain, with South Korea being the outperformer amid strong indications that the long awaited revisions to the Commercial Act could be passed following with President Lee's election win. ASEAN, meanwhile, was mixed with Indonesia and Thailand recording negative returns.

Source: AmFunds Management Berhad

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- (i) one or more MSCI Index(es); and
- (ii) one or more non MSCI index(es).

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