

Fund Overview

Investment Objective

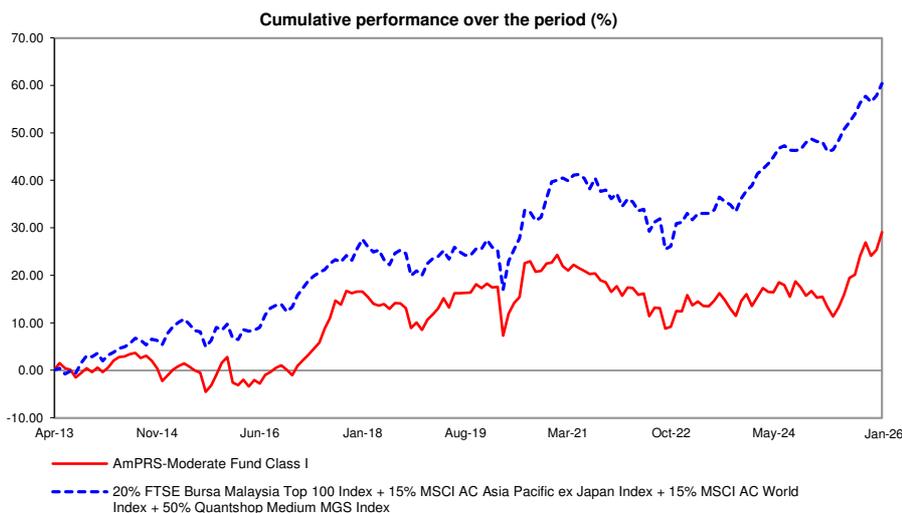
AmPRS – Moderate Fund (the "Fund") aims to provide medium to long term capital growth by investing in equities, fixed income securities and/or REITs.

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 31 January 2026)



Performance Table (as at 31 January 2026)

Cumulative Return (%)	YTD	1 Month	6 Months	1 Year	3 Years	5 Years
Fund	2.94	2.94	8.03	11.92	11.42	3.85
*Benchmark	1.59	1.59	5.32	8.24	20.56	14.50
Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception		
Fund	3.67	0.76	2.86	2.02		
*Benchmark	6.43	2.75	4.15	4.05		
Calendar Year Return (%)	2025	2024	2023	2022	2021	
Fund	7.44	0.56	3.22	-4.47	-4.06	
*Benchmark	6.15	7.89	5.10	-4.40	-1.81	

*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.

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 (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 1.25% 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 (excluding foreign sub-custodian fee).

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 January 2026**

NAV Per Unit* MYR 0.5943

Fund Size* MYR 67.70 million

Unit in Circulation* 113.90 million

1- Year NAV High* MYR 0.5965 (28 Jan 2026)

1- Year NAV Low* MYR 0.4999 (08 Apr 2025)

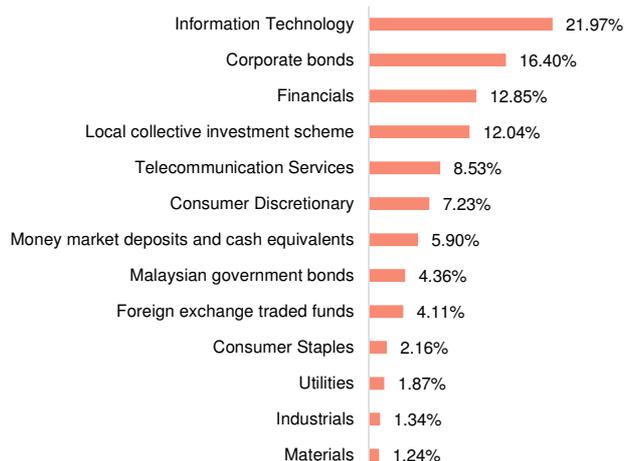
Source: AmFunds Management Berhad
The above fees and charges may be subject to any applicable taxes and/or duties (imposed by the Government of Malaysia which are payable by the unit holder(s) and/or the Fund (as the case may be) at the prevailing rate.

Income Distribution History

Year	Total Net Payout per unit (Sen)	Yield (%)
2026	N/A	N/A
2025	0.53	0.94
2024	1.23	2.25
2023	N/A	N/A
2022	1.00	1.72

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 January 2026)



Source: AmFunds Management Berhad

Top 5 Holdings (as at 31 January 2026)

Samsung Electronics Co., Ltd.	6.37%
AmBond	6.17%
GII MURABAHAH 1/2024 4.280% 23.03.2054	4.36%
Taiwan Semiconductor Manufacturing Co., Ltd.	4.13%
AmBon Islam SRI	3.79%

Source: AmFunds Management Berhad

Country Allocation (as at 31 January 2026)



Source: AmFunds Management Berhad

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

Global equities were broadly positive in January. U.S. markets posted modest gains supported by solid corporate earnings and constructive guidance from major technology firms. Asia Pacific markets also advanced, led by Hong Kong, South Korea, and Taiwan on improved liquidity and optimism around AI. ASEAN markets were generally firmer, with the exception of Indonesia, which fell after MSCI raised investability concerns, heightening fears of a potential reclassification to frontier-market status. We maintain a cautiously optimistic stance, focusing on domestically driven sectors and high-yield names to buffer against external volatility.

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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