

AmUSD Money Market Fund







About AmInvest

AmInvest funds span across different asset classes over four decades, providing both conventional and Shariah-compliant solutions to retail and institutional investors.

Key reasons to invest in AmUSD Money Market Fund (the "Fund")

1. High credit rating quality investments

Investing in high-quality money market instruments and debt securities which aims to maintain a robust level of credit quality and safety for the Fund.

Aspect	Impact
Risk Management 	Higher-rated instruments are less likely to default, minimizing potential losses (A-1 for short-term, BBB- for long-term by S&P).
Portfolio Diversication 	By diversifying across high-quality securities, the Fund spreads risk across different issuers and sectors, which in turn enhances portfolio stability.
Yield Potential 	While prioritizing credit quality, these instruments still offer competitive yields relative to their risk profile, providing potential income generation for the Fund.
Risk-adjusted Returns 	By focusing on high-quality, lower-risk instruments, the Fund aims to achieve returns that are maximized relative to the risk involved.

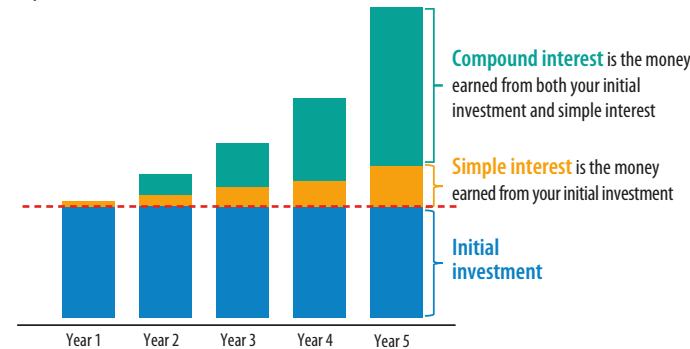


AmInvest

Growing Your Investments in a Changing World



2. Potential for consistent income distribution

The Fund utilises automatic reinvestment of potential monthly income distributions to enhance potential returns through compounding, emphasizing convenience and long-term growth potential.



3. Potential income and liquidity

Investment that provides potential stream of income¹ and liquidity².

	AmUSD Money Market Fund	vs	Fixed Deposit (FD)
Liquidity 	High liquidity, allowing for easy access to money – accrued daily income is paid monthly within 14 days after the last day of each month or on full redemption.		Lower liquidity as access to money is locked for a specified term (e.g. 6 months, 1 year, etc).
Interest Payment 	Interest is paid out more frequently, on a monthly basis.		Interest is usually paid at the end of the term or at regular intervals.

Notes:

¹ Income distribution (if any) will be in the form of additional units.

² Liquidity means that investors may receive their redemption proceeds within two (2) business days after redemption application is received by the Manager on or before the cut-off time. However, we may for any reason at any time, where applicable, extend the payment of the net redemption proceeds no later than seven (7) Business Days from the date of the redemption request is received by the Manager. The Manager of the Fund is AmFunds Management Berhad.

Fund Information

Fund Category/Type	Money market/Income.
Investment Objective	The Fund seeks to provide income ¹ and liquidity ² over short to medium-term ³ .
<i>Note: Any material change to the investment objective of the Fund would require unit holders' approval.</i>	
Performance Benchmark	Maybank USD Overnight Deposit Rate.
<i>Note: The benchmark does not imply that the risk profile of the Fund is the same as the risk profile of the benchmark. Investors of the Fund will assume a higher risk compared to the benchmark. Hence, the returns of the Fund may be potentially higher due to the higher risk faced by the investors.</i>	
Asset Allocation	<ul style="list-style-type: none"> At least 90% of the Fund's NAV will be invested in deposits, money market instruments and debt securities which have a remaining maturity period of not more than 397 days; and Maximum of 10% of the Fund's NAV in deposits, money market instruments and debt securities which have a remaining maturity period of more than 397 days but not more than 732 days.
Investor Profile	The Fund is suitable for investors seeking: <ul style="list-style-type: none"> to invest excess cash over short to medium-term³; and investment that provide potential stream of income¹ and liquidity².
Specific Risks associated with the Fund	Interest rate risk, distribution risk, liquidity risk, credit and default risk and counterparty credit risk.
Income Distribution	Income is paid monthly within 14 days after the last day of each month or on full redemption ¹ .

Fees and Charges

Entry Charge	Nil.
Exit Penalty	Nil.
Annual Management Fee	Class A and Class B: Up to 0.50% per annum of the NAV of the Fund.
Annual Trustee Fee	Class A and Class B: Up to 0.02% per annum of the NAV of the Fund.

Note: 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.

Notes:

¹ Income distribution (if any) will be in the form of additional units.

² Liquidity means that investors may receive their redemption proceeds within two (2) business days after redemption application is received by the Manager on or before the cut-off time. However, we may for any reason at any time, where applicable, extend the payment of the net redemption proceeds no later than seven (7) Business Days from the date of the redemption request is received by the Manager. The Manager of the Fund is AmFunds Management Berhad.

³ Short to medium-term refers to an investment horizon of one (1) to two (2) years.

Investments in the Fund involve risks including the risk of total capital loss and no income distribution. For further details on the Fund's information and risks, please refer to the Prospectus.

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Mengenai AmlInvest

Dana AmlInvest menjangkau kelas aset yang berbeza sejak lebih empat dekad, menyediakan kedua-dua penyelesaian konvensional dan patuh Syariah untuk pelabur runcit dan institusi.

Sebab utama untuk melabur dalam AmUSD Money Market Fund (“Dana”)

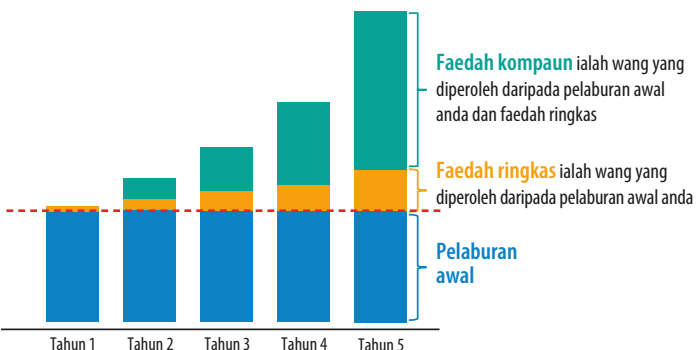
1. Pelaburan kualiti penarafan kredit yang tinggi

Melabur dalam instrumen pasaran wang berkualiti tinggi dan sekuriti hutang yang bertujuan untuk mengekalkan tahap kualiti dan keselamatan kredit yang teguh untuk Dana.

Aspek	Kesan
Risiko Pengurusan 	Instrumen yang diberi penarafan lebih tinggi adalah kurang berkemungkinan untuk gagal bayar, sekali gus meminimumkan kerugian berpotensi (A-1 untuk jangka pendek, BBB- untuk jangka panjang oleh S&P).
Kepelbagaian Portfolio 	Dengan mempelbagaikan sekuriti berkualiti tinggi, Dana ini menyebarkan risiko ke seluruh penerbit dan sektor yang berbeza, yang seterusnya meningkatkan kestabilan portfolio.
Potensi Hasil 	Sambil mengutamakan kualiti kredit, instrumen ini masih menawarkan hasil yang kompetitif berbanding profil risikonya, memberikan potensi penjanaan pendapatan untuk Dana.
Pulangan Terlaras Risiko 	Dengan memberi tumpuan kepada instrumen berkualiti tinggi dan berisiko rendah, Dana ini bertujuan untuk mencapai pulangan yang dimaksimumkan berbanding risiko yang terlibat.

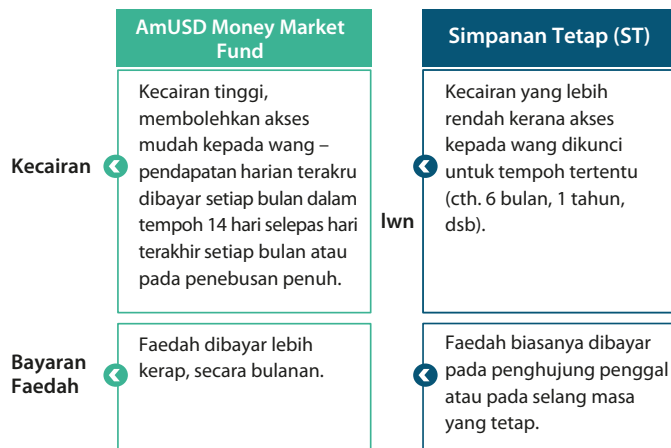
2. Potensi untuk pengagihan pendapatan yang konsisten

Dana menggunakan pelaburan semula automatik bagi pengagihan pendapatan bulanan yang berpotensi untuk meningkatkan potensi pulangan melalui pengkompaunan, penekanan kemudahan dan potensi pertumbuhan jangka panjang.



3. Potensi pendapatan dan kecairan

Pelaburan yang menyediakan potensi aliran pendapatan¹ dan kecairan².



Nota:

- ¹ Pengagihan pendapatan (jika ada) adalah dalam bentuk unit tambahan.
- ² Kecairan bermakna pelabur boleh menerima hasil penebusan mereka dalam masa dua (2) hari perniagaan selepas permohonan penebusan diterima oleh Pengurus pada atau sebelum masa pemotongan. Walau bagaimanapun, kami boleh atas apa-apa sebab pada bila-bila masa, jika berkenaan, melanjutkan pembayaran hasil penebusan bersih tidak lewat daripada tujuh (7) Hari Perniagaan dari tarikh permintaan penebusan diterima oleh Pengurus. Pengurus Dana ialah AmFunds Management Berhad.

Maklumat Dana

Jenis/Kategori Dana	Pasaran wang/Pendapatan.
Objektif Pelaburan	Dana ini bertujuan untuk menyediakan pendapatan ¹ dan kecairan ² dalam jangka pendek hingga sederhana ³ .
<i>Nota: Sebarang perubahan material kepada objektif pelaburan Dana akan memerlukan kelulusan pemegang unit.</i>	
Penanda Aras Prestasi	Maybank USD Overnight Deposit Rate.
<i>Nota: Penanda aras tidak membayangkan bahawa profil risiko Dana adalah sama dengan profil risiko penanda aras. Pelabur Dana akan menanggung risiko yang lebih tinggi berbanding penanda aras. Oleh itu, pulangan Dana mungkin berpotensi lebih tinggi disebabkan oleh risiko yang lebih tinggi yang dihadapi oleh pelabur.</i>	
Peruntukan Aset	<ul style="list-style-type: none"> • Sekurang-kurangnya 90% daripada NAB Dana akan dilaburkan dalam deposit, instrumen pasaran wang dan sekuriti hutang yang mempunyai baki tempoh matang tidak melebihi 397 hari; dan • Maksimum 10% daripada NAB Dana dalam deposit, instrumen pasaran wang dan sekuriti hutang yang mempunyai baki tempoh matang melebihi 397 hari tetapi tidak melebihi 732 hari.
Profil Pelabur	Dana ini sesuai untuk pelabur yang mencari: <ul style="list-style-type: none"> • untuk melabur lebihan tunai dalam jangka pendek hingga sederhana³; dan • pelaburan yang menyediakan potensi aliran pendapatan¹ dan kecairan².
Risiko Khusus berkaitan Dana	Risiko kadar faedah, risiko pengagihan, risiko kecairan, risiko kredit dan kemungkiran dan risiko kredit pihak berurusan.
Pengagihan Pendapatan	Pendapatan dibayar setiap bulan dalam tempoh 14 hari selepas hari terakhir setiap bulan atau pada penebusan penuh ¹

Yuran dan Caj

Caj Masuk	Tiada.
Penalti Keluar	Tiada.
Yuran Pengurusan Tahunan	Kelas A dan Kelas B: Sehingga 0.50% setahun daripada NAB Dana.
Yuran Pemegang Amanah Tahunan	Kelas A dan Kelas B: Sehingga 0.02% setahun daripada NAB Dana.

Nota: Yuran dan caj di atas mungkin tertakluk kepada sebarang cukai dan/atau duti yang dikenakan oleh Kerajaan Malaysia yang perlu dibayar oleh pemegang unit dan/atau Dana (mengikut mana-mana yang berkenaan) pada kadar semasa.

Nota:

- ¹ Pengagihan pendapatan (jika ada) adalah dalam bentuk unit tambahan.
- ² Kecairan bermakna pelabur boleh menerima hasil penebusan mereka dalam masa dua (2) hari perniagaan selepas permohonan penebusan diterima oleh Pengurus pada atau sebelum masa pemotongan. Walau bagaimanapun, kami boleh atas apa-apa sebab pada bila-bila masa, jika berkenaan, melanjutkan pembayaran hasil penebusan bersih tidak lewat daripada tujuh (7) Hari Perniagaan dari tarikh permintaan penebusan diterima oleh Pengurus. Pengurus Dana ialah AmFunds Management Berhad.
- ³ Jangka pendek hingga sederhana merujuk kepada ufuk pelaburan satu (1) hingga dua (2) tahun.

Pelaburan dalam Dana melibatkan risiko termasuk risiko kehilangan semua modal dan tiada pengagihan pendapatan. Untuk maklumat lanjut mengenai risiko Dana, sila rujuk kepada Prospektus.

Penafian - Bahan iklan ini disediakan untuk tujuan maklumat sahaja dan tidak boleh diterbitkan, diedarkan, diterbitkan semula atau diedarkan secara keseluruhan atau sebahagian, sama ada secara langsung atau tidak langsung, kepada mana-mana orang tanpa kebenaran bertulis terlebih dahulu daripada AmFunds Management Berhad [198601005272 (154432-A)] (“AmlInvest”). Bahan iklan tidak boleh ditafsirkan sebagai tawaran atau permohonan untuk pembelian atau penjualan mana-mana unit dalam dana unit amanah AmlInvest. Pelabur hendaklah bertanggungjawab sepenuhnya untuk penggunaan dan pergantungan kepada apa-apa kandungan dalam bahan iklan ini. AmlInvest dan kakitangannya tidak akan bertanggungjawab terhadap pelabur untuk sebarang kerosakan, kerugian langsung, tidak langsung atau berbangkit (termasuk kehilangan keuntungan), tuntutan, tindakan, permintaan, liabiliti yang pelabur alami atau prosiding dan penghakiman yang dibawa atau ditentukan terhadap pelabur, dan kos, caj dan perbelanjaan yang ditanggung oleh pelabur atau untuk sebarang keputusan pelaburan yang pelabur telah buat dengan bergantung pada kandungan atau maklumat dalam bahan iklan ini. Pelabur adalah dinasihatkan untuk membaca dan memahami kandungan Prospektus AmUSD Money Market Fund bertarikh 26 September 2024, termasuk mana-mana tambahan berikutnya dari semasa ke semasa (“Prospektus”) dan Lembaran Maklumat Produk (“PHS”), boleh didapati di www.aminvest.com, sebelum membuat sesuatu keputusan pelaburan. Prospektus dan PHS tersebut telah didaftarkan dengan Suruhanjaya Sekuriti Malaysia, yang tidak bertanggungjawab ke atas kandungannya. Kelulusan atau kebenaran Suruhanjaya Sekuriti Malaysia, atau pendaftaran, penyimpanan atau penyerahan Prospektus dan PHS tidak bermakna atau menunjukkan bahawa Suruhanjaya Sekuriti Malaysia telah mencadangkan atau mengendors Dana tersebut. Suruhanjaya Sekuriti Malaysia tidak menyemak bahan iklan ini. Pelabur mungkin mahu mendapatkan nasihat daripada penasihat profesional sebelum membuat pelaburan. Unit Dana hanya akan diterbitkan apabila borang permohonan lengkap yang mengiringi Prospektus diterima. Prestasi masa lalu bukan petunjuk kepada prestasi masa hadapan. Harga unit Dana dan pulangan pelaburan serta pengagihan pendapatan Dana yang boleh dibayar, jika ada, mungkin turun atau meningkat. Di mana pemecahan/pengagihan unit diisytiharkan, pelabur adalah dinasihatkan bahawa berikutan terbitan unit/pengagihan tambahan, Nilai Aset Bersih (“NAB”) setiap unit akan dikurangkan daripada NAB pemecahan pra unit/NAB merangkap pengagihan kepada NAB pemecahan pasca unit/NAB bekas pengagihan. Sila ambil perhatian bahawa jika pemecahan unit diisytiharkan, nilai pelaburan pelabur dalam Ringgit Malaysia akan kekal tidak berubah selepas pengagihan unit tambahan tersebut. Pelaburan dalam Dana tersebut terdedah kepada risiko kadar faedah, risiko pengagihan, risiko kecairan, risiko kredit dan kemungkiran, dan risiko kredit pihak berurusan. Pelabur dinasihatkan untuk mempertimbangkan risiko ini dan risiko am lain yang telah diuraikan, serta yuran, caj dan perbelanjaan yang terlibat. Bahan iklan ini boleh diterjemahkan ke dalam bahasa selain bahasa Inggeris. Sekiranya berlaku sebarang pertikaian atau kekeliruan yang timbul daripada versi terjemahan bahan iklan ini, versi bahasa Inggeris akan diguna pakai. Notis Privasi AmlInvest boleh diakses melalui www.aminvest.com.

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