



Fund Overview

Investment Objective

AmBalanced (the "Fund") aims to grow the value of investments in the long-term* with lower volatility through asset diversification.

The Fund is suitable for investors:

- seeking long-term* investment goals;
- seeking to maintain your principal with potential capital appreciation and lower volatility through a diversified portfolio of mixed assets; and
- seeking potential steady growth.

Notes: *Long-term refers to a period of at least five (5) years.
Any material change to the investment objective of the Fund would require Unit Holders' approval.

Fund Facts

Fund Category / Type

Balanced / Growth

Base Currency

MYR

Investment Manager

AmFunds Management Berhad

Launch Date

16 September 2003

Initial Offer Price

MYR 0.5000

Minimum Initial Investment

MYR 1,000

Minimum Additional Investment

MYR 500

Annual Management Fee

Up to 1.50% p.a. of the NAV of the Fund

Annual Trustee Fee

Up to 0.05% p.a. of the NAV of the Fund

Entry Charge

Up to 6.00% of the NAV per unit of the Fund

Exit Fee

Nil

Redemption Payment Period

Within seven (7) Business Days of receiving the redemption request.

Income Distribution

Income distribution (if any) is incidental

*Data as at 31 January 2025

NAV Per Unit* MYR 1.2610

Fund Size* MYR 1.76 million

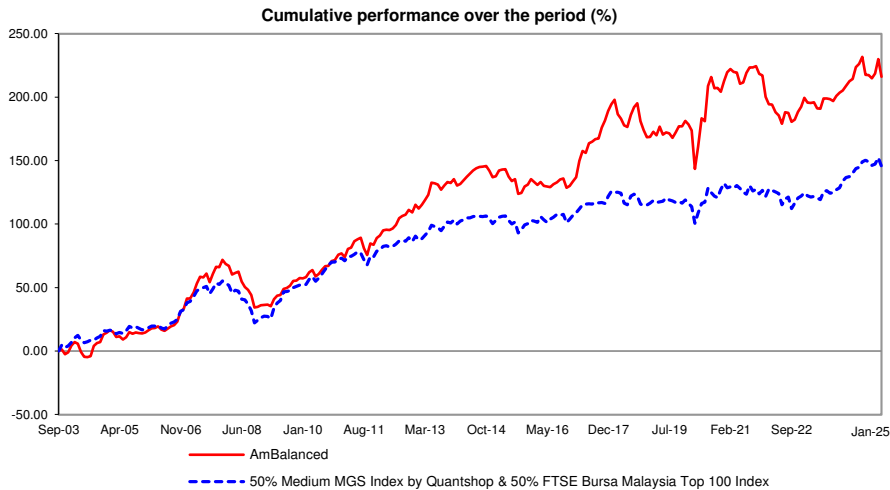
Unit in Circulation* 1.39 million

1- Year NAV High* MYR 1.4862 (17 Jul 2024)

1- Year NAV Low* MYR 1.2561 (30 Oct 2024)

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.

Fund Performance (as at 31 January 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 31 January 2025)

Cumulative Return (%)	YTD	1 Month	6 Months	1 Year	3 Years	5 Years
Fund	-4.16	-4.16	-4.67	3.56	5.35	13.54
*Benchmark	-2.64	-2.64	-1.38	5.03	10.75	13.58
Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception		
Fund	1.75	2.57	2.90	5.53		
*Benchmark	3.46	2.58	1.93	4.27		
Calendar Year Return (%)	2024	2023	2022	2021	2020	
Fund	8.74	3.80	-7.86	1.50	11.10	
*Benchmark	10.29	2.94	-1.91	-2.48	6.07	

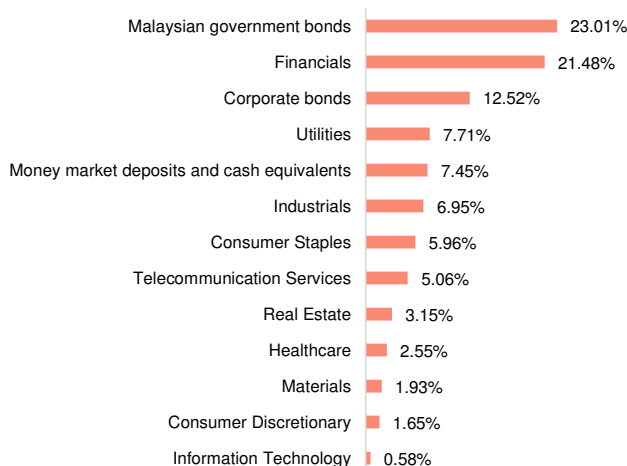
*50% Medium MGS Index by Quantshop & 50% FTSE Bursa Malaysia Top 100 Index
Source Benchmark: *AmFunds Management Berhad
Source Fund Return : Novagni Analytics and Advisory Sdn. Bhd.
Past performance is not necessarily indicative of future performance. The performance is calculated based on NAV-to-NAV using Time Weighted Rate of Return ("TWRR") method.

Income Distribution History

Year	Total Net Payout per unit (Sen)	Yield (%)
2025	N/A	N/A
2024	13.57	9.27
2023	N/A	N/A
2022	2.00	1.40
2021	7.40	5.08

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 2025)



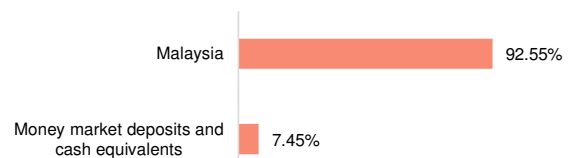
Source: AmFunds Management Berhad

Top 5 Holdings (as at 31 January 2025)

MGS 3/2007 3.502% 31.05.2027	17.17%
Malayan Banking Berhad	7.05%
3SP IMTN Tranche 30 5.540% 06.10.2038	6.32%
Public Bank Berhad	6.13%
GII MURABAHAH 3/2016 4.070% 30.09.2026 (Sukuk)	5.83%

Source: AmFunds Management Berhad

Country Allocation (as at 31 January 2025)



Source: AmFunds Management Berhad

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Based on the Fund's portfolio returns as at 31 January 2025, the Volatility Factor ("VF") for this Fund is 6.5 and is classified as "Low" (Source: Lipper). "Low" Includes funds with VF that are higher than 4.850 and lower than 9.085 (Source: Lipper). The VF means there is a possibility for the Fund in generating an upside return or downside return around this VF. The Volatility Class ("VC") is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The Fund's portfolio may have changed since this date and there is no guarantee that the Fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

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