



Fund Overview

Investment Objective

AmlIncome (the "Fund") aims to provide you with a regular stream of monthly income* by investing in money market and other fixed income instruments.

The Fund is suitable for investors:

- seeking invest their cash portion of their investment portfolio;
- seeking to preserve their capital**;
- seeking to invest their excess cash for short-term***;
- seeking a stream of potential monthly income*; and
- with short or medium-term**** investment goals.

Notes: *The income could be in the form of units or cash.

**Capital preservation does not mean that the capital is guaranteed or protected.

***Short-term refers to a period of one (1) year or less.

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

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

Fund Facts

Fund Category / Type

Fixed Income / Income

Base Currency

MYR

Investment Manager

AmFunds Management Berhad

Launch Date

20 January 2000

Initial Offer Price

MYR 1.00

Minimum Initial Investment

MYR 1,000

Minimum Additional Investment

MYR 500

Annual Management Fee

Up to 0.75% 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

Nil

Exit Fee

Nil

Redemption Payment Period

The first MYR 100 million will be on the following Business Day upon receipt of redemption request. Any amount above the first MYR 100 million will be no later than three (3) Business Days after the receipt of redemption request.

Note: We may for any reason at any time, where applicable, extend the aforesaid payment period of the net redemption proceeds to a day no later than seven (7) Business Days from the date the redemption request is received by the Manager. A second redemption request submitted will only be processed once the first redemption request has been fulfilled.

Income Distribution

Subject to the availability of income, distribution will be made on a monthly basis.

*Data as at 30 November 2024

NAV Per Unit* MYR 1.0000

Fund Size* MYR 10,984.44 million

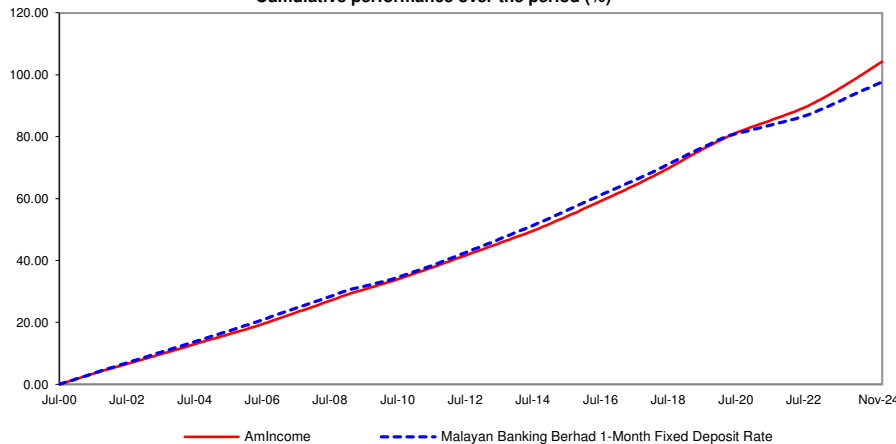
Unit in Circulation* 10,905.89 million

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 30 November 2024)

Cumulative performance over the period (%)



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 November 2024)

Cumulative Return (%)	YTD	1 Month	6 Months	1 Year	3 Years	5 Years
Fund	3.28	0.29	1.79	3.58	9.59	15.00
*Benchmark	2.20	0.19	1.17	2.42	6.93	10.73
Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception		
Fund	3.10	2.83	3.07	2.97		
*Benchmark	2.26	2.06	2.56	-		
Calendar Year Return (%)	2023	2022	2021	2020	2019	
Fund	3.34	2.50	2.13	2.61	3.39	
*Benchmark	2.56	1.89	1.50	1.91	2.98	

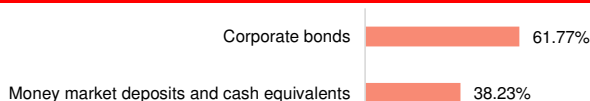
*Malayan Banking Berhad 1-Month Fixed Deposit Rate

Source Benchmark: *AmFunds Management Berhad

Source Fund Return : Novagni Analytics and Advisory Sdn. Bhd.

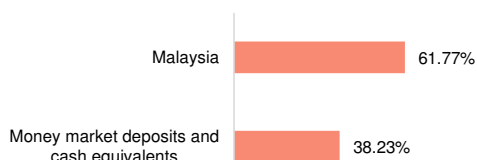
Past performance is not necessarily indicative of future performance. The performance is calculated based on NAV-to-NAV using Time Weighted Rate of Return ("TWRR") method.

Asset Allocation (as at 30 November 2024)



Source: AmFunds Management Berhad

Country Allocation (as at 30 November 2024)



Source: AmFunds Management Berhad

Top 5 Holdings (as at 30 November 2024)

SABAHDEV MTN 730D 13.12.2024 - TRANCHE 6 SERIES 1	3.73%
AMBANK MTN 3653D 08.3.2032	2.72%
MAYBANK IMTN 4.130% PERPETUAL	2.71%
GENTING CAP MTN 4.86% 08.6.2027 - ISSUE NO. 2	2.10%
HLBB PERPETUAL GREEN CAPITAL SECURITIES 4.45% (T3)	1.89%

Source: AmFunds Management Berhad

Disclaimer

Based on the Fund's portfolio returns as at 30 November 2024, the Volatility Factor ("VF") for this Fund is 0.2 and is classified as "Very Low" (Source: Lipper). "Very Low" includes funds with VF that are lower 5.095 (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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