



## Fund Overview

### Investment Objective

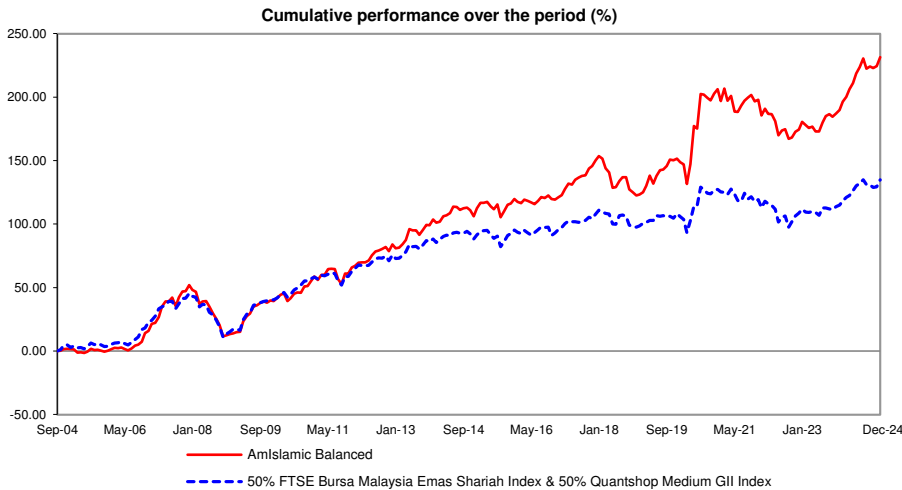
Amlslamic Balanced (the "Fund") aims to grow the value of investments in the longer term with lower volatility through asset diversification, which conforms to principles of Shariah.

### The Fund is suitable for investors:

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

Notes: \*Medium to long-term refers to a period at least three (3) years.  
Any material change to the investment objective of the Fund would require Unit Holders' approval.

## Fund Performance (as at 31 December 2024)



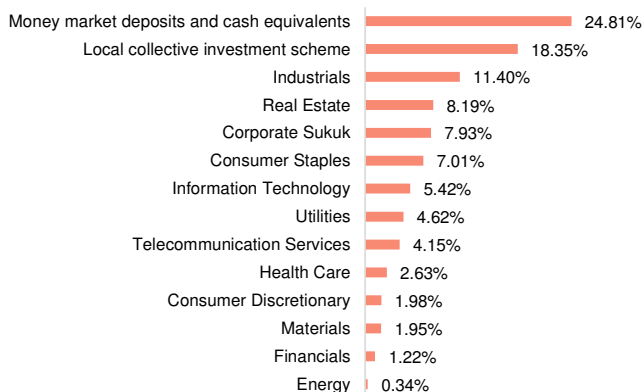
Past performance is not necessarily indicative of future performance. Unit prices and investment returns may go down as well as up.  
Source: AmFunds Management Berhad

## Performance Table (as at 31 December 2024)

Cumulative Return (%)	YTD	1 Month	6 Months	1 Year	3 Years	5 Years
Fund	14.33	2.15	2.39	14.33	11.24	31.73
*Benchmark	9.26	2.46	1.25	9.26	7.19	12.85
Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception		
Fund	3.61	5.66	4.86	6.09		
*Benchmark	2.34	2.45	2.23	3.95		
Calendar Year Return (%)	2024	2023	2022	2021	2020	
Fund	14.33	5.60	-7.86	-2.75	21.77	
*Benchmark	9.26	2.98	-4.74	-3.62	9.23	

\*50% FTSE Bursa Malaysia Emas Shariah Index & 50% Quantshop Medium GII 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.

## Sector Allocation (as at 31 December 2024)



Source: AmFunds Management Berhad

## Fund Facts

### Fund Category / Type

Balanced (Islamic) / Growth

### Base Currency

MYR

### Investment Manager

Amlslamic Funds Management Sdn Bhd

### Launch Date

10 September 2004

### Initial Offer Price

MYR 0.2000

### 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 0.06% 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 December 2024

NAV Per Unit\* MYR 0.6184

Fund Size\* MYR 11.83 million

Unit in Circulation\* 19.14 million

1- Year NAV High\* MYR 0.6294 (17 Jul 2024)

1- Year NAV Low\* MYR 0.5465 (02 Jan 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.

## Income Distribution History

Year	Total Net Payout per unit (Sen)	Yield (%)
2024	0.66	1.09
2023	N/A	N/A
2022	N/A	N/A
2021	N/A	N/A
2020	N/A	N/A

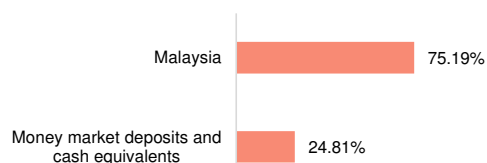
Source: AmFunds Management Berhad  
Historical income distribution is not indicative of future income distribution payout. The income could be in the form of units or cash. Unit prices and income distribution, if any, may rise or fall. Where an income distribution is declared, investors are advised that following the distribution the net asset value per unit will be reduced from cum-distribution NAV to ex-distribution NAV.

## Top 5 Holdings (as at 31 December 2024)

AmBon Islam	9.08%
AmDynamic Sukuk A	8.00%
INFRACAP RESOURCES SUKUK 4.12% 14.04.2028 (T1 S4) (Sukuk)	4.29%
UMWH PERPETUAL SUKUK MUSHARAKAH 6.35% - TRANCHE 1 (Sukuk)	3.64%
Tenaga Nasional Berhad	3.48%

Source: AmFunds Management Berhad

## Country Allocation (as at 31 December 2024)



Source: AmFunds Management Berhad

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Based on the Fund's portfolio returns as at 31 December 2024, the Volatility Factor ("VF") for this Fund is 6.1 and is classified as "Low" (Source: Lipper). "Low" Includes funds with VF that are higher than 5.060 and lower than 9.180 (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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