



# AmPRS-Conservative Fund Class D

## Fund Overview

### Investment Objective

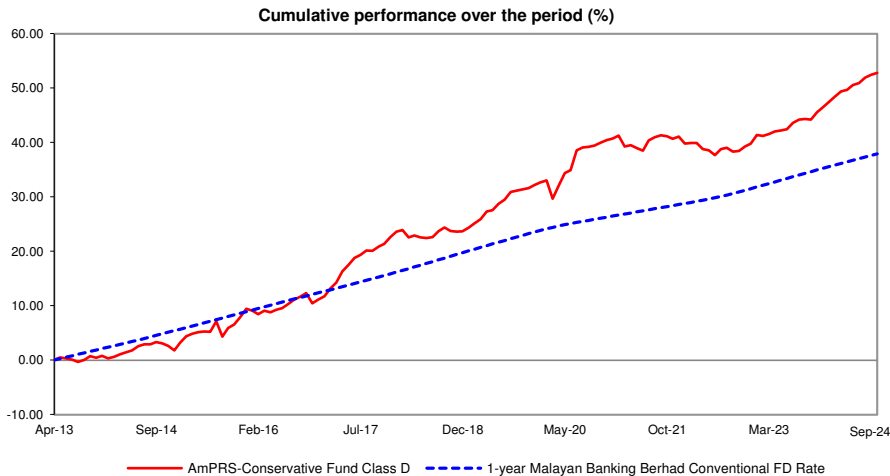
AmPRS – Conservative Fund (the "Fund") aims to preserve\* capital by investing primarily in fixed income securities and money market instruments.

### The Fund is suitable for Members who seek:

- capital growth on their investment
- to preserve\* investment capital
- a long term retirement savings\* plan
- Members aged 55 years and above if they contribute under the default option.

Notes: \*Please note that Members' capital is neither guaranteed nor protected.  
Any material changes to the investment objective of the Fund would require Members' approval.

## Fund Performance (as at 30 September 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 30 September 2024)

Cumulative Return (%)	YTD	1 Month	6 Months	1 Year	3 Years	5 Years
Fund	4.33	0.27	2.30	5.90	8.15	16.52
*Benchmark	1.96	0.20	1.29	2.67	7.73	12.48

Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception
Fund	2.65	3.10	3.99	3.79
*Benchmark	2.51	2.38	2.81	4.05

Calendar Year Return (%)	2023	2022	2021	2020	2019
Fund	4.77	-0.91	0.46	6.23	6.91
*Benchmark	2.84	2.27	1.85	2.20	3.18

\*1-year Malaysian Banking Berhad Conventional FD 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.

## Fund Facts

### Fund Category / Type

Core (Conservative) / 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 1.50% 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

### PPA Administrative Fee

0.04% p.a. of the NAV of the Fund, payable to the PPA

### Sales Charge

Up to 3.00% of NAV per unit of the Class

### 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 30 September 2024

NAV Per Unit\* MYR 0.6392

Fund Size\* MYR 6.54 million

Unit in Circulation\* 10.23 million

1- Year NAV High\* MYR 0.6401 (26 Sep 2024)

1- Year NAV Low\* MYR 0.6022 (23 Oct 2023)

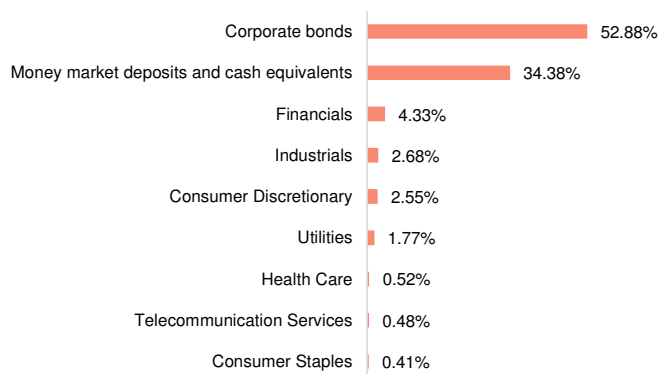
Source: AmFunds Management Berhad  
The above fees and charges may be subject to any applicable taxes and/or duties (imposed by the Government of Malaysia which are payable by the unit holder(s) and/or the Fund (as the case may be) at the prevailing rate.

## Income Distribution History

Year	Total Net Payout per unit (Sen)	Yield (%)
2024	N/A	N/A
2023	N/A	N/A
2022	1.50	2.48
2021	10.00	14.38
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.

### Sector Allocation (as at 30 September 2024)



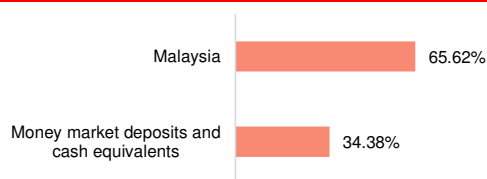
Source: AmFunds Management Berhad

### Top 5 Holdings (as at 30 September 2024)

DRB-HICOM IMTN 4.550% 12.12.2024	5.65%
MTT IMTN 5.210% 28.08.2026 - SERIES 1 TRANCHE 2	5.64%
SP SETIA IMTN 4.560% 21.06.2030	3.88%
GENM CAPITAL MTN 3653D 11.7.2028	3.86%
MBSBBANK IMTN 5.250% 19.12.2031	3.86%

Source: AmFunds Management Berhad

### Country Allocation (as at 30 September 2024)



Source: AmFunds Management Berhad

### PRS Provider's Commentary (as at 30 September 2024)

With the US Federal Reserve initiating a rate-cutting cycle, we anticipate increased foreign inflows into the domestic bond market, driven by expectations of currency appreciation. Bond yields are likely to remain well-supported, with any corrections expected to be short-lived due to strong demand and liquidity.

Despite the domestic bond market rallying since the start of the year, we maintain a positive outlook as we enter into the 4th quarter of 2024. Strong market liquidity and sustained demand for bonds, coupled with an extended pause in the Overnight Policy Rate (OPR) by Bank Negara Malaysia (BNM), support this bullish sentiment.

We maintain an overweight position on portfolio duration relative to the benchmark. In terms of security selection, we will overweight corporate bonds over government bonds for additional yield.

Source: AmFunds Management Berhad

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