



AmPRS-Conservative Fund Class D

Fund Overview

Investment Objective

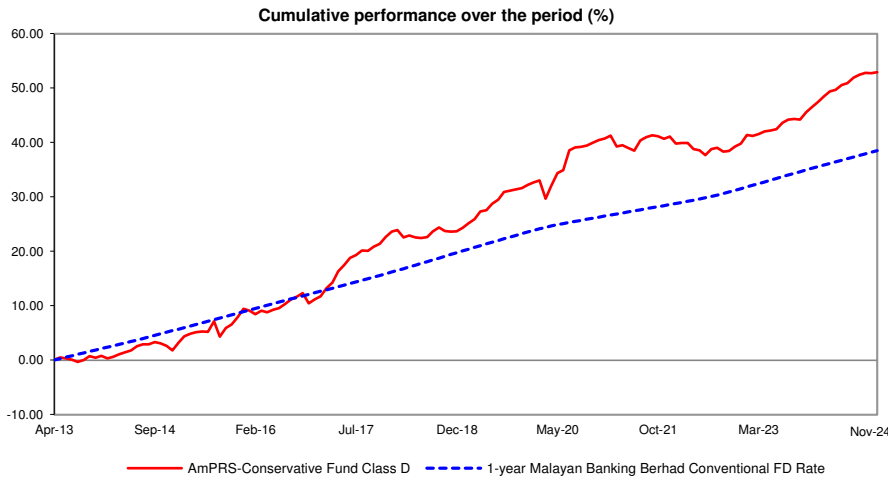
AmPRS – Conservative Fund (the "Fund") aims to preserve* capital by investing primarily in fixed income securities and money market instruments.

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 November 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 November 2024)

Cumulative Return (%)	YTD	1 Month	6 Months	1 Year	3 Years	5 Years
Fund	4.38	0.10	1.56	5.05	8.67	16.15
*Benchmark	2.38	0.20	1.27	2.62	7.84	12.37
Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception		
Fund	2.81	3.04	4.07	3.74		
*Benchmark	2.55	2.36	2.79	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 November 2024

NAV Per Unit* MYR 0.6203

Fund Size* MYR 6.65 million

Unit in Circulation* 10.72 million

1- Year NAV High* MYR 0.6408 (21 Oct 2024)

1- Year NAV Low* MYR 0.6088 (05 Dec 2023)

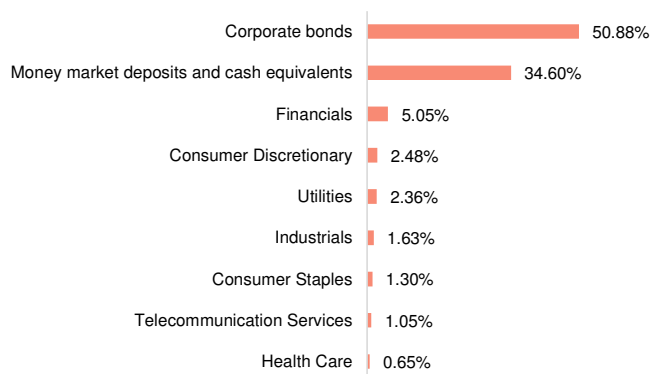
Source: AmFunds Management Berhad
The above fees and charges may be subject to any applicable taxes and/or duties (imposed by the Government of Malaysia which are payable by the unit holder(s) and/or the Fund (as the case may be) at the prevailing rate.

Income Distribution History

Year	Total Net Payout per unit (Sen)	Yield (%)
2024	1.93	3.03
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 November 2024)



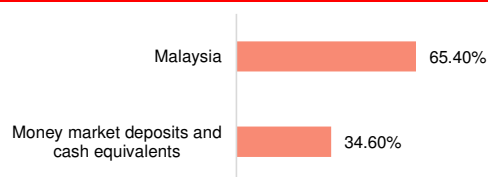
Source: AmFunds Management Berhad

Top 5 Holdings (as at 30 November 2024)

MTT IMTN 5.210% 28.08.2026 - SERIES 1 TRANCHE 2	5.63%
DRB-HICOM IMTN 4.550% 12.12.2024	5.63%
MBSBBANK IMTN 5.250% 19.12.2031	3.84%
SP SETIA IMTN 4.560% 21.06.2030	3.84%
GENM CAPITAL MTN 3653D 11.7.2028	3.80%

Source: AmFunds Management Berhad

Country Allocation (as at 30 November 2024)



Source: AmFunds Management Berhad

PRS Provider's Commentary (as at 30 November 2024)

With Bank Negara Malaysia ("BNM") expected to maintain the Overnight Policy Rate (OPR) at 3.0% throughout next year and inflation pressures remaining benign, we anticipate the bond market to stay resilient. Ample liquidity and strong demand will support this outlook. However, low yields and narrow credit spreads are likely to limit upside potential.

We aim to maintain a slightly overweight portfolio duration relative to the benchmark. Additionally, we will focus on investments in primary corporate bond issuances to optimize returns.

Source: AmFunds Management Berhad

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