



# AmPRS-Conservative Fund Class I

## Fund Overview

### Investment Objective

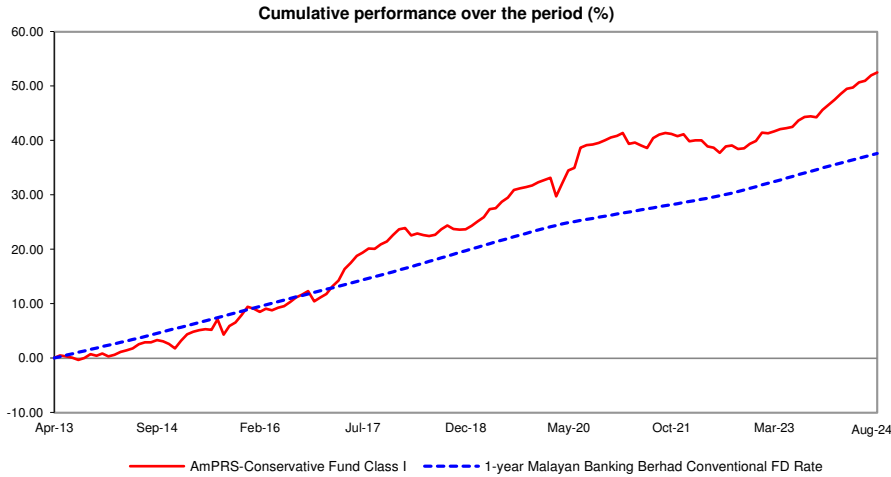
AmPRS – Conservative Fund (the "Fund") aims to preserve\* capital by investing primarily in fixed income securities and money market instruments.

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 31 August 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 August 2024)

Cumulative Return (%)	YTD	1 Month	6 Months	1 Year	3 Years	5 Years
Fund	4.04	0.35	2.65	5.68	8.12	16.50
*Benchmark	1.75	0.22	1.31	2.70	7.67	12.54
Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception		
Fund	2.64	3.10	4.01	3.80		
*Benchmark	2.49	2.39	2.81	4.05		
Calendar Year Return (%)	2023	2022	2021	2020	2019	
Fund	4.77	-0.89	0.44	6.24	6.97	
*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 : Novagnti 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 1.25% 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

Nil

### 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 31 August 2024

NAV Per Unit\* MYR 0.6380

Fund Size\* MYR 20.53 million

Unit in Circulation\* 32.18 million

1- Year NAV High\* MYR 0.6380 (30 Aug 2024)

1- Year NAV Low\* MYR 0.6027 (23 Oct 2023)

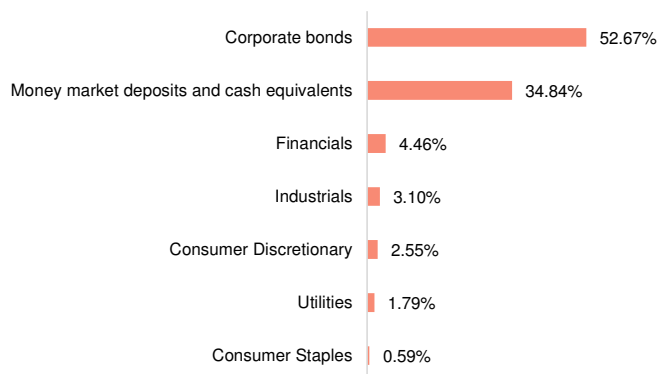
Source: AmFunds Management Berhad  
The above fees and charges may be subject to any applicable taxes and/or duties (imposed by the Government of Malaysia which are payable by the unit holder(s) and/or the Fund (as the case may be) at the prevailing rate.

## 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	14.37
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 31 August 2024)



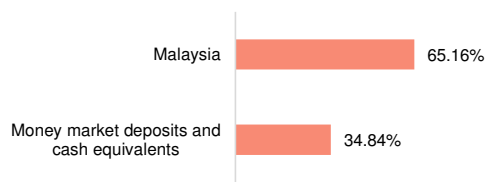
Source: AmFunds Management Berhad

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

DRB-HICOM IMTN 4.550% 12.12.2024	5.62%
MTT IMTN 5.210% 28.08.2026 - SERIES 1 TRANCHE 2	5.61%
SP SETIA IMTN 4.560% 21.06.2030	3.86%
GENM CAPITAL MTN 3653D 11.7.2028	3.84%
MBSBBANK IMTN 5.250% 19.12.2031	3.84%

Source: AmFunds Management Berhad

### Country Allocation (as at 31 August 2024)



Source: AmFunds Management Berhad

### PRS Provider's Commentary (as at 31 August 2024)

All eyes will be on the upcoming US Fed meeting where consensus is that the Fed will finally cut interest rates. We expect emerging bond markets to rally on the back of strengthening local currencies attracting foreign inflows and that globally, central banks would also embark on rates easing.

Although the domestic bond market has rallied since the beginning of the year, we expect sentiments to remain bullish owing to ample market liquidity with strong demand on bonds on an extended pause on the Overnight Policy Rate ("OPR") by Bank Negara Malaysia ("BNM").

We remain overweight on portfolio duration versus the benchmark. For security selection, we will be overweight corporate bonds over government bonds for yield pickup.

Source: AmFunds Management Berhad

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