



# AmPRS-Islamic Balanced Fund Class I

## Fund Overview

### Investment Objective

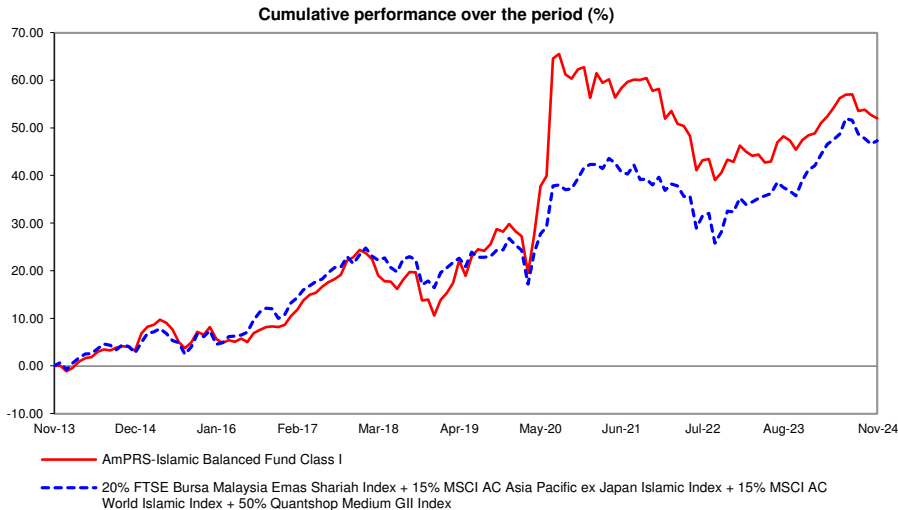
AmPRS – Islamic Balanced Fund (the "Fund") aims to provide medium to long term capital growth by investing in Shariah Compliant equities, Sukuk and Shariah Compliant money market instruments.

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

- Medium to long term capital growth on their Shariah Compliant investment;
- a balanced portfolio that includes Shariah Compliant equities, Sukuk and Islamic money market instruments; and
- a long term retirement savings\* plan.

Notes: \*Please note that Members' capital is neither guaranteed nor protected.  
Any material change to the investment objective of the Fund would require Unit Holders' 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                     | 2.43    | -0.45   | -2.71    | 3.11            | -3.65   | 18.60   |
| *Benchmark               | 4.36    | 0.49    | -0.95    | 6.02            | 6.73    | 18.42   |
| Annualised Return (%)    | 3 Years | 5 Years | 10 Years | Since Inception |         |         |
| Fund                     | -1.23   | 3.47    | 3.87     | 3.91            |         |         |
| *Benchmark               | 2.19    | 3.44    | 3.54     | 3.87            |         |         |
| Calendar Year Return (%) | 2023    | 2022    | 2021     | 2020            | 2019    |         |
| Fund                     | 3.88    | -9.69   | -2.79    | 25.37           | 17.40   |         |
| *Benchmark               | 6.64    | -5.19   | -1.43    | 11.71           | 8.89    |         |

\*20% FTSE Bursa Malaysia Emas Shariah Index + 15% MSCI AC Asia Pacific ex Japan Islamic Index + 15% MSCI AC World Islamic Index + 50% Quantshop Medium GII Index  
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

Balanced (Islamic) / Growth

### Base Currency

MYR

### Investment Manager

AmIslamic Funds Management Sdn Bhd

### Launch Date

25 November 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 (excluding foreign sub-custodian fee).

### 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 30 November 2024

NAV Per Unit\* MYR 0.6783

Fund Size\* MYR 2.17 million

Unit in Circulation\* 3.19 million

1- Year NAV High\* MYR 0.7354 (11 Jul 2024)

1- Year NAV Low\* MYR 0.6752 (07 Dec 2023)

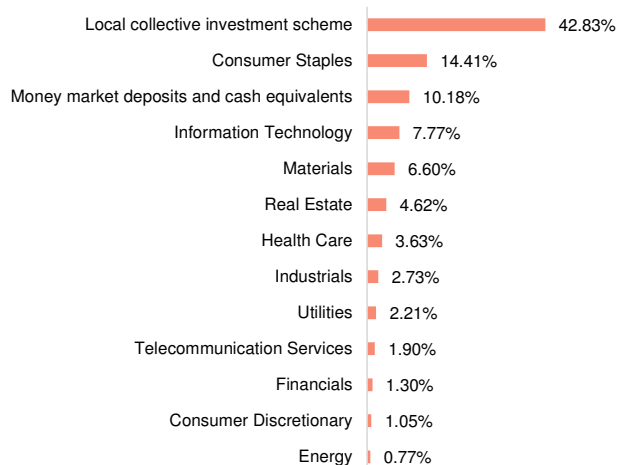
Source: AmFunds Management Berhad  
The above fees and charges may be subject to any applicable taxes and/or duties (imposed by the Government of Malaysia which are payable by the unit holder(s) and/or the Fund (as the case may be) at the prevailing rate.

## Income Distribution History

| Year | Total Net Payout per unit (Sen) | Yield (%) |
|------|---------------------------------|-----------|
| 2024 | 2.47                            | 3.48      |
| 2023 | N/A                             | N/A       |
| 2022 | N/A                             | N/A       |
| 2021 | 6.00                            | 7.25      |
| 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)



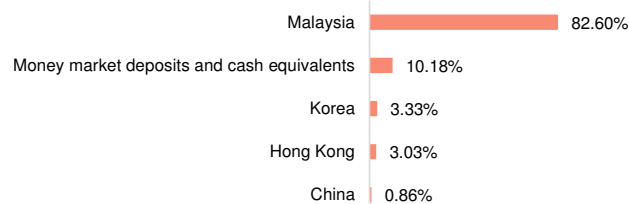
Source: AmFunds Management Berhad

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

|                                     |        |
|-------------------------------------|--------|
| AmBon Islam                         | 15.58% |
| AmDynamic Sukuk A                   | 13.55% |
| AmIslamic Fixed Income Conservative | 11.93% |
| PPB Group Berhad                    | 2.26%  |
| Genting Plantations Berhad          | 2.22%  |

Source: AmFunds Management Berhad

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



Source: AmFunds Management Berhad

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

In November, Asia Pacific markets mostly fell. Hong Kong's HSI dropped due to underwhelming National People Congress specifics and concerns over tariff hikes on China's exports to the US. South Korea's KOSPI declined after an unexpected 25bps rate cut, indicating a bleak economic outlook. Taiwan's TWSE corrected amid similar tariff concerns. ASEAN markets also fell due to local currency depreciation against the USD, triggering outflows. Going into 2025, higher volatility is expected, especially in 1H25, due to policy uncertainties from Donald Trump. However, supportive domestic policies and undemanding valuations may buffer downside risks.

Source: AmFunds Management Berhad

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