



AmPRS-Tactical Bond Class D

Fund Overview

Investment Objective

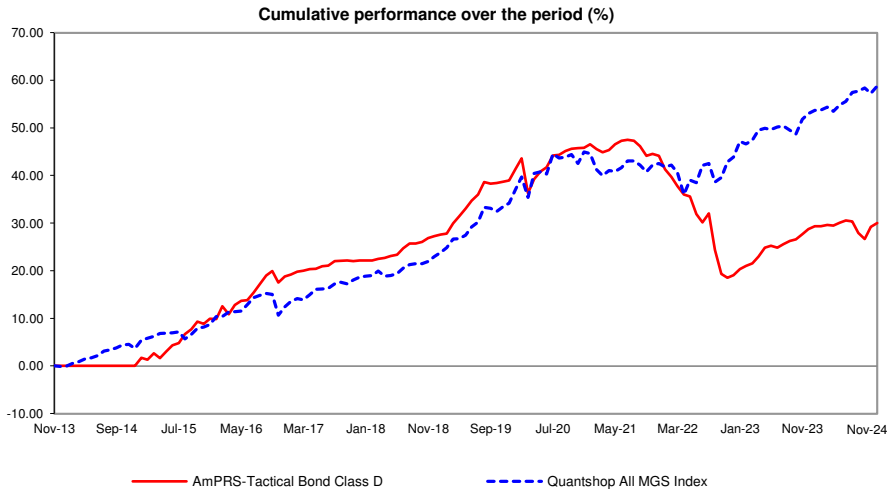
AmPRS – Tactical Bond (the "Fund") aims to provide returns through income* and to a lesser extent capital appreciation by investing in the AmTactical Bond.

The Fund is suitable for Members who:

- are willing to assume risks associated with investing in securities with long duration (i.e. there will be no portfolio maturity limitation) and low credit ratings (i.e. there will be no minimum rating for the securities purchased or held by the Target Fund).

Notes: *Income distribution (if any) will be reinvested in the form of units.
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	0.99	0.64	-0.03	1.84	-10.04	-6.27
*Benchmark	3.78	0.98	2.54	4.60	11.67	19.01
Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception		
Fund	-3.46	-1.29	2.66	2.43		
*Benchmark	3.75	3.54	4.26	4.47		
Calendar Year Return (%)	2023	2022	2021	2020	2019	
Fund	8.13	-17.39	-1.14	4.89	9.23	
*Benchmark	6.34	0.97	-1.68	8.00	9.16	

*Quantshop All MGS Index
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 ("TWR") method.

Fund Facts

Fund Category / Type

Feeder Fund (Bond) / Income and Growth

Base Currency

MYR

Investment Manager

AmFunds Management Berhad

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 1.00% 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 2.00% 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 is paid twice every year and will be reinvested.

*Data as at 30 November 2024

NAV Per Unit* MYR 0.5803

Fund Size* MYR 1.82 million

Unit in Circulation* 3.14 million

1- Year NAV High* MYR 0.5843 (19 Jul 2024)

1- Year NAV Low* MYR 0.5652 (25 Sep 2024)

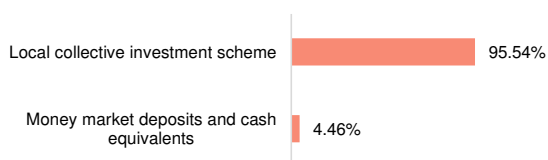
Source: AmFunds Management Berhad
The above fees and charges may be subject to any applicable taxes and/or duties (imposed by the Government of Malaysia which are payable by the unit holder(s) and/or the Fund (as the case may be) at the prevailing rate.

Income Distribution History

Year	Total Net Payout per unit (Sen)	Yield (%)
2024	N/A	N/A
2023	N/A	N/A
2022	1.00	1.50
2021	1.10	1.65
2020	1.62	2.47

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.

Asset Allocation (as at 30 November 2024)



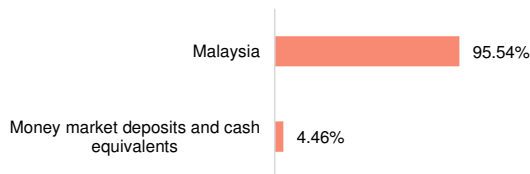
Source: AmFunds Management Berhad

Top Holdings (as at 30 November 2024)

AmTactical Bond 95.54%

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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