



AmPRS-Islamic Fixed Income Fund Class D

December 2019

AmPRS-Islamic Fixed Income (the "Fund") aims to provide short to medium term capital growth by investing primarily in Sukuk and Shariah-compliant money market instruments.

The Fund is suitable for members who:

- seek short to medium term capital growth on their Shariah-compliant investment;
- seek a portfolio investing primarily in Sukuk and Shariah-compliant money market instruments; and
- seek a long term retirement savings* plan

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.

Investment Strategy

- May invest its assets into a well-diversified portfolio comprising the following asset classes:
 - Sukuk and Shariah-compliant money market instruments;
 - Islamic Liquid Assets;
 - Shariah-compliant equities; and
 - Shariah-compliant real estate investment trusts ("REITs"); and
- For AmPRS-Islamic Fixed Income Fund, the Shariah Compliant securities that the AmPRS-Islamic Fixed Income Fund invests in will be traded and/or listed in the following countries, which includes but not limited to Australia, Hong Kong, Malaysia, New Zealand, Singapore, South Korea, Taiwan and Thailand. For AmPRS-Islamic Fixed Income Fund, foreign investments (if any) will be limited to 20% of the Fund's NAV.
- The Investment Manager may opt to invest in the Shariah Compliant securities either directly or via collective investment schemes of AFM or other CIS such as exchange-traded funds that comply with Shariah Principles.
- The AmPRS-Islamic Fixed Income Fund may also use Shariah Compliant hedging instruments for the purpose of hedging (subject to PRS Guidelines) if it is deemed necessary to do so.

Source: AmFunds Management Berhad

Fund Details

Fund Category	Fixed Income (Islamic)
Fund Launch Date	25 November 2013
Offer Price at Launch	MYR 0.5000
NAV (30 Nov 2019)	MYR 0.5661
1-year NAV High (30 Nov 2019)	MYR 0.5919 (24 Jul 2019)
1-year NAV Low (30 Nov 2019)	MYR 0.5604 (18 Dec 2018)
Total Units (30 Nov 2019)	0.12 million
Fund Size (30 Nov 2019)	MYR 0.07 million
Annual Management Fee	Up to 1.50% p.a. of the NAV attributable to this Class of units of the Fund
Annual 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	By the 10th day of receipt of a repurchase notice
Investment Manager	AmIslamic Funds Management Sdn Bhd
Income Distribution	Subject to availability of income, distribution (if any) is incidental

Source: AmFunds Management Berhad

Top Holdings (as at 30 November 2019)

AmDynamic Sukuk	18.01%
AmBon Islam	18.00%
AmIslamic Fixed Income Conservative	17.99%
AmAl-Amin	16.99%
AmIslamic Balanced	13.88%

Source: AmFunds Management Berhad

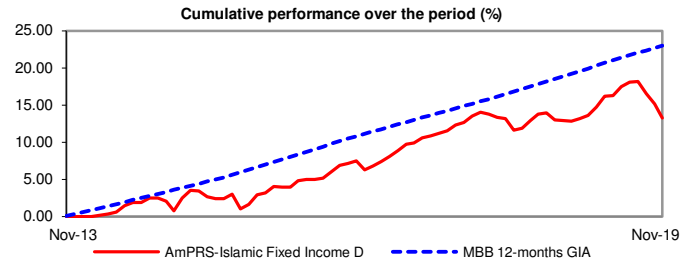
Asset Allocation* (as at 30 November 2019)

Local collective investment scheme	84.87%
Cash, other assets & liabilities	15.13%

* As percentage of NAV. Please note that asset exposure for the Fund is subject to frequent change on a daily basis.

Source: AmFunds Management Berhad

Fund Performance (as at 30 November 2019)



The value of units may go down as well as up. Past performance is not indicative of future performance.

Source: AmFunds Management Berhad

Performance Data (as at 30 November 2019)

	1 m	6 m	1 yr	3 yrs	5 yrs
Fund (%)	-1.67	-2.63	0.28	6.55	10.96
* Benchmark (%)	0.27	1.67	3.46	10.73	19.12

*MBB 12-months GIA

Source Benchmark: *AmFunds Management Berhad

Source Fund Return : Novagni

The Fund Performance is calculated based on NAV-to-NAV using Time Weighted Rate of Return ("TWRR") method

Calendar Year Return

	2018	2017	2016	2015	2014
Fund (%)	-0.63	6.31	2.65	3.28	0.72
*Benchmark (%)	3.57	3.34	3.81	3.65	3.25

*MBB 12-months GIA

Source Benchmark: *AmFunds Management Berhad

Source Fund Return : Novagni

The Fund Performance is calculated based on NAV-to-NAV using Time Weighted Rate of Return ("TWRR") method

The information contained in this material is general information only and does not take into account your individual objectives, financial situations or needs. You should seek your own financial advice from an appropriately licensed adviser before investing. You should be aware that contribution in a private retirement scheme fund carries risks. An outline of some of the risks is contained in the Second Replacement Disclosure Document for AmPRS dated 7 October 2016, First Supplementary Disclosure Documents for AmPRS dated 7 November 2016, 2nd Supplementary Disclosure Document dated 30 January 2018 & 3rd Supplementary Disclosure Document dated 20 December 2018 (collectively referred to as the "Disclosure Document(s)"). The specific risks associated with investment of the Funds are company specific risk, credit and default risk, interest rate risk, risk associated with the investments in REITs, liquidity risk, currency risk and Shariah non-compliance risk as contained in the Disclosure Document(s). Unit prices and income distribution, if any, may rise or fall. Past performance of a Fund is not indicative of future performance. Please consider the fees and charges involved before investing. Units will be issued upon receipt of completed application form accompanying the Disclosure Document(s) and subject to terms and conditions therein.

Where a distribution is declared, you are advised that following the distribution, the Net Asset Value ("NAV") per unit will be reduced from cum-distribution NAV to ex-distribution NAV. Where a unit split is declared, you are advised that following the issue of additional units, the NAV per unit will be reduced from pre-unit split NAV to post-unit split NAV. Kindly take note that the value of your investment in Malaysian ringgit will remain unchanged after the distribution of the additional units.

You have the right to request for a copy of Product Highlights Sheet for the Fund. You are advised to read and understand the contents of the Product Highlights Sheet and the Disclosure Document(s) before making an investment decision. The Disclosure Document(s) have been registered with the Securities Commission Malaysia, who takes no responsibility for its contents. You can obtain a copy of the Product Highlights Sheet and the Disclosure Document(s) from any of our representative office and authorized distributor. AmFunds Management Berhad does not guarantee any returns on the investments. In the event of any dispute or ambiguity arising out of the other language translation in this leaflet, the English version shall prevail.

Note: Unless stated otherwise, all fees, charges and/or expenses disclosed in this material are exclusive by way of example and not limitation; goods and services tax, value added tax, consumption tax, levies, duties and other taxes as may be imposed by the Government of Malaysia from time to time (collectively known as "Taxes"). If these fees, charges and/or expenses are subject to any Taxes, such Taxes shall be borne and payable by the Unit Holders and/or the Fund (as the case may be) at the prevailing rate, including any increase or decrease to the rate, in addition to the fees, charges and/or expenses stated herein.

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