AmAl-Amin

March 2024

3-year Fund Volatility
0.2
Very Low
Lipper Analytics 29 Feb 2024

AmAl-Amin (the "Fund") aims to provide investor with a regular stream of "halal" monthly income* by investing in Islamic money market instruments and Sukuk.

The Fund is suitable for investors:

- seeking to invest your cash portion of your investment portfolio;
- seeking capital preservation**;
- seeking to invest your excess cash for short-term***;
- with short or medium-term**** investment goals; and
- desire a stream of potential Shariah-compliant monthly income*.

Notes: *Income distribution (if any) could be in the form of units or cash.
**Capital preservation does not mean that the capital is guaranteed or protected.
***Short-term refers to a period of one (1) year or less.
****Short to medium-term refers to an investment horizon of one (1) to three (3) years.
Any material change to the investment objective of the Fund would require Unit Holders' approval.

Investment Strategy

- Short-term credit rating of P2 by RAM or its equivalent as rated by a local or global rating agency; or
- Long-term credit rating of A3 by RAM or its equivalent as rated by a local or global rating agency.
- Conforms to the principles of Shariah.
- With the exception of extraordinary circumstances, the weighted average maturity of the Fund's investments will not exceed one and a half (1.5) years.

Source: AmFunds Management Berhad

Fund Details

Fund Category / Type	Islamic Fixed Income / Income
Fund Launch Date	26 November 2001
Offer Price at Launch	MYR 1.00
NAV (29 Feb 2024)	MYR 1.00
Total Units (29 Feb 2024)	996.62 million
Fund Size (29 Feb 2024)	MYR 998.11 million
Annual Management Fee	Up to 0.75% p.a. of the NAV of the Fund
Annual Trustee Fee	Up to 0.07% p.a. of the NAV of the Fund
Entry Charge	Nil
Exit Fee	Nil
Redemption Payment Period	The first RM30 million will be on the following Business Day upon receipt of redemption request. Any amount above the first RM30 million will be no later than three (3) Business Days after the receipt of redemption request. A second redemption request submitted will only be processed once the first redemption request has been fulfilled. Note: We may for any reason at any time, where applicable, extend the aforesaid payment period of the net redemption proceeds to a day no later than seven (7) Business Days from the date the redemption request is received by the Manager.
Investment Manager	AmIslamic Funds Management Sdn Bhd
Income Distribution	Income is calculated daily and paid monthly within 14 days after the last day of each month or on full redemption

Source: AmFunds Management Berhad

Top 5 Holdings (as at 29 February 2024)

TG EXCELLENCE SUKUK WAKALAH (TRANCHE 1) (Sukuk)	9.99%
RHBA 4.320% 21.05.2029 (Series 3) (Sukuk)	5.08%
TNB WE 5.210% 30.07.2026 - Tranche 5 (Sukuk)	4.69%
TNB WE 5.180% 30.01.2026 - Tranche 4 (Sukuk)	3.63%
PKNS IMTN 09.03.2026 (Sukuk)	3.61%

Source: AmFunds Management Berhad

Asset Allocation* (as at 29 February 2024)

Corporate Sukuk	78.21%
Money market deposits and cash equivalents	21.79%

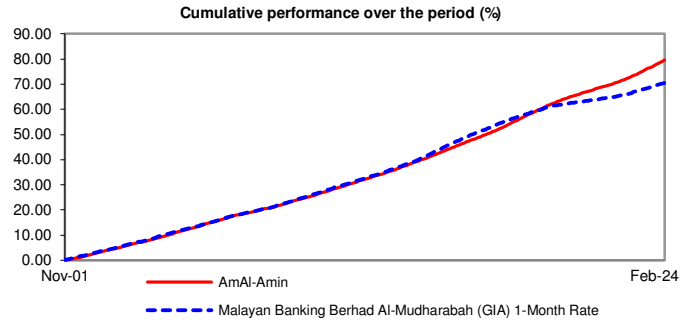
* As percentage of NAV. Please note that asset exposure for the Fund is subject to frequent change on a daily basis.
Source: AmFunds Management Berhad

Country Allocation* (as at 29 February 2024)

Malaysia	78.21%
Money market deposits and cash equivalents	21.79%

* 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 29 February 2024)



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 29 February 2024)

	YTD	1 m	6 m	1 yr	3 yrs	5 yrs
Fund (%)	0.55	0.27	1.64	3.29	8.16	14.68
*Benchmark (%)	0.33	0.16	1.03	2.09	4.70	8.34

*Malayan Banking Berhad Al-Mudharabah (GIA) 1-Month Rate
Source Benchmark: *AmFunds Management Berhad
Source Fund Return : Novagni Analytics and Advisory Sdn. Bhd.
The Fund Performance is calculated based on NAV-to-NAV using Time Weighted Rate of Return ("TWRR") method

Calendar Year Return

	2023	2022	2021	2020	2019
Fund (%)	3.23	2.41	2.09	2.71	3.46
*Benchmark (%)	2.07	1.39	1.00	1.35	2.34

*Malayan Banking Berhad Al-Mudharabah (GIA) 1-Month Rate
Source Benchmark: *AmFunds Management Berhad
Source Fund Return : Novagni Analytics and Advisory Sdn. Bhd.
The Fund Performance is calculated based on NAV-to-NAV using Time Weighted Rate of Return ("TWRR") method

Disclaimer

Based on the Fund's portfolio returns as at 29 February 2024, the Volatility Factor ("VF") for this Fund is 0.2 and is classified as "Very Low" (Source: Lipper). "Very Low" includes funds with VF that are lower 4.075 (Source: Lipper). The VF means there is a possibility for the Fund in generating an upside return or downside return around this VF. The Volatility Class ("VC") is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The Fund's portfolio may have changed since this date and there is no guarantee that the Fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

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The Fund's units will only be issued upon receipt of the complete application form accompanying the Prospectus(es). Past performance of the Fund is not an indication of its future performance. The Fund's unit prices and income distribution payable, if any, may rise or fall. Where a unit split/distribution is declared, investors are advised that following the issue of additional units/distribution, the Net Asset Value ("NAV") per unit will be reduced from pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV. Please be advised that where a unit split is declared, the value of investor's investment in Malaysian Ringgit will remain unchanged after the distribution of the additional units.

Investments in the Fund are exposed to credit and default risk, cancellation of units risk, Shariah non-compliance risk, income distribution risk, liquidity risk, rate of return risk and counterparty credit risk. Please refer to the Prospectus(es) for detailed information on the specific risks of the fund(s). Investors are advised to consider these risks and other general risk elaborated, as well as the fees, charges and expenses involved. While our Shariah-compliant fund(s) have been structured to conform to Shariah principles, investors should seek their own independent Shariah advice prior to investing in any of our Shariah-compliant fund(s).

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