



# AmIslamic Fixed Income Conservative

November 2022



AmIslamic Fixed Income Conservative (the "Fund") aims to provide capital appreciation over the short to medium-term by investing in a portfolio consisting of fixed income instruments that comply with Shariah Principles.

The Fund is suitable for investors:

- seeking to preserve their capital\*; and
- seeking an investment with short to medium-term\*\* investment horizon.

Notes: \*Capital preservation does not mean that the capital is guaranteed or protected

\*\*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

- The Fund seeks to achieve its objective by investing a minimum 70% of its NAV in Sukuk, while maintaining a weighted average portfolio duration of one (1) to three (3) years and carry a minimum long-term credit rating of A3 by RAM or its equivalent as rated by a local or global rating agency.
- Maximum 30% of its NAV in Islamic deposit and/or Islamic money market instruments. The Fund may invest in Islamic deposits or Islamic money market instruments with a maturity of up to one (1) year. The Fund's investments in Islamic money market instruments must have a minimum short-term credit rating of P3 by RAM or its equivalent as rated by a local or global rating agency.
- Manager may invest in foreign markets where the regulatory authority is an ordinary or associate member of the IOSCO.

Source: AmFunds Management Berhad

## Fund Details

Fund Category / Type	Sukuk / Growth
Fund Launch Date	09 January 2012
Offer Price at Launch	MYR 1.0000
NAV (31 Oct 2022)	MYR 1.3857
1-year NAV High (31 Oct 2022)	MYR 1.4169 (23 Aug 2022)
1-year NAV Low (31 Oct 2022)	MYR 1.3838 (28 Sep 2022)
Total Units (31 Oct 2022)	29.26 million
Fund Size (31 Oct 2022)	MYR 40.55 million
Annual Management Fee	Up to 0.75% p.a. of the NAV of the Fund
Annual Trustee Fee	Up to 0.08% p.a. of the NAV of the Fund, subject to a minimum fee of RM10,000 p.a.
Entry Charge	Nil
Exit Fee	Nil
Redemption Payment Period	Within ten (10) days of receiving the redemption request
Investment Manager	AmIslamic Funds Management Sdn Bhd
Income Distribution	Income distribution (if any) is incidental and will be reinvested

Source: AmFunds Management Berhad

## Most Recent Income Distribution History

Year	2022	2021	2020	2019	2018
Total Payout per unit (Sen)	3.00	N/A	N/A	N/A	N/A

Source: AmFunds Management Berhad

## Top 5 Holdings (as at 31 October 2022)

JEP IMTN 5.450% 04.12.2025 - Tranche 10 (Sukuk)	12.82%
KESTURI IMTN 4.25% 01.12.2023 - IMTN 5(Sukuk)	12.57%
TG EXCELLENCE SUKUK WAKALAH (TRANCHE 1) (Sukuk)	12.19%
ISLAM 5.08% 12.11.2027 - Tranche 3 (Sukuk)	11.87%
BGSM MGMT IMTN 5.600% 27.12.2023 - Issue No 9 (Sukuk)	7.68%

Source: AmFunds Management Berhad

## Asset Allocation\* (as at 31 October 2022)

Corporate Sukuk	86.33%
Money market deposits and cash equivalents	13.67%

\* 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 31 October 2022)

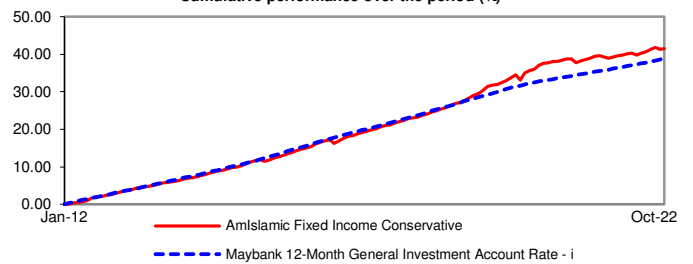
Malaysia	86.33%
Money market deposits and cash equivalents	13.67%

\* 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 31 October 2022)

### Cumulative performance over the period (%)



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 31 October 2022)

	1 m	6 m	1 yr	3 yrs	5 yrs
Fund (%)	0.10	1.23	1.82	7.26	17.03
*Benchmark (%)	0.23	1.23	2.20	6.92	14.52

\*Maybank 12-Month General Investment Account Rate - i

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

	2021	2020	2019	2018	2017
Fund (%)	0.83	4.10	5.31	3.83	4.00
*Benchmark (%)	1.95	2.38	3.44	3.57	3.34

\*Maybank 12-Month General Investment Account Rate - i

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

Based on the Fund's portfolio returns as at 30 September 2022, the Volatility Factor ("VF") for this Fund is 1.4 and is classified as "Very Low" (Source: Lipper). "Very Low" includes funds with VF that are lower 4.440 (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, rate of return risk, liquidity risk, Shariah non-compliance risk, counterparty credit risk and currency 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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