



# AmTotal Return

## November 2022



AmTotal Return (the "Fund") is designed as a medium to long-term investment with an objective of producing a regular income\* stream and to a lesser extent capital growth.

The Fund is suitable for investors:

- seeking potential positive return through a regular flow of income\* distribution; and
- with medium to long-term\*\* investment goals and are not planning to have access to their money in the next 3 years.

Notes: \*The income could be in the form of units or cash.

\*\*Medium to long-term refers to a period of at least three (3) years.

Any material change to the investment objective of the Fund would require Unit Holders' approval.

Investment Strategy

- The Fund may invest between 70% and 95% of its NAV in equity and up to 30% of its NAV in fixed income instruments. In managing the Fund, the Manager may opt to invest in the investments either directly or via unit trust funds.
- The Manager combines a top-down asset and sector allocation process with a bottom-up stock selection process.
- Stock valuation fundamentals considered are earnings per share growth rate, return on equity, price earnings ratio and price to book multiples.
- The Fund invests in Malaysia and to a lesser extent, in foreign markets where the regulatory authorities are ordinary or associate members of the IOSCO.

Source: AmFunds Management Berhad

### Fund Details

Fund Category / Type	Equity / Income and to a lesser extent growth
Fund Launch Date	10 January 1989
Offer Price at Launch	MYR 1.0000
NAV (31 Oct 2022)	MYR 0.4250
1-year NAV High (31 Oct 2022)	MYR 0.4792 (02 Nov 2021)
1-year NAV Low (31 Oct 2022)	MYR 0.4067 (13 Jul 2022)
Total Units (31 Oct 2022)	72.61 million
Fund Size (31 Oct 2022)	MYR 30.86 million
Annual Management Fee	Base management fee of 1.00% of the NAV of the Fund plus a profit share of 1/8 of performance above hurdle rate subject to a maximum of 6.00% p.a. of NAV. Hurdle rate is the one year rolling FD rate of Malayan Banking Berhad or an equivalent leading bank plus a 3.00% p.a. spread
Annual Trustee Fee	Up to 0.07% p.a. of the NAV of the Fund
Entry Charge	Up to 6.00% of NAV per unit for cash sales
Exit Fee	Nil
Redemption Payment Period	Within ten (10) days of receiving the redemption request
Investment Manager	AmFunds Management Berhad
Income Distribution	Income distribution (if any) is paid at least once every year

Source: AmFunds Management Berhad

### Most Recent Income Distribution History

Year	2022	2021	2020	2019	2018
Total Payout per unit (Sen)	0.80	1.60	0.33	0.53	0.20

Source: AmFunds Management Berhad

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

Public Bank Berhad	9.92%
Malayan Banking Berhad	9.38%
CIMB Group Holdings Berhad	6.69%
Tenaga Nasional Berhad	4.94%
MISC Berhad	2.69%

Source: AmFunds Management Berhad

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

Financials	31.93%
Money market deposits and cash equivalents	12.59%
Industrials	12.09%
Information Technology	8.13%
Consumer Discretionary	6.88%
Telecommunication Services	5.99%
Consumer Staples	5.22%
Utilities	4.94%
Materials	4.71%
Energy	3.26%
Health Care	2.49%
Real Estate	1.77%

\* 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)

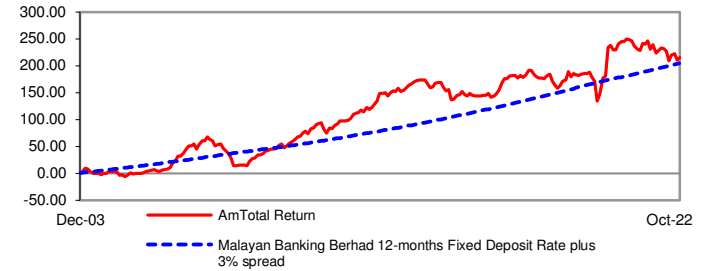
Malaysia	87.41%
Money market deposits and cash equivalents	12.59%

\* 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

The change of performance benchmark from Kuala Lumpur Stock Exchange Index Emas (KLCI) to MBB 12 months Fixed Deposit Rate Plus 3% spread is to better reflect the investment universe of the Fund.

### Performance Data (as at 31 October 2022)

	1 m	6 m	1 yr	3 yrs	5 yrs
Fund (%)	1.58	-5.11	-8.87	10.37	11.57
* Benchmark (%)	0.46	2.66	5.10	16.14	31.11

\*Malayan Banking Berhad 12-months Fixed Deposit Rate plus 3% spread

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 (%)	-1.72	19.80	11.35	-8.53	15.60
* Benchmark (%)	4.85	5.19	6.16	6.35	6.10

\*Malayan Banking Berhad 12-months Fixed Deposit Rate plus 3% spread

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 17.6 and is classified as "High" (Source: Lipper). "High" Includes funds with VF that are higher than 14.210 and lower than 17.635 (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, counterparty credit risk, stock specific risk, income distribution risk, liquidity 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.

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