



# AmlIslamic Balanced

## November 2017



AmlIslamic Balanced (the "Fund") aims to grow the value of investments in the long-term with lower volatility through asset diversification, which conforms to principles of Shariah.

The Fund is suitable for investors who:

- want to maintain your principal with potential capital appreciation and lower volatility through a diversified portfolio of mixed assets.
- seek potential steady growth.
- have medium to long-term investment goals\* in Islamic investments.
- have medium to long-term\* investment goals\*.

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

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

### Investment Strategy

- invests in Shariah-compliant equities and Sukuk ranging between 40% and 60% for either asset class. In managing the Fund, the Investment Manager may opt to invest in the investments either directly or via unit trust funds.
- 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	Balanced (Islamic)
Fund Launch Date	10 September 2004
Offer Price at Launch	MYR 0.2000
NAV (31 Oct 2017)	MYR 0.4600
1-year NAV High (31 Oct 2017)	MYR 0.4600 (31 Oct 2017)
1-year NAV Low (31 Oct 2017)	MYR0.4117 (23 Dec 2016)
Total Units (31 Oct 2017)	12.65 million
Fund Size (31 Oct 2017)	MYR 5.82 million
Annual Management Fee	Up to 1.50% p.a. of the NAV of the Fund
Annual Trustee Fee	Up to 0.06% p.a. of the NAV of the Fund
Entry Charge	Up to 6.00% of NAV per unit
Exit Fee	Nil
Redemption Payment Period	By the 10th day of receipt of a repurchase notice
Investment Manager	AmlIslamic Funds Management Sdn Bhd
Income Distribution	Income distribution (if any) is incidental

Source: AmFunds Management Berhad

### Top Holdings\* (as at 31 October 2017)

YTL Power International Berhad / AA1	12.49%
Celcom Networks Sdn Bhd / AA+	8.78%
Tenaga Nasional Berhad / AAA	6.50%
DRB-Hicom Berhad / A+	5.96%
Sime Darby Berhad	5.94%

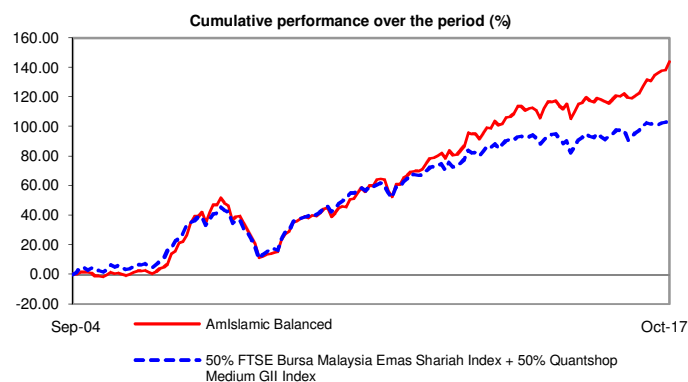
\* As percentage of NAV. Please note that asset exposure for the Fund is subject to frequent change on a daily basis.  
Source: AmFunds Management Berhad

### Sector Allocation\* (as at 31 October 2017)

Corporate bonds	26.39%
Trading/services	23.83%
Cash and others	13.92%
Technology	12.48%
Industrial Products	8.84%
Construction	5.94%
Infrastructure Project Companies	3.55%
Plantations	3.47%
Properties	1.58%

\* 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 2017)



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 2017)

	1 m	6 m	1 yr	3 yrs	5 yrs
Fund (%)	2.29	5.19	9.58	14.48	34.03
* Benchmark (%)	1.21	1.49	4.02	5.69	17.54

\*50% FTSE Bursa Malaysia Emas Shariah Index + 50% Quantshop Medium GII Index

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

	2016	2015	2014	2013	2012
Fund (%)	-0.02	6.58	1.14	10.78	10.97
* Benchmark (%)	-1.17	3.96	0.02	7.21	7.96

\*50% FTSE Bursa Malaysia Emas Shariah Index + 50% Quantshop Medium GII Index

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

Based on the Fund's portfolio returns as at 29 September 2017, the Volatility Factor ("VF") for this Fund is 5.3 and is classified as "Low" (Source: Lipper). "Low" includes funds with VF that are higher than 1.87 and lower than 6.225 (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.

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 investments in a unit trust fund carry risks. An outline of some of the risks is contained in the Master Prospectus dated 10 September 2017 (referred as the "Prospectus"). The specific risks associated with investment of the Fund are credit and default risk, stock specific risk, currency risk, rate of return risk, liquidity risk, Shariah non-compliance risk, reclassification of Shariah status risk and counterparty credit risk as contained in the Prospectus. 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 Prospectus 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 Prospectus before making an investment decision. The Prospectus has 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 Prospectus 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: All fees, charges and expenses disclosed in this material are expressed on a Goods and Services Tax ("GST")-exclusive basis. Accordingly, to the extent that services provided are subject to GST, the amount of GST payable on any related fees, charges and/or expenses will be payable by the unit holder(s) and/or the Fund (as the case may be) in addition to the fees, charges and expenses disclosed in this material.

Privacy Notice: AmFunds Management Berhad (Company Registration: 154432-A) issued its Privacy Notice as required by Personal Data Protection Act 2010, which details the use and processing of your personal information by AmFunds Management Berhad. The Privacy Notice can be accessed via [www.aminvest.com](http://www.aminvest.com) and is also available at our head office. If you have any queries in relation to the Privacy Notice of AmFunds Management Berhad, please feel free to contact our Client Service Officers at Tel: +603 2032 2888 OR e-mail: [enquiries@aminvest.com](mailto:enquiries@aminvest.com).