

**Income & Growth Fund**

Long term investment for long term strategy

Fund Fact Sheet December 31, 2009

**INVESTOR PROFILE**

The Fund suitable for investors with the following profile:-

- Conservative and prefers receiving regular and steady income in the form of distributions.
- Moderate risk appetite

**FUND DETAILS AS AT DECEMBER 31, 2009**

Unit In Circulation	: 44.700 mil
Unit NAV	: RM 0.3545
Financial Year	: April 30
Fund Category	: Equity Fund
Fund Inception	: June 6, 2006
Initial Sales Charge	: 5.50% of NAV
Annual Management Fee	: 1.50% of NAV
Investment Manager	: Hwang-DBS Investment Management Bhd
Benchmark	: 70% of FBM KLCI : 30% of the 12-Month Fixed Deposit Rate of commercial banks

**FUND MANAGER'S REVIEW**

**Market Review**

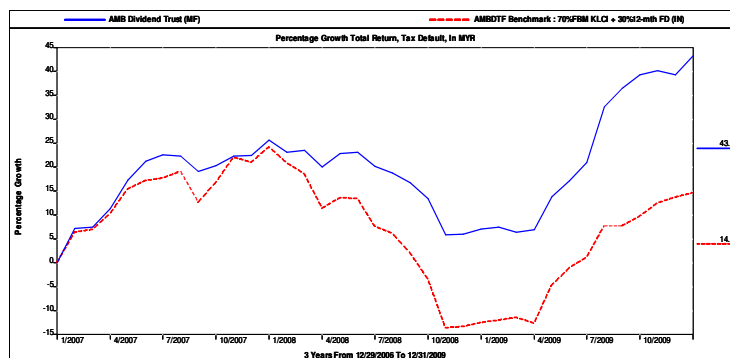
The Global economy is improving steadily as confirmed by the economic data. Equity markets have moved ahead and is pricing in the expected economic recovery. Nonetheless the uptrend is expected to continue supported by further strengthening of the economic recovery and positive domestic news flow. The key for the markets are the mistiming of the unwinding of fiscal and monetary stimuli and asset bubbles such as those that have emerged in the property markets in Hong Kong, China and Singapore

**Comments**

For the AMB Dividend Trust Fund, the focus remains on high quality stocks with high or the potential to give high dividend yields. The fund will be highly invested in view of the current positive market environment and outlook.

**PERFORMANCE RECORD**

**3 Years Growth Total Return**



User may have modified the original chart and axis titles provided by Lipper.



**Cumulative Total Return**

	Fund (%)	Rank
<b>6 - Month</b> (30 June 2009 - 31 Dec 2009)	18.44	34/78
<b>1 - Year</b> (31 Dec 2008 - 31 Dec 2009)	33.82	48/77
<b>3 - Year</b> (29 Dec 2006 - 31 Dec 2009)	43.25	11/72

\* Source : Lipper (G) - Category of Target Maturity-Conventional

**High/Low NAV (RM)**

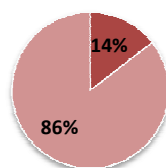
	High	Low
<b>6 - Month</b> (1 July 2009 - 31 Dec 2009)	0.3545	0.2986
<b>1 - Year</b> (1 Jan 2009 - 31 Dec 2009)	0.3545	0.2576
<b>3 - Year</b> (1 Jan 2007 - 31 Dec 2009)	0.3545	0.2576
<b>5 - Year</b> (1 Jan 2005 - 31 Dec 2009)		

**Income Distribution**

	Net (sen per unit)
<b>2009</b>	0.83

**Asset Allocation as at December 31, 2009**

- Short Term Deposit + Cash
- Equities



**Equities**

Foreign Investment	19.98
Consumer Products	12.38
Trading/Services	29.43
Finance	8.34
Properties	11.34
Industrial	3.96
REITs	14.58

**TOTAL** 100.00

**Top 5 Largest Holdings**

- 1) TENAGA NASIONAL BERHAD
- 2) SIA ENGINEERING CO.LTD
- 3) PUBLIC BANK BERHAD
- 4) PLUS EXPRESSWAY BERHAD
- 5) COMFORTDELGRO

Based on the fund's portfolio returns as at December 15, 2009, the Volatility Factor (VF) for this fund is 10.9 and its Volatility Class (VC) is classified as "Low" (source: Lipper). The VF means there is a possibility for the fund in generating an upside return or downside return around this VF. The VC is assigned by Lipper based on quintile ranks of VF for qualified funds. The fund's portfolio may have changed 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.

Investors are advised to read and understand the contents of the Master Prospectus dated September 17, 2009, and the First Supplementary Master Prospectus dated October 30, 2009 before investing. These prospectuses have been registered and lodged with the Securities Commission. Among others, investor should consider the fees and charges involved. The price of units and distributions payable, if any, may go down as well as up. Past performances of the fund should not be taken as indicative of its future performance. Units will only be issued on receipt of an application form referred to in and accompanying the Prospectuses, which are obtainable at Amanah Mutual Berhad or any of its distribution branch.