

Income & Growth Fund

Long term investment for long term strategy

Fund Fact Sheet November 30, 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 NOVEMBER 30, 2009

Unit In Circulation	: 44.69 mil
Unit NAV	: RM 0.3448
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

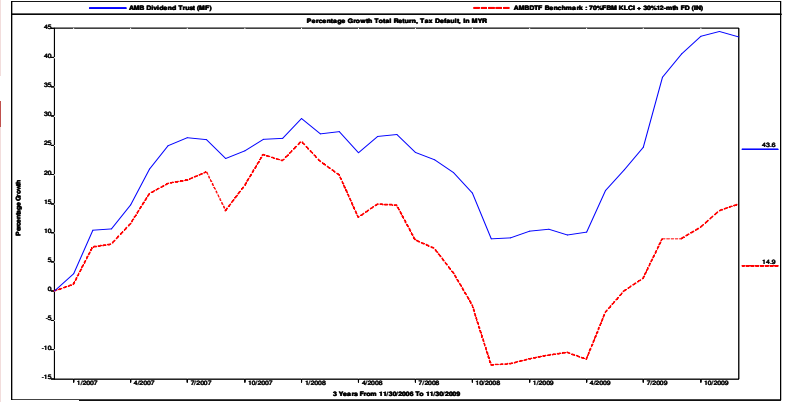
The global economy is improving steadily. Data coming out confirms that momentum from the 3rd quarter recovery is continuing into the 4th quarter. Global GDP is expected to expand by 3.4% in the 4th quarter after a similar 3.4% rise in the 3rd quarter. The key issue in the last crisis was a financial meltdown involving the banks. This has past. The focus has now moved on to the recovery in the consumer's spending. Global retail sales volume increased 2.8% in the three months to October. The recent strong payroll report out of the US is also a positive sign that may drive the equity rally until year end and beyond.

Comments

For the AMB Dividend Trust Fund, the focus remains on high quality stocks with high or the potential to give high dividend yields. Cash exposure will be maintained at around current levels of 10- 15% and deployed upon any correction in the markets.

PERFORMANCE RECORD

3 Years Growth Total Return



Cumulative Total Return

	Fund (%)	Rank
6 - Month (29 May 2009 - 30 Nov 2009)	18.86	25 / 79
1 - Year (28 Nov 2008 - 30 Nov 2009)	31.50	52 / 78
3 - Year (30 Nov 2006 - 30 Nov 2009)	43.57	10 / 72

* Source : Lipper (G) - Category of Equity Malaysia-Conventional

High/Low NAV (RM)

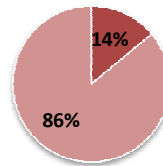
	High	Low
6 - Month (29 May 2009 - 30 Nov 2009)	0.3502	0.2919
1 - Year (28 Nov 2008 - 30 Nov 2009)	0.3502	0.2576
3 - Year (30 Nov 2006 - 30 Nov 2009)	0.3502	0.2552

Income Distribution

	Net (sen per unit)
2009	0.83

Asset Allocation as at November 30, 2009

- Short Term Deposit + Cash
- Equities



Equities

Foreign Investment	21.51
Consumer Products	11.48
Trading/Services	28.21
Finance	8.20
Properties	11.50
Industrial	4.31
REITs	14.78
TOTAL	100.00

Top 5 Largest Holdings

- 1) TENAGA NASIONAL BERHAD
- 2) PUBLIC BANK BERHAD
- 3) SIA ENGINEERING CO.LTD
- 4) QUILL CAPITA TRUST
- 5) AXIS REIT

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.