

The fund's objective is to achieve a steady capital growth over the medium to long-term period (2 to 5 years) through investments permissible under the Shariah Principles.

**Growth Fund**

Long term investment for long term strategy

Fund Fact Sheet November 30, 2009

**INVESTOR PROFILE**

This Fund is suitable for investors who are seeking for investments in a diversified portfolio of assets that conform to the Shariah principles and has a medium to long-term investment horizon of 2 years and above.

**FUND DETAILS AS AT NOVEMBER 30, 2009**

Unit In Circulation	: 109.58 mil
Unit NAV	: RM 0.4574
Financial Year	: April 30
Fund Category	: Equity Fund (Shariah)
Fund Inception	: November 24, 2000
Initial Sales Charge	: 5.50% of NAV per unit
Annual Management Fee	: 1.50% of NAV
Investment Manager	: UOB-OSK Asset Management Sdn Bhd (Effective from November 17,2008)
Benchmark	: 90% of the FBM EMAS Shariah Index : 10% of 1-month General Investment Account-rates of commercial banks.

**SHARIAH COMMITTEE MEMBERS**

- Dato' Dr. Abdul Halim bin Ismail
- Datuk Dr. Syed Othman bin Syed Hussin Al Habshi
- Prof. Dato' Dr. Abdul Monir bin Yaacob
- Prof. Dato' Dr. Mahmood Zuhdi bin Hj Ab. Majid

**FUND MANAGER'S REVIEW**

**Market Review**

The performance of regional markets was mixed in Nov with China and India leading the gainers while Vietnam and Japan were laggards. The Vietnamese stockmarket declined sharply after the government announced the devaluation of the Dong. The FBM KLCI improved 1.3% for the month boosted by performances in the financial and plantation sector which rose by 2.1% and 2.3% respectively.

The listing of Maxis, the country's leading mobile operator, was well received by investors. Maxis gained 8.4% to close at RM5.42 on its debut. Meanwhile, corporate results for 3Q09 were mostly within market expectations.

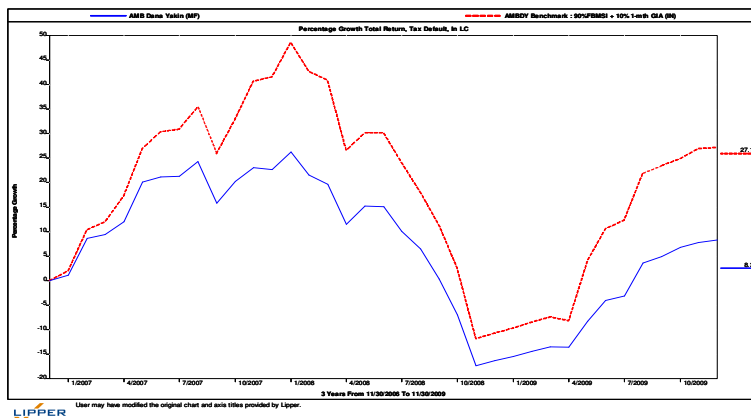
There was some profit taking activities towards the month end as global markets were affected by news of debt restructuring by Dubai World.

**Comments**

For the month of Nov, the Fund outperformed its benchmark. We would maintain our equity weighting within the 75-85% region and would look to increase our equity exposure on pullbacks.

**PERFORMANCE RECORD**

**3 Years Growth Total Return**



**Cumulative Total Return**

	Fund (%)	Rank
<b>6 - Month</b> (29 May 2009 - 30 Nov 2009)	12.68	19 / 46
<b>1 - Year</b> (28 Nov 2008 - 30 Nov 2009)	29.47	26 / 46
<b>3 - Year</b> (30 Nov 2006 - 30 Nov 2009)	8.29	29 / 35
<b>5 - Year</b> (30 Nov 2004 - 30 Nov 2009)	18.93	23 / 31

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

**High/Low NAV (RM)**

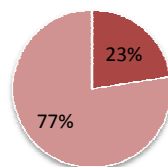
	High	Low
<b>6 - Month</b> (29 May 2009 - 30 Nov 2009)	0.4681	0.3993
<b>1 - Year</b> (28 Nov 2008 - 30 Nov 2009)	0.4681	0.3455
<b>3 - Year</b> (30 Nov 2006 - 30 Nov 2009)	0.5508	0.3374
<b>5 - Year</b> (30 Nov 2004 - 30 Nov 2009)	0.5508	0.3374

**Income Distribution**

<b>2009</b>	<b>Net (sen per unit)</b> NIL
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**Asset Allocation as at November 30, 2009**

- Short Term Deposit + Cash
- Equities



**Equities**

Consumer Products	4.03
Construction	11.88
Trading/Services	44.19
Properties	2.52
Industrial Products	7.17
Plantations	26.13
Second Board	1.49
IPC	2.59
<b>TOTAL</b>	<b>100.00</b>

**Top 5 Largest Holdings**

- 1) TENAGA NASIONAL BERHAD
- 2) KUALA LUMPUR KEPONG BERHAD
- 3) SIME DARBY BERHAD
- 4) IOI CORPORATION BERHAD
- 5) AXIATA GROUP BERHAD

Based on the fund's portfolio returns as at December 15, 2009, the Volatility Factor (VF) for this fund is 14.7 and its Volatility Class (VC) is classified as "Moderate" (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.