

Income and Capital Growth Fund

Long term investment for long term strategy

Fund Fact Sheet November 30, 2009

INVESTOR PROFILE

The Fund is suitable for investors who :-

- Desire income and capital returns from the equity market.
- Would like to channel their resources to companies that demonstrate socially responsible practices relating to the environment and

FUND DETAILS AS AT NOVEMBER 30, 2009

Unit In Circulation	: 24.34 mil
Unit NAV	: RM 0.7328
Financial Year	: August 31
Fund Category	: Equity Fund
Fund Inception	: January 7, 2003
Initial Sales Charge	: 6.50 % of NAV per unit
Annual Management Fee	: 1.50% of NAV
Investment Manager	: UOB-OSK Asset Management Sdn Bhd
Benchmark	: 80% of the performance of FBM Emas Shariah Index 20% of the KL Finance Index

ETHICAL PANEL OF ADVISORS

- Dato' Seri Dr. Haji Arshad bin Haji Hashim
- Puan Hooi Lai Hong
- Dato' Noor Farida binti Ariffin

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.

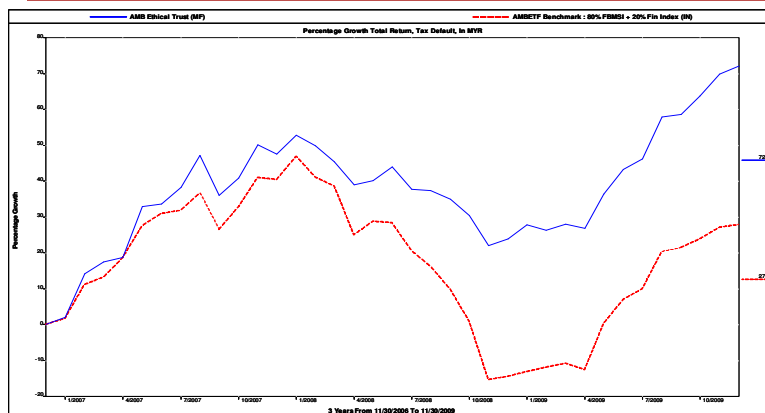
There was some profit taking activities towards the month end as global markets were affected by news of debt restructuring by Dubai World.

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
6 - Month (29 May 2009 - 30 Nov 2009)	20.18	18 / 79
1 - Year (28 Nov 2008 - 30 Nov 2009)	38.81	40 / 78
3 - Year (30 Nov 2006 - 30 Nov 2009)	72.06	3 / 72
5 - Year (30 Nov 2004 - 30 Nov 2009)	110.28	3 / 64

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

High/Low NAV (RM)

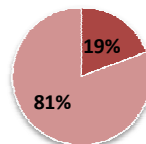
	High	Low
6 - Month (29 May 2009 - 30 Nov 2009)	0.7755	0.6728
1 - Year (28 Nov 2008 - 30 Nov 2009)	0.7755	0.5951
3 - Year (30 Nov 2006 - 30 Nov 2009)	0.9118	0.5818
5 - Year (30 Nov 2004 - 30 Nov 2009)	0.9118	0.4835

Income Distribution

	Net (sen per unit)
2009	8.88

Asset Allocation as at November 30, 2009

- Short Term Deposit + Cash
- Equities



Equities	
Consumer Products	5.55
Construction	4.93
Warrants	0.23
Trading/Services	29.00
Finance	43.96
Plantations	16.33
TOTAL	100.00

Top 5 Largest Holdings

- 1) AMMB HOLDINGS BERHAD
- 2) CIMB GROUP HOLDING BERHAD
- 3) TENAGA NASIONAL BERHAD
- 4) KUALA LUMPUR KEPONG BERHAD
- 5) IOI CORPORATION BERHAD

Based on the fund's portfolio returns as at December 15, 2009, the Volatility Factor (VF) for this fund is 15.4 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.