

**Index Fund**

Long term investment for long term strategy

Fund Fact Sheet November 30, 2009

**INVESTOR PROFILE**

The Fund is suitable for investors who:-

- Desire returns that are consistent with the performance of FBM KLCI
- Have a medium to high-risk tolerance

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

Unit In Circulation	: 19.86 mil
Unit NAV	: RM 0.7962
Financial Year	: October 31
Fund Category	: Equity Fund
Fund Inception	: May 16, 2002
Initial Sales Charge	: 4.00% of NAV per unit
Annual Management Fee	: 1.00 % of NAV
Investment Manager	: Mayban Investment Management Sdn Bhd
Benchmark	: FBM KLCI

**FUND MANAGER'S REVIEW**

**Market Review**

The benchmark FBMKLCI continued its rally in November by another +15.88 points higher to close at 1259.11 registering a monthly return of +1.28%. This is the 8<sup>th</sup> consecutive positive month since March 09. With no signs of letting up, the market is widely expected to continue its bullish momentum right until the end of the year and possibly up until the Chinese New Year.

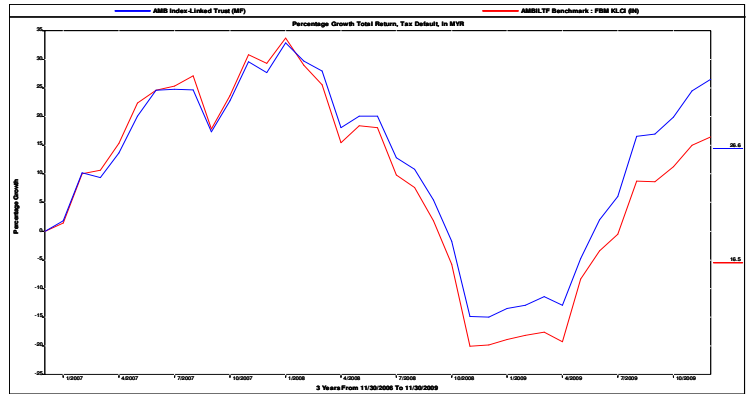
AMBILTF is strongly demonstrating its trait and proving why an index tracker fund is an attractive investment tool over the long term with its continued outperformance over the benchmark across each and every single time period from 1 month up to 5 years

**Comments**

On a year to date basis, Malaysia continues to underperform the rest of the region with +43.6% compared to Indonesia, leading the pack with a +78.2% return. All major markets across the globe registered positive returns during the month except for Japan and South Korea. China and US were the best performing market in November posting returns of +6.7% and +6.5%, respectively.

**PERFORMANCE RECORD**

**3 Years Growth Total Return**



**Cumulative Total Return**

	Fund (%)	Rank
<b>6 - Month</b> (29 May 2009 - 30 Nov 2009)	24.14	3 / 79
<b>1 - Year</b> (28 Nov 2008 - 30 Nov 2009)	48.98	11 / 78
<b>3 - Year</b> (30 Nov 2006 - 30 Nov 2009)	26.58	29 / 72
<b>5 - Year</b> (30 Nov 2004 - 30 Nov 2009)	54.16	23 / 64

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

**High/Low NAV (RM)**

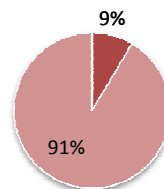
	High	Low
<b>6 - Month</b> (29 May 2009 - 30 Nov 2009)	0.8881	0.7240
<b>1 - Year</b> (28 Nov 2008 - 30 Nov 2009)	0.8881	0.5782
<b>3 - Year</b> (30 Nov 2006 - 30 Nov 2009)	0.9817	0.5759
<b>5 - Year</b> (30 Nov 2004 - 30 Nov 2009)	0.9817	0.5589

**Income Distribution**

	Net (sen per unit)
<b>2009</b>	8.88

**Asset Allocation as at November 30, 2009**

- Short Term Deposit + Cash
- Equities



<b>Equities</b>	
Consumer Products	5.87
Construction	1.87
Trading/Services	37.98
Finance	38.61
Industrial Products	2.41
Plantations	9.87
IPC	3.38
<b>TOTAL</b>	<b>100.00</b>

**Top 5 Largest Holdings**

- 1) CIMB GROUP HOLDING BERHAD
- 2) SIME DARBY BERHAD
- 3) PUBLIC BANK BERHAD
- 4) MAYBANK BERHAD
- 5) TENAGA NASIONAL BERHAD

Based on the fund's portfolio returns as at December 15, 2009, the Volatility Factor (VF) for this fund is 17.2 and its Volatility Class (VC) is classified as "High" (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.