

Income and Capital Growth Fund

Long term investment for long term strategy

Fund Fact Sheet October 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 community.

FUND DETAILS AS AT OCTOBER 30, 2009

Unit In Circulation	: 24.55 mil
Unit NAV	: RM 0.7233
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 Oct 2009 with China, Philippines, and Hong Kong leading the gainers while India and Korea were laggards. The FBM KLCI improved 3.4% for the month with banks featuring strongly among the index's top movers. The gain on the FBM KLCI was ahead of the FBM100 and FBM Emas which were up 3.0% and 2.9% respectively for the month. The announcement of the Budget 2010 was within market expectations with the Government taking steps to deal with the budget deficit by cutting operating expenditure. The budget deficit is forecast to narrow to 5.6% of GDP in 2010 from 7.4% of GDP in 2009. The government expects real GDP to shrink 3% in 2009 and to rebound by 2-3% in 2010. Among the surprises in the Budget was the imposition of Real Property Gains Tax (RPGT) of 5%. Property stocks saw weakness as a result of the government's proposal.

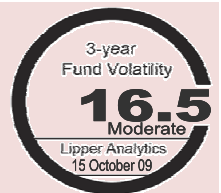
Manager's Comments

For the month of Oct, the Fund outperformed its benchmark. We would maintain our equity weighting within the 70-80% region and would look to increase our equity exposure on pullbacks.

Based on the fund's portfolio returns as at 15 October 2009, the Volatility Factor (VF) for this fund is 16.5 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.

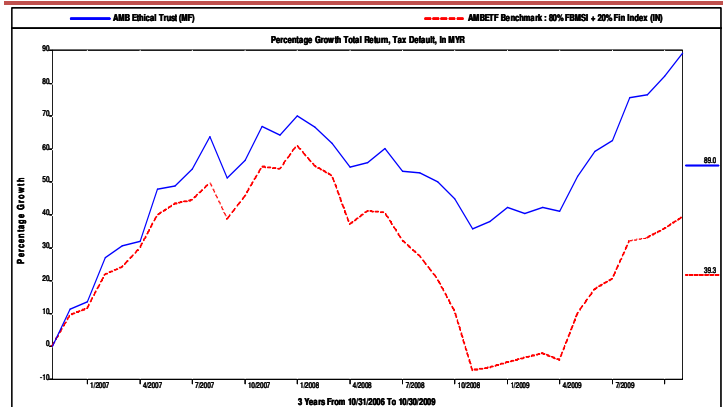
Investors are advised to read and understand the contents of the Master Prospectus dated September 17, 2009, and the First Supplementary Master Prospectus dated October 30, 2009, before investing. These prospectuses have been registered and lodged with the Securities Commission. Among others, investor 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.

The fund's objective is to provide investors with income and capital growth for medium to long term through investments that comply with Ethical Principles as defined in this Fund.



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
6 - Month (30 April 2009 - 30 Oct 2009)	24.55	34 / 80
1 - Year (31 Oct 2008 - 30 Oct 2009)	39.17	40 / 79
3 - Year (31 Oct 2006 - 30 Oct 2009)	89.00	3 / 73
5 - Year (29 April 2004 - 30 Oct 2009)	118.01	3 / 65

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

High/Low NAV (RM)

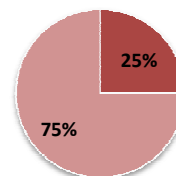
	High	Low
6 - Month (30 April 2009 - 30 Oct 2009)	0.7755	0.6668
1 - Year (31 Oct 2008 - 30 Oct 2009)	0.7755	0.5911
3 - Year (31 Oct 2006 - 30 Oct 2009)	0.9118	0.5360
5 - Year (29 April 2004 - 30 Oct 2009)	0.9118	0.4835

Income Distribution

	Net (sen per unit)
2009	8.88

Asset Allocation as at October 30, 2009

- Short Term Deposit + Cash
- Equities



Equities

Consumer Products	2.50
Construction	7.81
Warrants	0.11
Trading/Services	29.00
Finance	45.72
Plantations	14.86

TOTAL	100.00
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Top 5 Largest Holdings

- 1) AMMB HOLDINGS BERHAD
- 2) CIMB GROUP HOLDING BERHAD
- 3) TENAGA NASIONAL BERHAD
- 4) HONG LEONG BANK BERHAD
- 5) IOI CORPORATION BERHAD