

Income & Growth Fund

Long term investment for long term strategy

Fund Factsheet September 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 SEPTEMBER 30, 2009

Unit In Circulation	: 46.53 million
Unit NAV	: RM 0.3449
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

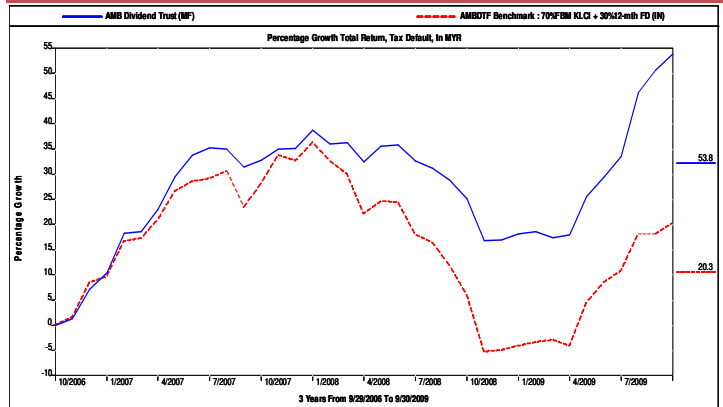
We continue to believe that the long term global equities recovery trade is underway but in the near term a period of consolidation is expected. After the recent recovery in stock prices, the benchmark index looks fairly valued from a P/E and P/B perspective. Companies need to deliver on their earnings and analyst earnings forecasts need to be further increased to justify further re-ratings.

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%.

PERFORMANCE RECORD

3 Years Growth Total Return



Cumulative Total Return

	Fund (%)	Rank
6 - Month (31 Mar 2009 - 30 Sept 2009)	30.45	48 / 79
1 - Year (30 Sept 2008 - 30 Sept 2009)	22.96	21 / 79
3 - Year (29 Sept 2006 - 30 Sept 2009)	53.82	11 / 73

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

High/Low NAV (RM)

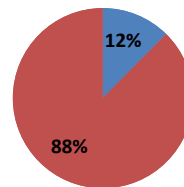
	High	Low
6 - Month (31 Mar 2009 - 30 Sept 2009)	0.3472	0.2653
1 - Year (30 Sept 2008 - 30 Sept 2009)	0.3472	0.2576
3 - Year (29 Sept 2006 - 30 Sept 2009)	0.3472	0.2393

Income Distribution

	Net (sen per unit)
2009	0.83

Asset Allocation as at September 30, 2009

- Short Term Deposit + Cash
- Equities



Equities

Foreign Investment	25.27
Consumer Products	11.15
Infrastructure	8.59
Trading/Services	27.85
Finance	5.87
Properties	4.04
Industrial	7.30
REITs	9.93

TOTAL	100.00
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Top 5 Largest Holdings

- 1) SINOPIPE HOLDINGS LIMITED
- 2) TENAGA NASIONAL BERHAD
- 3) SIME DARBY BERHAD
- 4) LINGKARAN TRANS KOTA SDN BHD
- 5) AXIATA GROUP BERHAD

Based on the fund's portfolio returns as at 15 September 2009, the Volatility Factor (VF) for this fund is 11.1 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, before investing. This prospectus 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 Prospectus, which are obtainable at Amanah Mutual Berhad or any of its distribution branch.