



Income & Growth Fund

Long term investment for long term strategy

Fund Fact Sheet 30 April 2010

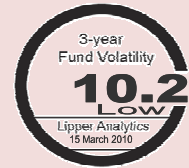
Morning Star Rating
Lipper Total Return
Lipper Consistent Return
Lipper Preservation



Leader
Leader
Leader

AMB Dividend Trust Fund

The fund's objective is to provide investors with a regular income stream and to attain medium to long-term capital appreciation through investing in high (and potential high) dividend yielding equities (including foreign equities).



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 APRIL 30, 2010

Unit In Circulation	: 42.640 mil
Unit NAV	: RM 0.2872
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

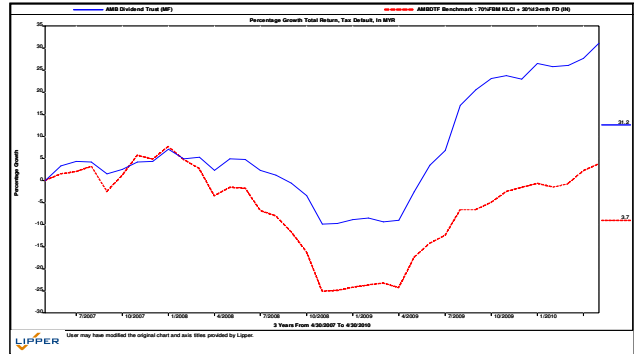
The global economy continues to improve as confirmed by the economic data. This has led to the unwinding of fiscal and monetary stimuli in countries where growth have been the strongest. These unwinding should be seen as a process of normalization and thus is beneficial in the long run. In the shorter term, it will create volatility in the markets but once the market comes to accept that there can be growth even with the normalization process, market conditions will improve.

Comments

For the AMB Dividend Trust Fund, the focus remains on high quality stocks with high or the potential to give high dividend yields. The fund is invested at 85% and will remain vigilant for the opportunity to increase this when the environment stabilizes and improves.

PERFORMANCE RECORD

3 Years Growth Total Return



Cumulative Total Return

	Fund (%)	Rank
6 - Month (30 Oct 2009 - 30 Apr 2010)	5.94	68/79
1 - Year (30 Apr 2009 - 30 Apr 2010)	34.52	38/78
3 - Year (30 Apr 2007 - 30 Apr 2010)	31.16	5/72

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

High/Low NAV (RM)

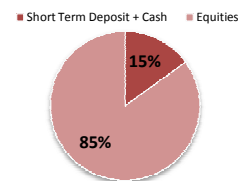
	High	Low
6 - Month (1 Nov 2009 - 30 Apr 2010)	0.3669	0.3448
1 - Year (1 May 2009 - 30 Apr 2010)	0.3669	0.2772
3 - Year (1 May 2007 - 30 Apr 2010)	0.3669	0.2576

Income Distribution

	Net (sen per unit)
2009	0.83
2010	7.95

*Source : Extracted from the annual report of AMBDF which has been audited by our external auditor

Asset Allocation as at April 30, 2010



*Note: After taken into consideration distribution payable of 27.69% equivalent to gross income distribution of 8.00 sen per unit

- 1) CDL HOSPITALITY LTD
- 2) SUNRISE BERHAD
- 3) UCHI TECHNOLOGY BERHAD
- 4) NESTLE BERHAD
- 5) TENAGA NASIONAL BERHAD

Based on the fund's portfolio returns as at March 15, 2010, the Volatility Factor (VF) for this fund is 10.2 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, 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 branches.