



Morning Star Rating
Lipper Total Return
Lipper Consistent Return
Lipper Preservation



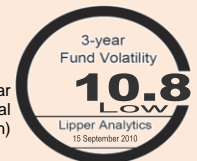
Income & Growth Fund

Smart Investment Choice for Constant Capital Growth

Fund Fact Sheet 31 August 2010

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 31 AUGUST 2010

Unit In Circulation	: 49,595 mil
Unit NAV	: RM 0.2991
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
Asset Allocation	: 70% - 99.80% in equities : 0.20% - 30% in fixed income and cash (Up to 30% may be invested overseas)

FUND MANAGER'S REVIEW

Market Review

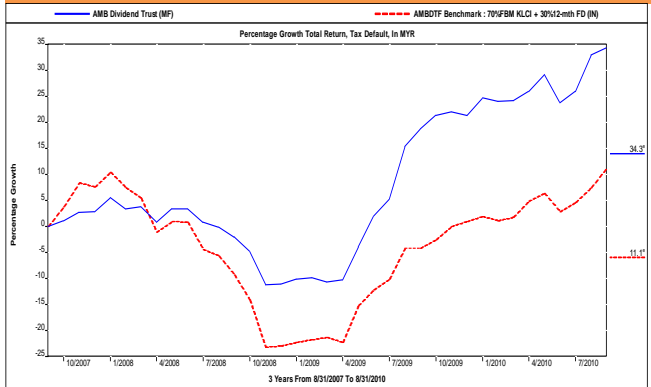
Economic data in the U.S. continued to be disappointing and global growth continues to moderate. With interest rates near zero, central banks have limited options but to pursue further quantitative easing if the conditions deteriorate further. While the probability of a double-dip recession in Europe and the U.S. is still relatively low, the probability has since been increased by economists. We are maintaining a cautious stance until either the risks of a severe slowdown have faded, or stock markets have fully priced in this risk. Although the slowdown in China and the European debt crisis coupled with the peaking of leading indicators will cap market upside in the short-term, we continue to believe that the longer term uptrend or equities is intact.

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 around 85% and will remain vigilant for the opportunity to increase this when the economic environment stabilizes and improves.

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 (26 Feb 2010 - 31 August 2010)	8.13	48/79
1 - Year (31 August 2009 - 31 August 2010)	13.06	57/77
3 - Year (31 August 2007 - 31 August 2010)	34.35	6/72

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

High/Low NAV (RM)

	High	Low
6 - Month (1 March 2010 - 31 August 2010)	0.3669	0.2701
1 - Year (1 September 2009 - 31 August 2010)	0.3669	0.2701
3 - Year (1 September 2007 - 31 August 2010)	0.3669	0.2576

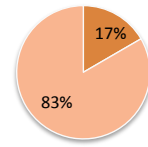
Income Distribution

	Net (sen per unit)
2010	7.95

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

Asset Allocation as at 31 August 2010

Short Term Deposit + Cash	
Equities	
Equities	
Foreign Investment	5.14
Consumer Products	13.39
Industrial	13.62
Trading/Services	25.95
REITs	13.20
Properties	18.26
Finance	10.44
Total	100.00



Top 5 Largest Holdings

- 1) AXIS-REIT MANAGERS BERHAD - EQUITY
- 2) PETRONAS GAS BHD - EQUITY
- 3) AXIATA GROUP BERHAD - EQUITY
- 4) MEDIA PRIMA BERHAD - EQUITY
- 5) UCHI TECHNOLOGIES BERHAD - EQUITY

Based on the fund's portfolio returns as at September 15, 2010, the Volatility Factor (VF) for this fund is 10.8 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, 2010 before investing. This prospectus has 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 is obtainable at Amanah Mutual Berhad or any of its distribution branches.