AMB Amanah Mutual Berhad (195414-U)

Morning Star Rating ★★★
Lipper Total Return 3
Lipper Consistent Return 3
Lipper Preservation 4

Income Fund

Smart Investment Choice for Constant Capital Growth

Fund Fact Sheet 31 August 2010

AMB Lifestyle Trust Fund TODAY

The fund's objective is to seek regular income stream and moderate capital growth through investments into fixed income securities and dividend yielding equities.

3-year Fund Volatility
2.0
Very Low
Lipper Analytics
15 September 2010

INVESTOR PROFILE

The Fund is suitable for investors who:-

- Seek a defensive investment solution that comprises Fixed Income Instruments and a minor portion of Equity.
- Seek returns from a professionally managed Fund that is well diversified across various asset classes.

FUND DETAILS AS AT 31 AUGUST 2010

Unit In Circulation	: 14.060 mil
Unit NAV	: RM 0.5350
Financial Year	: September 30
Fund Category	: Fixed Income Fund
Fund inception	: November 25, 2004
Initial Sales Charge	: 2.00% of NAV per unit
Annual Management Fee	: 1.00% of NAV (Bond)
	: 1.50% of NAV (Equity)
Investment Manager	: UOB-OSK Asset Management Sdn Bhd
Benchmark	: 80% of the Quantshop MGS Index
	: 20% of the performance of FBM Emas Index
Asset Allocation	: 0% - 20% in equities
	: 80% - 100% in bonds and money market/cash

FUND MANAGER'S REVIEW

Market Review

Equity

The Malaysian stock market continued to accelerate upwards in August, posting its third consecutive positive month. For the month, FBM KLCI gained 62 points or +4.5% to close at its year high of 1,422 points. The broader index FBM EMAS rose +2.9% to 9,483 points. Meanwhile, smaller caps underperformed as the FBM Small Cap lost -3.5% to close at 11,142 points.

Fixed income

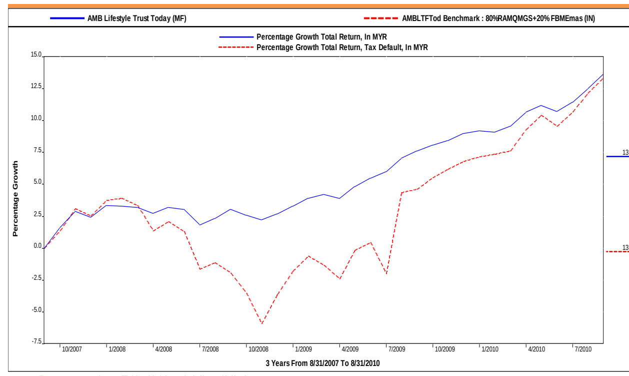
Most local government bonds ended the month higher, with the longer end benchmarks seeing very strong buying support. This was partly due to increased foreign participation in the local bond market as a result of Bank Negara Malaysia's (BNM) relaxation of the foreign exchange regulations. As such the Ringgit rallied briefly to a high of RM3.124 against the US dollar on the back of these foreign exchange liberalization measures.

Comments

For the month of August, the Fund achieved a return of +1.0% in line with the benchmark due to careful stock selection. We would look to increase our equity exposure on pullbacks.

PERFORMANCE RECORD

3 Years Growth Total Return



User may have modified the original chart and axis titles provided by Lipper.

LIPPER

Cumulative Total Return

	Fund (%)	Rank
6 - Month *(26 Feb 2010 - 31 August 2010)*	3.74	17/38
1 - Year *(31 August 2009 - 31 August 2010)*	5.61	21/37
3 - Year *(31 August 2007 - 31 August 2010)*	13.66	15/32
5 - Year *(31 August 2005 - 31 August 2010)*	30.25	7/25

** Source : Lipper (G) - Category of Target Maturity-Conventional*

High/Low NAV (RM)

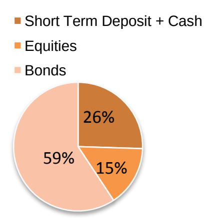
	High	Low
6 - Month *(1 March 2010 - 31 August 2010)*	0.5350	0.5163
1 - Year *(1 September 2009 - 31 August 2010)*	0.5350	0.5089
3 - Year *(1 September 2007 - 31 August 2010)*	0.5465	0.4960
5 - Year *(1 September 2005 - 31 August 2010)*	0.5493	0.4902

Income Distribution

	Net (sen per unit)
2009	1.59

**So urce : Extracted from the annual report of AMBLTF TODAY which has been audited by our external auditor*

Asset Allocation as at 31 August 2010



Equities	
Construction	26.41
Plantations	6.62
Finance	50.11
Trading & Services	16.86
TOTAL	100.00

Top 5 Largest Holdings

1) PUBLIC BANK BERHAD - BOND
2) YTL POWER BERHAD - BOND
3) SABAHCC CORPORATION SDN BHD - BOND
4) KMCOB CAPITAL BERHAD - BOND
5) CIMB BANK BERHAD - BOND

Based on the fund's portfolio returns as at September 15, 2010, the Volatility Factor (VF) for this fund is 2.0 and its Volatility Class (VC) is classified as "Very 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.

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