

Income and Capital Growth Fund

Long term investment for long term strategy

Fund Fact Sheet February 28, 2010

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 FEBRUARY 28, 2010

Unit In Circulation	: 24.259 mil
Unit NAV	: RM 0.7461
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 Malaysian stock market recovered some of the losses it posted in January. For the month of February, the FBM KLCI gained 0.9% to close at 1,270.78 points. The performance of regional markets was mixed during the month with Japan and Taiwan being laggards. Continuous negative newsflow including the US Federal Reserve raising the discount rate, China raising banks' statutory reserve, and potential debt default from Greece weighed down on markets.

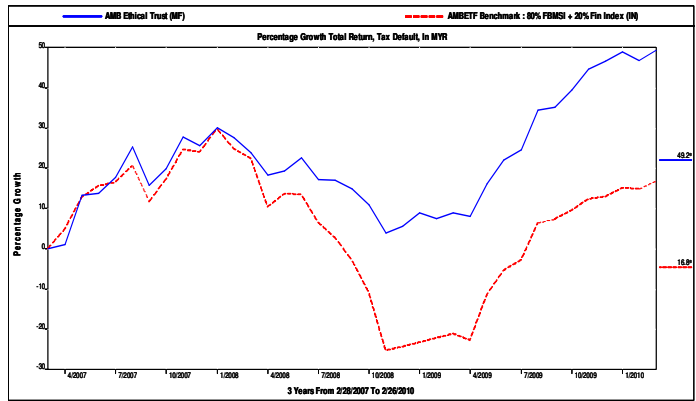
The mergers and acquisition fever continued with KNM Group's founder and other investors offering to buy up KNM's existing business at RM3.6bn. Meanwhile, sentiment on Alliance Financial Group improved as investors believe that the group's internal probe was coming to a closure following the resignation of its group CEO. KNM and Alliance Financial Group were among the top performing FBM100 component stocks for the month. Other leading gainers in FBM100 were Axiata and media stocks.

Comments

For the month of Feb, the Fund outperformed its benchmark mainly due to stock selection. We would maintain our equity weighting within the 75-85% region and would look to increase our equity exposure on pullbacks.

PERFORMANCE RECORD

3 Years Growth Total Return



Use my have modified the original chart and as files provided by Lipper.

Cumulative Total Return

	Fund (%)	Rank
6 - Month (31 August 2009 - 26 Feb 2010)	10.48	14/80
1 - Year (27 Feb 2009 - 26 Feb 2010)	36.98	44/78
3 - Year (28 Feb 2007 - 26 Feb 2010)	49.21	3/72
5 - Year (28 Feb 2005 - 26 Feb 2010)	111.87	3/65

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

High/Low NAV (RM)

	High	Low
6 - Month (1 Sept 2009 - 28 Feb 2010)	0.7622	0.6728
1 - Year (1 Mar 2009 - 28 Feb 2010)	0.7755	0.6057
3 - Year (1 Mar 2007 - 28 Feb 2010)	0.9118	0.5830
5 - Year (1 Mar 2005 - 28 Feb 2010)	0.9118	0.4835

Income Distribution

	Net (sen per unit)
2009	8.88

Asset Allocation as at February 28, 2010

	Equities	
Short Term Deposit + Cash	18%	
Equities	82%	
Equities		
Consumer Products		5.39
Industrial Products		9.75
Construction		4.88
Trading/Services		31.66
Finance		29.44
Properties		2.33
Warrant		0.03
Plantations		16.52
TOTAL		100.00

Top 5 Largest Holdings

- 1) CIMB GROUP HOLDING BERHAD
- 2) TENAGA NASIONAL BERHAD
- 3) AXIATA GROUP BERHAD
- 4) MAYBANK BERHAD
- 5) KUALA LUMPUR KEPONG BERHAD

Based on the fund's portfolio returns as at January 15, 2010, the Volatility Factor (VF) for this fund is 15.4 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 branches.