

The fund's objective is to attain a mix of regular income stream and possible capital growth via investments in listed equities, debt instruments and other assets that are permissible under the Shariah Principles

Income & Growth Fund

Long term investment for long term strategy

Fund Fact Sheet January 31, 2010

INVESTOR PROFILE

Suitable for all investors who are seeking a fully managed and balanced portfolio of investments that conform to the Shariah Principles and has investment horizon of 5 years or more.

FUND DETAILS AS AT JANUARY 31, 2010

Unit In Circulation	: 38.368 mil
Unit NAV	: RM 0.5377
Financial Year	: November 30
Fund Category	: Balanced Fund (Shariah)
Fund Inception	: September 17, 2002
Initial Sales Charge	: 5.50% of NAV per unit
Annual Management Fee	: 1.10% of NAV (Money Market & Bond) : 1.50% of NAV (Shares)
Investment Manager	: CIMB Principal Asset Management Bhd (Effective from April 1, 2009)
Benchmark	: 60% of the FBM EMAS Shariah Index 40% of 12-month General Investment Account-rates of commercial banks.

SHARIAH COMMITTEE MEMBERS

- Dato' Dr. Abdul Halim bin Ismail
- Datuk Dr. Syed Othman bin Syed Hussin Al Habshi
- Prof. Dato' Dr. Abdul Monir bin Yaacob
- Prof. Dato' Dr. Mahmood Zuhdi bin Hj Ab. Majid

FUND MANAGER'S REVIEW

Market Review

Equity

The FBM KLCI had a firm start in the first week of January as investors returned from the extended holidays and aggressively bought up stocks, as indicated by strong average trading values (33% above the 3-month average). This momentum continued for the following week as the KLCI rose to close at 1,299 pts.

Islamic indices moved in tandem as the Dow Jones Islamic Market Asian Pacific (DJIM AP) excluding Japan Index fell 5.8%, while the FTSE Bursa Malaysia Emas Shariah Index (FBMS) fell by a lesser magnitude of 2.5%.

Fixed Income

Buying momentum in the corporate bonds segment was strong during the start of the year with trading volume in the first week of the month cross RM2.0 billion as both investors and traders were generally building up their portfolio for the new year. The interests were mainly focused on AA-rated issuers. Trading volume however tapered off towards month end and although the month was net buying of corporate bonds, yields were relatively unchanged for the month.

Comments

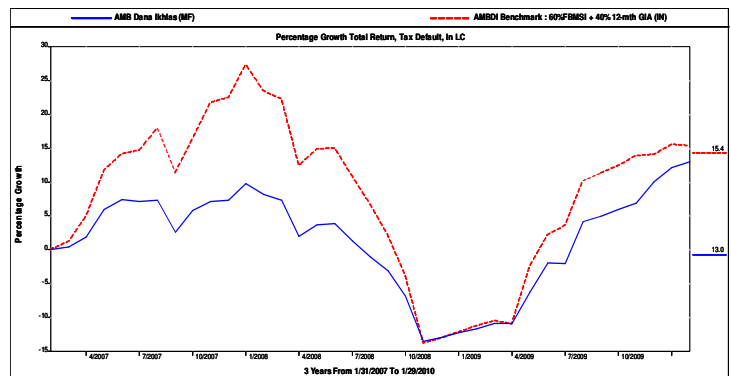
We believe the current noise in the markets is from the repositioning of funds for the next cycle as the easy beta trade is over. We continue to be near fully invested and position the portfolio for outperformance on stock picking. We continue to maintain overweight on corporate bonds that priced in the potential

Based on the fund's portfolio returns as at January 15, 2010, the Volatility Factor (VF) for this fund is 10.3 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.

PERFORMANCE RECORD

3 Years Growth Total Return



Cumulative Total Return

	Fund (%)	Rank
6 - Month (31 July 2009 - 29 Jan 2010)	8.54	3/24
1 - Year (31 Jan 2009 - 29 Jan 2010)	27.96	10/24
3 - Year (31 Jan 2007 - 29 Jan 2010)	13.01	13/22
5 - Year (31 Jan 2005 - 29 Jan 2010)	20.69	14/18

* Source : Lipper (G) - Category of Mixed Asset-Islamic

High/Low NAV (RM)

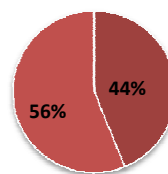
	High	Low
6 - Month (1 August 2009 - 31 Jan 2010)	0.5523	0.4954
1 - Year (1 Feb 2009 - 31 Jan 2010)	0.5523	0.4104
3 - Year (1 Feb 2007 - 31 Jan 2010)	0.5523	0.4058
5 - Year (1 Feb 2005 - 31 Jan 2010)	0.5523	0.3925

Income Distribution

	Net (sen per unit)
2009	NIL

Asset Allocation as at January 31, 2009

- Short Term Deposit + Cash
- Equities



Equities

Consumer Products	7.90
Construction	5.69
Trading/Services	40.15
Properties	7.55
Industrial Products	14.01
Plantations	18.01
IPC	6.69

TOTAL	100.00
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Top 5 Largest Holdings

- 1) KONSORTIUM LEBUHRAYA UTARA-TIMUR (KL) SDN BHD
- 2) TENAGA NASIONAL BERHAD
- 3) AXIATA GROUP BERHAD
- 4) UMW BERHAD
- 5) SYABAS HOLDINGS BERHAD