**AMB**
**Amanah Mutual Berhad** (195414-U)

## Income & Growth Fund

*Long term investment for long term strategy*

**Fund Fact Sheet January 31, 2010**

| | |
|---|---|
| **Morning Star Rating** | ★★★★★ |
| **Lipper Total Return** | **Leader** |
| **Lipper Consistent Return** | **4** |
| **Lipper Preservation** | **Leader** |

# AMBDividend 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).

3-year Fund Volatility
**10.8**
Low
Lipper Analytics
15 January 2010

## 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 JANUARY 31, 2010

| | |
|---|---|
| Unit In Circulation | : 44.295 mil |
| Unit NAV | : RM 0.3525 |
| 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

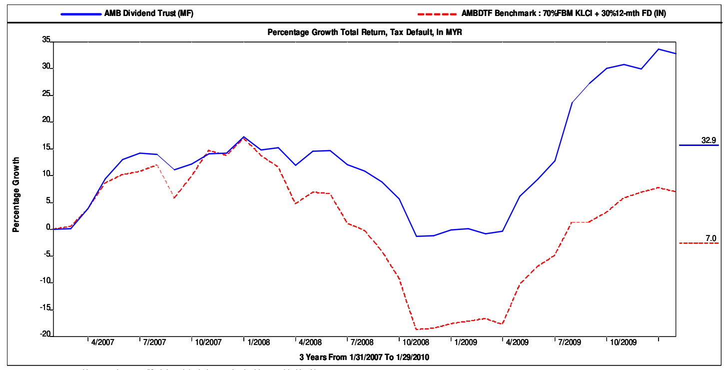
The global economy is improving steadily as confirmed by the economic data. Equity markets have moved ahead and has priced in the expected economic recovery. Unfortunately the key risks highlighted earlier for the markets which include the unwinding of fiscal and monetary stimuli have come through and markets are now readjusting their expectations leading to the volatile downward movements in the markets.

### Comments

For the AMB Dividend Trust Fund, the focus remains on high quality stocks with high or the potential to give high dividend yields. Given the current volatile market conditions, the fund is lowly invested at 82% but will remain vigilant for the opportunity to increase this when the environment stabilizes and improves.

## PERFORMANCE RECORD

### 3 Years Growth Total Return




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

### Cumulative Total Return

| | Fund (%) | Rank |
|---|---|---|
| **6 - Month** *(31 July 2009- 29 Jan 2010)* | 7.47 | 35/80 |
| **1 - Year** *(31 Jan 2009 - 29 Jan 2010)* | 32.67 | 51/78 |
| **3 - Year** *(31 Jan 2007 - 29 Jan 2010)* | 32.88 | 9/72 |

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

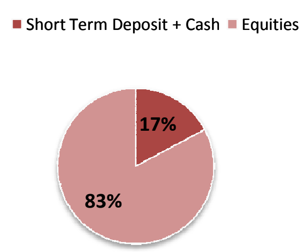
### High/Low NAV (RM)

| | High | Low |
|---|---|---|
| **6 - Month** *(1 August 2009- 31 Jan 2010)* | 0.3600 | 0.3262 |
| **1 - Year** *(1 Feb 2009 - 31 Jan 2010)* | 0.3600 | 0.2576 |
| **3 - Year** *(1 Feb 2007 - 31 Jan 2010)* | 0.3600 | 0.2576 |

### Income Distribution

| | Net (sen per unit) |
|---|---|
| **2009** | 0.83 |

### Asset Allocation as at January 31, 2009




| **Equities** | |
|---|---|
| Foreign Investment | 21.48 |
| Consumer Products | 17.71 |
| Trading/Services | 22.18 |
| Finance | 12.35 |
| Properties | 7.80 |
| Industrial | 5.88 |
| REITs | 12.60 |
| TOTAL | 100.00 |

### Top 5 Largest Holdings

1) SUNRISE BERHAD
2) MAYBANK BERHAD
3) NESTLE BERHAD
4) AXIS REIT BERHAD
5) QUILL CAPITAL BERHAD

*Based on the fund's portfolio returns as at January 15, 2010, the Volatility Factor (VF) for this fund is 10.9 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.*

34th Floor, Menara PNB, 201-A, Jalan Tun Razak, 50400 Kuala Lumpur. Tel: +603 20340800 Fax: +603 21633212/2535
**E-mail: ambcare@pnb.com.my** **Website: www.ambmutual.com.my**