



Amanah Mutual Berhad
(195414-L)

Income & Growth Fund

Smart Investment Choice for Constant Capital Growth

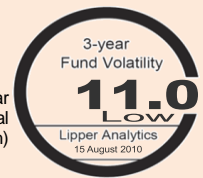
Fund Fact Sheet 31 July 2010

Morning Star Rating
Lipper Total Return
Lipper Consistent Return
Lipper Preservation



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 JULY 2010

Unit In Circulation	: 49.050 mil
Unit NAV	: RM 0.2957
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

While global markets including Malaysia have improved in the short term with better than expected US earnings, the weakening US economic outlook coupled with the peaking of leading indicators are causes of concern. We may see analysts revising down economic numbers and also their target prices and earnings estimates, and this could bring down side to stock prices.

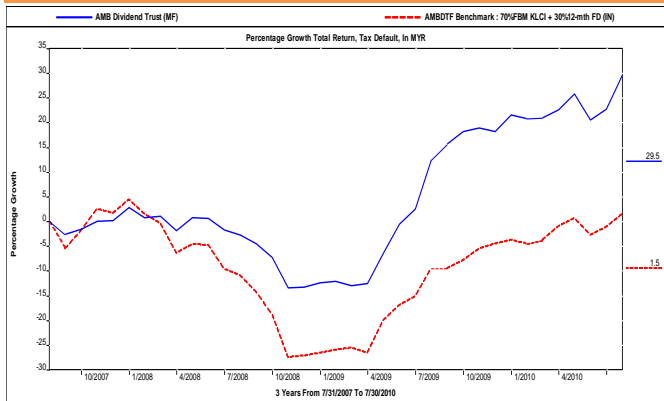
We are cautious in the near term given the events stated and will need to diligently monitor the economic data and outlook for signs of improvement.

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



Cumulative Total Return

	Fund (%)	Rank
6 - Month (29 Jan 2010 - 30 July 2010)	7.25	48/79
1 - Year (31 July 2009 - 30 July 2010)	15.26	44/78
3 - Year (31 July 2007 - 30 July 2010)	29.54	4/73

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

High/Low NAV (RM)

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

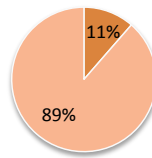
Income Distribution

	Net (sen per unit)
2010	7.95

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

Asset Allocation as at 31 July 2010

- Short Term Deposit + Cash
- Equities



Equities

Foreign Investment	10.22
Consumer Products	19.40
Industrial	6.73
Trading/Services	24.16
REITs	12.98
Properties	17.88
Finance	8.63
Total	100.00

Top 5 Largest Holdings

- 1) CDL HOSPITALITY TRUST REIT - EQUITY
- 2) NESTLE BERHAD - EQUITY
- 3) SUNRISE BERHAD - EQUITY
- 4) AXIS-REIT MANAGERS BERHAD - EQUITY
- 5) MEDIA PRIMA BERHAD - EQUITY

Based on the fund's portfolio returns as at August 15, 2010, the Volatility Factor (VF) for this fund is 10.6 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.