

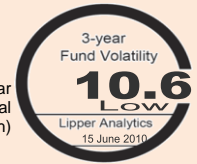
Income & Growth Fund

Smart Investment Choice for Constant Capital Growth

Fund Fact Sheet 30 June 2010

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 JUNE 30, 2010

Unit In Circulation	: 49,065 mil
Unit NAV	: RM 0.2800
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

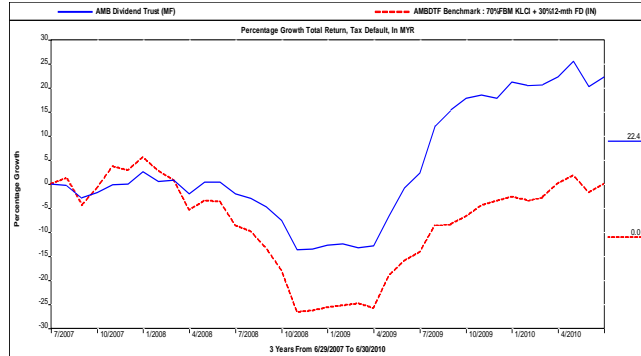
The tightening in China and the European debt crisis, coupled with the peaking of leading indicators has caused markets to trade to the down side. In addition we see analysts revising down their target prices and/or earnings estimates which could bring further down side. We are cautious in the near term given the events stated and will need to diligently monitor the effects of the European debt crisis to see whether the demand slowdown have any significant impact on the rest of its trading partners globally.

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 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



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

Cumulative Total Return

	Fund (%)	Rank
6 - Month (31 Dec 2009 - 30 June 2010)	0.99	65/79
1 - Year (30 June 2009 - 30 June 2010)	19.61	42/77
3 - Year (30 June 2007 - 30 June 2010)	22.36	7/72

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

High/Low NAV (RM)

	High	Low
6 - Month (1 Jan 2009 - 30 June 2010)	0.3669	0.2701
1 - Year (1 July 2009 - 30 June 2010)	0.3669	0.2701
3 - Year (1 July 2007 - 30 June 2010)	0.3669	0.2576

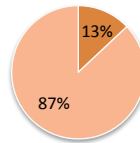
Income Distribution

	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 June 30, 2010

Short Term Deposit + Cash	Equities																
	<table border="0"> <tr> <td>Foreign Investment</td> <td>10.92</td> </tr> <tr> <td>Consumer Products</td> <td>20.45</td> </tr> <tr> <td>Industrial</td> <td>7.01</td> </tr> <tr> <td>Trading/Services</td> <td>24.43</td> </tr> <tr> <td>REITs</td> <td>13.58</td> </tr> <tr> <td>Properties</td> <td>14.54</td> </tr> <tr> <td>Finance</td> <td>9.07</td> </tr> <tr> <td>Total</td> <td>100.00</td> </tr> </table>	Foreign Investment	10.92	Consumer Products	20.45	Industrial	7.01	Trading/Services	24.43	REITs	13.58	Properties	14.54	Finance	9.07	Total	100.00
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Top 5 Largest Holdings

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

Based on the fund's portfolio returns as at June 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.