



**Income & Growth Fund**  
 Long term investment for long term strategy  
**Fund Fact Sheet 31 March 2010**

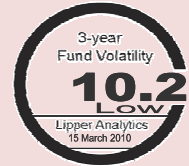
**Morning Star Rating**  
**Lipper Total Return**  
**Lipper Consistent Return**  
**Lipper Preservation**



**Leader**  
**Leader**  
**Leader**

## 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 MARCH 31, 2010

Unit In Circulation	: 43.295 mil
Unit NAV	: RM 0.3579
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

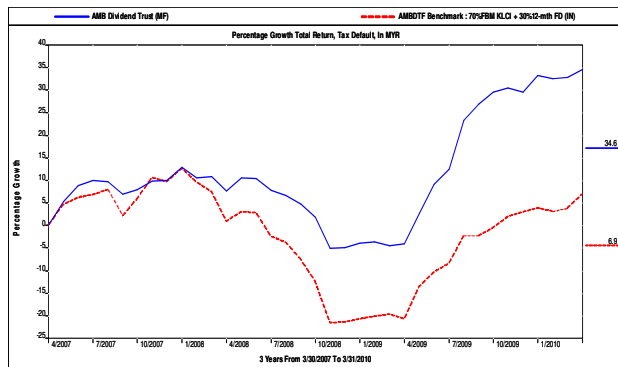
The global economy continues to improve as confirmed by the economic data. This has led to the unwinding of fiscal and monetary stimuli in countries where growth have been the strongest. These unwinding should be seen as a process of normalization and thus is beneficial in the long run. In the shorter term, it will create volatility in the markets but once the market comes to accept that there can be growth even with the normalization process, market conditions will improve.

#### 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 environment stabilizes and improves.

### PERFORMANCE RECORD

#### 3 Years Growth Total Return



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

#### Cumulative Total Return

	Fund (%)	Rank
<b>6 - Month</b> (30 Sept 2009 - 31 Mar 2010)	3.77	75/80
<b>1 - Year</b> (31 Mar 2009 - 31 Mar 2010)	40.32	49/78
<b>3 - Year</b> (30 Mar 2007 - 31 Mar 2010)	34.55	8/72

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

#### High/Low NAV (RM)

	High	Low
<b>6 - Month</b> (1 Okt 2009 - 31 Mar 2010)	0.3600	0.3418
<b>1 - Year</b> (1 Apr 2009 - 31 Mar 2010)	0.3600	0.2653
<b>3 - Year</b> (1 Apr 2007 - 31 Mar 2010)	0.3600	0.2576

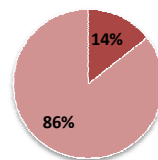
#### Income Distribution

	Net (sen per unit)
<b>2009</b>	0.83

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

#### Asset Allocation as at March 31, 2010

■ Short Term Deposit + Cash ■ Equities



#### Equities

Foreign Investment	22.55
Consumer Products	17.34
Trading/Services	23.70
Finance	9.92
Properties	7.33
Industrial	6.76
REITs	12.40

**TOTAL** 100.00

#### Top 5 Largest Holdings

- 1) SUNRISE BERHAD
- 2) UCHI TECHNOLOGY BERHAD
- 3) NESTLE BERHAD
- 4) AXIS REIT BERHAD
- 5) PLUS EXPRESSWAY BERHAD

Based on the fund's portfolio returns as at March 15, 2010, the Volatility Factor (VF) for this fund is 10.2 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.