

Income and Growth Fund
Smart Investment Choice for Constant Capital Growth
Fund Fact Sheet 31 October 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 31 OCTOBER 2010

Unit In Circulation	: 47.820 mil
Unit NAV	: RM 0.3118
Financial Year	: April 30
Fund Category	: Equity Fund
Fund Inception	: June 6, 2006
Initial Sales Charge	: 5.50% of NAV per unit
Annual Management Fee	: 1.50% of NAV
Benchmark	: 70% of FBM KLCI 30% of the 12-Month fixed deposit rate of commercial banks
Asset Allocation	: Min 70% - Max 99.80% in equities : Min 0.20% - Max 30% in fixed income and cash (Up to 30% may be invested in Asian ex-Japan markets)

FUND MANAGER'S REVIEW

Market Review

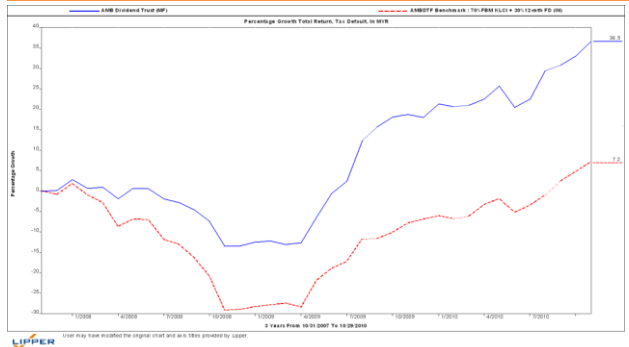
Economic data in the Unites States (US) has surprised on the upside and global growth estimates are likely to be upgraded. With interest rates near zero, developed market central banks such as the US, have limited options but to pursue further quantitative easing to stimulate their economies. In the short term we are relatively more positive given the positive reaction of the market to the quantitative easing even though it was widely anticipated. The quantitative easing by the US will drive fund flows to the emerging markets given the resulting impact of weakening the US dollar and strengthening the currencies of its trading partners especially the emerging economies.

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 has increased equity exposure to around the 95% in view of the quantitative easings by the developed countries which support equities by raising hopes of a positive impact on growth and inducing a shift to equities. We will remain vigilant on monitoring the external environment to calibrate the equity exposures.

PERFORMANCE RECORD

3 Years Growth Total Return



Cumulative Total Return

	Fund (%)	Rank
6 - Month (30 April 2010 - 29 October 2010)	8.60	60/80
1 - Year (31 October 2009 - 29 October 2010)	14.96	62/77
3 - Year (31 October 2007 - 29 October 2010)	36.55	5/72

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

High/Low NAV (RM)

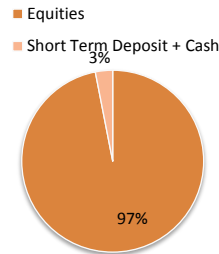
	High	Low
6 - Month (1 May 2010 - 29 October 2010)	0.3119	0.2701
1 - Year (1 November 2009 - 29 October 2010)	0.3669	0.2701
3 - Year (1 November 2007 - 29 October 2010)	0.3669	0.2576

Income Distribution

	Net (sen per unit)
2009	0.83
2010	7.95

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

Asset Allocation as at 31 October 2010



Equities	
Foreign Investment	13.69
Consumer Products	12.11
Industrial	13.88
Trading/Services	22.80
REITs	11.76
Properties	16.26
Finance	9.50
Total	100.00

Top 5 Largest Holdings

- 1) NESTLE PRODUCTS SDN BHD - EQUITY
- 2) PETRONAS GAS BHD - EQUITY
- 3) AXIS-REIT MANAGERS BERHAD - EQUITY
- 4) MEDIA PRIMA BERHAD - EQUITY
- 5) SUNRISE BERHAD - EQUITY

Based on the fund's portfolio returns as at November 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, 2010 before investing. This prospectus has 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 Prospectus, which is obtainable at Amanah Mutual Berhad or any of its distribution branches.