



**Income and Growth Fund**  
 Smart Investment Choice for Constant Capital Growth  
**Fund Fact Sheet 30 September 2010**

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



## 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 30 SEPTEMBER 2010

Unit In Circulation	: 47.830 mil
Unit NAV	: RM 0.3037
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
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

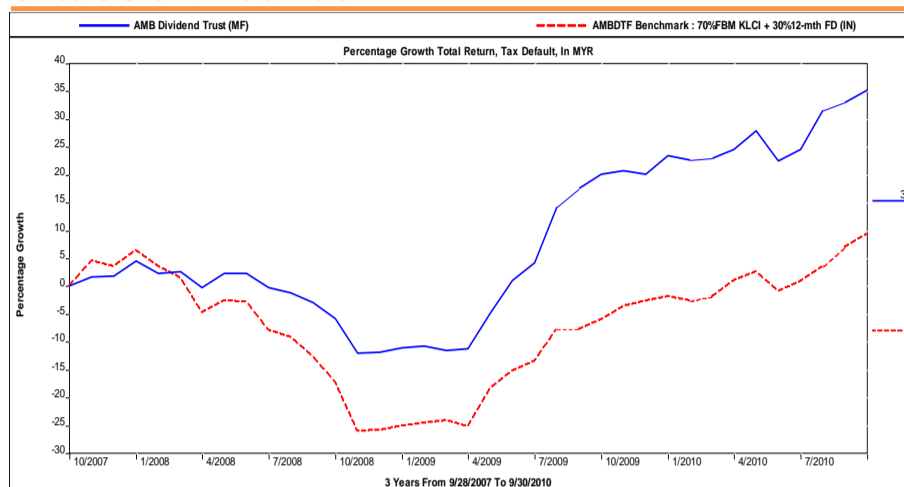
Economic data in the U.S. have been mixed and global growth continues to moderate. With interest rates near zero, central banks have limited options but to pursue further quantitative easing if the conditions deteriorate further. While the probability of a double-dip recession in Europe and the U.S. is still relatively low, the probability has since been increased by economists. In the short term we are relatively more positive given the expectations of another round of quantitative easing. Markets tend to do well during this period. Furthermore, with the announcements of the Economic Transformation Program, the local market sentiment has improved and there is optimism that certain sectors will benefit from the implementation.

#### 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 90% level and will remain vigilant for the opportunity to increase this further when the economic environment stabilizes and improves.

### PERFORMANCE RECORD

#### 3 Years Growth Total Return



#### Cumulative Total Return

	Fund (%)	Rank
<b>6 - Month</b> (31 March 2010 - 30 September 2010)	8.49	40/80
<b>1 - Year</b> (30 September 2009 - 30 September 2010)	12.58	64/77
<b>3 - Year</b> (28 September 2007 - 30 September 2010)	35.18	5/72

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

#### High/Low NAV (RM)

	High	Low
<b>6 - Month</b> (1 April 2010 - 30 September 2010)	0.3669	0.2701
<b>1 - Year</b> (1 October 2009 - 30 September 2010)	0.3669	0.2701
<b>3 - Year</b> (1 October 2007 - 30 September 2010)	0.3669	0.2576

#### Income Distribution

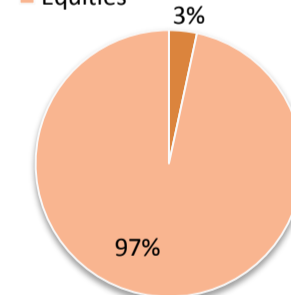
	Net (sen per unit)
<b>2010</b>	7.95

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

#### Asset Allocation as at 30 September 2010

■ Short Term Deposit + Cash

■ Equities



#### Equities

Foreign Investment	13.66
Consumer Products	12.20
Industrial	14.16
Trading/Services	22.85
REITs	11.77
Properties	15.74
Finance	9.62
<b>Total</b>	<b>100.00</b>

#### Top 5 Largest Holdings

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

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