



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).

Income and Growth Fund
 Smart Investment Choice for Constant Capital Growth
Fund Fact Sheet 31 August 2011

INVESTOR PROFILE

This fund is suitable for investors who:-

- Are conservative and prefers receiving regular and steady income in the form of distribution.
- Have a moderate risk appetite.

FUND DETAILS AS AT 31 AUGUST 2011

Unit In Circulation	: 98.985 million
Unit NAV	: RM 0.2675
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

For August 2011, the FBM KLCI declined 6.6%, but outperformed the MSCI Asia Pacific ex-Japan Index (MSCI APxJ) which declined 8.8%. Year-to-date the FBM KLCI is down 4.7%, again outperforming the MSCI APxJ which is down 8.4%. For the month of August, the regional markets were weighed down by the weakness on Wall Street and European bourses. This was due to concerns of weakening economic data from the US and European countries, and worries that this would further deteriorate with fiscal tightening. The broader market underperformed the FBM KLCI with the FBM Emas declining 7.3% to 9,909 points. Smaller caps also underperformed with the FBM Small Cap Index falling 9.4% to 11,333 points.

On key corporate developments:

- * Berjaya Group has proposed to sell its entire 50% stake in Berjaya Starbucks Coffee Company to Berjaya Food for RM71.7 million cash.
- * Wah Seong Bhd has put on hold the proposed demerger of their oil and gas assets held under Wasco Energy in view of the global market conditions.
- * Marine and Heavy Engineering Holdings (MMHE) has been awarded contracts worth RM952 million by MISC.
- * The Terengganu state government has offered to acquire the remaining 32.8% shares of Eastern Pacific Industrial Corp Bhd (EPIC) at RM3.10/share.
- * Bina Puri launched a reverse take-over of ACE market listed Oriented Media Group via an injection of an Indonesian power generation company.
- * The government may start calling for bids to develop tracts of land after phase one of the River of Life project is completed. Phase one is expected to commence early 2012.
- * Total vehicle sales fell 6% in July to 50,252 units from 53,483 units last year. Compared to the previous month, sales were up 20%.
- * Tenaga Nasional Bhd may not maintain its dividend payments for the current financial year ending 31 August 2011 as it was severely affected by gas curtailment by Petrolim Nasional Bhd (Petronas).
- * San Miguel Corp, the largest Philippine food and drinks company will acquire Exxon's entire 65% stake in Esso Malaysia Bhd.
- * A group including Dialog Bhd, Petronas Carigali and Roc Oil has signed a 15 year risk service contract with Petronas to develop and produce petroleum from the Balai cluster fields located offshore of Bintulu, Sarawak.

Manager's Comment

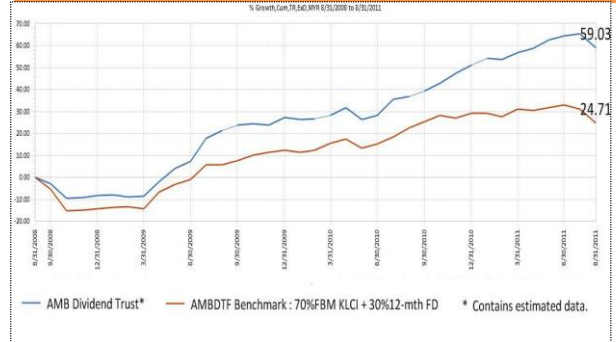
The Fund Manager remains cautious in the near term given the headwinds and expects a period of volatility. Uncertainties remain in the Middle East, global economic data is moderating, the sovereign debt crisis in Europe is far from resolved, the largest economy is still struggling to get back on its feet and inflation are issues weighing on the equity markets.

The drivers for the market have thus far come from the Economic Transformation Programme (ETP) and the positive announcements relating to new projects to drive economic growth. The next key catalyst to watch out for will be the implementation of these announced projects via calling of tenders and project awards. These should give confidence to the investment community that Malaysia is headed in the right direction and deserves further rerating. Thus far, there have been delays but we are hopeful that the projects will kick start in a more meaningful manner.

For the AMB Dividend Trust Fund, the focus remains on high quality stocks with high or the potential to give high dividend yields. There are many issues weighing on the equity markets and as such the Fund Manager has decreased the fund's equity exposure. We continue to monitor the markets for opportunities and to increase equity exposure, especially when we deem that the markets have largely priced in the uncertainties. We will look out for improving economic data and analysts to increase earnings estimates as positive signs to increase equity exposure.

PERFORMANCE RECORD

3 Years Growth Total Return



Cumulative Total Return

	Fund (%)	Rank
1 - Month (31 July 2011 - 31 August 2011)	-4.00	3/84
6 - Month (29 February 2011 - 31 August 2011)	3.44	3/82
1 - Year (31 August 2010 - 31 August 2011)	16.01	4/82
3 - Year (31 August 2008 - 31 August 2011)	59.03	9/75
5 - Year (31 August 2006 - 31 August 2011)	105.05	9/68

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

High/Low NAV (RM)

	High	Low
1 - Month (31 July 2011 - 31 August 2011)	0.2783	0.2639
6 - Month (29 February 2011 - 31 August 2011)	0.3459	0.2639
1 - Year (31 August 2010 - 31 August 2011)	0.3459	0.2639
3 - Year (31 August 2008 - 31 August 2011)	0.3669	0.2576
5 - Year (31 August 2006 - 31 August 2011)	0.3669	0.2387

Income Distribution

	Net (sen per unit)
2009	0.83
2010	7.95
2011	7.94

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

Asset Allocation as at 31 August 2011

Equities	
Quoted Equity Securities	
Infrastructure Property Co.	4.12
Consumer Products	7.83
Industrial	10.41
Trading/Services	7.66
Finance	8.49
Properties	8.13
Foreign Quoted Equity	
Securities	4.13
TOTAL	50.77
Collective Investment Schemes	
Local REITs	3.84
Foreign REITs	16.74
TOTAL	20.58

Top 5 Largest Holdings in Equity

- 1) CDL HOSPITALITY TRUSTS
- 2) KLCC PROPERTY HOLDINGS BERHAD
- 3) CAPITA COMMERCIAL TRUST
- 4) PUBLIC BANK BERHAD
- 5) NESTLE (M) BHD

Where a distribution is declared, investors are advised that following the distribution, the NAV per unit will be reduced from cum-distribution NAV to ex-distribution NAV.

Based on the fund's portfolio returns as at September 15, 2011, the Volatility Factor (VF) for this fund is 10.5 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, 2011 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.