



## AHAM Smart Invest Portfolio - Income

The Fund aims to provide investors with regular income over medium to long-term period by investing in a portfolio of collective investment schemes.

**Fund Category**  
Mixed Assets (Fund of Funds)

**Fund Type**  
Income

**Benchmark**  
Absolute return of 4% per annum

**Base Currency**  
MYR

**Launch Date / IOP**  
July 13, 2020 / MYR0.50<sup>(A Class)</sup>  
June 26, 2024 / MYR0.50<sup>(B Class)</sup>

**Financial Year End**  
April 30

**Subscription**  
Cash

**Initial Sales Charge**  
Max 1.00% of the NAV per Unit<sup>(B Class)</sup>

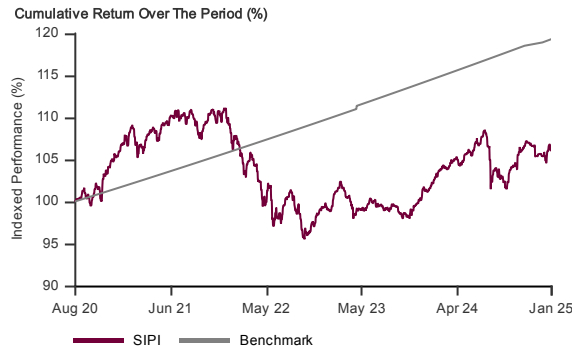
**Annual Management Fee**  
Max 1.20% per annum

**Repurchase Charge**  
1.00% of the NAV per Unit<sup>(A Class)</sup>

**Minimum Investment /  
Minimum Subsequent Investment**  
MYR100 / MYR100<sup>(A Class)</sup>  
MYR100 / MYR100<sup>(B Class)</sup>

**As at January 31, 2025\***  
**Fund Size / NAV Per Unit**  
MYR64.9million / MYR0.4714<sup>(A Class)</sup>  
MYR6.5million / MYR0.5007<sup>(B Class)</sup>

### Performance Record as at January 31 2025\*



July, 2020 to January, 2025 NAV-NAV prices and assuming reinvestment of distributions into the Fund, gross investment based in MYR. The value of Units may go down as well as up. Past performance is not indicative of future performance.  
Source: MorningStar

### Top Holdings as at January 31 2025\*

Collective Investment Scheme	%
AHAM Income Extra Fund	14.9
PIMCO Funds GIS Income Fund	10.0
AHAM Aiiman Gbl Thematic MA FundH	8.3
Nikko Asset Mgmt - Global Equity Fund - B USD	6.9
BlackRock Global Funds - Asian Tiger Bond Fund A2 USD	6.0
GQG Partners US Equity Fund - USD A	5.1
IShares MSCI ACWI UCITS ETF	5.1
Capital Group Funds - Multi-Sector Income Fund Lux	5.1
JPMorgan Funds - America Equity Fund	5.1
AHAM Select AUD Income Fund	5.0

### Performance Table as at January 31 2025\*

Total Return (%)	1 Month	1 Year	3 Year	Inception	Since
Fund (B Class)	1.0	-	-	-	0.4
Fund (A Class)	1.1	3.1	-0.7	-	6.5
Benchmark (MYR)	0.3	4.0	12.5	-	19.3

Annualised Return (%)	1 Year	3 Year	5 Year	Inception	Since
Fund (B Class)	-	-	-	-	-
Fund (A Class)	3.1	-0.2	-	-	1.4
Benchmark (MYR)	4.0	4.0	-	-	4.0

Calendar Year Return (%)	Year To Date	2024	2023	2022
Fund (B Class)	1.0	-	-	-
Fund (A Class)	1.1	4.2	2.3	-10.9
Benchmark (MYR)	0.3	4.0	4.0	4.0

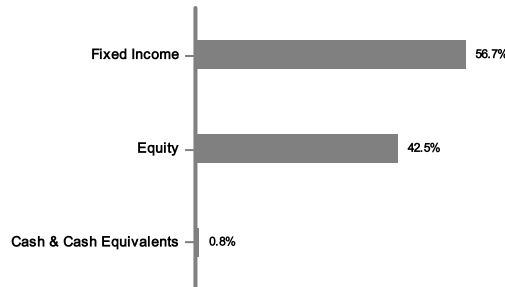
Source: MorningStar

### Income Distribution History

Year	Gross Distribution/Yields	
	A Class Class cents/(%)	B Class Class cents/(%)
2021	1.51 / 2.9	-
2022	0.30 / 0.6	-
2023	1.98 / 4.3	-
2024	1.88 / 4.0	-
2025	0.31 / 0.7	0.13 / 0.3

Distribution Policy: The fund will distribute income subject to the availability of income.  
Quarterly: A Class, B Class

### Asset Allocation as at January 31 2025\*



\* The data provided above is that of the Fund and is a percentage of NAV as at January 31 2025. All figures are subject to frequent changes on a daily basis and the percentages might not add up to 100% due to rounding.

To invest in a Class other than MYR Class and/or MYR-Hedged Class, investors are required to have a foreign currency account with any Financial Institution as all transactions relating to the particular foreign currency will ONLY be made via telegraphic transfer.

The Morningstar Rating is an assessment of a Fund's past performance-based on both return and risk-which shows how similar investments compare with their competitors. A high rating alone is insufficient basis for an investment decision. Where a distribution is declared, investors are advised that following the issue of additional Units/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 December 31 2024, the Volatility Factor (VF) for this Fund is 6.4 for A Class Class (Low) (source: Lipper). Very Low includes Funds with VF that are not more than 5.06. Low includes Funds with VF that are above 5.06 but not more than 9.18. Moderate includes Funds with VF that are above 9.18 but not more than 12.185. High includes Funds with VF that are above 12.185 but not more than 16.465. Very High includes Funds with VF that are above 16.465. The VF means there is a possibility for the Fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. The Fund's portfolio may have changed since this date 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.

A copy of the Prospectus and Product Highlights Sheet ("PHS") can be obtained at AHAM Asset Management's ("AHAM Capital") sales offices or at www.aham.com.my. Investors are advised to read and understand the contents of Prospectus and the corresponding PHS before investing. There are fees and charges involved when investing in the Fund. Investors are advised to consider and compare the fees and charges as well of the risks carefully before investing. Investors should make their own assessment of the risks involved in investing and should seek professional advice, where necessary. The price of units and distribution payable, if any, may go down as well as up and past performance of the fund should not be taken as indicative of its future performance. The Securities Commission Malaysia has not reviewed this marketing/promotional material and takes no responsibility for the contents of this marketing/promotional material and expressly disclaims all liability, however arising from this marketing/promotional material.