



AHAM PRS Conservative Fund

A Fund that aims to provide Members with capital preservation for their retirement needs.

Name of Scheme
Private Retirement Scheme

Fund Category
Core (Conservative)

Benchmark
80% Maybank 12-month Fixed Deposit Rate + 10% MSCI AC World Index + 5% MSCI AC Asia ex Japan Index + 5% FTSE Bursa Malaysia Top 100 Index

Launch Date / IOP
October 25, 2012 / MYR0.50(MYR)

Financial Year End
July 31

Subscription
Cash

Initial Sales Charge
N/A

Redemption Charge
N/A

Pre-Retirement Withdrawal
8.0% tax penalty

Transfer Fee
MYR25 for each withdrawal request

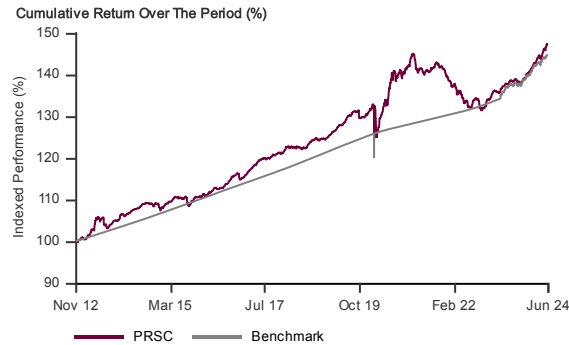
Fees by PPA Annual Fee
MYR8.00 per annum

Annual Management Fee
Max 1.30% per annum

Minimum Investment / Minimum Subsequent Investment
MYR100 / MYR50(MYR)

As at June 28, 2024*
Fund Size / NAV Per Unit
MYR31.9million / MYR0.6074(MYR)

Performance Record as at June 28 2024*



October, 2012 to June, 2024 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 June 28 2024*

Top Holdings	Percentage
AHAM Bond Fund	30.1%
AHAM AIIMAN ESG Income Plus Fund	24.8%
AHAM Income Extra Fund	10.4%
Aiiman Global Equity Fund	6.9%
AHAM Select Opportunity Fund	5.8%

Performance Table as at June 28 2024*

		1 Month	1 Year	3 Year	Since Inception
Total Return (%)					
Fund (MYR)		0.9	6.9	4.6	47.1
Benchmark (MYR)		0.6	5.6	12.0	44.7
Annualised Return (%)					
Fund (MYR)		6.9	1.5	2.6	3.4
Benchmark (MYR)		5.6	3.9	3.3	3.2
Calendar Year Return (%)		Year To Date	2023	2022	2021
Fund (MYR)		4.8	4.5	-2.9	-2.6
Benchmark (MYR)		3.5	4.8	2.2	1.9

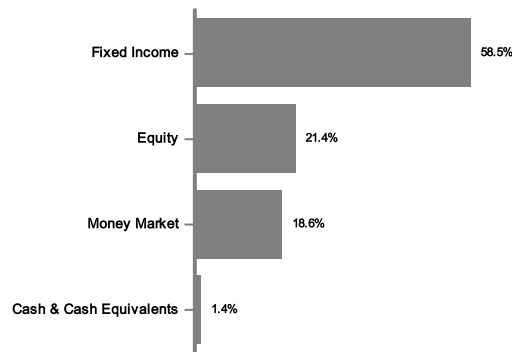
Source: MorningStar

Income Distribution History

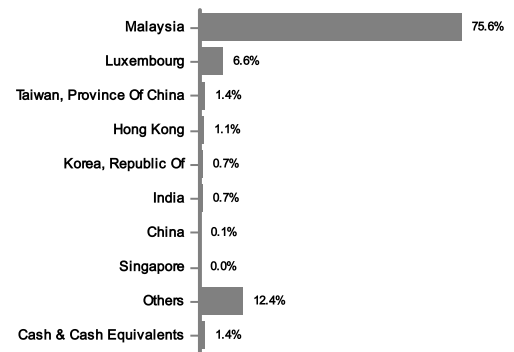
Year	Net Distribution (Sen)	Yield (%)
2015	0.50	1.0
2016	0.50	0.9
2017	1.00	1.8
2018	1.00	1.8
2019	1.00	1.7
2020	1.00	1.7
2021	1.00	1.6
2022	1.00	1.8
2023	1.35	2.4
2024	0.50	0.8

Distribution Policy: The fund will distribute income subject to the availability of income. Semi-annually: MYR

Asset Allocation as at June 28 2024*



Country Allocation as at June 28 2024*



* The data provided above is that of the Fund and is a percentage of NAV as at June 28 2024. All figures are subject to frequent changes on a daily basis and the percentages might not add up to 100% due to rounding. 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. The Private Pension Administrator (PPA) Annual Fee is not payable by the Member for the year the Member's account is first opened and the year(s) where no contribution has been made. A copy of the Disclosure Document 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 Disclosure Document 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.