AHAM PRS Conservative Fund

(formerly known as Affin Hwang 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
25 October, 2012 / MYR0.50(MYR)

Financial Year End
31 July

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

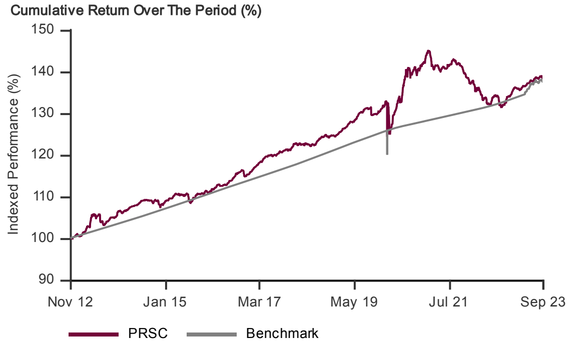
Fees by PPA Annual Fee
MYR8.00 per annum

Annual Management Fee
Max 1.30% per annum

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

As at 29 September, 2023*
Fund Size / NAV Per Unit
MYR24.7million / MYR0.5847(MYR)

Performance Record as at 29 September 2023*



October, 2012 to September, 2023 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

Performance Table as at 29 September 2023*

Total Return (%)	1 Month	1 Year	3 Year	Since Inception
Fund (MYR)	-0.1	4.9	-1.0	38.4
Benchmark (MYR)	-0.3	3.8	7.8	37.4

Annualised Return (%)	1 Year	3 Year	5 Year	Since Inception
Fund (MYR)	4.9	-0.3	2.1	3.0
Benchmark (MYR)	3.8	2.6	2.7	3.0

Calendar Year Return (%)	Year To Date	2022	2021	2020
Fund (MYR)	3.0	-2.9	-2.6	9.0
Benchmark (MYR)	3.1	2.2	1.9	2.2

Source: MorningStar

Top Holdings as at 29 September 2023*

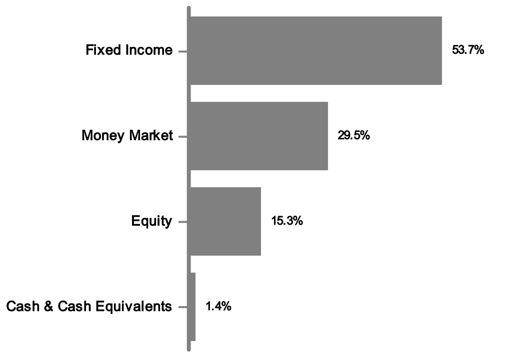
AHAM Bond Fund	46.3%
AHAM Aiiman Growth Fund	8.8%
AHAM Select Asia (ex Japan) Opportunity Fund Class	4.9%
Southern Power Generation SB 5.45% (31.10.2033)	4.3%
YTL Power International Bhd 5.05% (03.05.2027)	4.2%

Income Distribution History

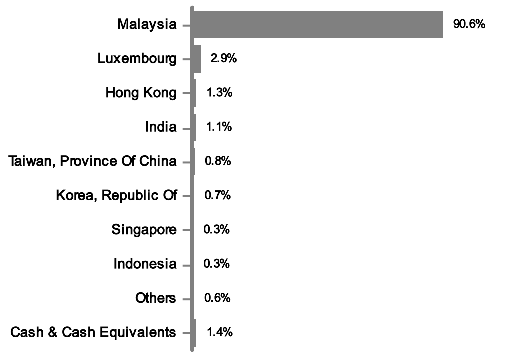
	Net Distribution (Sen)	Yield (%)
2014	1.00	1.9
2015	0.50	1.0
2016	0.50	0.9
2017	1.00	1.8
2018	1.00	1.8
2019	1.00	1.7
2020	1.00	1.7
2021	1.00	1.6
2022	1.00	1.8
2023	0.50	0.9

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

Asset Allocation as at 29 September 2023*



Country Allocation as at 29 September 2023*



* The data provided above is that of the Fund and is a percentage of NAV as at 29 September 2023. 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.