



## 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<sub>(MYR)</sub>

**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

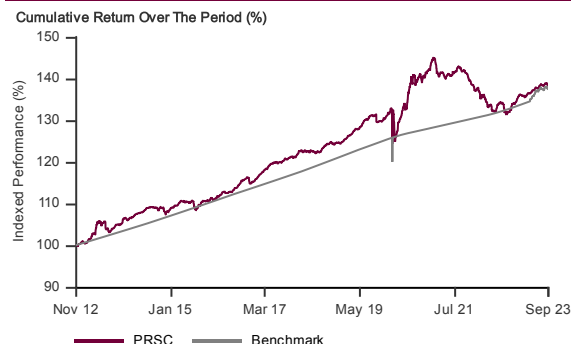
**Fees by PPA Annual Fee**  
MYR8.00 per annum

**Annual Management Fee**  
Max 1.30% per annum

**Minimum Investment /  
Minimum Subsequent Investment**  
MYR100 / MYR50<sub>(MYR)</sub>

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

### 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

### Top Holdings as at 29 September 2023\*

|                                                    |       |
|----------------------------------------------------|-------|
| AHAM Bond Fund                                     | 46.3% |
| AHAM Aiman 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%  |

### 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  |

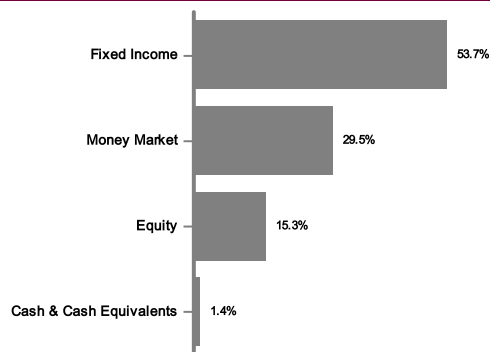
Source: MorningStar

### Income Distribution History

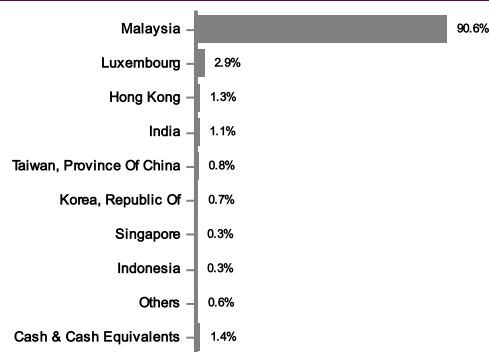
|      | Net Distribution (Sen) | Yield (%) |
|------|------------------------|-----------|
| 2014 | 1.00                   | 1.9       |
| 2015 | 0.50                   | 1.0       |
| 2016 | 0.50                   | 0.9       |
| 2017 | 1.00                   | 1.8       |
| 2018 | 1.00                   | 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.

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](http://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.