

**AmTotal Return****FUND OBJECTIVE**

AmTotal Return is designed as a medium to long-term investment with an objective of producing a regular income stream and to a lesser extent capital growth.

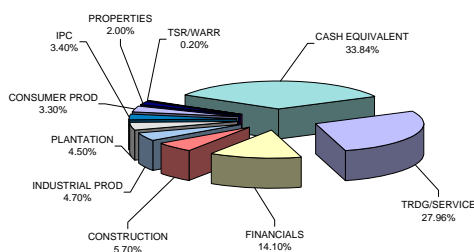
**INVESTORS PROFILE**

- Seek for a positive return through a regular flow of income distribution.
- Have medium to long term investment goals and are not planning to have access to your money in the next 3 years.

**MARKET BRIEF**

The global market was shaken by news of failing US financial institutions. First, Lehman Brothers, US fourth largest investment bank, filed for bankruptcy. Then, American International Group (AIG), US largest insurer, was bailed out by the US Federal Reserve in a deal worth US\$85 billion. US government is compelled to interfere by initiating the largest-ever (US\$700 billion) bank recapitalization effort to prevent the systematic collapse of the financial system. Weight down by world-wide credit crunch, KLCI plunged 7.4% m/m in Sep 2008. Commodities, including crude palm oil, were sold down in anticipation of weaker demand. Plantation and construction were amongst the worst performing sectors in the month.

The solution to the US financial crisis is theoretically in sight but weak economic data will continue. Based on the study of past banking crisis, both economic activity and equity performance could remain weak, 12-15 months after government bailout. The solution to the US financial crisis is theoretically in sight but weak economic data will continue. Based on the study of past banking crisis, both economic activity and equity performance could remain weak, 12-15 months after government bailout. The Fund will remain defensive as macro outlook is still weakening.

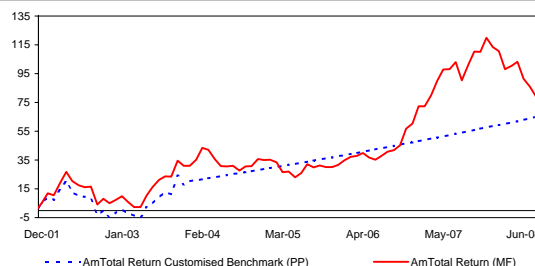
**RATING COMPOSITION\* as at 30 September 2008**

\* as percentage of NAV. Please note that asset exposure for the Fund is subject to frequent change on a daily basis.

**LARGEST HOLDINGS\* as at 30 September 2008**

PUBLIC BANK BHD	6.98%
RESORTS WORLD BHD	4.20%
GENTING BHD	3.73%
TENAGA NASIONAL BHD	3.54%
WCT ENGINEERING BHD	3.49%

\* as percentage of NAV

**Cumulative Performance over the period %**

\* AmTR Customised Index: • Bursa Malaysia Kuala Lumpur Composite Index (prior to 1 Jan 2004). • Maybank 12-months FD rate plus 3% (w.e.f. 1 Jan 2004)

Source: Lipper Hindsight 5 (2007)

The value of units may go down as well as up. Past performance not indicative of future performance.

**FUND PERFORMANCE DATA AS AT 30 September 2008**

	1 mth	6 mth	1 yr	3 yr	5 yr	Since Inception
Fund (%)	-5.68	-14.76	-16.05	28.69	36.77	57.98
*Index (%)	0.59	3.41	6.99	22.40	48.96	943.78

\*Medium Duration Malaysian Government Securities Bond Index

Source: Lipper Hindsight 5 (2007)

**FUND DETAILS as at 30 September 2008**

NAV (30 September 2008)	RM 0.5228
Fund Size (30 September 2008)	RM 48.84 million
Units in Circulation (30 September)	93.43 million
Fund Currency	Ringgit Malaysia
Fund Launched	10 January 1989
Offer Price at Launch	RM 1.00
Annual Fee	Base management fee of 1.00% p.a. of the NAV plus profit share of 1/8 of the performance above **Hurdle Rate subject to a maximum of 6% p.a. of NAV.

Trustee Fee	0.08% p.a. of the NAV of the Fund
Initial Charge	Up to 6% of the NAV per unit
Redemption Payment Period	By the 10th day of receipt of a repurchase
Investment Manager	AmInvestment Management Sdn Bhd
Distribution frequency	Income (if any) is paid at least once a year
Min. Initial Investment	RM 1000
Min. Additional Investment	RM 500

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The information contained herein has been obtained from sources believed in good faith to be reliable, however, no guarantee is given in its accuracy or completeness. Past performance of funds is not indicative of its future performance and prices can go down as well as up and you may not get back the amount you originally invested. A copy of AmMutual Master Prospectus dated 10 September 2008 (expires on 9 September 2009) has been registered with the Securities Commission, who takes no responsibility for its contents. Investors are advised to read the prospectus before investing. Application for units can only be made on receipt of a form of application referred to in and accompanying the prospectus. Investors should also consider the fees and charges involved. A copy of the prospectus can be obtained from our nearest representative office. The fund may not be suitable for all and if in doubt investors should seek independent advice.