

## AmTotal Return



### FUND OBJECTIVE

The Fund 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

The Fund is suitable for investors who:

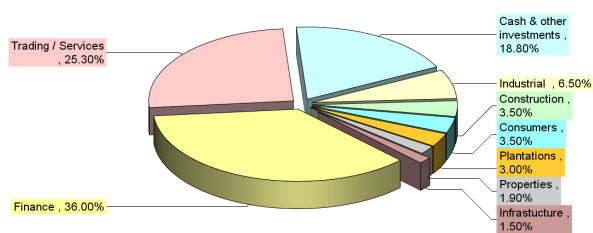
- seek for a positive return through a regular flow of income distribution
- have medium to long-term investment goals and are not planning to have access to your money in the next 3 years

### MARKET BRIEF

Dow Jones declined 2.2% in July 2011. Investors dumped Greek sovereign bonds and pushed interest rate above 20%, implying imminent default. Fortunately, Eurozone leaders were able to agree on a new EUR159 billion bailout plan. The rescue package this time is perceived as more credible on sustainable basis as it involved haircut for bondholders and allowed Greece to borrow from European Financial Stability Facility at 3.5% interest rate. US is running into trouble spot as well. Besides, slowing economy, investors waited anxiously over the deadlock in US congress in lifting of debt ceiling by 2 Aug, failing which the US may default on its debt. On top of that, S&P threaten to downgrade US AAA-rated government debt if there is no credible plan to address the rising debt. Investors seek safety in gold as both Euro and US dollar is likely to weaken. Gold price shot up 6.9% in July to record high of US\$1,614/oz. In Malaysia, KLCI was dragged down 1.9% mainly by external uncertainties.

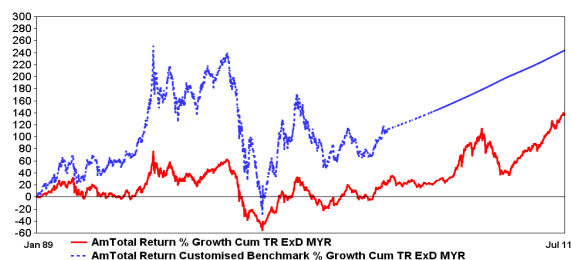
We remain comfortable on the equity market. Base case is that issue on the US debt ceiling will be resolved by 2 August 2011. Sporadic volatility will recur going forward due to peripheral euro debt issue. Valuation is below long term averages and liquidity remains abundant. We view that 2012 will be a better year for equities as corporates are financially healthy and consumer spending is improving. Positive on the regional market as bulk of rate rise in Asia Pacific is almost done and inflation seems to be reaching its peak. Valuation is not excessive and there is abundant liquidity. Political climate and slowing economic climate could be a dampener to the Malaysian market. We see little catalyst until 2012 when ETP kicks off.

### RATING COMPOSITION\* as at 31 July 2011



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

### Cumulative Performance over the period %



\*w.e.f. 1 Jan 2004, Maybank 12-months FD rate plus 3% spread. Prior to 1 Jan 2004, FTSE Bursa Malaysia KLCI  
Source: Lipper  
The value of units may go down as well as up. Past performance not indicative of future performance.

### LARGEST HOLDINGS\* as at 31 July 2011

CIMB Group Holdings Berhad	6.90%
RHB Capital Berhad	5.90%
Hong Leong Bank Berhad	5.80%
Public Bank Berhad	5.30%
Axiata Group Berhad	5.10%
Public Bank Berhad-F	4.10%
Petronas Chemical Group Berhad	3.90%
Malayan Banking Berhad	3.80%
Genting Berhad	3.80%
Sime Darby Berhad	3.50%

\*as percentage of NAV

### FUND PERFORMANCE DATA as at 31 July 2011

	1 m	6 m	1 yr	3 yr	5 yr	Since Inception
Fund (%)	0.45	8.76	24.29	36.34	83.78	137.17
*Index (%)	0.50	2.94	6.04	19.18	36.36	244.28

\*w.e.f. 1 Jan 2004, Maybank 12-months FD rate plus 3% spread. Prior to 1 Jan 2004, FTSE Bursa Malaysia KLCI  
Source: Lipper

### FUND DETAILS as at 31 July 2011

NAV (31 July 2011)	RM 0.7181
Fund Size (31 July 2011)	RM 57.41 million
Units in Circulation (31 July 2011)	79.94 million
Fund Currency	Ringgit Malaysia
Fund Launched	10 January 1989
Offer Price at Launch	RM 1.0000
Annual Fee	Base management fee of 1.00% of the NAV of the Fund plus a profit share of 1/8 of performance above Hurdle Rate subject to a maximum of 6% p.a. of NAV. Hurdle rate is the one year rolling FD rate of Malayan Banking Berhad or an equivalent leading bank plus a 3% p.a. spread

Trustee Fee	0.08% p.a. of the NAV of the Fund
Initial Charge	Up to 6.00% of NAV per unit
Redemption Payment	By the 10th day of receipt of a repurchase notice
Investment Manager	AmInvestment Management Sdn Bhd
Distribution Frequency	Income distribution (if any) is paid at least once every year
Min. Initial Investment	RM 1,000
Min. Additional Investment	RM 500

Note: Source of the Fund's information from AmInvestment Services Bhd.

Based on the fund's portfolio returns as at 30 June 2011, the Volatility Factor (VF) for this fund is 11.9 and is classified as "Moderate" (source: Lipper). "Moderate" includes funds with VF that are higher than 10.830 and lower than 14.240 (source: Lipper). 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 quantile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. 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.

The information contained in this promotional material is general information only and does not take into account your individual objectives, financial situations or needs. You should seek your own financial advice from an appropriately licensed adviser before investing. We recommend that you read and understand the contents of the Master Prospectus dated 10 September 2010 (expires 9 September 2011) and Supplementary Master Prospectus dated 1 June 2011 (expires 9 September 2011) that is registered with the Securities Commission, who takes no responsibility for its contents. For copies of the prospectus, visit us at our nearest representative office. You should be aware that investments in unit trust funds carry risks. The specific risks of the Fund are securities risk and credit & counterparty risk. Unit prices and income distribution, if any, may go down as well as up. Past performance of a fund is not indicative of future performance. Please consider the fees and charges involved before investing. Units will be issued upon receipt of completed application form accompanying the prospectus and subject to terms and conditions therein. AmInvestment Services Berhad does not guarantee any returns on the investments. In the event of any dispute or ambiguity arising out of the other language translation in this leaflet, the English version shall prevail.