



Bancassurance Investment Linked Funds Performance Report

As on 30 November 2012

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Local Bond Market Commentary

Local Bond Market Commentary

Market Review

During the financial year 2012 (1 December 2011-30 November 2012), Malaysian Government Securities (“MGS”) generally traded to strength on the back of flight-to-safety flows amidst heightened global headwinds, continued presence of offshore buying interest and benign inflation.

The global economy was clouded by uncertainties in 2012. Against a backdrop of heightened external headwinds exacerbated by European sovereign debt crisis and a slowdown in the world’s major economies, MGS rallied on flight-to-quality flows. Besides, demand for MGS was also bolstered by offshore buying interest driven by quantitative easing in the developed worlds that led to increased capital flowed into emerging markets (including Malaysia) in search for higher yielding assets. As of 30 November 2012, foreign holdings of MGS and Government Investment Issues (GII) reached RM130.0 billion or 30.0% of outstanding MGS and GII (30 November 2011: RM97.1 billion, 25.2% of outstanding MGS and GII). The MGS curve bullish flattened in the financial year 2012 with 3-year and 10-year spread narrowed by 24 bps year-on-year to 39 bps as of 30 November 2012 led by gains in the belly and far end of the curve as investors were seen switching towards longer duration in search for higher yields amidst a benign inflation and interest rate outlook.

Bank Negara (BNM) kept Overnight Policy Rate (OPR) at 3.00% throughout 2012 as inflation moderated and supporting growth remained as a key agenda. The Central Bank viewed the current OPR level is still accommodative and expected the resilient domestic demand would continue to be the driver for Malaysia’s economic growth while providing cushion against the weakness in the export sector.

Inflation remained subdued during the financial year on the back of weakening external environment and moderation in commodity prices. Consumer Price Index (“CPI”) inflation averaged 1.8% during the financial year (2011:3.1%).

Meanwhile, in corporate bond space, high grade corporate bond yield spreads tightened as risk

appetite appeared healthy amidst a resilient domestic economic condition. Corporate bonds saw a record high issuance of RM115 billion during the financial year (2011: RM76 billion) driven by a conducive domestic interest rate environment and robust onshore liquidity. Notably, the record high issuance in financial year 2012 was boosted by the RM30.6 billion sukuk issued by Projek Lebuhraya Usahasama Berhad (PLUS”). Financial, utilities and infrastructure sectors dominated the corporate bond issuance activities during the financial year and bulk of the offerings were of high grade papers (AA-rated and above), a trend that is expected to persist for the foreseeable future.

Market Outlook 2013

Gross issuances of MGS/GII are expected to come in at around RM90-93 billion in 2013 (2012: RM94 billion). Meanwhile, corporate bond offerings are expected to remain strong in 2013 mainly due to funding requirements for infrastructure projects rolled out under the Economic Transformation Programme (ETP). Besides, the interest environment is expected to be conducive for corporates to raise financing. Meanwhile, demand for Ringgit bonds is expected to be robust in view of ample of liquidity in the banking system to the tune of RM280-290 billion as of 30 November 2012.

Going into 2013, Ringgit bonds are expected to be traded in a range-bound pattern in the near term. While positive factors like; benign inflation, stable interest environment and continued offshore buying interest will be supportive of Ringgit bond market, uncertainties from the general election overhang as well as noises from global uncertainties may deter yields from going lower.

In the medium-term, Ringgit bond yield curves are expected to steepen as market starts pricing in rate hike expectation given the prospect of sustained expansion in domestic economy and higher inflation on the back of the implementation of a minimum wage policy and government’s plan to reduce subsidies after the general election.

Strategy for AIA Fixed Income Fund

Amidst the prospect of steepening yield curve, the Fund will invest in short-to-medium tenured as well as high-grade corporate bonds that offer good relative values for better yield pick up while minimizing duration risk.

At the same time, the AIA Fixed Income Fund would continue seeking opportunities in Real Estate Investment trust (REITs) as dividend yields remain attractive.

Local Stock Market Commentary

Local Stock Market Commentary

Market Review

For the financial year under review, global equity markets remained volatile, driven mainly by the events below. Despite unresolved problem in US and Europe, and fear of an imminent general election locally, the FBMKLCI registered a gain of 9.4% for the financial year to close at 1,611. The performance of the broader market was in-line, with the FBM100 and FBM Emas Indices registering a gain of 9.6% and 9.1% respectively.

Key events affecting the stock market in 2012 were:

1. [Global financial markets were flushed with liquidity](#)
Concerted efforts by major Central Banks to embark on further quantitative easing, which included: (i) the European Central Bank (ECB) unveiling the Long Term Refinancing Operation for troubled Eurozone countries; (ii) the US implementing an open-ended QE3; and (iii) Japan adding ¥11 trillion to its asset-purchase programme.
2. [The Euro zone sovereign debt crisis remained unresolved; prompting further rating downgrades](#)
Despite various attempts to resolve the Euro zone debt crisis, situation remained dire. This prompted rating agency Standard & Poors (S&P) to downgrade the European Financial Stability Facility's creditworthiness by one notch to AA+ on 16 January 2012. This was subsequently followed by further downgrades of sovereign and credit ratings of Eurozone countries and 15 world's largest banks by S&P and Moody's.
3. [Some central banks eased policy rates in response to softening economic activities](#)
With inflationary pressures easing, some major central banks such as the ECB, Reserve Bank of Australia, People's Bank of China, Reserve Bank of India, Bank of Thailand, Bank of Korea and Bank Indonesia cut their policy rates between 25-50 basis points in 2012 as external environment slowed.
4. [Slower-than-expected growth in China](#)
China's real GDP growth slowed from 8.9% yoy in 4QCY11 to 7.4% yoy in 3QCY12, its slowest growth rate since 1QCY09 of 6.6% yoy. The Chinese Government and its central bank responded to the increased global uncertainties by fine-tuning its fiscal and monetary policies. However, key macro data released from October to early December 2012 suggested that its economy may have stabilized with the monthly data on the purchasing managers' index (PMI), exports, urban fixed-asset investment (FAI), industrial production (IP) and retail sales expanding at faster pace.
5. [Uninspiring corporate earnings in Malaysia](#)
Corporate earnings in 2012 remained under pressure. In fact, earnings have been revised lower in the last 10 quarters since 2Q of 2010. In the latest set of results, plantation, healthcare, consumer, building materials, transportation and timber sectors were affected by industry specific issues, cost pressures and persistent external headwinds. Hence, earnings growth estimates have been progressively lowered. In 2012, market EPS growth was revised from 15% at the beginning of 2012 to only 4-6% post 3QCY12 results. For 2013, EPS growth forecast is a subdued 7-9%.
6. [Despite external headwinds, Malaysia's economic growth remained resilient](#)
Malaysia's real GDP growth for the first 3 quarters of 2012 of 5.3% has surprised the market on the upside. Growth continued to hinge on the continued expansion in domestic demand, which grew an average of 11.8% for the same period. The strong domestic demand was due to the cash payouts from Bantuan Rakyat 1Malaysia programme and a half-month bonus paid to 1.4 million civil servants totalling RM2.2 billion. Private investments also grew strongly at 22.4% yoy, led by the implementation of various economic programmes such as the Economic

Transformation Programme (ETP) and Public-Private Partnership (PPP). In addition, the Iskandar Malaysia Corridor and the Sarawak Corridor of Renewable Energy (SCORE) saw steady progress with participation from both local and foreign investors.

7. Major corporate activities in 2012

These included: (i) three large IPO listings – Felda Global Venture (RM9.96 billion), IHH (RM6.37 billion) and Astro (RM4.56 billion); which combined, raised a total of RM20.99 billion; (ii) privatisation of Proton by DRB-Hicom and QSR-KFC by Massive Equity; (iii) merger and acquisition of Sapura-Kencana and RHB-OSKIB; and (iv) acquisition of Tanjung Energy and Genting Sanyen power assets by 1Malaysia Development Berhad.

Outlook & strategy

Global markets are likely to remain volatile over the immediate term, driven mainly by news flow abroad. A resolution of the US 'fiscal cliff' will likely be before end of 2012 or in early 2013 to prevent its economy from contracting at an annualised rate of 2.9% in 1H 2013 and by 0.5% for the whole of 2013 as forecasted by the

Congressional Budget Office. Despite numerous attempts by the European leaders to resolve its debt crisis, the problem remained unresolved and the Euro zone economy fell back into recession in 3QCY12. Having said this, the risk of Greece exiting the Euro zone in the short-term, dragging the whole of Euro zone into a full-blown crisis has dissipated. On a positive note, outside the Euro zone, major economic indicators released recently suggested that global economy is improving. Consensus is projecting a growth of 8.1% for China in 2013 against 7.7% in 2012 and for Asia, consensus is looking at a growth of 6.7% for 2013 against 6.2% for 2012.

In Malaysia, the impending 13th General Election as well as weaker corporate earnings will be the key risks driving the performance of the local bourse in 2013. Valuation wise, the KLCI is trading at 15.6x 2013 price-to-earnings, slightly higher than its 5-year historical mean of 14.8x.

Strategy wise, we remain cautious of the market in 1H 2013 and will focus our buying on solid companies with strong cash flows, healthy balance sheet and sustainable growth at reasonable valuations.

Global Bond Market Commentary

Global Bond Funds – Local Bond Market Commentary

For the Period 1 May 2012 - 30 November 2012

- 1) General Local Bond market for the above period

In general in seven months ended November 2012, yields fell in many emerging market local bond markets while “safe haven” assets failed to replicate their strong performance of 2011. As investors concerns regarding Europe eased, large flows of capital created by unprecedentedly loose monetary policy began to flow overseas and seek higher yields.

- 2) Reason for Global Bond Fund performance

For the period under review, Global Bond Fund outperformed the JP Morgan Government Bond Index (GBI) Global. The fund’s relative performance was mainly attributable to currency positions followed by sovereign credit exposures. Interest rate strategies were largely neutral with respect to relative performance. Among currencies, overweighed exposures in Asia ex-Japan contributed to relative results. Additionally, the fund’s large underweighted positions in the euro and Japanese yen contributed to relative results.

- 3) Strategies for the fund moving forward

We expect many emerging markets to benefit from solid fundamentals as well as ongoing capital inflows from worldwide quantitative easing. We remain encouraged about the growth prospects and low indebtedness in many emerging markets. Asia ex-Japan looks reasonably strong to us as do select economies in Latin America, Scandinavia and eastern Europe. We believe credit conditions have remained favorable in these regions given their low levels of debt and relatively stronger growth rates. Near year-end many countries in these regions also offered higher short-term interest rates and had undervalued currencies,

in our opinion. We favor those countries with policymakers who have stayed ahead of the curve regarding fiscal, monetary and financial policy.

We have continued to anchor our long-term views on fundamental analysis, and we continue to seek to take advantage of opportunities as they arise. We see the unorthodox policies being followed in some major advanced countries as having potentially serious long-term consequences, including asset price bubbles and upward surges in commodity prices. We have continued to position ourselves to seek to manage the interest-rate risks that we expect from the combination of historically low interest rates and easy monetary policy in the G-3 (i.e., the United States, the eurozone and Japan), rising price pressures emanating from China and global demand that we believe is far from collapsing. Thus, we generally maintained an extremely short duration within our strategies as of quarter-end, while seeking to take advantage of what we deem as the relative attractiveness of currencies of countries with fundamentals likely to support medium-term growth.

Fund Performance & Sector Breakdown

Fund Performance

For the financial year under review, the benchmark FBM 100 index and FBM Emas Index registered 9.6% and 9.1% gains respectively. It was a volatile year, influenced by – Euro sovereign debt crisis, recovery in US and slower growth in China as well as fear of imminent general election locally.

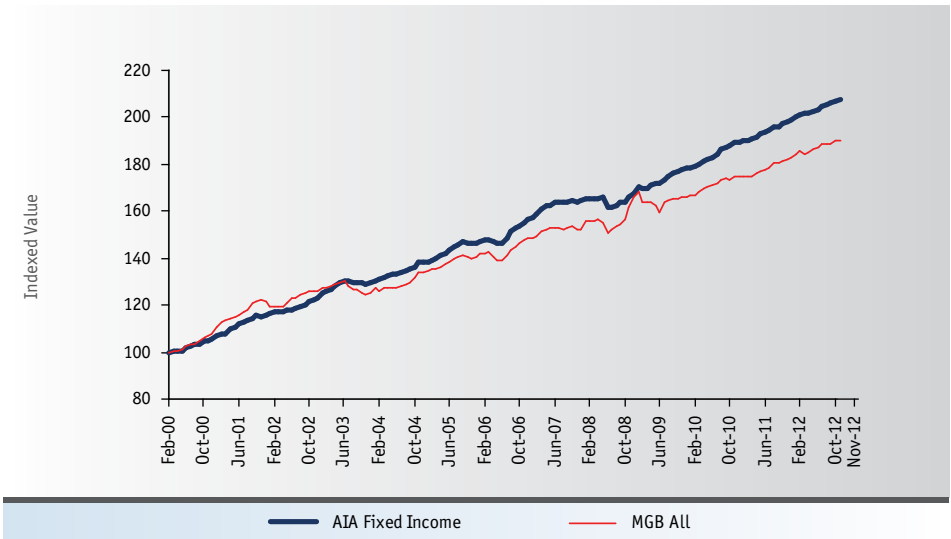
The details of the fund performances are listed in the following pages.

AIA Fixed Income Fund

For the financial year under review, the Fund outperformed its benchmark by 56 bps. The Fund appreciated by 5.00%, while its benchmark increased by 4.44%.

Since inception, the Fund achieved a growth of 107.90%, compared to the benchmark growth of 90.32%.

Inception to 30 November 2012



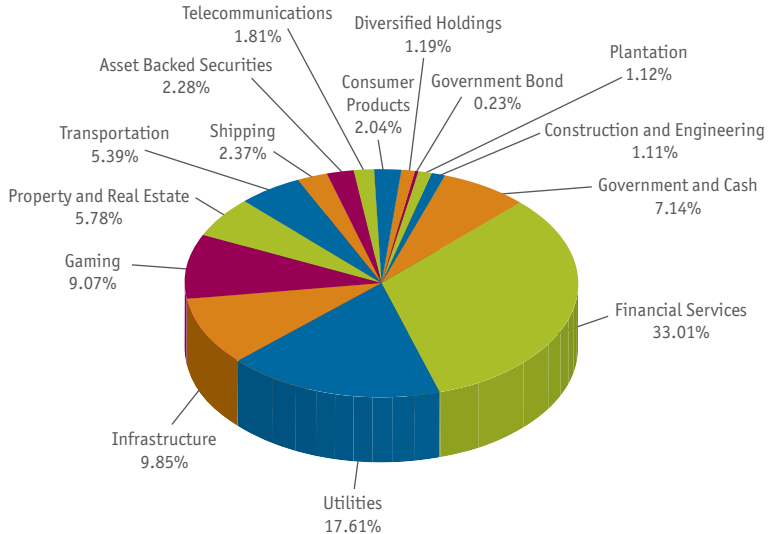
Compounded Annual Return (%)	1 Year	3 Year	5 Year
Fixed Income Fund	5.00%	5.31%	4.85%
MGB ALL(RAM Quantshop All MGS Index)	4.44%	4.63%	4.55%

Note:

The above fund performances are after deduction of the following charges:
Fund management fee, taxes, custody fees, bank charges, other charges such as audit fee.

AIA Fixed Income Fund

Sector breakdown as on 30 November 2012



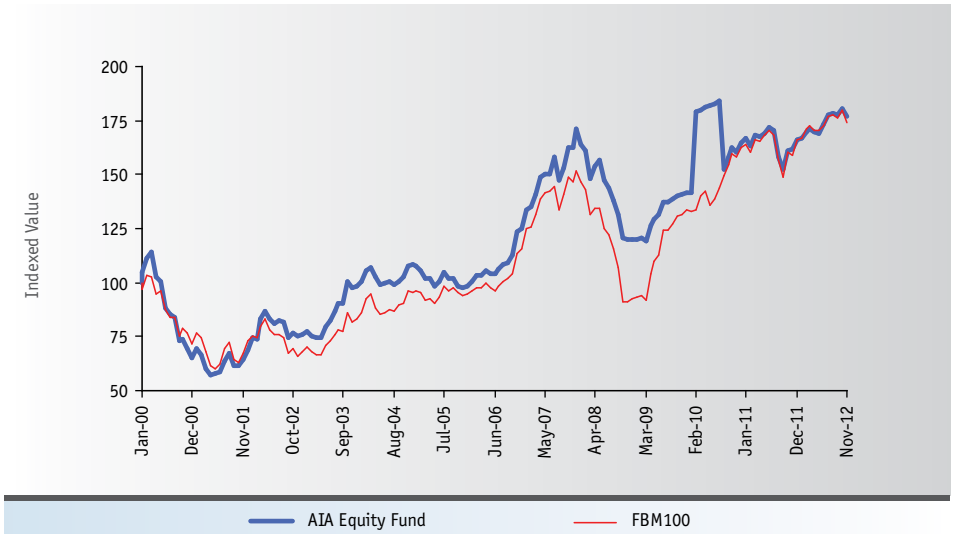
Category/Sectors	2012 %	2011 %	2010 %	2009 %	2008 %
Government & Cash	7.14	2.42	9.02	6.37	26.88
REIT	-	-	0.14	3.90	5.52
Corporate Bonds					
Financial Services	33.01	35.43	28.36	19.52	10.60
Utilities	17.61	11.86	11.31	20.06	21.15
Infrastructure	9.85	7.67	14.27	12.77	11.19
Gaming	9.07	5.55	6.65	9.25	-
Property & Real Estate	5.78	8.08	8.72	6.65	3.08
Transportation	5.39	6.19	-	-	-
Shipping	2.37	2.82	-	0.75	-
Asset Backed Securities	2.28	3.26	5.54	4.40	2.36
Consumer Products	2.04	2.44	3.27	-	-
Telecommunications	1.81	2.53	5.09	8.28	8.52
Diversified Holdings	1.19	1.41	1.64	-	0.81
Plantation	1.12	1.34	3.70	2.44	1.93
Construction & Engineering	1.11	1.34	1.64	3.75	3.99
Government Bond	0.23	7.12	-	-	-
Trading & Services	-	0.54	0.65	1.86	3.97
TOTAL	92.86	97.58	90.84	89.73	67.60
TOTAL	100.0	100.0	100.0	100.0	100.0

AIA Equity Fund

For the period under review, the Equity Fund underperformed its benchmark by 19 basis points. The Fund gained 9.45% compared to the FBM 100 return of 9.64%.

Since inception, the Equity Fund has appreciated 77.20%, compared to its benchmark return of 74.14%.

Inception to 30 November 2012

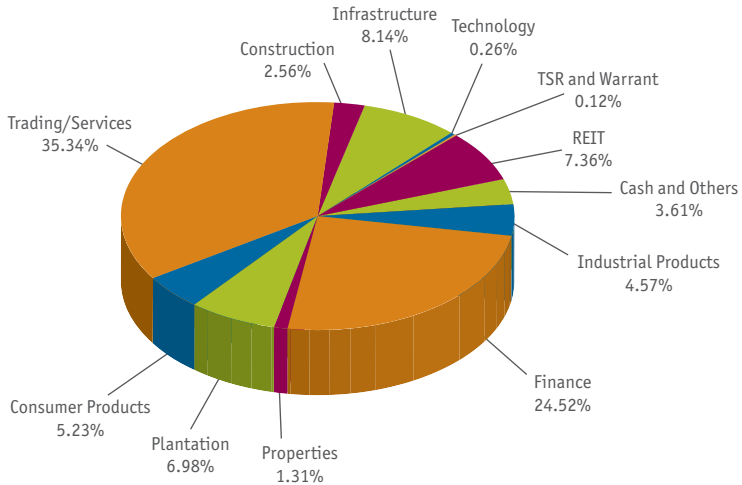


Compounded Annual Return (%)	1 Year	3 Year	5 Year
Equity Fund	9.45%	7.99%	1.77%
FBM100 (FTSE Bursa Malaysia Top 100 Index)	9.64%	9.72%	3.46%

Note:
The above fund performances are after deduction of the following charges:
Fund management fee, taxes, custody fees, bank charges, other charges such as audit fee.

AIA Equity Fund

Sector breakdown as on 30 November 2012



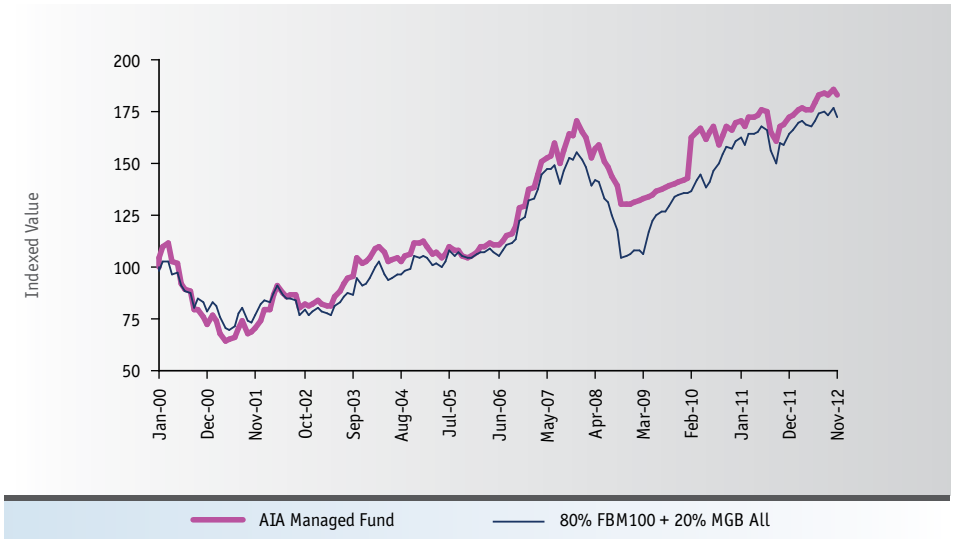
Category/Sectors	2012 %	2011 %	2010 %	2009 %	2008 %
Cash & Others	3.61	23.99	4.03	48.16	57.51
TSR & Warrants	0.12	-	-	1.62	-
Quoted Equity Securities					
Trading/Services	35.34	31.81	37.17	22.31	21.62
Finance	24.52	15.34	24.77	15.74	9.68
Infrastructure	8.14	4.47	6.08	4.50	4.01
REIT	7.36	4.67	2.07	1.20	0.93
Plantation	6.98	5.24	4.25	-	-
Consumer Products	5.23	1.32	0.94	1.23	1.46
Industrial Products	4.57	5.42	6.02	2.16	2.65
Construction	2.56	5.05	8.68	1.41	0.72
Properties	1.31	2.69	5.99	1.67	1.42
Technology	0.26	-	-	-	-
TOTAL	96.27	76.01	95.97	50.22	42.49
TOTAL	100.0	100.0	100.0	100.0	100.0

AIA Managed Fund

The Managed Fund rose 8.65%, outperformed its weighted benchmark which increased 8.62%.

Since inception, the Managed Fund has risen 83.30%, outperformed its weighted benchmark return of 78.66%.

Inception to 30 November 2012

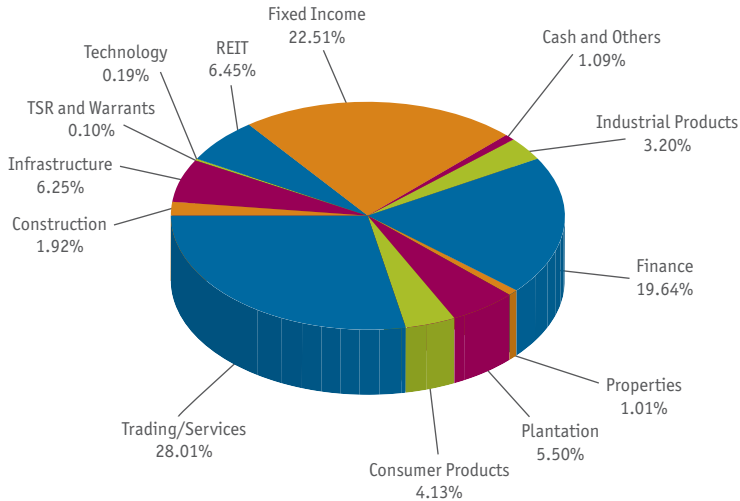


Compounded Annual Return (%)	1 Year	3 Year	5 Year
Managed Fund	8.65%	7.49%	2.31%
80% FBM100 (FTSE Bursa Malaysia Top 100 Index) + 20% MGB ALL (RAM Quantshop All MGS Index)	8.62%	8.78%	3.37%

Note:
The above fund performances are after deduction of the following charges:
Fund management fee, taxes, custody fees, bank charges, other charges such as audit fee.

AIA Managed Fund

Sector breakdown as on 30 November 2012

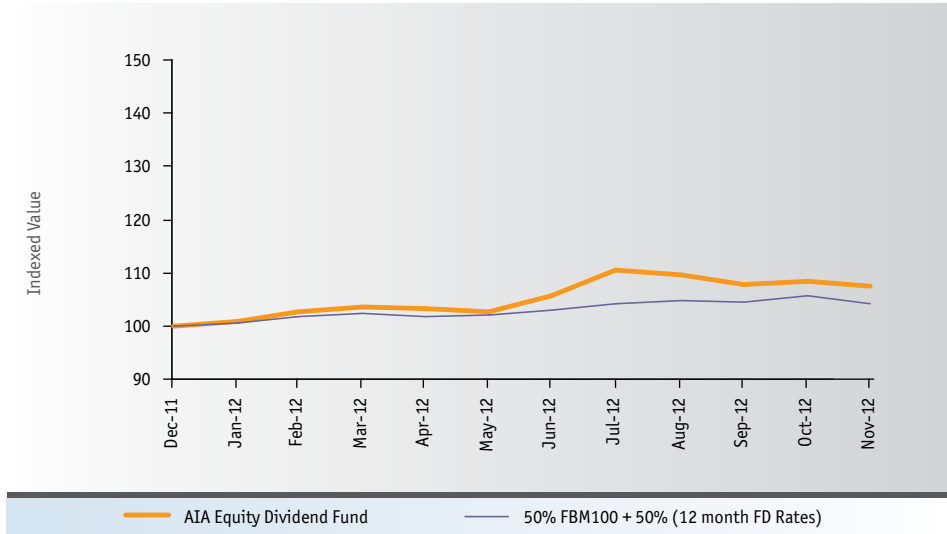


Category/Sectors	2012 %	2011 %	2010 %	2009 %	2008 %
Cash & Others	1.09	11.18	4.11	61.61	70.48
Fixed Income	22.51	28.08	18.22	-	-
TSR & Warrants	0.10	-	-	1.30	-
Quoted Equity Securities					
Trading/Services	28.01	25.30	30.04	16.04	14.82
Finance	19.64	12.16	19.83	11.81	6.85
REIT	6.45	4.28	2.90	0.97	0.65
Infrastructure	6.25	3.59	4.83	4.06	3.20
Plantation	5.50	4.14	3.29	-	-
Consumer Products	4.13	1.03	0.60	0.78	0.87
Industrial Products	3.20	4.23	4.77	1.38	1.68
Construction	1.92	3.98	6.81	0.84	0.47
Properties	1.01	2.03	4.60	1.21	0.98
Technology	0.19	-	-	-	-
TOTAL	76.30	60.75	77.67	37.09	29.52
TOTAL	100.0	100.0	100.0	100.0	100.0

AIA Equity Dividend Fund

For the financial under review, the Fund outperformed its benchmark. The Fund gained 7.60% compared to its benchmark which rose 4.08%.

Inception to 30 November 2012

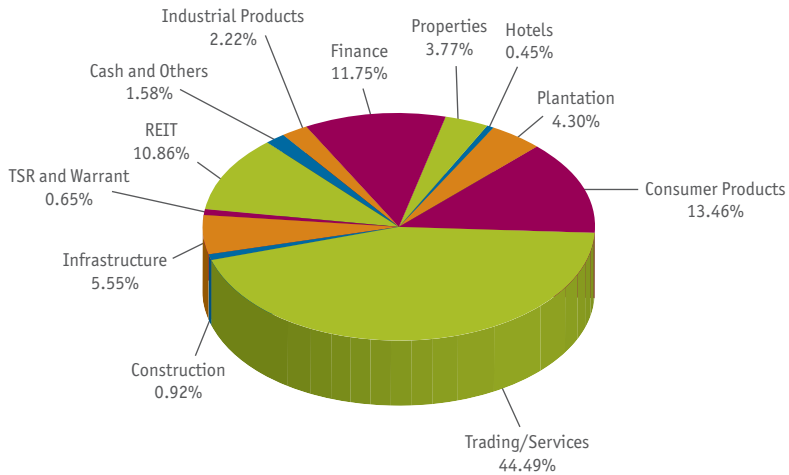


Compounded Annual Return (%)	1 Year	3 Year	5 Year
Equity Dividend Fund	n/a	n/a	n/a
50% FBM100 (FTSE Bursa Malaysia Top 100 Index) + 50% 12-month Fixed Deposit Rates	n/a	n/a	n/a

Note:
The above fund performances are after deduction of the following charges:
Fund management fee, taxes, custody fees, bank charges, other charges such as audit fee.

AIA Equity Dividend Fund

Sector breakdown as on 30 November 2012

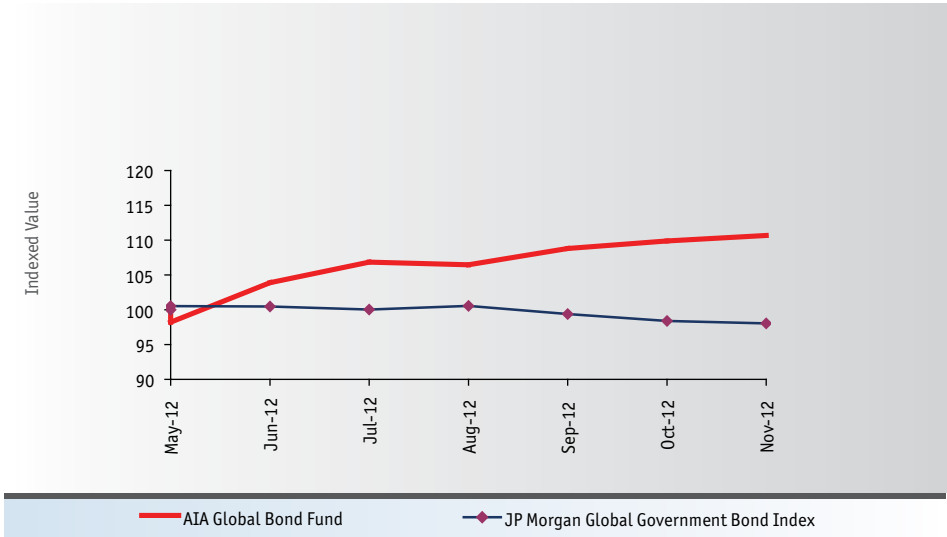


Category/Sectors	2012 %
Cash & Others	1.58
TSR & Warrants	0.65
Quoted Equity Securities	
Trading/Services	44.49
Consumer Products	13.46
Finance	11.75
REIT	10.86
Infrastructure	5.55
Plantation	4.30
Properties	3.77
Industrial Products	2.22
Construction	0.92
Hotel	0.45
	97.77
TOTAL	100.0

AIA Global Bond Fund

For the financial year under review, the Fund outperformed its benchmark. The Fund gained 10.67% compared to its benchmark which depreciated 1.96%.

Inception to 30 November 2012

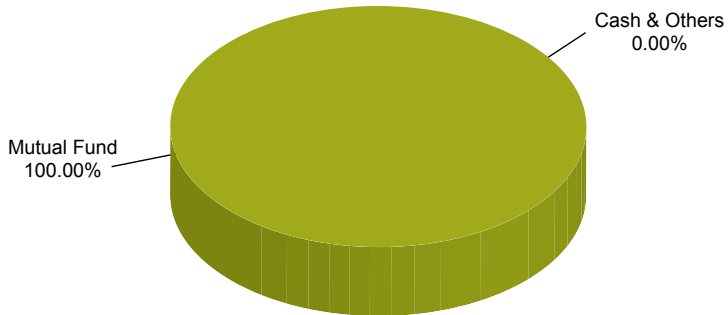


Compounded Annual Return (%)	1 Year	3 Year	5 Year
Global Bond Fund	n/a	n/a	n/a
JP Morgan Global Government Bond Index	n/a	n/a	n/a

Note:
 The above fund performances are after deduction of the following charges:
 Fund management fee, taxes, custody fees, bank charges, other charges such as audit fee.

AIA Global Bond Fund

Sector breakdown as on 30 November 2012

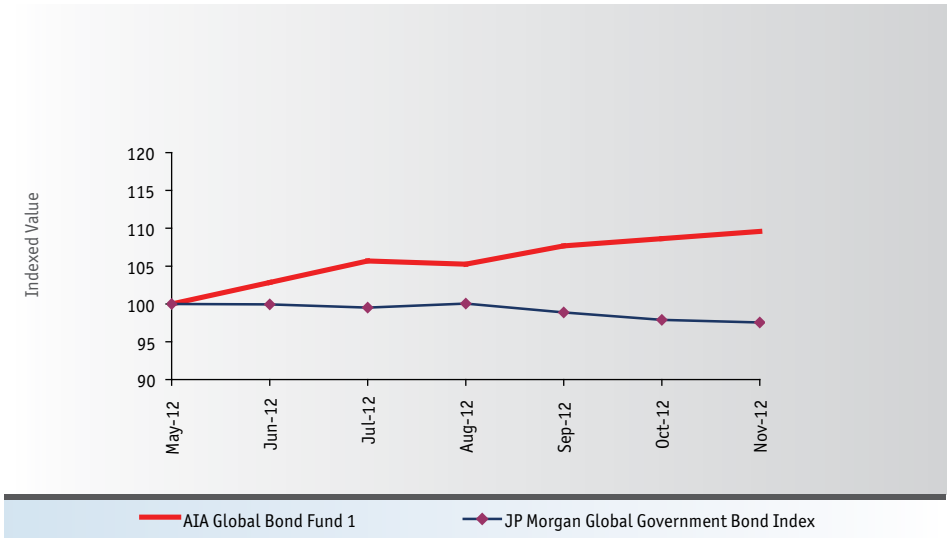


Category/Sectors	2012 %
Cash & Others	0.00
Mutual Fund	100.00
TOTAL	100.0

AIA Global Bond Fund 1

For the financial year under review, the Fund outperformed its benchmark. The Fund gained 9.58% compared to its benchmark which depreciated 2.46%.

Inception to 30 November 2012

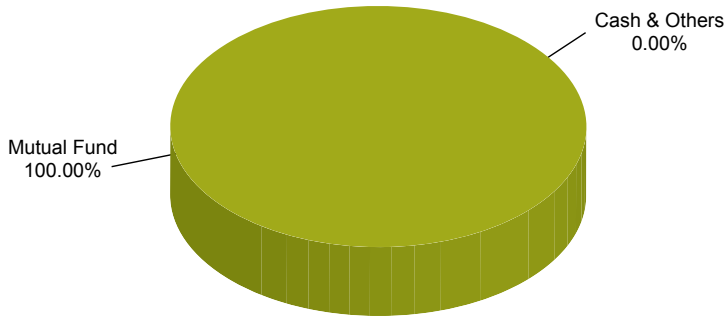


Compounded Annual Return (%)	1 Year	3 Year	5 Year
Global Bond Fund 1	n/a	n/a	n/a
JP Morgan Global Government Bond Index	n/a	n/a	n/a

Note:
 The above fund performances are after deduction of the following charges:
 Fund management fee, taxes, custody fees, bank charges, other charges such as audit fee.

AIA Global Bond Fund 1

Sector breakdown as on 30 November 2012

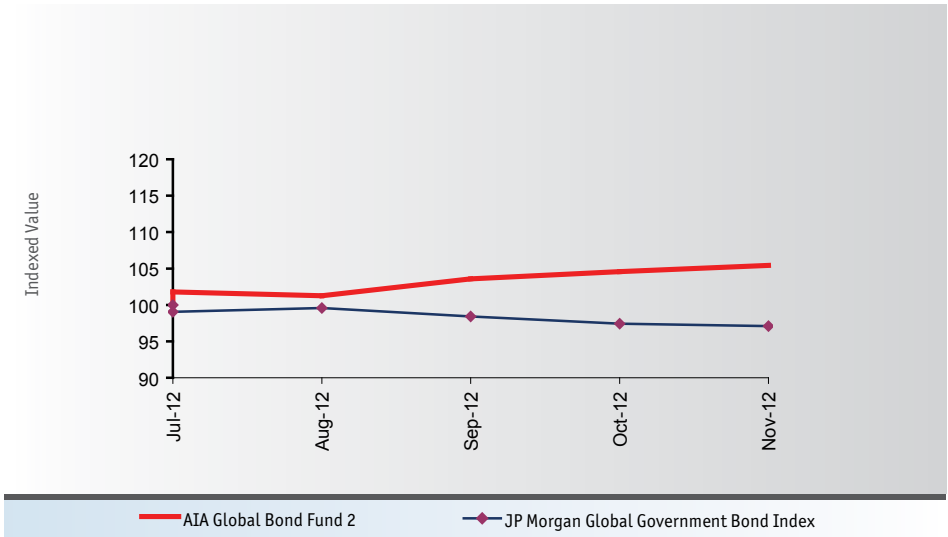


Category/Sectors	2012 %
Cash & Others	0.00
Mutual Fund	100.00
TOTAL	100.0

AIA Global Bond Fund 2

For the financial year under review, the Fund outperformed its benchmark. The Fund gained 5.43% compared to its benchmark which depreciated 2.92%.

Inception to 30 November 2012

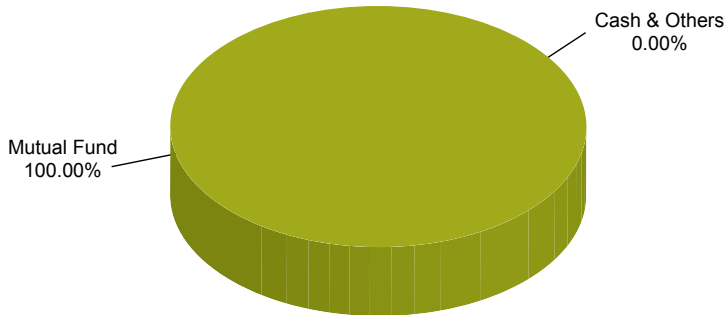


Compounded Annual Return (%)	1 Year	3 Year	5 Year
Global Bond Fund 2	n/a	n/a	n/a
JP Morgan Global Government Bond Index	n/a	n/a	n/a

Note:
 The above fund performances are after deduction of the following charges:
 Fund management fee, taxes, custody fees, bank charges, other charges such as audit fee.

AIA Global Bond Fund 2

Sector breakdown as on 30 November 2012

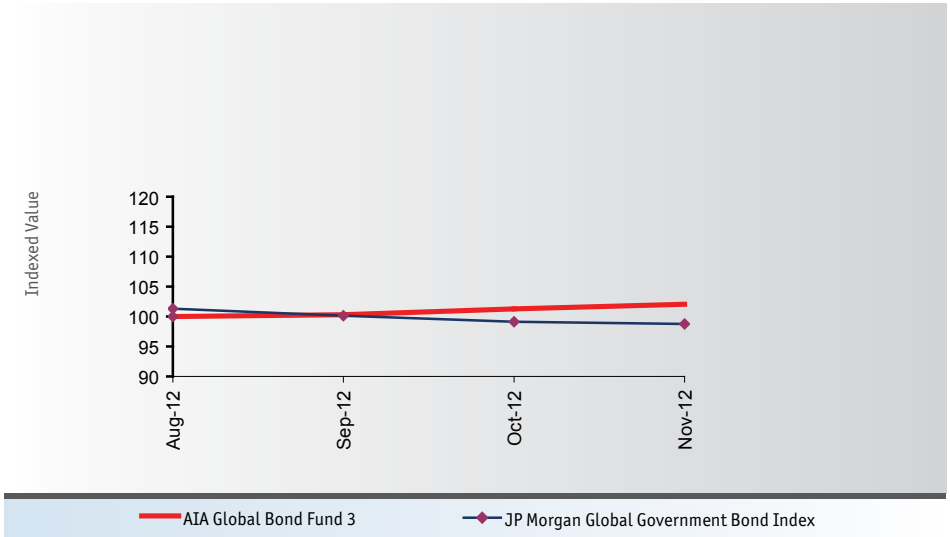


Category/Sectors	2012 %
Cash & Others	0.00
Mutual Fund	100.00
TOTAL	100.0

AIA Global Bond Fund 3

For the financial year under review, the Fund outperformed its benchmark. The Fund gained 2.05% compared to its benchmark which depreciated 1.23%.

Inception to 30 November 2012

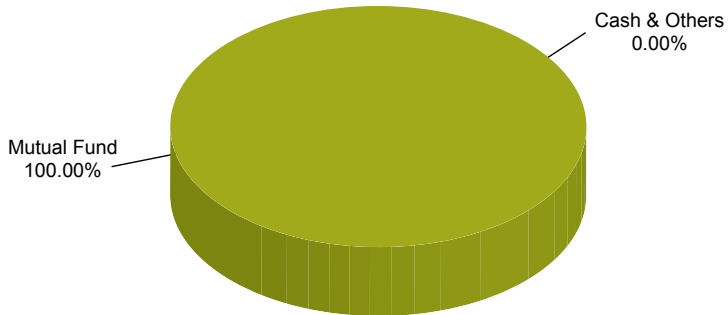


Compounded Annual Return (%)	1 Year	3 Year	5 Year
Global Bond Fund 3	n/a	n/a	n/a
JP Morgan Global Government Bond Index	n/a	n/a	n/a

Note:
 The above fund performances are after deduction of the following charges:
 Fund management fee, taxes, custody fees, bank charges, other charges such as audit fee.

AIA Global Bond Fund 3

Sector breakdown as on 30 November 2012

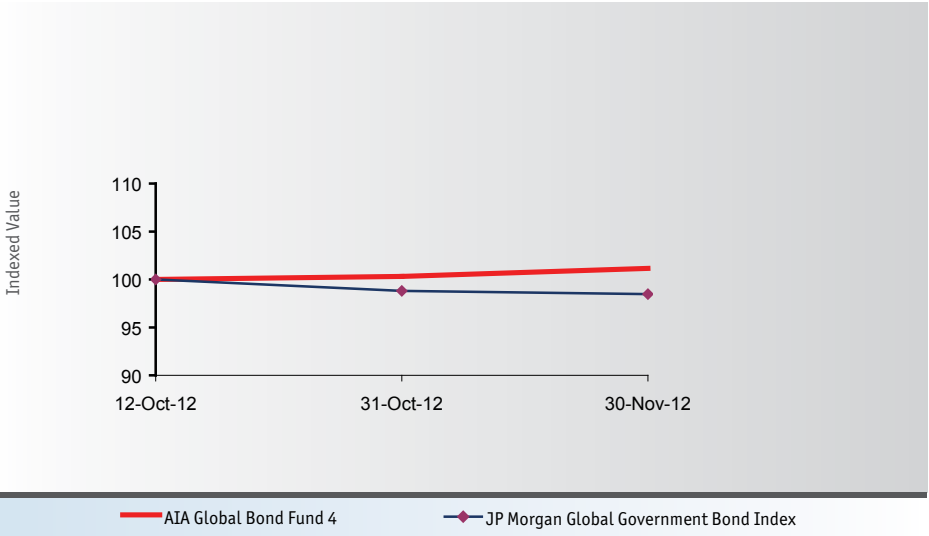


Category/Sectors	2012 %
Cash & Others	0.00
Mutual Fund	100.00
TOTAL	100.0

AIA Global Bond Fund 4

For the financial year under review, the Fund outperformed its benchmark. The Fund gained 1.16% compared to its benchmark which depreciated 1.54%.

Inception to 30 November 2012

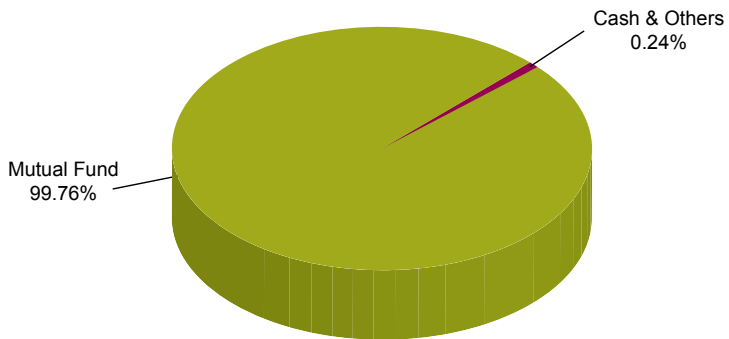


Compounded Annual Return (%)	1 Year	3 Year	5 Year
Global Bond Fund 4	n/a	n/a	n/a
JP Morgan Global Government Bond Index	n/a	n/a	n/a

Note:
 The above fund performances are after deduction of the following charges:
 Fund management fee, taxes, custody fees, bank charges, other charges such as audit fee.

AIA Global Bond Fund 4

Sector breakdown as on 30 November 2012

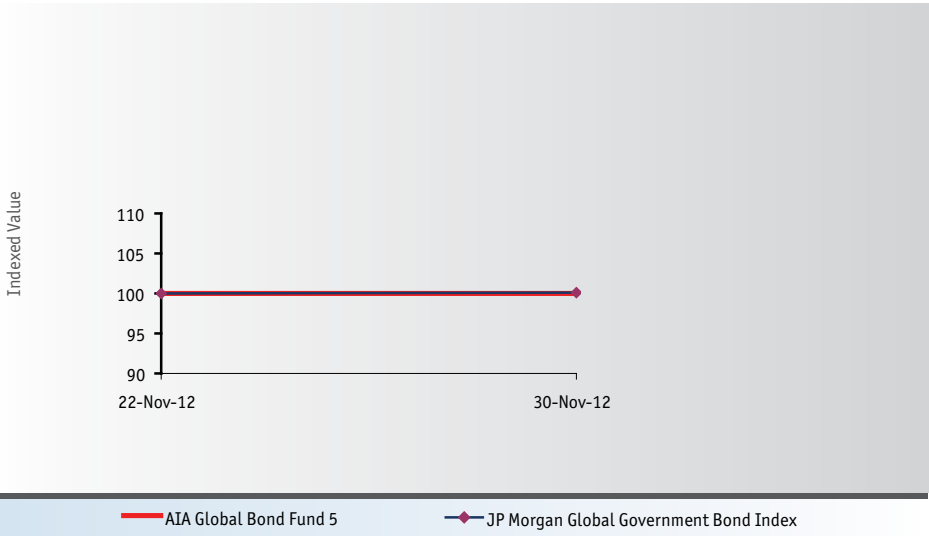


Category/Sectors	2012 %
Cash & Others	0.24
Mutual Fund	99.76
TOTAL	100.0

AIA Global Bond Fund 5

For the financial year under review, the Fund underperformed its benchmark. The Fund’s NAV price has remained unchanged since its launch on 22 November 2012 compared to its benchmark which rose 0.11%.

Inception to 30 November 2012

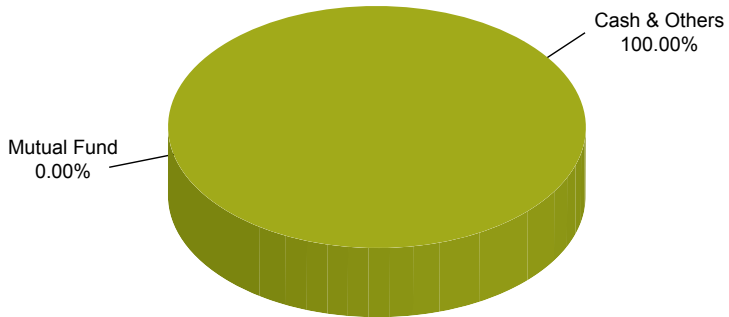


Compounded Annual Return (%)	1 Year	3 Year	5 Year
Global Bond Fund 5	n/a	n/a	n/a
JP Morgan Global Government Bond Index	n/a	n/a	n/a

Note:
 The above fund performances are after deduction of the following charges:
 Fund management fee, taxes, custody fees, bank charges, other charges such as audit fee.

AIA Global Bond Fund 5

Sector breakdown as on 30 November 2012



Category/Sectors	2012 %
Cash & Others	100.00
Mutual Fund	0.00
TOTAL	100.0

**Comparative Table:
Net Asset Value, Number of Units
and Unit Price**

Total Net Asset Value as on 30 Nov for year:	2012	2011	2010	2009	2008
Equity Fund	725,400,360	641,360,835	610,079,277	501,961,127	382,013,419
Fixed Income Fund	448,640,479	376,030,155	312,288,339	270,188,534	255,076,154
Managed Fund	370,788,126	320,287,257	294,793,566	241,628,358	191,055,365
Equity Dividend Fund	20,253,859	n/a	n/a	n/a	n/a
Global Bond Fund	16,022,818	n/a	n/a	n/a	n/a
Global Bond Fund Series 1	30,849,479	n/a	n/a	n/a	n/a
Global Bond Fund Series 2	29,338,768	n/a	n/a	n/a	n/a
Global Bond Fund Series 3	79,665,263	n/a	n/a	n/a	n/a
Global Bond Fund Series 4	46,753,030	n/a	n/a	n/a	n/a
Global Bond Fund Series 5	33,313,001	n/a	n/a	n/a	n/a

Number of Units as on 30 Nov for year:	2012	2011	2010	2009	2008
Equity Fund	409,153,944	396,067,896	379,864,665	356,627,532	318,786,129
Fixed Income Fund	215,792,041	189,835,204	165,086,527	151,772,042	153,474,738
Managed Fund	202,238,105	189,805,229	177,714,024	163,691,423	146,563,799
Equity Dividend Fund	37,590,916	n/a	n/a	n/a	n/a
Global Bond Fund	15,609,755	n/a	n/a	n/a	n/a
Global Bond Fund Series 1	30,006,521	n/a	n/a	n/a	n/a
Global Bond Fund Series 2	29,659,867	n/a	n/a	n/a	n/a
Global Bond Fund Series 3	83,221,955	n/a	n/a	n/a	n/a
Global Bond Fund Series 4	48,639,416	n/a	n/a	n/a	n/a
Global Bond Fund Series 5	35,070,533	n/a	n/a	n/a	n/a

Note:

The above information is used for the computation of daily quoted price and does not include premium income received for units which are pending allocation.

Unit Price (RM) as on 30 Nov for year:	2012	2011	2010	2009	2008
Equity Fund	1.772	1.619	1.606	1.407	1.198
Fixed Income Fund	2.079	1.980	1.891	1.780	1.662
Managed Fund	1.833	1.687	1.658	1.476	1.303
Equity Dividend Fund	0.538	n/a	n/a	n/a	n/a
Global Bond Fund	1.026	n/a	n/a	n/a	n/a
Global Bond Fund Series 1	1.028	n/a	n/a	n/a	n/a
Global Bond Fund Series 2	0.989	n/a	n/a	n/a	n/a
Global Bond Fund Series 3	0.957	n/a	n/a	n/a	n/a
Global Bond Fund Series 4	0.961	n/a	n/a	n/a	n/a
Global Bond Fund Series 5	0.950	n/a	n/a	n/a	n/a

Highest/Lowest Unit Price as on 30 Nov for year:	2012		2011		2010		2009		2008	
	Highest	Lowest	Highest	Lowest	Highest	Lowest	Highest	Lowest	Highest	Lowest
Equity Fund	1.811	1.613	1.733	1.480	1.641	1.380	1.420	1.176	1.762	1.188
Fixed Income Fund	2.079	1.980	1.980	1.891	1.891	1.780	1.780	1.664	1.663	1.603
Managed Fund	1.863	1.683	1.771	1.569	1.686	1.459	1.485	1.288	1.750	1.295
Equity Dividend Fund	0.558	0.500	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Global Bond Fund	1.038	0.928	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Global Bond Fund Series 1	1.029	0.950	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Global Bond Fund Series 2	0.992	0.950	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Global Bond Fund Series 3	0.969	0.946	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Global Bond Fund Series 4	0.962	0.950	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Global Bond Fund Series 5	0.950	0.950	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Note:

The above information is used for the computation of daily quoted price and does not include premium income received for units which are pending allocation.

List of Counters

AIA Fixed Income Fund

CORPORATE DEBT SECURITIES

Quantity	Name of Counter	Rating Agency	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
10,000,000	ADCB FINANCE CAY (AAA) 02.09.2015	RAM	10,131,600	10,308,000	2.30%
10,000,000	ALLIANCE BK BHD (A2) 08.04.2021	RAM	9,956,100	10,241,000	2.28%
5,000,000	AMAN IMTN TRAN NO.12 (AAA) 21.10.2026	MARC	5,000,000	5,083,000	1.13%
5,000,000	AMAN SUKUK TRAN NO.24 (AAA) 27.07.2027	MARC	5,000,000	4,940,500	1.10%
10,000,000	AMBANK MALAYSIA BHD (A1) 14.10.2022	RAM	10,000,000	10,021,000	2.23%
4,000,000	AMISLAMIC BANK (A1) 30.09.2021	RAM	4,000,000	4,024,800	0.90%
5,000,000	AMMB HOLDINGS BHD (A1) 08.08.2017	RAM	5,000,000	5,002,000	1.11%
10,000,000	AMMB HOLDINGS BHD (A1) 08.08.2019	RAM	10,000,000	10,034,000	2.24%
9,000,000	ANIH 1MTH (A) 27.11.2026	MARC	9,181,800	9,924,300	2.21%
5,000,000	ARA BINTANG (AAA) 28.12.2016	RAM	5,109,700	5,181,000	1.15%
5,000,000	BERJAYACITY SDN BHD (AAA) 18.08.2015	RAM	5,020,000	5,045,500	1.12%
4,000,000	BERNAS (AA3) 20.01.2014	RAM	4,011,120	4,028,400	0.90%
3,470,892	BINARIANG GSM (AA3) 26.12.2014	RAM	3,519,230	3,560,094	0.79%
4,358,792	BINARIANG GSM SDN (AA3) 28.12.2016	RAM	4,528,784	4,551,886	1.01%
5,000,000	CAGAMAS IRMBS (AAA) 29.05.2017	RAM	4,673,000	5,041,000	1.12%
5,000,000	DRB-HICOM IMTN (AA-is) 30.11.2016	MARC	5,011,100	4,976,500	1.11%
5,000,000	EON BANK BHD (AA2) 30.12.2020	RAM	4,978,050	5,107,000	1.14%
5,000,000	EON BK BHD SD (AA2) 02.12.2019	RAM	5,000,000	5,185,500	1.16%
5,000,000	EXP-IMP BK KOREA (AAA) 12.03.2013	MARC	5,006,750	5,008,000	1.12%
30,000,000	GENTING CAPITAL MTN (AA) 08.06.2027	RAM	30,000,000	30,342,000	6.76%
5,000,000	HLFG MTN 1827D (AA) 02.12.2016	MARC	5,000,000	5,066,000	1.13%
5,000,000	HLFG MTN 2555D (AA) 30.11.2018	MARC	5,000,000	5,094,500	1.14%
5,000,000	HONG LEONG BANK (AA2) 05.05.2021	RAM	5,048,000	5,041,000	1.12%
5,000,000	HONG LEONG BANK BHD (AA2) 10.08.2020	RAM	5,000,000	5,108,000	1.14%
5,000,000	HONG LEONG BANK BHD (AA2) 21.06.2024	RAM	5,000,000	5,017,000	1.12%
5,000,000	KAPAR ENERGY VENTURES (AA+id) 08.01.2014	MARC	5,657,000	5,178,000	1.15%
5,000,000	KIMANIS POWER TRAN (AA-is) 08.08.2025	MARC	5,089,700	5,364,000	1.20%
5,000,000	KUALA LUMPUR KEPONG (AA1) 02.09.2022	RAM	5,000,000	4,984,000	1.11%
5,000,000	MALAYAN BANKING (AA1) 16.08.2021	RAM	5,000,000	5,010,000	1.12%
5,000,000	MALAYSIA AIRP (AAA) 16.12.2022	RAM	5,000,000	5,283,000	1.18%
7,000,000	MALAYSIA AIRP (AAA) 28.08.2020	RAM	7,000,000	7,329,700	1.63%
15,000,000	MANJUNG SERIES 2 (1) (AAA) 25.11.2031	RAM	15,128,000	15,682,500	3.50%
5,000,000	OCBC BANK MALAYSIA BHD (AA1) 15.08.2022	RAM	5,000,000	4,995,500	1.11%
10,000,000	PLUS BERHAD 1MTH (AAA) 10.01.2031	MARC	10,085,000	10,422,000	2.32%
10,000,000	PLUS BERHAD 1MTN 31.12.2038		10,765,000	10,699,000	2.38%
10,000,000	PLUS BERHAD 1MTN 12.01.2038		10,344,500	10,476,000	2.34%
9,000,000	PRASARANA 04.08.2026		9,000,000	9,290,700	2.07%
5,000,000	PROMINIC BHD (AA3) 05/05/2061	RAM	5,000,000	5,129,000	1.14%
20,000,000	PUBLIC BANK BERHAD (AA1) 03.08.2022	RAM	20,000,000	20,158,000	4.49%
5,000,000	PUTRAJAYA HLDGS (AAA) 05.10.2020	MARC	5,000,000	5,133,500	1.14%

Quantity	Name of Counter	Rating Agency	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
5,000,000	PUTRAJAYA HOLDINGS BHD (AAAid) 13.07.2016	MARC	5,125,000	5,296,500	1.18%
5,000,000	RANTAU ABANG (AAA) 12.05.2031	RAM	5,000,000	5,335,500	1.19%
10,000,000	RHB BANK BHD (SD) MTN (AA3) 29.04.2020	RAM	10,000,000	10,231,000	2.28%
5,000,000	SABAH CREDIT IMTN (AA1) 22.12.2021	RAM	5,040,200	5,070,500	1.13%
5,000,000	SARAWAK ENERGY (AA1) 23.06.2021	RAM	5,038,900	5,305,000	1.18%
20,000,000	SARAWAK ENERGY 1MTN (AA1) 19.01.2027	RAM	20,127,500	20,224,000	4.51%
5,000,000	SARAWAK POWER GEN (AA2s) 24.06.2021	RAM	5,379,500	6,300,500	1.40%
2,200,000	SI CAPITAL (AAA) 14.12.2012	RAM	2,200,000	2,201,540	0.49%
10,000,000	SPORTS TOTO (AA-) 30.06.2015	MARC	10,248,350	10,356,000	2.31%
5,000,000	STAR PUBLICATION BHD (AA1) 11.05.2016	RAM	5,067,000	5,113,500	1.14%
5,000,000	TANJUNG BIN ENER IMTN (AA3) 16.03.2027	RAM	5,085,900	5,359,000	1.19%
5,000,000	TANJUNG BIN ENER IMTN (AA3) 16.03.2028	RAM	5,078,300	5,401,000	1.20%
10,000,000	WESTPORTS MALAYS (AA+is) 03.05.2021	MARC	10,237,000	10,636,000	2.37%
10,000,000	YTL CORP BHD (AA1) 25.06.2014	RAM	10,000,000	10,183,000	2.27%
393,029,684			396,872,084	405,079,920	90.29%

MALAYSIAN GOVERNMENT SECURITIES

Quantity	Name of Counter	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
1,000,000	MALAYSIA INVEST 3.473PCT S 15J	1,003,400	1,006,100	0.22%
1,000,000		1,003,400	1,006,100	0.22%

FIXED INCOME

Quantity	Name of Counter	Rating Agency	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
5,000,000	RBS BHD (SD) VRN (AA3) 08.06.17	RAM	5,000,000	5,029,000	1.12%
10,000,000	TIME DEPOSIT FOR CIMB BANK 03.12.2012		10,000,000	10,000,000	2.23%
17,470,000	TIME DEPOSIT FOR HONG LEONG BANK 03.12.2012		17,470,000	17,470,000	3.89%
32,470,000			32,470,000	32,499,000	7.24%

OTHER INVESTMENTS - REIT

Quantity	Name of Counter	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
901,661	AXIS REIT MANAGERS BERHAD	2,150,277	2,813,182	0.63%
502,000	CAPITAMALLS MALAYSIA TRUST	583,543	858,420	0.19%
1,488,400	QUILL CAPITA TRUST REIT	1,745,698	1,815,848	0.40%
2,892,061		4,479,518	5,487,450	1.22%

AIA Equity Fund

EQUITY SECURITIES OF CORPORATIONS

Quantity	Name of Counter	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
INDUSTRIAL PRODUCT				
138,000	APM AUTOMOTIVE HOLDINGS BHD	663,833	645,840	0.09%
2,618,300	FAVELLE FAVCO BHD	4,161,236	4,294,012	0.59%
182,900	PERISAI PETROLEUM TEKNOLOGI	169,538	203,019	0.03%
1,588,600	PETRONAS CHEMICALS GROUP BHD	9,027,963	9,452,170	1.30%
816,000	PETRONAS GAS BERHAD	7,509,289	15,014,400	2.07%
631,000	TOP GLOVE CORP BHD	3,512,542	3,558,840	0.49%
FINANCE				
2,086,600	ALLIANCE FINANCIAL GROUP BHD	8,484,071	8,555,060	1.18%
2,733,900	AMMB HLDGS BERHAD	16,493,223	17,442,282	2.40%
4,466,200	CIMB GROUP HOLDINGS BHD	32,317,374	33,362,514	4.60%
548,300	HONG LEONG BANK BERHAD	7,676,015	8,038,078	1.11%
116,000	HONG LEONG FINANCIAL GROUP	1,474,503	1,480,160	0.20%
8,127,086	MALAYAN BANKING BHD	69,597,837	73,550,128	10.14%
1,529,536	PUBLIC BANK BHD	19,215,004	23,738,399	3.27%
754,000	PUBLIC BANK-F	7,663,722	11,717,160	1.62%
PROPERTIES				
33,300	IJM LAND BHD	83,395	69,930	0.01%
1,676,400	KSL HOLDINGS BERHAD	3,196,788	2,397,252	0.33%
1,800,000	PARAMOUNT CORPORATION BHD	2,846,844	2,718,000	0.37%
387,100	UOA DEVELOPMENT BHD	635,440	677,425	0.09%
1,948,773	YNH PROPERTY BHD	3,276,447	3,624,718	0.50%
PLANTATION				
1,461,630	BOUSTEAD HOLDINGS BHD	7,486,270	7,527,395	1.04%
3,148,800	FELDA GLOBAL VENTURES HOLDINGS BERHAD	15,631,995	14,327,040	1.98%
1,018,700	GENTING PLANTATIONS BHD	7,782,640	8,730,259	1.20%
4,037,700	IOI CORPORATION BERHAD	20,682,129	20,026,992	2.76%
CONSUMER PRODUCTS				
145,600	BRITISH AMERICAN TOBACCO (M) BHD	6,228,382	7,745,920	1.07%
2,844,500	UMW HOLDINGS BHD	19,831,474	30,208,590	4.16%
TRADING/SERVICES				
3,677,700	AIRASIA BERHAD	11,233,455	10,481,445	1.44%
6,967,000	AXIATA GROUP BERHAD	36,266,077	41,244,640	5.69%
7,118,600	BERJAYA SPORTS TOTO BERHAD	31,018,968	32,033,700	4.42%
1,029,348	BUMI ARMADA BERHAD	4,076,186	3,808,588	0.53%

Quantity	Name of Counter	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
2,576,000	GENTING BHD	27,247,306	23,184,000	3.20%
2,139,600	IHH HEALTHCARE BERHAD	6,050,789	7,445,808	1.03%
4,314,400	MALAYSIA MARINE AND HEAVY ENGINEERING	23,389,524	19,026,504	2.62%
2,854,700	MAXIS BHD	17,301,513	18,355,721	2.53%
2,192,000	MBM RESOURCES BERHAD	6,910,949	7,496,640	1.03%
1,794,300	MULTI-PURPOSE HOLDINGS BHD	6,506,765	6,692,739	0.92%
1,206,854	PHARMANIAGA BERHAD	11,913,085	9,920,340	1.37%
5,442,057	SAPURA-KENCANA PETROLEUM	12,822,240	15,401,021	2.12%
2,360,000	SIME DARBY BERHAD	21,343,242	21,169,200	2.92%
4,328,900	TELEKOM MALAYSIA BERHAD	16,795,695	23,679,083	3.26%
2,362,400	TENAGA NASIONAL BERHAD	15,167,930	16,395,056	2.26%
CONSTRUCTION				
5,981,500	BENALEC HOLDINGS BHD	9,019,102	7,775,950	1.07%
2,414,533	MUDAJAYA GROUP BHD	7,944,093	6,132,914	0.85%
2,617,700	YTL CORPORATION BHD	4,578,308	4,633,329	0.64%
INFRASTRUCTURE				
6,459,100	DIGI.COM BHD	17,426,147	31,197,453	4.30%
3,405,800	TIME DOTCOM BHD	11,164,400	11,750,010	1.62%
10,174,200	YTL POWER INTERNATIONAL BHD	18,883,826	16,075,236	2.22%
TECHNOLOGY				
1,414,200	GLOBETRONICS TECHNOLOGY BHD	1,658,089	1,923,312	0.27%
WARRANT				
1,168,600	IJM LAND BHD - CW13	1,456,882	911,508	0.13%
128,838,417		595,822,524	645,839,779	89.03%

OTHER INVESTMENTS - REIT

Quantity	Name of Counter	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
3,750,721	AXIS REIT MANAGERS BERHAD	6,058,190	11,702,250	1.61%
6,813,000	CAPITAMALLS MALAYSIA TRUST	8,057,846	11,650,230	1.61%
14,066,600	IGB REAL ESTATE INVESTMENT TRUST	17,766,679	18,849,244	2.60%
8,034,000	PAVILION REAL ESTATE INVESTMENT TRUST	7,248,677	11,167,260	1.54%
32,664,321		39,131,392	53,368,984	7.36%

FIXED INCOME

Quantity	Name of Counter	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
18,510,000	TIME DEPOSIT FOR CIMB BANK 03.12.2011	18,510,000	18,510,000	2.55%
9,780,000	TIME DEPOSIT FOR CIMB BANK 05.12.2012	9,780,000	9,780,000	1.35%
28,290,000		28,290,000	28,290,000	3.90%

AIA Managed Fund**EQUITY SECURITIES OF CORPORATIONS**

Quantity	Name of Counter	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
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INDUSTRIAL PRODUCT

28,100	APM AUTOMOTIVE HOLDINGS BHD	135,172	131,508	0.04%
349,400	FAVELLE FAVCO BHD	628,898	573,016	0.15%
15,700	PERISAI PETROLEUM TEKNOLOGI	14,553	17,427	0.00%
633,800	PETRONAS CHEMICALS GROUP BHD	3,605,356	3,771,110	1.02%
323,900	PETRONAS GAS BERHAD	3,060,100	5,959,760	1.61%
248,900	TOP GLOVE CORP BHD	1,389,423	1,403,796	0.38%

FINANCE

818,800	ALLIANCE FINANCIAL GROUP BHD	3,330,038	3,357,080	0.91%
1,132,600	AMMB HLDGS BERHAD	6,829,941	7,225,988	1.95%
1,826,900	CIMB GROUP HOLDINGS BHD	13,255,896	13,646,943	3.68%
269,000	HONG LEONG BANK BERHAD	3,765,892	3,943,540	1.06%
47,100	HONG LEONG FINANCIAL GROUP	598,625	600,996	0.16%
3,291,162	MALAYAN BANKING BHD	28,251,844	29,785,016	8.03%
616,911	PUBLIC BANK BHD	7,804,302	9,574,459	2.58%
301,100	PUBLIC BANK-F	3,114,983	4,679,094	1.26%

PROPERTIES

8,400	IJM LAND BHD	21,037	17,640	0.00%
647,100	KSL HOLDINGS BERHAD	1,233,989	925,353	0.25%
700,000	PARAMOUNT CORPORATION BHD	1,107,106	1,057,000	0.29%
161,300	UOA DEVELOPMENT BHD	264,780	282,275	0.08%
790,093	YNH PROPERTY BHD	1,392,345	1,469,573	0.40%

PLANTATION

597,900	BOUSTEAD HOLDINGS BHD	3,125,397	3,079,185	0.83%
1,277,000	FELDA GLOBAL VENTURES HOLDINGS BERHAD	6,308,659	5,810,350	1.57%
403,600	GENTING PLANTATIONS BHD	3,119,422	3,458,852	0.93%
1,622,400	IOI CORPORATION BERHAD	8,306,492	8,047,104	2.17%

Quantity	Name of Counter	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
CONSUMER PRODUCTS				
58,000	BRITISH AMERICAN TOBACCO (M) BHD	2,564,138	3,085,600	0.83%
1,151,200	UMW HOLDINGS BHD	8,025,456	12,225,744	3.30%
TRADING/SERVICES				
1,445,500	AIRASIA BERHAD	4,370,522	4,119,675	1.11%
2,804,100	AXIATA GROUP BERHAD	14,652,121	16,600,272	4.48%
2,838,300	BERJAYA SPORTS TOTO BERHAD	12,367,629	12,772,350	3.44%
383,162	BUMI ARMADA BERHAD	1,517,310	1,417,699	0.38%
1,017,600	GENTING BHD	10,762,196	9,158,400	2.47%
867,100	IHH HEALTHCARE BERHAD	2,452,159	3,017,508	0.81%
1,750,900	MALAYSIA MARINE AND HEAVY ENGINEERING	9,492,200	7,721,469	2.08%
1,164,500	MAXIS BHD	7,095,533	7,487,735	2.02%
880,000	MBM RESOURCES BERHAD	2,775,416	3,009,600	0.81%
743,000	MULTI-PURPOSE HOLDINGS BHD	2,695,029	2,771,390	0.75%
952,100	PANTECH GROUP HOLDINGS BHD	629,706	671,231	0.18%
462,306	PHARMANIAGA BERHAD	4,558,403	3,800,155	1.02%
2,316,419	SAPURA-KENCANA PETROLEUM	5,362,645	6,555,466	1.77%
943,700	SIME DARBY BERHAD	8,529,540	8,464,989	2.28%
1,792,800	TELEKOM MALAYSIA BERHAD	7,067,597	9,806,616	2.64%
936,525	TENAGA NASIONAL BERHAD	6,209,270	6,499,484	1.75%
CONSTRUCTION				
2,127,700	BENALEC HOLDINGS BHD	3,221,783	2,766,010	0.75%
958,333	MUDAJAYA GROUP BHD	3,142,190	2,434,166	0.66%
1,077,100	YTL CORPORATION BHD	1,884,600	1,906,467	0.51%
INFRASTRUCTURE				
2,654,300	DIGI.COM BHD	7,227,343	12,820,269	3.46%
1,357,100	TIME DOTCOM BHD	4,438,139	4,681,995	1.26%
3,589,700	YTL POWER INTERNATIONAL BHD	6,654,538	5,671,726	1.53%
TECHNOLOGY				
553,800	GLOBETRONICS TECHNOLOGY BHD	649,307	753,168	0.20%
WARRANT				
470,100	IJM LAND BHD - CW13	584,362	366,678	0.10%
51,406,511		239,593,381	259,402,926	69.96%

Quantity	Name of Counter	Rating Agency	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
CORPORATE DEBT SECURITIES					
2,700,000	AMAN SUKUK TRAN NO.24 (AAAs) 27.07.2027	MARC	2,700,000	2,667,870	0.72%
5,000,000	AMBANK MALAYSIA BHD (A1) 14.10.2022	RAM	5,000,000	5,010,500	1.35%
5,000,000	CAGAMAS IRMBS (AAA) 07.08.2020	RAM	5,131,000	5,418,000	1.46%
1,500,000	DANAINFRA NASIONAL 20.07.2027		1,500,000	1,490,100	0.40%
5,000,000	DRB-HICOM IMTN (AA-is) 30.11.2016	MARC	5,011,100	4,976,500	1.34%
10,000,000	GB SERVICES BHD (AAAs) 08.11.2019	RAM	9,936,250	10,655,000	2.87%
5,000,000	HYUNDAI CAPITAL (AAA) 23.02.2017	RAM	5,011,000	4,999,500	1.35%
500,000	IMTIAZ SUKUK BHD (AA2) 23.11.2017	RAM	500,000	501,100	0.14%
1,000,000	KIMANIS POWER TRAN (AA-is) 08.08.2023	MARC	1,012,640	1,063,600	0.29%
5,000,000	MALAYAN BANKING (AA1) 16.08.2021	RAM	5,000,000	5,010,000	1.35%
4,000,000	MALAYSIA AIRP (AAA) 16.12.2022	RAM	4,000,000	4,226,400	1.14%
2,000,000	MALAYSIA AIRP (AAA) 28.08.2020	RAM	2,000,000	2,094,200	0.56%
5,000,000	MANJUNG SERIES 2 (1) (AAA) 25.11.2031	RAM	5,051,100	5,227,500	1.41%
5,000,000	NATIONAL AGRI COOPERATIVE FEDERATION (AAA) 27.10.2014	RAM	5,000,000	5,031,500	1.36%
5,000,000	PLUS BERHAD IMTN 12.01.2038		5,196,000	5,238,000	1.41%
5,000,000	PRASARANA 04.08.2026		5,000,000	5,161,500	1.39%
5,000,000	PUBLIC BANK BERHAD (AA1) 03.08.2022	RAM	5,000,000	5,039,500	1.36%
1,000,000	PUTRAJAYA HOLDINGS BHD (AAA) 25.01.2016	RAM	969,600	1,038,200	0.28%
4,000,000	SARAWAK ENERGY (AA1) 23.06.2021	RAM	4,031,120	4,244,000	1.14%
2,300,000	SI CAPITAL (DM040118) (AAA) 14.12.2012	RAM	2,300,000	2,301,610	0.62%
2,000,000	TANJUNG BIN POWER SDN (AA2) 14.08.2020	RAM	2,062,200	2,059,800	0.56%
81,000,000			81,412,010	83,454,380	22.51%

OTHER INVESTMENTS - REIT

Quantity	Name of Counter	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
1,340,409	AXIS REIT MANAGERS BERHAD	2,197,495	4,182,076	1.13%
2,749,600	CAPITAMALLS MALAYSIA TRUST	3,242,215	4,701,816	1.27%
1,997,375	HEKTAR REAL ESTATE INVESTMENT TRUST	2,119,181	2,936,141	0.79%
5,645,200	IGB REAL ESTATE INVESTMENT TRUST	7,130,128	7,564,568	2.04%
3,253,000	PAVILION REAL ESTATE INVESTMENT TRUST	2,935,019	4,521,670	1.22%
14,985,584		17,624,037	23,906,271	6.45%

FIXED INCOME

Quantity	Name of Counter	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
4,340,000	TIME DEPOSIT FOR HONG LEONG BANK 03.12.2012	4,340,000	4,340,000	1.17%
4,340,000		4,340,000	4,340,000	1.17%

AIA Equity Dividend Fund**EQUITY SECURITIES OF CORPORATIONS**

Quantity	Name of Counter	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
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INDUSTRIAL PRODUCT

44,100	APM AUTOMOTIVE HOLDINGS BHD	216,787	206,388	1.02%
77,100	FAVELLE FAVCO BHD	109,853	126,444	0.62%
40,000	KRISASSETS HOLDINGS BHD	87,350	116,400	0.57%

FINANCE

93,300	ALLIANCE FINANCIAL GROUP BHD	380,005	382,530	1.89%
27,400	CIMB GROUP HOLDINGS BHD	212,065	204,678	1.01%
197,992	MALAYAN BANKING BHD	1,761,732	1,791,828	8.85%

PROPERTIES

244,400	PARAMOUNT CORPORATION BHD	384,192	369,044	1.82%
225,800	UOA DEVELOPMENT BHD	365,088	395,150	1.95%

HOTELS

22,100	SHANGRI-LA HOTELS (M) BHD	76,405	89,505	0.44%
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PLANTATION

98,600	FELDA GLOBAL VENTURES HOLDINGS BERHAD	479,602	448,630	2.22%
145,300	IJM PLANTATIONS BHD	522,843	422,823	2.09%

CONSUMER PRODUCTS

131,400	AJINOMOTO MALAYSIA BERHAD	576,287	543,996	2.69%
398,500	PADIBERAS NASIONAL BHD	1,235,872	1,291,140	6.37%
83,900	UMW HOLDINGS BHD	583,899	891,018	4.40%

TRADING/SERVICES

122,300	AIRASIA BERHAD	377,146	348,555	1.72%
141,900	AXIATA GROUP BERHAD	844,097	840,048	4.15%
284,200	BERJAYA SPORTS TOTO BERHAD	1,241,694	1,278,900	6.31%

Quantity	Name of Counter	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
24,000	KFC HOLDINGS BHD	92,835	95,040	0.47%
142,100	MAXIS BHD	895,565	913,703	4.51%
363,800	MBM RESOURCES BERHAD	957,340	1,244,196	6.14%
212,100	MULTI-PURPOSE HOLDINGS BHD	724,788	791,133	3.91%
59,700	PHARMANIAGA BERHAD	611,437	490,734	2.42%
157,187	SAPURA-KENCANA PETROLEUM	429,013	444,839	2.20%
460,500	SEG INTERNATIONAL BHD	813,620	879,555	4.34%
333,100	STAR PUBLICATIONS (M) BERHAD	1,087,802	995,969	4.92%
117,900	TELEKOM MALAYSIA BERHAD	630,981	644,913	3.18%
CONSTRUCTION				
143,700	BENALEC HOLDINGS BHD	177,675	186,810	0.92%
INFRASTRURE				
232,900	DIGI.COM BHD	1,096,806	1,124,907	5.55%
WARRANT				
169,400	IJM LAND BHD - CW13	210,531	132,132	0.65%
72,400	MBM RESOURCES BERHAD-WRT 14JUN17	0	43,078	0.21%
4,867,079		17,183,310	17,734,086	87.56%

OTHER INVESTMENTS - REIT

Quantity	Name of Counter	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
189,280	AMFIRST REAL ESTATE INVESTMENT REIT	196,430	200,637	0.99%
1,160,800	IGB REAL ESTATE INVESTMENT TRUST	1,478,474	1,555,472	7.68%
300,000	TOWER REAL ESTATE INVESTMENT TRUST	408,816	444,000	2.19%
1,650,080		2,083,720	2,200,109	10.86%

FIXED INCOME

Quantity	Name of Counter	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
950,000	TIME DEPOSIT FOR CITIBANK 03.12.2012	950,000	950,000	4.69%
950,000		950,000	950,000	4.69%

AIA Global Bond Fund**MUTUAL FUND**

Quantity	Name of Counter	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
503,659	TEMPLETON GLOBAL BOND FUND	14,734,627	16,234,237	101.32% *
503,659		14,734,627	16,234,237	101.32%

AIA Global Bond Fund Series 1**MUTUAL FUND**

Quantity	Name of Counter	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
960,617	TEMPLETON GLOBAL BOND FUND	28,382,450	30,963,180	100.37% *
960,617		28,382,450	30,963,180	100.37%

FIXED INCOME

Quantity	Name of Counter	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
120,000	TIME DEPOSIT FOR CITIBANK 03.12.2012	120,000	120,000	0.39%
120,000		120,000	120,000	0.39%

AIA Global Bond Fund Series 2**MUTUAL FUND**

Quantity	Name of Counter	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
911,027	TEMPLETON GLOBAL BOND FUND	28,025,949	29,364,779	100.09% *
911,027		28,025,949	29,364,779	100.09%

AIA Global Bond Fund Series 3**MUTUAL FUND**

Quantity	Name of Counter	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
2,473,104	TEMPLETON GLOBAL BOND FUND	78,448,307	79,714,552	100.06% *
2,473,104		78,448,307	79,714,552	100.06%

*As of the reporting date, the Fund's exposure to Templeton Global Bond Fund has exceeded 100% of its Net Asset Value as a portion of the investment was pending liquidation to pay for some of the Fund's liabilities.

FIXED INCOME

Quantity	Name of Counter	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
420,000	TIME DEPOSIT FOR CITIBANK 03.12.2012	420,000	420,000	0.53%
420,000		420,000	420,000	0.53%

AIA Global Bond Fund Series 4**MUTUAL FUND**

Quantity	Name of Counter	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
1,447,042	TEMPLETON GLOBAL BOND FUND	46,306,751	46,641,927	99.76%
1,447,042		46,306,751	46,641,927	99.76%

FIXED INCOME

Quantity	Name of Counter	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
150,000	TIME DEPOSIT FOR CITIBANK 03.12.2012	150,000	150,000	0.32%
150,000		150,000	150,000	0.32%

AIA Global Bond Fund Series 5**FIXED INCOME**

Quantity	Name of Counter	Aggregate Cost RM	Market Value as on 30.11.2012 RM	% of Net Asset Value
31,390,000	TIME DEPOSIT FOR CIMB BANK 03.12.2012	31,390,000	31,390,000	94.23%
31,390,000		31,390,000	31,390,000	94.23%

Summary of Financial Information

American International Assurance Bhd.

(Incorporated in Malaysia)

Investment Linked Funds**Statement from Management**

We, Dato' Thomas Mun Lung Lee and Mohd Daruis bin Zainuddin, two of the Directors of American International Assurance Bhd., state that, in the opinion of the Manager, the accompanying financial information of the Funds set out on pages 52 to 68 have been prepared in accordance with the accounting policies prescribed in Note 3 to the financial information and the Guidelines on Investment-linked Insurance/Takaful Business issued by Bank Negara Malaysia.

On behalf of the Manager,

Dato' Thomas Mun Lung Lee

Director

Mohd Daruis bin Zainuddin

Director

Kuala Lumpur
18 February 2013

American International Assurance Bhd.

(Incorporated in Malaysia)

Investment Linked Funds**Auditors' Report to the Policyholders of American International Assurance Bhd.****FIXED INCOME FUND****MANAGED FUND****EQUITY FUND****EQUITY DIVIDEND FUND****GLOBAL BOND FUND****GLOBAL BOND FUND SERIES 1****GLOBAL BOND FUND SERIES 2****GLOBAL BOND FUND SERIES 3****GLOBAL BOND FUND SERIES 4****GLOBAL BOND FUND SERIES 5**

(hereinafter referred to collectively as "the Funds")

REPORT ON THE FINANCIAL INFORMATION

We have audited the financial information of the Funds, which comprise the statements of assets and liabilities as at 30 November 2012, statements of income and expenditure, and changes in net asset value of the Funds for the financial period then ended, and a summary of significant accounting policies and other explanatory notes, as set out on pages 52 to 68.

Director's Responsibility for the Financial Information

The Directors of the Manager ("the Manager") are responsible for the preparation of financial information in accordance with the accounting policies prescribed in Note 3 to the financial information and the Guidelines on Investment-linked Insurance/Takaful Business issued by Bank Negara Malaysia ("BNM") and for such internal control as the Manager determine is necessary to enable the preparation of financial information that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial information based on our audit. We conducted our audit in accordance with Approved Standards on Auditing in Malaysia. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial information are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial information. The procedures selected depend on our judgment, including the assessment

of risks of material misstatement of the financial information, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the Manager's preparation of the financial information in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Funds' internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the directors, as well as evaluating the overall presentation of the financial information.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial information of the Funds have been properly prepared in accordance with the accounting policies prescribed in Note 3 to the financial information and the Guidelines on Investment-linked Insurance/Takaful Business issued by BNM.

Other Matters

This report is made solely to the policyholders of the Funds, as a body in accordance with Guidelines on Investment-linked Insurance/Takaful Business issued by BNM and for no other purpose. We do not assume responsibility to any other person for the content of this report.

PRICEWATERHOUSECOOPERS
(No. AF: 1146)
Chartered Accountants

Kuala Lumpur
18 February 2013

American International Assurance Bhd.

(Incorporated in Malaysia)

Investment Linked Funds

Statement of Assets and Liabilities

as on 30 November 2012

	FIXED INCOME FUND		MANAGED FUND		EQUITY FUND	
	2012 RM	2011 RM	2012 RM	2011 RM	2012 RM	2011 RM
Investments:						
Malaysian government securities	1,006,100	21,683,300	-	11,847,750	-	-
Equity securities of corporations	-	-	259,402,926	180,856,372	645,839,779	457,573,206
Corporate debt securities	405,079,920	335,502,040	83,454,380	78,082,580	-	-
Other investments	5,487,450	4,626,112	23,906,271	13,714,317	53,368,984	29,961,783
Foreign assets	-	-	-	-	-	-
Fixed deposits/money market	32,499,000	21,409,000	4,340,000	41,030,000	28,290,000	168,280,000
Cash and bank balances	3,384	21,558	58,946	3,312	135,882	45,994
Tax recoverable	-	-	530,471	-	1,318,751	-
Deferred tax assets	-	-	-	-	-	-
Other assets	7,081,605	6,138,638	3,768,522	2,303,871	7,323,228	3,861,201
TOTAL ASSETS	451,157,459	389,380,648	375,461,516	327,838,202	736,276,624	659,722,184
Tax liabilities	488,420	550,984	188,106	568,939	234,291	1,478,831
Deferred tax liabilities	752,674	452,222	2,275,056	1,366,260	5,142,877	3,078,528
Other liabilities	340,816	10,319,214	2,220,927	5,626,253	4,905,285	13,041,620
TOTAL LIABILITIES	1,581,910	11,322,420	4,684,089	7,561,452	10,282,453	17,598,979
NET ASSETS ATTRIBUTABLE TO POLICYHOLDERS	449,575,549	378,058,228	370,777,427	320,276,750	725,994,171	642,123,205
REPRESENTED BY:						
Policyholders' capital	348,311,739	296,665,703	242,167,724	220,051,845	437,804,760	415,746,396
Undistributed income/ (accumulated losses) carried forward	101,263,810	81,392,525	128,609,703	100,224,905	288,189,411	226,376,809
NET ASSETS ATTRIBUTABLE TO POLICYHOLDERS	449,575,549	378,058,228	370,777,427	320,276,750	725,994,171	642,123,205
NET ASSET VALUE ATTRIBUTABLE TO POLICYHOLDER PER UNIT	2.079	1.980	1.833	1.687	1.772	1.619

American International Assurance Bhd.

(Incorporated in Malaysia)

Investment Linked Funds

Statement of Assets and Liabilities

as on 30 November 2012

	EQUITY DIVIDEND FUND		GLOBAL BOND FUND		GLOBAL BOND FUND SERIES 1	
	2012 RM	2011 RM	2012 RM	2011 RM	2012 RM	2011 RM
Investments:						
Malaysian government securities	-	-	-	-	-	-
Equity securities of corporations	17,734,086	-	-	-	-	-
Corporate debt securities	-	-	-	-	-	-
Other investments	2,200,109	-	-	-	-	-
Foreign assets	-	-	16,234,237	-	30,963,180	-
Fixed deposits/money market	950,000	-	-	-	120,000	-
Cash and bank balances	7,044	-	27,720	-	4,997	-
Tax recoverable	44,121	-	-	-	-	-
Deferred tax assets	-	-	-	-	-	-
Other assets	336,705	-	15,751	-	526,124	-
TOTAL ASSETS	21,272,065	-	16,277,708	-	31,614,301	-
Tax liabilities	-	-	21,241	-	5,490	-
Deferred tax liabilities	53,373	-	119,969	-	206,458	-
Other liabilities	931,696	-	132,680	-	551,365	-
TOTAL LIABILITIES	985,069	-	273,890	-	763,313	-
NET ASSETS ATTRIBUTABLE TO POLICYHOLDERS	20,286,996	-	16,003,818	-	30,850,988	-
REPRESENTED BY:						
Policyholders' capital	19,283,608	-	14,547,928	-	28,403,163	-
Undistributed income/ (accumulated losses) carried forward	1,003,388	-	1,455,890	-	2,447,825	-
NET ASSETS ATTRIBUTABLE TO POLICYHOLDERS	20,286,996	-	16,003,818	-	30,850,988	-
NET ASSET VALUE ATTRIBUTABLE TO POLICYHOLDER PER UNIT	0.538	-	1.026	-	1.028	-

American International Assurance Bhd.

(Incorporated in Malaysia)

Investment Linked Funds

Statement of Assets and Liabilities

as on 30 November 2012

	GLOBAL BOND FUND SERIES 2		GLOBAL BOND FUND SERIES 3		GLOBAL BOND FUND SERIES 4	
	2012 RM	2011 RM	2012 RM	2011 RM	2012 RM	2011 RM
Investments:						
Malaysian government securities	-	-	-	-	-	-
Equity securities of corporations	-	-	-	-	-	-
Corporate debt securities	-	-	-	-	-	-
Other investments	-	-	-	-	-	-
Foreign assets	29,364,779	-	79,714,552	-	46,641,927	-
Fixed deposits/money market	-	-	420,000	-	150,000	-
Cash and bank balances	70,460	-	653,925	-	8,961	-
Tax recoverable	43	-	-	-	-	-
Deferred tax assets	-	-	-	-	-	-
Other assets	26,015	-	70,129	-	22,037	-
TOTAL ASSETS	29,461,297	-	80,858,606	-	46,822,925	-
Tax liabilities	-	-	17,421	-	1,610	-
Deferred tax liabilities	107,106	-	101,300	-	26,814	-
Other liabilities	15,442	-	1,074,622	-	41,471	-
TOTAL LIABILITIES	122,548	-	1,193,343	-	69,895	-
NET ASSETS ATTRIBUTABLE TO POLICYHOLDERS	29,338,749	-	79,665,263	-	46,753,030	-
REPRESENTED BY:						
Policyholders' capital	28,163,486	-	79,059,681	-	46,207,205	-
Undistributed income/ (accumulated losses) carried forward	1,175,263	-	605,582	-	545,825	-
NET ASSETS ATTRIBUTABLE TO POLICYHOLDERS	29,338,749	-	79,665,263	-	46,753,030	-
NET ASSET VALUE ATTRIBUTABLE TO POLICYHOLDER PER UNIT	0.989	-	0.957	-	0.961	-

American International Assurance Bhd.

(Incorporated in Malaysia)

Investment Linked Funds**Statement of Assets and Liabilities**

as on 30 November 2012

	GLOBAL BOND FUND SERIES 5	
	2012 RM	2011 RM
Investments:		
Malaysian government securities	-	-
Equity securities of corporations	-	-
Corporate debt securities	-	-
Other investments	-	-
Foreign assets	-	-
Fixed deposits/money market	31,390,000	-
Cash and bank balances	4,686	-
Tax recoverable	-	-
Deferred tax assets	-	-
Other assets	1,922,315	-
TOTAL ASSETS	33,317,001	-
Tax liabilities	-	-
Deferred tax liabilities	-	-
Other liabilities	4,000	-
TOTAL LIABILITIES	4,000	-
NET ASSETS ATTRIBUTABLE TO POLICYHOLDERS	33,313,001	-
REPRESENTED BY:		
Policyholders' capital	33,317,006	-
Undistributed income/ (accumulated losses) carried forward	(4,005)	-
NET ASSETS ATTRIBUTABLE TO POLICYHOLDERS	33,313,001	-
NET ASSET VALUE ATTRIBUTABLE TO POLICYHOLDER PER UNIT	0.950	-

American International Assurance Bhd.

(Incorporated in Malaysia)

Investment Linked Funds

Statement of Income and Expenditure for the financial year ended 30 November 2012

	FIXED INCOME FUND		MANAGED FUND		EQUITY FUND	
	2012 RM	2011 RM	2012 RM	2011 RM	2012 RM	2011 RM
Net investment income:						
Interest/profit income	18,747,274	15,941,023	4,491,729	3,669,665	2,860,568	2,280,786
Gross dividend income	507,154	383,391	8,569,584	7,889,728	20,966,641	19,843,246
Profit on disposal of investments	2,399,839	987,090	17,044,371	27,538,875	41,423,119	73,432,510
Realised gain on foreign exchange	-	-	-	-	-	-
Unrealised gain on foreign exchange	-	-	-	-	-	-
Unrealised capital gain on investments	3,835,649	2,272,466	11,664,571	1,470,176	25,804,367	1,644,750
Other income	25,000	-	44,042	-	-	-
TOTAL INCOME	25,514,916	19,583,970	41,814,297	40,568,444	91,054,695	97,201,292
Investment charge	(2,267,630)	(1,846,001)	(5,201,108)	(4,654,397)	(11,057,308)	(10,172,851)
Loss on disposal of investments	(1,566,300)	(598,746)	(6,387,642)	(8,600,027)	(15,144,090)	(21,869,125)
Realised loss on foreign exchange	-	-	-	-	-	-
Unrealised loss on foreign exchange	-	-	-	-	-	-
Unrealised capital loss on investments	(80,000)	-	(304,620)	(22,643,712)	-	(61,955,962)
Other outgo	(7,366)	(7,721)	(8,312)	(8,691)	(9,624)	(9,682)
TOTAL OUTGO	(3,921,296)	(2,452,468)	(11,901,682)	(35,906,827)	(26,211,022)	(94,007,620)
EXCESS OF INCOME OVER OUTGO / (EXCESS OF OUTGO OVER INCOME) BEFORE TAXATION	21,593,620	17,131,502	29,912,615	4,661,617	64,843,673	3,193,672
Taxation	(1,722,335)	(1,411,911)	(1,527,817)	259,008	(3,031,071)	1,263,954
EXCESS OF INCOME OVER OUTGO / (EXCESS OF OUTGO OVER INCOME) AFTER TAXATION	19,871,285	15,719,591	28,384,798	4,920,625	61,812,602	4,457,626
UNDISTRIBUTED INCOME/ (ACCUMULATED LOSSES) BROUGHT FORWARD	81,392,525	65,672,934	100,224,905	95,304,280	226,376,809	221,919,183
Income distributed to policyholders	-	-	-	-	-	-
UNDISTRIBUTED INCOME / (ACCUMULATED LOSSES) CARRIED FORWARD	101,263,810	81,392,525	128,609,703	100,224,905	288,189,411	226,376,809

American International Assurance Bhd.

(Incorporated in Malaysia)

Investment Linked Funds

Statement of Income and Expenditure for the financial year ended 30 November 2012

	EQUITY DIVIDEND FUND		GLOBAL BOND FUND		GLOBAL BOND FUND SERIES 1	
	2012 RM	2011 RM	2012 RM	2011 RM	2012 RM	2011 RM
Net investment income:						
Interest/profit income	109,441	-	3,436	-	64,604	-
Gross dividend income	449,161	-	231,604	-	316,738	-
Profit on disposal of investments	399,084	-	239,767	-	111,848	-
Realised gain on foreign exchange	-	-	124,415	-	63,564	-
Unrealised gain on foreign exchange	-	-	232,487	-	69,550	-
Unrealised capital gain on investments	667,165	-	1,267,124	-	2,511,179	-
Other income	-	-	56,158	-	76,095	-
TOTAL INCOME	1,624,851	-	2,154,991	-	3,213,578	-
Investment charge	(235,236)	-	(57,023)	-	(79,554)	-
Loss on disposal of investments	(320,494)	-	(8,486)	-	-	-
Realised loss on foreign exchange	-	-	(53,083)	-	(70,401)	-
Unrealised loss on foreign exchange	-	-	-	-	-	-
Unrealised capital loss on investments	-	-	-	-	-	-
Other outgo	(4,488)	-	(4,114)	-	(4,084)	-
TOTAL OUTGO	(560,218)	-	(122,706)	-	(154,039)	-
EXCESS OF INCOME OVER OUTGO / (EXCESS OF OUTGO OVER INCOME) BEFORE TAXATION	1,064,633	-	2,032,285	-	3,059,539	-
Taxation	(61,245)	-	(143,944)	-	(219,302)	-
EXCESS OF INCOME OVER OUTGO / (EXCESS OF OUTGO OVER INCOME) AFTER TAXATION	1,003,388	-	1,888,341	-	2,840,237	-
UNDISTRIBUTED INCOME / (ACCUMULATED LOSSES) BROUGHT FORWARD	-	-	-	-	-	-
Income distributed to policyholders	-	-	(432,451)	-	(392,412)	-
UNDISTRIBUTED INCOME / (ACCUMULATED LOSSES) CARRIED FORWARD	1,003,388	-	1,455,890	-	2,447,825	-

American International Assurance Bhd.

(Incorporated in Malaysia)

Investment Linked Funds

Statement of Income and Expenditure for the financial year ended 30 November 2012

	GLOBAL BOND FUND SERIES 2		GLOBAL BOND FUND SERIES 3		GLOBAL BOND FUND SERIES 4	
	2012 RM	2011 RM	2012 RM	2011 RM	2012 RM	2011 RM
Net investment income:						
Interest/profit income	69,003	-	265,969	-	48,679	-
Gross dividend income	239,647	-	335,788	-	97,671	-
Profit on disposal of investments	25,259	-	9,044	-	-	-
Realised gain on foreign exchange	6,277	-	32,748	-	103,994	-
Unrealised gain on foreign exchange	-	-	-	-	-	-
Unrealised capital gain on investments	1,701,977	-	1,355,271	-	576,716	-
Other income	54,530	-	90,304	-	22,039	-
TOTAL INCOME	2,096,693	-	2,089,124	-	849,099	-
Investment charge	(60,004)	-	(90,554)	-	(22,795)	-
Loss on disposal of investments -	-	-	-	-	-	-
Realised loss on foreign exchange	(11,817)	-	(140,699)	-	(6,325)	-
Unrealised loss on foreign exchange	(363,147)	-	(89,026)	-	(241,540)	-
Unrealised capital loss on investments	-	-	-	-	-	-
Other outgo	(4,192)	-	(4,267)	-	(4,190)	-
TOTAL OUTGO	(439,160)	-	(324,546)	-	(274,850)	-
EXCESS OF INCOME OVER OUTGO / (EXCESS OF OUTGO OVER INCOME) BEFORE TAXATION	1,657,533	-	1,764,578	-	574,249	-
Taxation	(108,990)	-	(118,721)	-	(28,424)	-
EXCESS OF INCOME OVER OUTGO / (EXCESS OF OUTGO OVER INCOME) AFTER TAXATION	1,548,543	-	1,645,857	-	545,825	-
UNDISTRIBUTED INCOME / (ACCUMULATED LOSSES) BROUGHT FORWARD	-	-	-	-	-	-
Income distributed to policyholders	(373,280)	-	(1,040,275)	-	-	-
UNDISTRIBUTED INCOME / (ACCUMULATED LOSSES) CARRIED FORWARD	1,175,263	-	605,582	-	545,825	-

American International Assurance Bhd.

(Incorporated in Malaysia)

Investment Linked Funds**Statement of Income and Expenditure**

for the financial year ended 30 November 2012

	GLOBAL BOND FUND SERIES 5	
	2012 RM	2011 RM
Net investment income:		
Interest/profit income	-	-
Gross dividend income	-	-
Profit on disposal of investments	-	-
Realised gain on foreign exchange	-	-
Unrealised gain on foreign exchange	-	-
Unrealised capital gain on investments	-	-
Other income	-	-
TOTAL INCOME	-	-
Investment charge	-	-
Loss on disposal of investments -	-	-
Realised loss on foreign exchange	-	-
Unrealised loss on foreign exchange	-	-
Unrealised capital loss on investments	-	-
Other outgo	(4,005)	-
TOTAL OUTGO	(4,005)	-
EXCESS OF INCOME OVER OUTGO / (EXCESS OF OUTGO OVER INCOME) BEFORE TAXATION	(4,005)	-
Taxation	-	-
EXCESS OF INCOME OVER OUTGO / (EXCESS OF OUTGO OVER INCOME) AFTER TAXATION	(4,005)	-
UNDISTRIBUTED INCOME / (ACCUMULATED LOSSES) BROUGHT FORWARD	-	-
Income distributed to policyholders	-	-
UNDISTRIBUTED INCOME / (ACCUMULATED LOSSES) CARRIED FORWARD	(4,005)	-

American International Assurance Bhd.

(Incorporated in Malaysia)

Investment Linked Funds**Statement of Changes in Net Asset Value**
for the financial year ended 30 November 2012

	FIXED INCOME FUND		MANAGED FUND		EQUITY FUND	
	2012 RM	2011 RM	2012 RM	2011 RM	2012 RM	2011 RM
Net asset value attributable to policyholders at the beginning of the financial year	378,058,228	312,854,219	320,276,750	294,805,259	642,123,205	610,821,713
Amounts received from net creation of units	88,270,944	79,253,337	47,928,525	44,776,709	77,478,236	80,223,424
Amounts paid for net cancellation of units	(36,624,908)	(29,768,919)	(25,812,646)	(24,225,843)	(55,419,872)	(53,379,558)
	429,704,264	362,338,637	342,392,629	315,356,125	664,181,569	637,665,579
Net realised income/(loss) after taxation	16,416,088	13,628,922	17,933,643	24,400,278	38,072,585	59,943,941
Net unrealised capital gain/(loss) on investments after taxation	3,455,197	2,090,669	10,451,155	(19,479,653)	23,740,017	(55,486,315)
Income distribution to policyholders	-	-	-	-	-	-
Net asset value attributable to policyholders at the end of financial year	449,575,549	378,058,228	370,777,427	320,276,750	725,994,171	642,123,205

American International Assurance Bhd.

(Incorporated in Malaysia)

Investment Linked Funds**Statement of Changes in Net Asset Value**
for the financial year ended 30 November 2012

	EQUITY DIVIDEND FUND		GLOBAL BOND FUND		GLOBAL BOND FUND SERIES 1	
	2012 RM	2011 RM	2012 RM	2011 RM	2012 RM	2011 RM
Net asset value attributable to policyholders at the beginning of the financial year	-	-	-	-	-	-
Amounts received from net creation of units	19,519,561	-	18,476,620	-	29,974,570	-
Amounts paid for net cancellation of units	(235,953)	-	(3,928,692)	-	(1,571,407)	-
	19,283,608	-	14,547,928	-	28,403,163	-
Net realised income/(loss) after taxation	389,597	-	722,587	-	529,953	-
Net unrealised capital gain/(loss) on investments after taxation	613,791	-	1,165,754	-	2,310,284	-
Income distribution to policyholders	-	-	(432,451)	-	(392,412)	-
Net asset value attributable to policyholders at the end of financial year	20,286,996	-	16,003,818	-	30,850,988	-

American International Assurance Bhd.

(Incorporated in Malaysia)

Investment Linked Funds**Statement of Changes in Net Asset Value**
for the financial year ended 30 November 2012

	GLOBAL BOND FUND SERIES 2		GLOBAL BOND FUND SERIES 3		GLOBAL BOND FUND SERIES 4	
	2012 RM	2011 RM	2012 RM	2011 RM	2012 RM	2011 RM
Net asset value attributable to policyholders at the beginning of the financial year	-	-	-	-	-	-
Amounts received from net creation of units	28,392,115	-	79,156,287	-	46,255,895	-
Amounts paid for net cancellation of units	(228,629)	-	(96,606)	-	(48,690)	-
	28,163,486	-	79,059,681	-	46,207,205	-
Net realised income/(loss) after taxation	(17,275)	-	399,008	-	15,246	-
Net unrealised capital gain/(loss) on investments after taxation	1,565,818	-	1,246,849	-	530,579	-
Income distribution to policyholders	(373,280)	-	(1,040,275)	-	-	-
Net asset value attributable to policyholders at the end of financial year	29,338,749	-	79,665,263	-	46,753,030	-

American International Assurance Bhd.

(Incorporated in Malaysia)

Investment Linked Funds**Statement of Changes in Net Asset Value**
for the financial year ended 30 November 2012

	GLOBAL BOND FUND SERIES 5	
	2012 RM	2011 RM
Net asset value attributable to policyholders at the beginning of the financial year	-	-
Amounts received from net creation of units	33,317,006	-
Amounts paid for net cancellation of units	-	-
	33,317,006	-
Net realised income/(loss) after taxation	(4,005)	-
Net unrealised capital gain/(loss) on investments after taxation	-	-
Income distribution to policyholders	-	-
Net asset value attributable to policyholders at the end of financial year	33,313,001	-

American International Assurance Bhd.

(Incorporated in Malaysia)

Investment Linked Funds

NOTES TO THE FINANCIAL INFORMATION - 30 NOVEMBER 2012

1. PRINCIPAL ACTIVITIES

The principal activity of the American International Assurance Bhd.'s Fixed Income Fund, Managed Fund, Equity Fund, Equity Dividend Fund, Global Bond Fund, Global Bond Fund Series 1, Global Bond Fund Series 2, Global Bond Fund Series 3, Global Bond Fund Series 4 and Global Bond Fund Series 5 which are distributed under the bancassurance distribution channel, (hereinafter referred to collectively as "the Funds") is to invest in authorised investments.

The objective of the Fixed Income Fund is to provide a stable income through investments in fixed income securities and money market instruments in Malaysia.

The objective of the Managed Fund is to achieve medium to long term capital appreciation by investing in selected securities listed on Bursa Malaysia Berhad ("Bursa Malaysia"), fixed income securities and money market instruments.

The objective of the Equity Fund is to achieve medium to long term capital appreciation by investing in selected securities listed on Bursa Malaysia.

The objective of the Equity Dividend Fund is to provide steady capital growth and income by investing mainly in a portfolio of stocks listed on the Bursa Malaysia which offer or have the potential to offer attractive dividend yields. The fund was established on 5 December 2011.

The objective of the Global Bond Fund series is to maximize total investment return consisting of a combination of interest income, capital appreciation and currency gains by investing principally in a portfolio of fixed or floating rate debt securities and debt obligations issued by government or government-related issuers worldwide.

Global Bond Fund Series consists of the following funds:

Funds	Date of Establishment
Global Bond Fund	15 May 2012
Global Bond Fund Series 1	31 May 2012
Global Bond Fund Series 2	13 July 2012
Global Bond Fund Series 3	23 August 2012
Global Bond Fund Series 4	12 October 2012
Global Bond Fund Series 5	22 November 2012

The Manager of the Funds is American International Assurance Bhd. ("AIAB"), a company incorporated in Malaysia. AIAB is engaged principally in the underwriting of life insurance business, including investment-

American International Assurance Bhd.

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Investment Linked Funds

linked business, and all classes of general insurance business.

2. BASIS OF PREPARATION

The financial information of the Funds have been prepared in accordance with the accounting policies as described in Note 3 to the financial information and Guidelines on Investment-linked Insurance/Takaful Business issued by Bank Negara Malaysia ("BNM").

The financial information have been prepared under the historical cost convention except as disclosed in the significant accounting policies in Note 3 to the financial information.

3. SIGNIFICANT ACCOUNTING POLICIES

a) Investments

i) Fair value through profit or loss financial assets

The Funds designate their financial assets in the investment portfolio at fair value through profit or loss ("FVTPL") at inception as they are managed and evaluated on a fair value basis, in accordance with the respective investment strategy and mandate.

Financial assets classified as FVTPL are initially recorded at fair value. Subsequent to initial recognition, the financial assets are remeasured at fair values with fair value adjustments and realised gains and losses recognised in Statement of Income and Expenditure.

ii) Fair value of financial assets

The fair values of Malaysian Government Securities, Government Investment Issues, unquoted corporate securities and fixed and call deposits are based on indicative fair market prices/indices by reference to the quotations provided by financial institutions and brokers.

The fair values of quoted securities are based on current market prices. If the market for a financial asset is not active, the Funds establish fair value by using valuation techniques. These include the use of recent arm's length transactions, reference to other instruments that are substantially the same, discounted cash flow analysis and option pricing models.

Structured investments are investments where part of the fund is invested in the fixed income instruments issued by financial institutions while the remainder fund are invested in instruments which linked to the performance of one or more prices, rates, indices, securities and other financial instruments. Structured investments are carried at fair values, determined by reference to quotations provided by the issuing financial institutions.

Cash and cash equivalents with licensed financial institutions are stated at approximately their carrying amount as at the date of Statement of Assets and Liabilities.

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(Incorporated in Malaysia)

Investment Linked Funds

b) Income recognition

Profit/interest income is recognised on a time proportion basis that taken into account the effective yield of the assets.

Dividends from Malaysian quoted securities are recognised on the ex-dividend date.

Realized gains and losses on sale of investments are arrived at after accounting for cost of investments determined on the first-in-first-out method.

c) Foreign currencies

i) Functional and presentation currency

The financial information are presented in Ringgit Malaysia (RM), which is the Funds functional and presentation currency.

ii) Foreign currency transaction

At each date of Statement of Assets and Liabilities, monetary items denominated in foreign currencies are translated at the rates prevailing on the date of Statement of Assets and Liabilities. Non-monetary items carried at fair value that are denominated in foreign currencies are translated at the rates prevailing on the date when the fair value was determined. Non-monetary items that are measured in terms of historical cost in a foreign currency are not translated.

Exchange differences arising on the settlement of monetary items and on the translation of monetary items are taken to the Statement of Income and Expenditure.

d) Net creation of units

Net creation of units represents premiums paid by policyholders as payment for a new contract or subsequent payments to increase the amount of that contract less switching within funds. Net creation of units is recognised on a receipt basis.

e) Net cancellation of units

Net cancellation of units represents cancellation of units arising from surrenders and withdrawals. Net cancellation of units is recognised upon surrendering of the related insurance contract.

f) Cash and cash equivalents

Cash and cash equivalents consist of cash and bank balances, excluding fixed deposits/money market,

American International Assurance Bhd.

(Incorporated in Malaysia)

Investment Linked Funds

which are subject to an insignificant risk of changes in value.

g) Income tax

Income tax on the profit and loss for the year comprises current and deferred tax. Current tax is the expected amount of income taxes payable in respect of the taxable profit for the year and is measured using the tax rates that have been enacted at the date of Statement of Assets and Liabilities.

Deferred tax is provided for, using the liability method, on temporary differences at the date of Statement of Assets and Liabilities between the tax bases of assets and liabilities and their carrying amounts in the financial information. In principle, deferred tax liabilities are recognised for all taxable temporary differences and deferred tax assets are recognised for all deductible temporary differences, to the extent that it is probable that taxable profits will be available against which the deductible temporary differences can be utilised.

Deferred tax is measured at the tax rates that are expected to apply in the period when the asset is realised or the liability is settled, based on tax rates that have been enacted or substantively enacted at the date of Statement of Assets and Liabilities. Deferred tax is recognised in the Statement of Income and Expenditure.

h) Comparatives

No comparative figures are presented for the Statement of Assets and Liabilities, Statement of Income and Expenditure and Statement of Changes in Net Asset Value for the Equity Dividend Fund, Global Bond Fund, Global Bond Fund Series 1, Global Bond Fund Series 2, Global Bond Fund Series 3, Global Bond Fund Series 4 and Global Bond Fund Series 5 as this is the first set of the financial information prepared from the dates of establishment to 30 November 2012.

4. INCOME DISTRIBUTION

The income distribution to policyholders is a fixed payout of 5 sen per unit per annum, which are distributed quarterly at 1.25 sen per unit.

The NAV per unit prior and subsequent to the distributions are as follows:

	2012	
	Cum-Distribution RM	Ex-Distribution RM
Global Bond Fund (15 August 2012)	1.021	1.008
Global Bond Fund (16 November 2012)	1.029	1.016
Global Bond Fund Series 1 (31 August 2012)	1.000	0.987
Global Bond Fund Series 2 (15 October 2012)	0.992	0.979

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Investment Linked Funds

Global Bond Fund Series 3 (23 November 2012)			0.969		0.956
	Global Bond Fund	Global Bond Fund Series 1	Global Bond Fund Series 2	Global Bond Fund Series 3	
Units in circulation as at date of distribution:					
15 August 2012	18,785,289	-	-	-	
31 August 2012	-	31,392,992	-	-	
15 October 2012	-	-	29,862,407	-	
16 November 2012	15,810,814	-	-	-	
23 November 2012	-	-	-	83,221,986	
Gross distribution per unit (sen)	2.50	1.25	1.25	1.25	

5. INVESTMENTS

The details of investments of the Funds are set out on page 37 to 47 of the Fund Performance Report.

6. PERFORMANCE TABLE

The performance tables of the Funds are set out on page 33 to 35 of the Fund Performance Report, except for sector breakdown, compounded annual return and relevant benchmark indices which are set out on page 11 to 31 of the Fund Performance Report.

About AIA Bhd.

American International Assurance Bhd. (AIA Bhd.) began operations in Kuala Lumpur, Malaysia in 1948 as a branch of American International Assurance Company, Limited (AIA). With over 60 years of local market presence, AIA Bhd. has now become one of the country's largest life insurers, with a network of 23 branches nationwide. The company's focus is on designing new and innovative products to meet the changing needs of the market. AIA Bhd. is a member of the AIA Group.

About the AIA Group

AIA Group Limited and its subsidiaries (collectively "AIA" or "the Group") comprise the largest independent publicly listed pan-Asian life insurance group. It has operations in 16 markets in Asia-Pacific – wholly-owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, a 92 per cent subsidiary in Sri Lanka and a 26 per cent joint-venture in India.

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The business that is now AIA was first established in Shanghai over 90 years ago. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$134,439 million as of 30 November 2012.

AIA meets the savings and protection needs of individuals by offering a range of products and services including retirement savings plans, life insurance and accident and health insurance. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents and employees across Asia-Pacific, AIA serves the holders of more than 25 million individual policies and over 13 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code "1299" with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: "AAGIV").

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Dana Berkaitan Pelaburan Bankasurans Laporan Prestasi

Nota Kepada Maklumat Kewangan - 30 November 2012

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Ulasan Pasaran Bon Tempatan

Ulasan Pasaran Bon Tempatan

Penilaian Pasaran

Pada tahun kewangan 2012 (1 Disember 2011 - 30 November 2012), Sekuriti Kerajaan Malaysia ("MGS") umumnya diperdagangkan dengan kukuh berasaskan aliran dana masuk yang ingin mencari pelaburan selamat di tengah-tengah suasana global yang mencabar, minat belian asing yang berterusan dan tahap inflasi yang rendah.

Ekonomi global dibelenggu ketidakpastian pada 2012. Berlatarkan suasana luar yang amat mencabar dan dihimpit pula krisis hutang kerajaan Eropah dan kemelesetan ekonomi utama di dunia, MGS menjadi perhatian pelabur mencari aset yang berkualiti. Di samping itu, permintaan bagi MGS juga disokong oleh minat pembelian asing yang dipacu oleh langkah pengembangan kuantitatif di negara maju yang menyebabkan peningkatan aliran modal ke dalam pasaran sedang membangun (termasuk Malaysia) untuk mencari aset dengan kadar pulangan yang lebih tinggi. Pada 30 November 2012, pegangan asing bagi MGS dan Terbitan Pelaburan Kerajaan mencecah RM130.0 bilion atau 30.0% daripada MGS dan GII belum ditebus (30 November 2011: RM97.1 bilion, 25.2% daripada MGS dan "GII" belum ditebus). Keluk MGS mula mendarat secara positif pada tahun kewangan 2012 di mana sebaran 3 tahun dan 10 tahun terbatas sebanyak 24 mata asas secara tahunan kepada 39 mata asas pada 30 November 2012, didorong oleh kenaikan di bahagian tengah dan hujung keluk memandangkan pelabur bertukar pendekatan kepada tempoh yang lebih panjang untuk mencari hasil pulangan lebih tinggi dalam suasana inflasi dan kadar faedah yang rendah.

Bank Negara (BNM) mengekalkan Kadar Dasar Semalaman (OPR) pada 3.00% sepanjang 2012, seiring keadaan inflasi yang sederhana. Usaha menyokong pertumbuhan tetap menjadi agenda utama. Bank Negara menganggap kadar OPR semasa masih bersifat mengembang dan meramalkan bahawa permintaan domestik yang teguh terus menjadi peneraju pertumbuhan ekonomi Malaysia, selain menjadi penampan kepada sebarang kelemahan sektor eksport.

Inflasi kekal rendah pada tahun kewangan dilaporkan kerana sektor luar yang lembap dan harga komoditi yang semakin sederhana. Inflasi Indeks Harga Pengguna ("CPI") mencatatkan purata 1.8% pada tahun kewangan (2011:3.1%).

Sementara itu bagi bon korporat, sebaran pulangan bon gred tinggi semakin kecil memandangkan pelabur masih sanggup menanggung risiko dalam keadaan ekonomi tempatan yang kukuh. Bon korporat mencatatkan tahap terbitan tertinggi mencecah RM115 bilion pada tahun kewangan (2011: RM76 bilion) diterajui oleh suasana kadar faedah tempatan yang menggalakkan dan kecairan dalaman yang kukuh. Lebih penting lagi, jumlah terbitan tertinggi pada tahun kewangan 2012 disokong oleh sukuk RM30.6 bilion terbitan Projek Lebuhraya Usahasama Berhad ("PLUS"). Sektor kewangan, utiliti dan infrastruktur menguasai penerbitan bon korporat pada tahun kewangan dan sebahagian besar daripada terbitan adalah dalam kertas gred tinggi (bertaraf AA dan ke atas). Trend ini dijangka berterusan sejauh yang boleh ditinjau pada masa depan.

Tinjauan Pasaran 2013

Penerbitan kasar MGS/GII dianggarkan berjumlah RM90-93 bilion pada 2013 (2012: RM94 bilion). Sementara itu, tawaran bon korporat dijangka kekal kukuh pada 2013 terutamanya kerana keperluan pembiayaan bagi projek infrastruktur yang dilancarkan di bawah Program Transformasi Ekonomi (ETP). Di samping itu, suasana kadar faedah pula amat menggalakkan syarikat korporat untuk meraih pembiayaan. Permintaan bagi bon Ringgit diunjurkan kukuh memandangkan tahap kecairan tinggi dalam sistem perbankan berjumlah RM280-290 bilion pada 30 November 2012.

Pada tahun 2013, bon Ringgit dijangka diperdagangkan dalam julat tertentu dalam jangka pendek. Walaupun faktor positif seperti inflasi rendah, suasana kadar faedah stabil dan minat pembelian asing yang berterusan akan

menyokong pasaran Bon Ringgit, ketidakpastian tentang pilihan raya umum dan juga kesan daripada ketidaktentuan global mungkin mengekang hasil pulangan Bon daripada turun ke tahap lebih rendah.

Dalam jangka pertengahan, keluk pulangan Bon Ringgit diramalkan semakin curam memandangkan pasaran mula mengambil kira kenaikan kadar sebagai jangkaan pengembangan berterusan dalam ekonomi tempatan dan inflasi lebih tinggi dengan pelaksanaan dasar gaji minimum dan rancangan kerajaan untuk mengurangkan subsidi selepas pilihan raya umum.

Strategi untuk Dana Pendapatan Tetap AIA

Walaupun dengan prospek keluk hasil pulangan yang semakin mencuram, Dana akan melabur dalam Bon jangka pendek hingga pertengahan dan juga Bon korporat gred tinggi yang menawarkan nilai relatif lebih baik untuk mendapatkan pulangan lebih tinggi sambil mengurangkan risiko daripada tempoh pelaburan.

Dalam pada itu, Dana Pendapatan Tetap AIA akan terus mencari peluang dalam Amanah Pelaburan Hartanah (REIT) kerana pulangan dividen yang tetap menarik.

Ulasan Pasaran Saham Tempatan

Ulasan Pasaran Saham Tempatan

Penilaian Pasaran

Bagi tahun kewangan yang dilaporkan, pasaran ekuiti global masih terumbang-ambing, terutamanya akibat peristiwa yang diterangkan di bawah. Walaupun dengan kemelut di Amerika Syarikat (AS) dan Eropah yang belum reda, dan kebimbangan tentang kesan pilihan raya di dalam negara, FBMKLCI tetap mencatatkan kenaikan 9.4% bagi tahun kewangan untuk ditutup pada paras 1,611. Prestasi pasaran secara keseluruhan adalah setara, dengan indeks FB100 dan FB100 Emas masing-masing mencatatkan kenaikan 9.6% dan 9.1%.

Peristiwa penting yang mempengaruhi pasaran saham pada 2012 termasuk:

1. [Pasaran kewangan global dibanjiri kecairan](#)
Usaha tertumpu oleh Bank Pusat utama untuk terus melaksanakan dasar pengembangan kuantitatif termasuk tindakan (i) Bank Pusat Eropah melancarkan Operasi Pembiayaan Semula Jangka Panjang untuk negara-negara Zon Euro yang bermasalah; (ii) AS melaksanakan QE3 yang lebih bersifat terbuka; dan (iii) Jepun menambah ¥11 trilion kepada program pembelian asetnya.
2. [Krisis hutang Kerajaan Zon Euro masih belum selesai; menyebabkan penurunan taraf yang selanjutnya](#)
Walaupun pelbagai langkah telah diambil untuk menyelesaikan krisis hutang zon Euro, keadaan tetap runcing. Ini telah mendorong agensi penarafan Standard & Poor's (S&P) untuk menurunkan taraf kepercayaan kredit Kemudahan Kestabilan Kewangan Eropah sebanyak satu taraf kepada AA+ pada 16 Januari 2012. Ini diikuti oleh penurunan selanjutnya penarafan kerajaan dan kredit bagi negara-negara Zon Euro dan 15 bank terbesar di dunia oleh S&P dan Moody's.
3. [Sesetengah Bank Pusat mengurangkan kadar dasar sebagai tindak balas kepada kelemahan ekonomi](#)
Dengan tekanan inflasi yang semakin

berkurangan, sesetengah bank pusat seperti ECB, Bank Rizab Australia, Bank Rakyat China, Bank Rizab India, Bank of Thailand, Bank of Korea dan Bank Indonesia telah mengurangkan kadar polisi antara 25-50 mata asas pada 2012 bagi menghadapi kemelesetan luar negara.

4. [Pertumbuhan lebih rendah daripada dijangka di China](#)
Pertumbuhan KDNK sebenar China merosot daripada 8.9% secara tahunan pada S4TK11 kepada 7.4% secara tahunan pada S3TK12, kadar pertumbuhan paling perlahan sejak pertumbuhan 6.6% yang dicatatkan pada S1TK09. Kerajaan China dan bank pusatnya bertindak balas kepada ketidakpastian global dengan melaraskan dasar fiskal dan wangnya. Namun begitu, data makro penting yang dikumpulkan dari Oktober hingga awal Disember 2012 menunjukkan bahawa ekonomi mungkin telah stabil dengan data bulanan indeks pengurus pembelian (PMI), eksport, pelaburan aset tetap bandar (FAI), pengeluaran perindustrian (IP) dan jualan runcit berkembang pada kadar yang lebih pantas.
5. [Pendapatan korporat kurang menarik di Malaysia](#)
Pendapatan korporat pada 2012 masih menghadapi tekanan. Malah, pendapatan telah dikurangkan dalam tempoh 10 suku tahun sejak 2S pada 2010. Dalam keputusan terbaru, sektor perladangan, penjagaan kesihatan, pengguna, bahan binaan, pengangkutan dan pembalakan terjejas akibat isu khusus industri, tekanan kos dan cabaran luar yang berterusan. Justeru, anggaran pertumbuhan pendapatan telah dikurangkan secara beransur-ansur. Pada 2012, pertumbuhan pendapatan sesaham (EPS) pasaran disemak semula daripada 15% pada awal 2012 kepada hanya 4-6% selepas keputusan S3TK12. Bagi 2013, unjuran pertumbuhan EPS hanyalah 7-9%.

6. Walaupun menghadapi pertumbuhan ekonomi luar, pertumbuhan ekonomi Malaysia tetap kukuh

Pertumbuhan KDNK sebenar Malaysia sebanyak 5.3% untuk tempoh 3 suku tahun pertama 2012 telah memberikan kejutan positif kepada pasaran. Pertumbuhan terus bergantung pada peningkatan permintaan domestik yang berterusan, yang berkembang pada kadar purata 11.8% untuk tempoh yang sama. Permintaan domestik yang kukuh disokong oleh bayaran tunai daripada program Bantuan Rakyat 1Malaysia dan Bonus separuh bulan yang dibayar kepada 1.4 juta penjawat awam berjumlah RM2.2 bilion. Pelaburan swasta juga berkembang mantap pada kadar 22.4% secara tahunan, diterajui oleh pelbagai program ekonomi seperti Program Transformasi Ekonomi (ETP) dan Perkongsian Awam-Swasta (PPP). Di samping itu, Koridor Iskandar Malaysia dan Koridor Tenaga Boleh Diperbaharui Sarawak (SCORE) kian pesat dengan penyertaan pelabur tempatan dan asing.

7. Aktiviti korporat utama pada 2012

Ini termasuk: (i) tiga penyenaaraan IPO terbesar – Felda Global Ventures (RM9.96 bilion), IHH (RM6.37 bilion) dan Astro (RM4.56 bilion); yang secara tergabung, meraih sejumlah RM20.99 bilion; (ii) penswastaan Proton oleh DRB-Hicom dan QSR-KFC oleh Massive Equity; (iii) penggabungan dan pemerolehan Sapura-Kencana dan RHB-OSKIB; dan (iv) pemerolehan aset kuasa Tanjung Energy dan Genting Sanyen oleh 1Malaysia Development Berhad.

Tinjauan & Strategi

Pasaran global dijangka terus terumbang-ambing dalam jangka terdekat, didorong terutamanya

oleh berita dari luar negara. Kemelut 'jurang fiskal' AS dijangka diselesaikan menjelang akhir 2012 atau awal 2013 untuk mengelakkan ekonominya daripada menyusut pada kadar tahunan 2.9% pada S1 2013 dan 0.5% untuk seluruh 2013 seperti yang diunjurkan oleh Pejabat Belanjawan Kongres. Walaupun pelbagai usaha telah dilakukan oleh para pemimpin zon Euro untuk menangani krisis hutangnya, masalah masih belum selesai dan ekonomi zon Euro kembali menghadapi kemelesetan pada S3TK12. Namun begitu, risiko Greece keluar daripada zon Euro dalam jangka pendek dan mencetus krisis di seluruh zon Euro telah reda. Dari sudut positif, di luar zon Euro, petunjuk ekonomi utama yang diumumkan baru-baru ini menunjukkan bahawa ekonomi global semakin mantap. Para penganalisis sepakat mengunjurkan pertumbuhan pada 8.1% di China bagi 2013 berbanding 7.7% bagi 2012 dan di Asia, unjuran sepakat meramalkan pertumbuhan 6.7% bagi 2013 berbanding 6.2% bagi 2012.

Di Malaysia, Pilihan Raya Umum Ke-13 yang akan diadakan serta pendapatan korporat yang lebih rendah akan menjadi risiko utama yang mempengaruhi prestasi bursa tempatan pada 2013. Dari segi penilaian, KLCI diperdagangkan pada nisbah harga pendapatan 15.6x 2013, sedikit lebih tinggi daripada purata sejarah sebanyak 14.8x.

Dari segi strategi, kami terus mengambil pendekatan berhati-hati di pasaran pada Separuh Pertama 2013 dan akan memberi tumpuan membeli syarikat berdaya maju dengan aliran tunai mantap, lembaran imbalan yang kukuh dan pertumbuhan mampan pada nilai yang munasabah.

Ulasan Pasaran Saham Dana Global Bond

Dana Global Bond – Ulasan Pasaran Bon Tempatan

Bagi Tempoh 1 Mei 2012 hingga 30 November 2012

1) Pasaran Bon Tempatan bagi tempoh di atas

Secara umumnya, bagi tujuh bulan berakhir November 2012, hasil pulangan merosot di kebanyakan pasaran Bon tempatan di negara sedang membangun, sedangkan aset “selamat” gagal untuk mengulangi prestasi mantap pada 2011. Memandangkan kebimbangan pelabur tentang Eropah mula reda, aliran masuk modal yang besar ekoran dasar wang mengembang mula disalurkan ke luar negara untuk mencari hasil pulangan yang lebih tinggi.

2) Sebab Dana Global Bond mencatatkan prestasi lebih baik

Bagi tempoh yang dilaporkan, Dana Global Bond mengatasi Indeks JP Morgan Government Global Bond (GBI). Prestasi lebih baik dana secara perbandingan dicapai terutamanya disebabkan kedudukan mata wangnya diikuti oleh pendedahan kepada kredit kerajaan. Strategi kadar faedah pada umumnya neutral dari segi prestasi perbandingan. Di kalangan mata wang, pendedahan lebih besar kepada rantau Asia tidak termasuk Jepun memberikan sumbangan positif kepada prestasi perbandingan. Di samping itu, pelaburan lebih kecil dana dalam Euro dan yen Jepun turut menghasilkan prestasi perbandingan yang lebih baik.

3) Strategi dana pada masa depan

Kami meramalkan banyak pasaran sedang membangun akan mendapat manfaat daripada asas yang kukuh dan juga aliran masuk modal berterusan daripada pengembangan kuantitatif di seluruh dunia. Kami tetap positif tentang prospek pertumbuhan dan tahap hutang rendah dalam banyak pasaran sedang membangun. Rantau Asia tidak termasuk

Jepun kelihatan kukuh kepada kami dan begitu juga ekonomi tertentu di Amerika Latin, Scandinavia dan Eropah Timur. Kami percaya keadaan kredit kekal positif di rantau tersebut memandangkan tahap hutangnya yang rendah dan kadar pertumbuhan yang lebih tinggi. Menjelang akhir tahun, pada pendapat kami banyak negara di rantau ini juga menawarkan kadar faedah jangka pendek lebih tinggi dengan mata wang yang lebih rendah daripada nilai sebenar. Kami lebih tertarik kepada negara yang menggubal dasarnya bertindak mendahului pergerakan keluk berkenaan dengan dasar fiskal, wang dan kewangan.

Kami terus membuat pandangan jangka panjang kami berasaskan analisis asas, dan berusaha mengambil kesempatan daripada peluang yang timbul. Kami melihat dasar di luar kelaziman yang diguna pakai oleh negara maju utama sebagai menimbulkan kesan jangka panjang yang serius, termasuk kenaikan melampau harga aset dan peningkatan harga komoditi. Kami telah menetapkan kedudukan kami untuk menguruskan risiko kadar faedah yang kami ramalkan daripada kombinasi kadar faedah rendah dan dasar wang longgar di G-3 (iaitu Amerika Syarikat, zon Euro dan Jepun), tekanan harga tinggi daripada China dan permintaan global yang kami percaya tidak menunjukkan tanda akan merosot dengan ketara. Justeru, kami pada amnya memegang pelaburan untuk tempoh yang agak singkat sebagai strategi akhir suku tahun, sambil mengambil kesempatan daripada apa yang kami anggap sebagai kelebihan mata wang negara yang berpotensi menjana pertumbuhan dalam jangka pertengahan.

Prestasi Dana dan Pecahan Sektor

Prestasi Dana

Bagi tahun kewangan yang dilaporkan, indeks penanda aras FBM 100 dan FBM Emas masing-masing mencatatkan kenaikan 9.6% and 9.1%. Pasaran turun naik dengan ketara pada tahun yang dilaporkan, dipengaruhi oleh krisis hutang kerajaan Euro, pemulihan di Amerika Syarikat (AS) dan pertumbuhan yang lebih perlahan di China dan juga kebimbangan pilihan raya umum Malaysia yang akan diadakan.

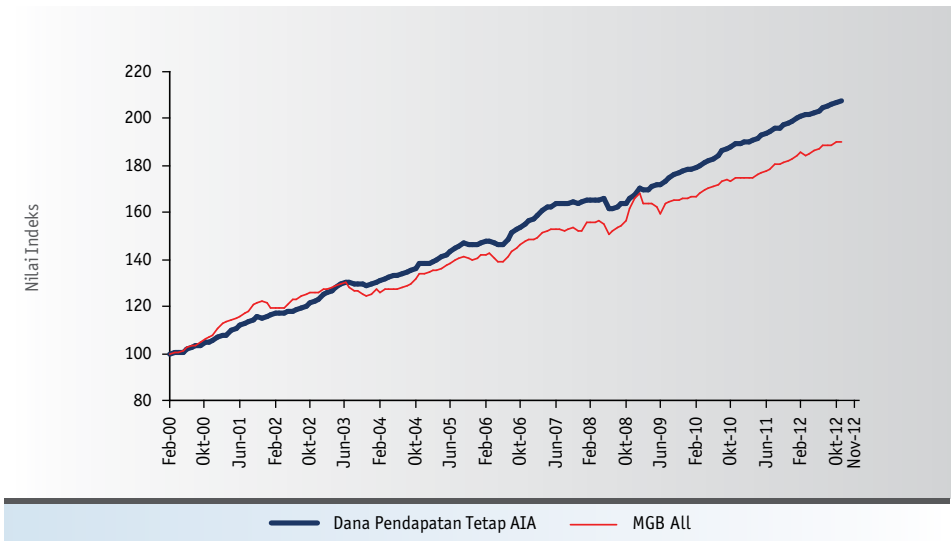
Butiran mengenai prestasi dana disenaraikan di mukasurat yang berikutnya.

Dana Pendapatan Tetap AIA

Bagi tahun kewangan yang dilaporkan, Dana mengatasi penanda aras sebanyak 56 mata asas. Dana meningkat 5.00%, sedangkan penanda aras naik 4.44%.

Sejak dimulakan, Dana mencatatkan pertumbuhan 107.90%, berbanding pertumbuhan penanda aras sebanyak 90.32%.

Sejak dilancarkan hingga 30 November 2012



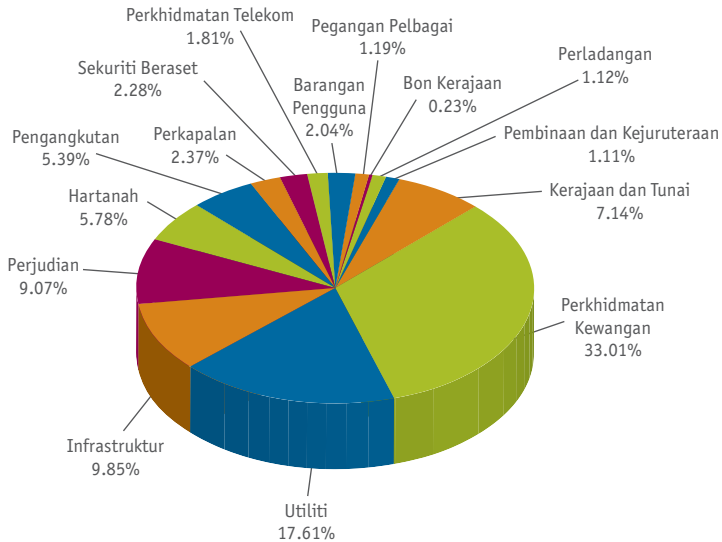
Pulangan Tahunan Terkompaun (%)	Tahun 1	Tahun 3	Tahun 5
Dana Pendapatan Tetap	5.00%	5.31%	4.85%
MGB ALL(IndeksRAM Quantshop All MGS)	4.44%	4.63%	4.55%

Nota:

Pulangan dana di atas adalah selepas penolakan caj-caj seperti di bawah:
Caj dana pengurusan, cukai caj penjagaan, caj bank, lain-lain caj seperti caj audit.

Dana Pendapatan Tetap AIA

Pecahan Sektor pada 30 November 2012



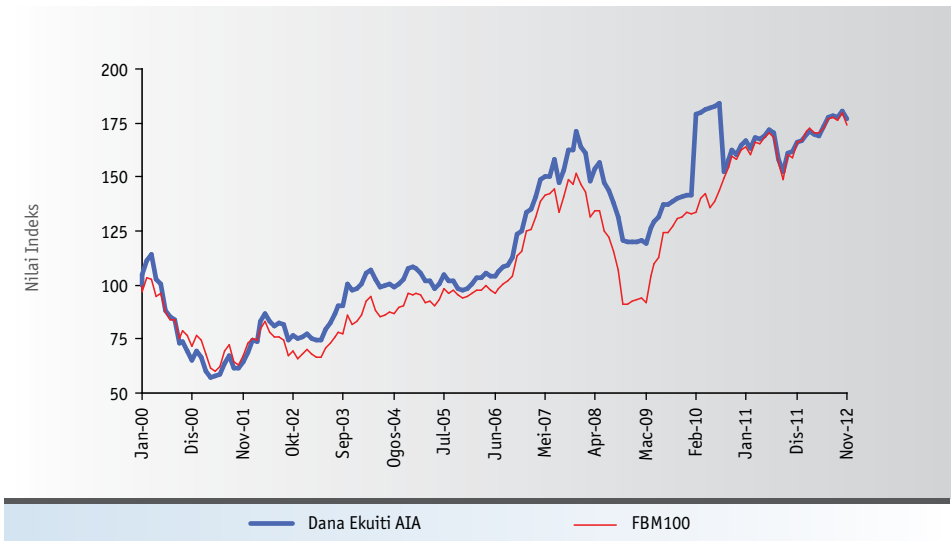
Kategori/Sektor	2012 %	2011 %	2010 %	2009 %	2008 %
Kerajaan dan Tunai	7.14	2.42	9.67	6.37	26.88
Dana Pelaburan Harta Tanah	-	-	0.14	3.90	5.52
Bon Syarikat					
Perkhidmatan Kewangan	33.01	35.43	28.36	19.52	10.60
Utiliti	17.61	11.86	11.31	20.06	21.15
Infrastruktur	9.85	7.67	14.27	12.77	11.19
Perjudian	9.07	5.55	6.65	9.25	-
Hartanah	5.78	8.08	8.72	6.65	3.08
Pengangkutan	5.39	6.19	-	-	-
Perkapalan	2.37	2.82	-	0.75	-
Sekuriti Beraset	2.28	3.26	5.54	4.40	2.36
Barangan Pengguna	2.04	2.44	3.27	-	-
Perkhidmatan Telekom	1.81	2.53	5.09	8.28	8.52
Pegangan Pelbagai	1.19	1.41	1.64	-	0.81
Perladangan	1.12	1.34	3.70	2.44	1.93
Pembinaan & Kejuruteraan	1.11	1.34	1.64	3.75	3.99
Bon Kerajaan	0.23	7.12	-	-	-
Dagangan & Perkhidmatan	-	0.54	0.65	1.86	3.97
JUMLAH	92.86	97.58	90.84	89.73	67.60
JUMLAH	100.0	100.0	100.0	100.0	100.0

Dana Ekuiti AIA

Bagi tempoh yang dilaporkan, Dana Ekuiti telah mencatatkan prestasi lebih rendah daripada penanda aras sebanyak 19 mata asas. Dana meningkat 9.45% berbanding pulangan 9.64% yang dicatatkan FBM 100.

Sejak dilancarkan, Dana Ekuiti telah meningkat 77.20%, berbanding pulangan penanda arasnya sebanyak 74.14%.

Sejak dilancarkan hingga 30 November 2012



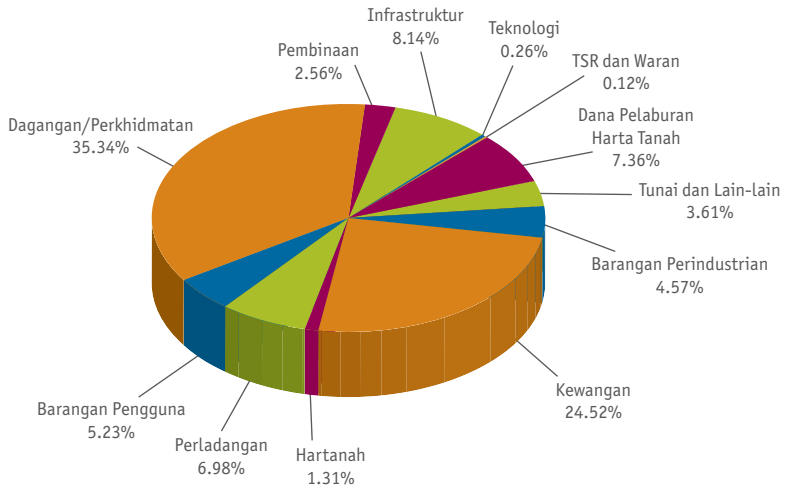
Pulangan Tahunan Terkompaun (%)	Tahun 1	Tahun 3	Tahun 5
Dana Ekuiti	9.45%	7.99%	1.77%
FBM100 (Indeks FTSE Bursa Malaysia Top 100)	9.64%	9.72%	3.46%

Nota:

Pulangan dana di atas adalah selepas penolakan caj-caj seperti di bawah:
Caj dana pengurusan, cukai caj penjagaan, caj bank, lain-lain caj seperti caj audit.

Dana Ekuiti AIA

Pecahan Sektor pada 30 November 2012



Kategori/Sektor	2012 %	2011 %	2010 %	2009 %	2008 %
Tunai dan Lain-lain	3.61	23.99	4.03	48.16	57.51
TSR dan Waran	0.12	-	-	1.62	-
Sekuriti Ekuiti Syarikat					
Dagangan/Perkhidmatan	35.34	31.81	37.17	22.31	21.62
Kewangan	24.52	15.34	24.77	15.74	9.68
Infrastruktur	8.14	4.47	6.08	4.50	4.01
Dana Pelaburan Harta Tanah	7.36	4.67	2.07	1.20	0.93
Perladangan	6.98	5.24	4.25	-	-
Barangan Pengguna	5.23	1.32	0.94	1.23	1.46
Barangan Perindustrian	4.57	5.42	6.02	2.16	2.65
Pembinaan	2.56	5.05	8.68	1.41	0.72
Hartanah	1.31	2.69	5.99	1.67	1.42
Teknologi	0.26	-	-	-	-
JUMLAH	96.27	76.01	95.97	50.22	42.49
	100.0	100.0	100.0	100.0	100.0

Dana Terurus AIA

Dana Terurus meningkat 8.65%, mengatasi penanda aras berwajaran yang naik 8.62%.

Sejak dimulakan Dana Terurus telah meningkat 83.30%, mengatasi kenaikan 78.66% yang dicatatkan oleh penanda aras berwajaran.

Sejak dilancarkan hingga 30 November 2012



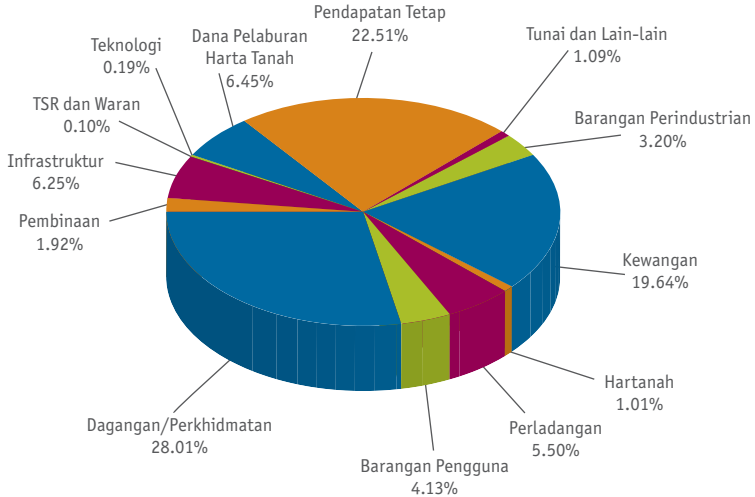
Pulangan Tahunan Terkompaun (%)	Tahun 1	Tahun 3	Tahun 5
Dana Terurus	8.65%	7.49%	2.31%
80% FBM 100 (Indeks FTSE Bursa Malaysia Top 100) + 20% MGB ALL (Indeks RAM Quantshop All MGS)	8.62%	8.78%	3.37%

Nota:

Pulangan dana di atas adalah selepas penolakan caj-caj seperti di bawah:
Caj dana pengurusan, cukai caj penjagaan, caj bank, lain-lain caj seperti caj audit.

Dana Terurus AIA

Pecahan Sektor pada 30 November 2012

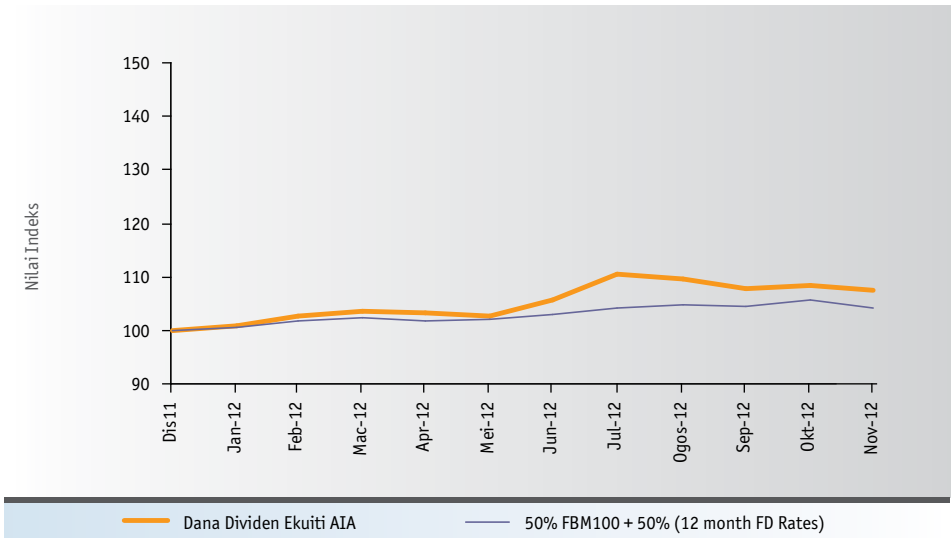


Kategori/Sektor	2012 %	2011 %	2010 %	2009 %	2008 %
Tunai dan Lain-lain	1.09	11.18	4.11	61.61	70.48
Pendapatan Tetap	22.51	28.08	18.22	-	-
TSR dan Waran	0.10	-	-	1.30	-
Sekuriti Ekuiti Syarikat					
Dagangan/Perkhidmatan	28.01	25.30	30.04	16.04	14.82
Kewangan	19.64	12.16	19.83	11.81	6.85
Dana Pelaburan Harta Tanah	6.45	4.28	2.90	0.97	0.65
Infrastruktur	6.25	3.59	4.83	4.06	3.20
Perladangan	5.50	4.14	3.29	-	-
Barangan Pengguna	4.13	1.03	0.60	0.78	0.87
Barangan Perindustrian	3.20	4.23	4.77	1.38	1.68
Pembinaan	1.92	3.98	6.81	0.84	0.47
Hartanah	1.01	2.03	4.60	1.21	0.98
Teknologi	0.19	-	-	-	-
JUMLAH	76.30	60.75	77.67	37.09	29.52
	100.0	100.0	100.0	100.0	100.0

Dana Dividen Ekuiti AIA

Bagi tahun kewangan yang dilaporkan, Dana telah mengatasi penanda arasnya. Dana meningkat 7.60% berbanding penanda aras yang naik 4.08%.

Sejak dilancarkan hingga 30 November 2012



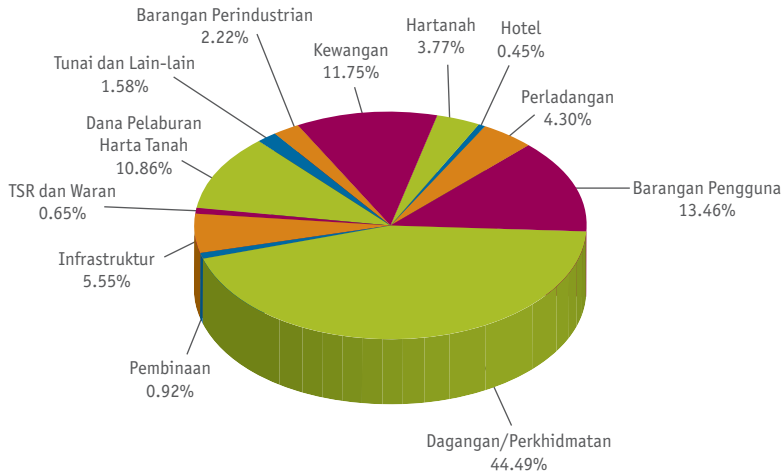
Pulangan Tahunan Terkompaun (%)	Tahun 1	Tahun 3	Tahun 5
Dana Dividen Ekuiti	n/a	n/a	n/a
50% FBM100 (Indeks FTSE Bursa Malaysia 100) + 50% (12-month Fixed Deposit Rates)	n/a	n/a	n/a

Nota:

Pulangan dana di atas adalah selepas penolakan caj-caj seperti di bawah:
Caj dana pengurusan, cukai caj penjagaan, caj bank, lain-lain caj seperti caj audit.

Dana Dividen Ekuiti AIA

Pecahan Sektor pada 30 November 2012

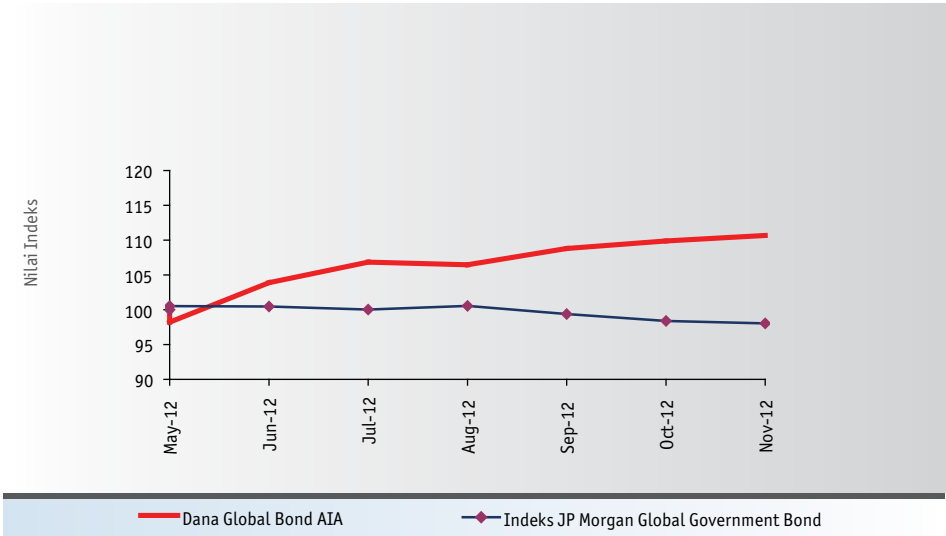


Kategori/Sektor	2012 %
Tunai dan Lain-lain	1.58
TSR dan Waran	0.65
Sekuriti Ekuiti Syarikat	
Dagangan/Perkhidmatan	44.49
Barangan Pengguna	13.46
Kewangan	11.75
Dana Pelaburan Harta Tanah	10.86
Infrastruktur	5.55
Perladangan	4.30
Hartanah	3.77
Barangan Perindustrian	2.22
Pembinaan	0.92
Hotel	0.45
	97.77
JUMLAH	100.0

Dana Global Bond AIA

Bagi tahun kewangan yang dilaporkan, Dana mengatasi penanda arasnya. Dana meningkat 10.67%, berbanding penanda aras yang merosot 1.96%.

Sejak dilancarkan hingga 30 November 2012



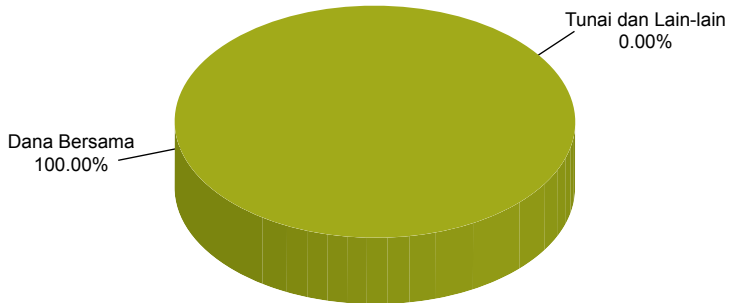
Pulangan Tahunan Terkompaun (%)	Tahun 1	Tahun 3	Tahun 5
Dana Global Bond AIA	n/a	n/a	n/a
Indeks JP Morgan Global Government Bond	n/a	n/a	n/a

Nota:

Pulangan dana di atas adalah selepas penolakan caj-caj seperti di bawah:
Caj dana pengurusan, cukai caj penjagaan, caj bank, lain-lain caj seperti caj audit.

Dana Global Bond AIA

Pecahan Sektor pada 30 November 2012

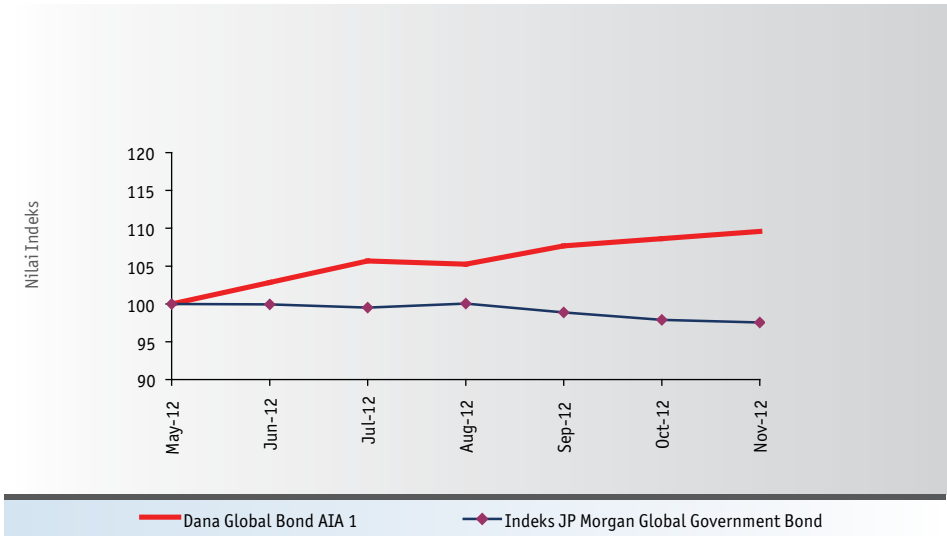


Kategori/Sektor	2012 %
Tunai dan Lain-lain	0.00
Dana Bersama	100.00
JUMLAH	100.0

Dana Global Bond AIA 1

Bagi tahun kewangan yang dilaporkan, Dana mengatasi penanda arasnya. Dana meningkat 9.58%, berbanding penanda aras yang merosot 2.46%.

Sejak dilancarkan hingga 30 November 2012



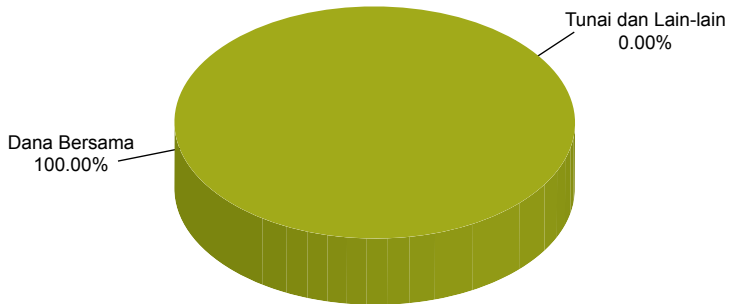
Pulangan Tahunan Terkompaun (%)	Tahun 1	Tahun 3	Tahun 5
Dana Global Bond AIA 1	n/a	n/a	n/a
Indeks JP Morgan Global Government Bond	n/a	n/a	n/a

Nota:

Pulangan dana di atas adalah selepas penolakan caj-caj seperti di bawah:
Caj dana pengurusan, cukai caj penjagaan, caj bank, lain-lain caj seperti caj audit.

Dana Global Bond AIA 1

Pecahan Sektor pada 30 November 2012

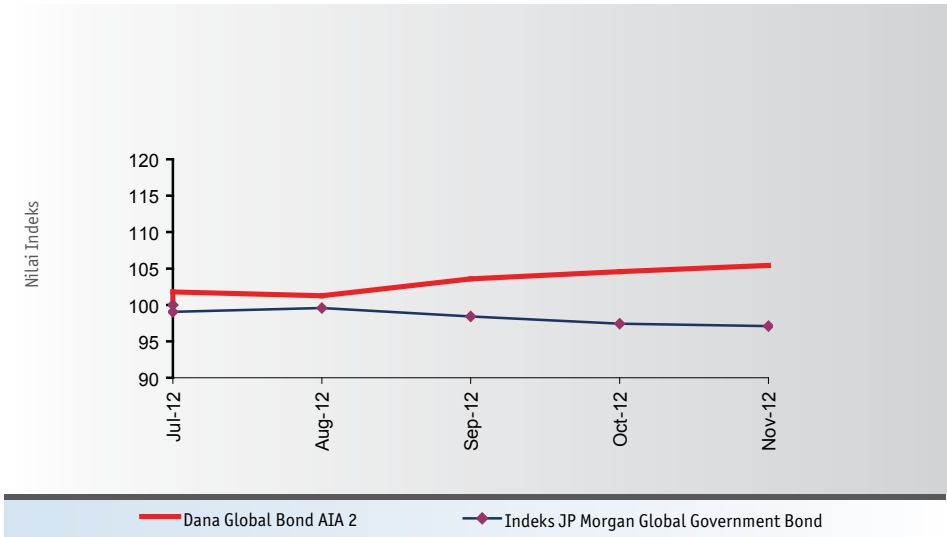


Kategori/Sektor	2012 %
Tunai dan Lain-lain	0.00
Dana Bersama	100.00
JUMLAH	100.0

Dana Global Bond AIA 2

Bagi tahun kewangan yang dilaporkan, Dana mengatasi penanda arasnya. Dana meningkat 5.43%, berbanding penanda aras yang merosot 2.92%.

Sejak dilancarkan hingga 30 November 2012



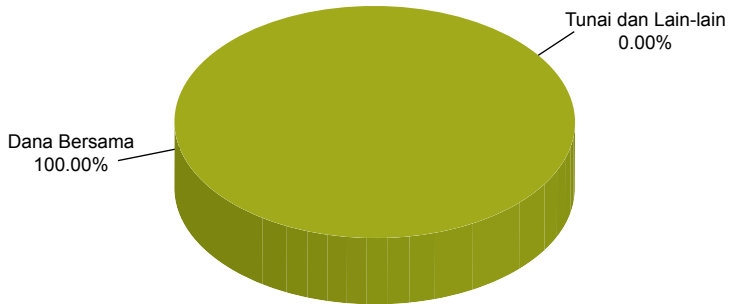
Pulangan Tahunan Terkompaun (%)	Tahun 1	Tahun 3	Tahun 5
Dana Global Bond AIA 2	n/a	n/a	n/a
Indeks JP Morgan Global Government Bond	n/a	n/a	n/a

Nota:

Pulangan dana di atas adalah selepas penolakan caj-caj seperti di bawah:
Caj dana pengurusan, cukai caj penjagaan, caj bank, lain-lain caj seperti caj audit.

Dana Global Bond AIA 2

Pecahan Sektor pada 30 November 2012

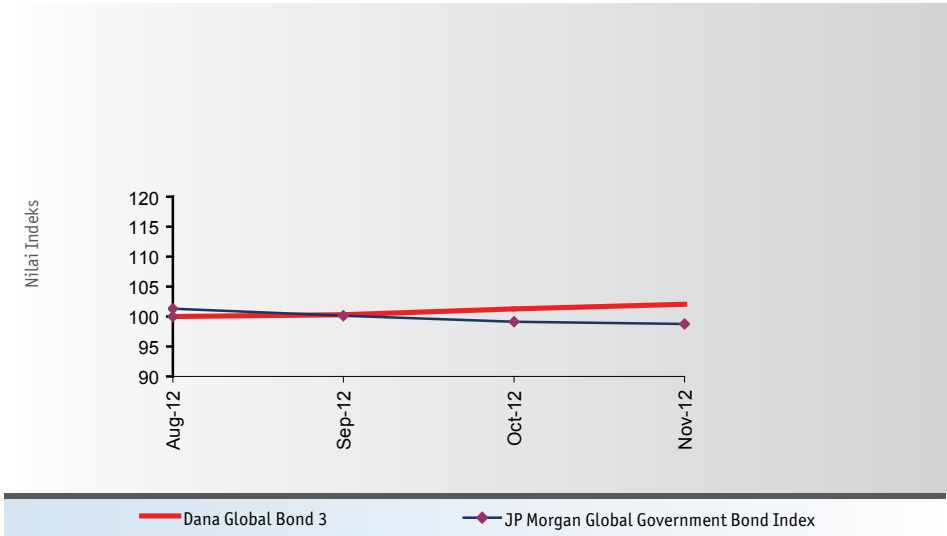


Kategori/Sektor	2012 %
Tunai dan Lain-lain	0.00
Dana Bersama	100.00
JUMLAH	100.0

Dana Global Bond AIA 3

Bagi tahun kewangan yang dilaporkan, Dana mengatasi penanda arasnya. Dana meningkat 2.05%, berbanding penanda aras yang merosot 1.23%.

Sejak dilancarkan hingga 30 November 2012



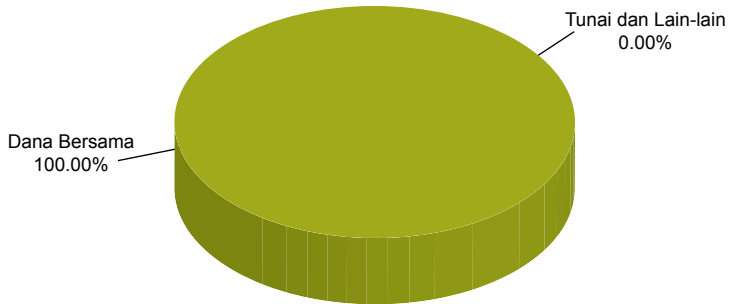
Pulangan Tahunan Terkompaun (%)	Tahun 1	Tahun 3	Tahun 5
Dana Global Bond AIA 3	n/a	n/a	n/a
Indeks JP Morgan Global Government Bond	n/a	n/a	n/a

Nota:

Pulangan dana di atas adalah selepas penolakan caj-caj seperti di bawah:
Caj dana pengurusan, cukai caj penjagaan, caj bank, lain-lain caj seperti caj audit.

Dana Global Bond AIA 3

Pecahan Sektor pada 30 November 2012

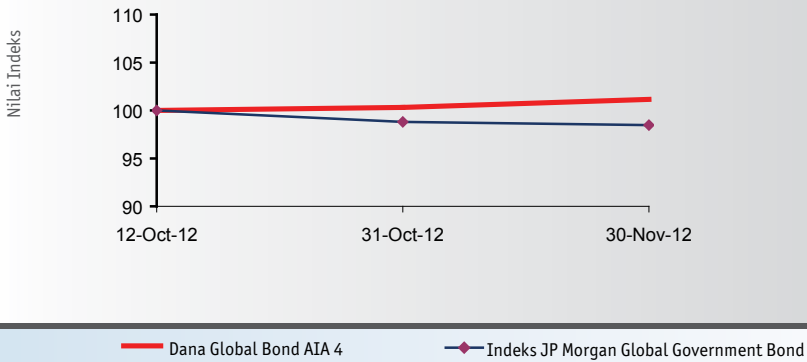


Kategori/Sektor	2012 %
Tunai dan Lain-lain	0.00
Dana Bersama	100.00
JUMLAH	100.0

Dana Global Bond AIA 4

Bagi tahun kewangan yang dilaporkan, Dana mengatasi penanda arasnya. Dana meningkat 1.16%, berbanding penanda aras yang merosot 1.54%.

Sejak dilancarkan hingga 30 November 2012



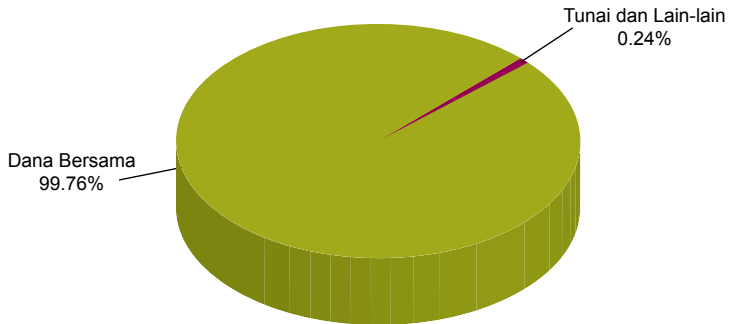
Pulangan Tahunan Terkompaun (%)	Tahun 1	Tahun 3	Tahun 5
Dana Global Bond AIA 4	n/a	n/a	n/a
Indeks JP Morgan Global Government Bond	n/a	n/a	n/a

Nota:

Pulangan dana di atas adalah selepas penolakan caj-caj seperti di bawah:
Caj dana pengurusan, cukai caj penjagaan, caj bank, lain-lain caj seperti caj audit.

Dana Global Bond AIA 4

Pecahan Sektor pada 30 November 2012

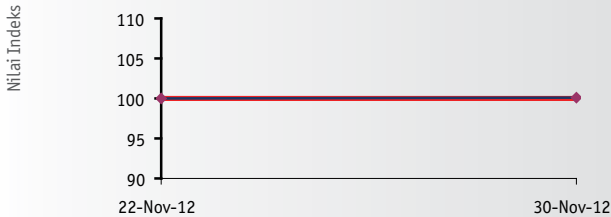


Kategori/Sektor	2012 %
Tunai dan Lain-lain	0.24
Dana Bersama	99.76
JUMLAH	100.0

Dana Global Bond AIA 5

Bagi tahun kewangan yang dilaporkan, Dana telah mencatatkan prestasi yang lebih rendah daripada penanda aras. Harga NAV bagi Dana tidak berubah sejak pelancaran pada 22 November 2012 berbanding penanda arasnya yang meningkat 0.11%

Sejak dilancarkan hingga 30 November 2012



— Dana Global Bond AIA 5 —◆— Indeks JP Morgan Global Government Bond

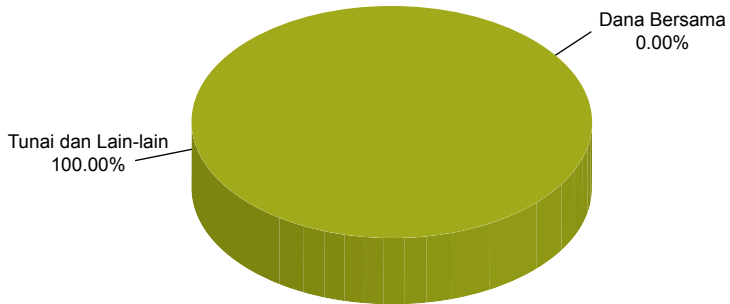
Pulangan Tahunan Terkompaun (%)	Tahun 1	Tahun 3	Tahun 5
Dana Global Bond AIA 5	n/a	n/a	n/a
Indeks JP Morgan Global Government Bond	n/a	n/a	n/a

Nota:

Pulangan dana di atas adalah selepas penolakan caj-caj seperti di bawah:
Caj dana pengurusan, cukai caj penjagaan, caj bank, lain-lain caj seperti caj audit.

Dana Global Bond AIA 5

Pecahan Sektor pada 30 November 2012



Kategori/Sektor	2012 %
Tunai dan Lain-lain	100.00
Dana Bersama	0.00
JUMLAH	100.0

**Jadual Perbandingan:
Nilai Aset Bersih, Bilangan Unit
dan Harga Unit**

Jumlah Nilai Aset Bersih pada 30 Nov untuk tahun:	2012	2011	2010	2009	2008
Dana Ekuiti	725,400,360	641,360,835	610,079,277	501,961,127	382,013,419
Dana Pendapatan Tetap	448,640,479	376,030,155	312,288,339	270,188,534	255,076,154
Dana Terurus	370,788,126	320,287,257	294,793,566	241,628,358	191,055,365
Dana Dividen Ekuiti	20,253,859	n/a	n/a	n/a	n/a
Dana Global Bond AIA	16,022,818	n/a	n/a	n/a	n/a
Dana Global Bond AIA 1	30,849,479	n/a	n/a	n/a	n/a
Dana Global Bond AIA 2	29,338,768	n/a	n/a	n/a	n/a
Dana Global Bond AIA 3	79,665,263	n/a	n/a	n/a	n/a
Dana Global Bond AIA 4	46,753,030	n/a	n/a	n/a	n/a
Dana Global Bond AIA 5	33,313,001	n/a	n/a	n/a	n/a

Bilangan Unit pada 30 Nov untuk tahun:	2012	2011	2010	2009	2008
Dana Ekuiti	409,153,944	396,067,896	379,864,665	356,627,532	318,786,129
Dana Pendapatan Tetap	215,792,041	189,835,204	165,086,527	151,772,042	153,474,738
Dana Terurus	202,238,105	189,805,229	177,714,024	163,691,423	146,563,799
Dana Dividen Ekuiti	37,590,916	n/a	n/a	n/a	n/a
Dana Global Bond AIA	15,609,755	n/a	n/a	n/a	n/a
Dana Global Bond AIA 1	30,006,521	n/a	n/a	n/a	n/a
Dana Global Bond AIA 2	29,659,867	n/a	n/a	n/a	n/a
Dana Global Bond AIA 3	83,221,955	n/a	n/a	n/a	n/a
Dana Global Bond AIA 4	48,639,416	n/a	n/a	n/a	n/a
Dana Global Bond AIA 5	35,070,533	n/a	n/a	n/a	n/a

Nota:

Maklumat di atas digunakan untuk pengiraan harga sebutan harian yang dipetik dan tidak termasuk pendapatan premium yang diterima bagi unit yang menunggu peruntukan.

Harga Unit (RM) pada 30 Nov untuk tahun:	2012	2011	2010	2009	2008
Dana Ekuiti	1.772	1.619	1.606	1.407	1.198
Dana Pendapatan Tetap	2.079	1.980	1.891	1.780	1.662
Dana Terurus	1.833	1.687	1.658	1.476	1.303
Dana Dividen Ekuiti	0.538	n/a	n/a	n/a	n/a
Dana Global Bond AIA	1.026	n/a	n/a	n/a	n/a
Dana Global Bond AIA 1	1.028	n/a	n/a	n/a	n/a
Dana Global Bond AIA 2	0.989	n/a	n/a	n/a	n/a
Dana Global Bond AIA 3	0.957	n/a	n/a	n/a	n/a
Dana Global Bond AIA 4	0.961	n/a	n/a	n/a	n/a
Dana Global Bond AIA 5	0.950	n/a	n/a	n/a	n/a

Harga Tertinggi/Terendah Unit pada 30 Nov untuk tahun:	2012		2011		2010		2009		2008	
	Tertinggi	Terendah	Tertinggi	Terendah	Tertinggi	Terendah	Tertinggi	Terendah	Tertinggi	Terendah
Dana Ekuiti	1.811	1.613	1.733	1.480	1.641	1.380	1.420	1.176	1.762	1.188
Dana Pendapatan Tetap	2.079	1.980	1.980	1.891	1.891	1.780	1.780	1.664	1.663	1.603
Dana Terurus	1.863	1.683	1.771	1.569	1.686	1.459	1.485	1.288	1.750	1.295
Dana Dividen Ekuiti	0.558	0.500	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Dana Global Bond AIA	1.038	0.928	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Dana Global Bond AIA 1	1.029	0.950	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Dana Global Bond AIA 2	0.992	0.950	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Dana Global Bond AIA 3	0.969	0.946	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Dana Global Bond AIA 4	0.962	0.950	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Dana Global Bond AIA 5	0.950	0.950	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Nota:

Maklumat di atas digunakan untuk pengiraan harga sebutan harian yang dipetik dan tidak termasuk pendapatan premium yang diterima bagi unit yang menunggu peruntukan.

Senarai Kaunter

Dana Pendapatan Tetap AIA

SEKURITI HUTANG SYARIKAT

Kuantiti	Nama Kaunter	Agensi Penarafan	Kos	Nilai Pasaran pada 30.11.2012	% of Nilai Aset Bersih
			Agregat		
			RM	RM	
10,000,000	ADCB FINANCE CAY (AAAbg) 02.09.2015	RAM	10,131,600	10,308,000	2.30%
10,000,000	ALLIANCE BK BHD (A2) 08.04.2021	RAM	9,956,100	10,241,000	2.28%
5,000,000	AMAN IMTN TRAN NO.12 (AAAis) 21.10.2026	MARC	5,000,000	5,083,000	1.13%
5,000,000	AMAN SUKUK TRAN NO.24 (AAAis) 27.07.2027	MARC	5,000,000	4,940,500	1.10%
10,000,000	AMBANK MALAYSIA BHD (A1) 14.10.2022	RAM	10,000,000	10,021,000	2.23%
4,000,000	AMISLAMIC BANK (A1) 30.09.2021	RAM	4,000,000	4,024,800	0.90%
5,000,000	AMMB HOLDINGS BHD (A1) 08.08.2017	RAM	5,000,000	5,002,000	1.11%
10,000,000	AMMB HOLDINGS BHD (A1) 08.08.2019	RAM	10,000,000	10,034,000	2.24%
9,000,000	ANIH 1MTH (Aais) 27.11.2026	MARC	9,181,800	9,924,300	2.21%
5,000,000	ARA BINTANG (AAA) 28.12.2016	RAM	5,109,700	5,181,000	1.15%
5,000,000	BERJAYACITY SDN BHD (AAA) 18.08.2015	RAM	5,020,000	5,045,500	1.12%
4,000,000	BERNAS (AA3) 20.01.2014	RAM	4,011,120	4,028,400	0.90%
3,470,892	BINARIANG GSM (AA3) 26.12.2014	RAM	3,519,230	3,560,094	0.79%
4,358,792	BINARIANG GSM SDN (AA3) 28.12.2016	RAM	4,528,784	4,551,886	1.01%
5,000,000	CAGAMAS IRMBS (AAA) 29.05.2017	RAM	4,673,000	5,041,000	1.12%
5,000,000	DRB-HICOM IMTN (AA-is) 30.11.2016	MARC	5,011,100	4,976,500	1.11%
5,000,000	EON BANK BHD (AA2) 30.12.2020	RAM	4,978,050	5,107,000	1.14%
5,000,000	EON BK BHD SD (AA2) 02.12.2019	RAM	5,000,000	5,185,500	1.16%
5,000,000	EXP-IMP BK KOREA (AAA) 12.03.2013	MARC	5,006,750	5,008,000	1.12%
30,000,000	GENTING CAPITAL MTN (AAAs) 08.06.2027	RAM	30,000,000	30,342,000	6.76%
5,000,000	HLFG MTN 1827D (AA) 02.12.2016	MARC	5,000,000	5,066,000	1.13%
5,000,000	HLFG MTN 2555D (AA) 30.11.2018	MARC	5,000,000	5,094,500	1.14%
5,000,000	HONG LEONG BANK (AA2) 05.05.2021	RAM	5,048,000	5,041,000	1.12%
5,000,000	HONG LEONG BANK BHD (AA2) 10.08.2020	RAM	5,000,000	5,108,000	1.14%
5,000,000	HONG LEONG BANK BHD (AA2) 21.06.2024	RAM	5,000,000	5,017,000	1.12%
5,000,000	KAPAR ENERGY VENTURES (AA+id) 08.01.2014	MARC	5,657,000	5,178,000	1.15%
5,000,000	KIMANIS POWER TRAN (AA-is) 08.08.2025	MARC	5,089,700	5,364,000	1.20%
5,000,000	KUALA LUMPUR KEPONG (AA1) 02.09.2022	RAM	5,000,000	4,984,000	1.11%
5,000,000	MALAYAN BANKING (AA1) 16.08.2021	RAM	5,000,000	5,010,000	1.12%
5,000,000	MALAYSIA AIRP (AAA) 16.12.2022	RAM	5,000,000	5,283,000	1.18%
7,000,000	MALAYSIA AIRP (AAA) 28.08.2020	RAM	7,000,000	7,329,700	1.63%
15,000,000	MANJUNG SERIES 2 (1) (AAA) 25.11.2031	RAM	15,128,000	15,682,500	3.50%
5,000,000	OCBC BANK MALAYSIA BHD (AA1) 15.08.2022	RAM	5,000,000	4,995,500	1.11%
10,000,000	PLUS BERHAD 1MTH (AAAis) 10.01.2031	MARC	10,085,000	10,422,000	2.32%
10,000,000	PLUS BERHAD 1MTN 31.12.2038		10,765,000	10,699,000	2.38%
10,000,000	PLUS BERHAD 1MTN 12.01.2038		10,344,500	10,476,000	2.34%
9,000,000	PRASARANA 04.08.2026		9,000,000	9,290,700	2.07%
5,000,000	PROMINIC BHD (AA3) 05/05/2061	RAM	5,000,000	5,129,000	1.14%
20,000,000	PUBLIC BANK BERHAD (AA1) 03.08.2022	RAM	20,000,000	20,158,000	4.49%
5,000,000	PUTRAJAYA HLDGS (AAAis) 05.10.2020	MARC	5,000,000	5,133,500	1.14%

Kuantiti	Nama Kaunter	Agensi Penarafan	Kos Agregat RM	Nilai Pasaran pada 30.11.2012 RM	% of Nilai Aset Bersih
5,000,000	PUTRAJAYA HOLDINGS BHD (AAAid) 13.07.2016	MARC	5,125,000	5,296,500	1.18%
5,000,000	RANTAU ABANG (AAA) 12.05.2031	RAM	5,000,000	5,335,500	1.19%
10,000,000	RHB BANK BHD (SD) MTN (AA3) 29.04.2020	RAM	10,000,000	10,231,000	2.28%
5,000,000	SABAH CREDIT IMTN (AA1) 22.12.2021	RAM	5,040,200	5,070,500	1.13%
5,000,000	SARAWAK ENERGY (AA1) 23.06.2021	RAM	5,038,900	5,305,000	1.18%
20,000,000	SARAWAK ENERGY 1MTN (AA1) 19.01.2027	RAM	20,127,500	20,224,000	4.51%
5,000,000	SARAWAK POWER GEN (AA2s) 24.06.2021	RAM	5,379,500	6,300,500	1.40%
2,200,000	SI CAPITAL (AAA) 14.12.2012	RAM	2,200,000	2,201,540	0.49%
10,000,000	SPORTS TOTO (AA-) 30.06.2015	MARC	10,248,350	10,356,000	2.31%
5,000,000	STAR PUBLICATION BHD (AA1) 11.05.2016	RAM	5,067,000	5,113,500	1.14%
5,000,000	TANJUNG BIN ENER IMTN (AA3) 16.03.2027	RAM	5,085,900	5,359,000	1.19%
5,000,000	TANJUNG BIN ENER IMTN (AA3) 16.03.2028	RAM	5,078,300	5,401,000	1.20%
10,000,000	WESTPORTS MALAYS (AA+is) 03.05.2021	MARC	10,237,000	10,636,000	2.37%
10,000,000	YTL CORP BHD (AA1) 25.06.2014	RAM	10,000,000	10,183,000	2.27%
393,029,684			396,872,084	405,079,920	90.29%

SEKURITI KERAJAAN MALAYSIA

Kuantiti	Nama Kaunter	Kos Agregat RM	Nilai Pasaran pada 30.11.2012 RM	% of Nilai Aset Bersih
1,000,000	MALAYSIA INVEST 3.473PCT S 15J	1,003,400	1,006,100	0.22%
1,000,000		1,003,400	1,006,100	0.22%

PENDAPATAN TETAP

Kuantiti	Nama Kaunter	Agensi Penarafan	Kos Agregat RM	Nilai Pasaran pada 30.11.2012 RM	% of Nilai Aset Bersih
5,000,000	RBS BHD (SD) VRN (AA3) 08.06.17	RAM	5,000,000	5,029,000	1.12%
10,000,000	TIME DEPOSIT FOR CIMB BANK 03.12.2012		10,000,000	10,000,000	2.23%
17,470,000	TIME DEPOSIT FOR HONG LEONG BANK 03.12.2012		17,470,000	17,470,000	3.89%
32,470,000			32,470,000	32,499,000	7.24%

LAIN-LAIN PELABURAN - DANA PELABURAN HARTA TANAH (REIT)

Kuantiti	Nama Kaunter	Kos Agregat RM	Nilai Pasaran pada 30.11.2012 RM	% of Nilai Aset Bersih
901,661	AXIS REIT MANAGERS BERHAD	2,150,277	2,813,182	0.63%
502,000	CAPITAMALLS MALAYSIA TRUST	583,543	858,420	0.19%
1,488,400	QUILL CAPITA TRUST REIT	1,745,698	1,815,848	0.40%
2,892,061		4,479,518	5,487,450	1.22%

Dana Ekuiti AIA

SEKURITI EKUITI SYARIKAT

Kuantiti	Nama Kaunter	Kos Agregat RM	Nilai Pasaran pada 30.11.2012 RM	% of Nilai Aset Bersih
BARANGAN PERINDUSTRIAN				
138,000	APM AUTOMOTIVE HOLDINGS BHD	663,833	645,840	0.09%
2,618,300	FAVELLE FAVCO BHD	4,161,236	4,294,012	0.59%
182,900	PERISAI PETROLEUM TEKNOLOGI	169,538	203,019	0.03%
1,588,600	PETRONAS CHEMICALS GROUP BHD	9,027,963	9,452,170	1.30%
816,000	PETRONAS GAS BERHAD	7,509,289	15,014,400	2.07%
631,000	TOP GLOVE CORP BHD	3,512,542	3,558,840	0.49%
KEWANGAN				
2,086,600	ALLIANCE FINANCIAL GROUP BHD	8,484,071	8,555,060	1.18%
2,733,900	AMMB HLDGS BERHAD	16,493,223	17,442,282	2.40%
4,466,200	CIMB GROUP HOLDINGS BHD	32,317,374	33,362,514	4.60%
548,300	HONG LEONG BANK BERHAD	7,676,015	8,038,078	1.11%
116,000	HONG LEONG FINANCIAL GROUP	1,474,503	1,480,160	0.20%
8,127,086	MALAYAN BANKING BHD	69,597,837	73,550,128	10.14%
1,529,536	PUBLIC BANK BHD	19,215,004	23,738,399	3.27%
754,000	PUBLIC BANK-F	7,663,722	11,717,160	1.62%
HARTANAH				
33,300	IJM LAND BHD	83,395	69,930	0.01%
1,676,400	KSL HOLDINGS BERHAD	3,196,788	2,397,252	0.33%
1,800,000	PARAMOUNT CORPORATION BHD	2,846,844	2,718,000	0.37%
387,100	UOA DEVELOPMENT BHD	635,440	677,425	0.09%
1,948,773	YNH PROPERTY BHD	3,276,447	3,624,718	0.50%
PERLADANGAN				
1,461,630	BOUSTEAD HOLDINGS BHD	7,486,270	7,527,395	1.04%
3,148,800	FELDA GLOBAL VENTURES HOLDINGS BERHAD	15,631,995	14,327,040	1.98%
1,018,700	GENTING PLANTATIONS BHD	7,782,640	8,730,259	1.20%
4,037,700	IOI CORPORATION BERHAD	20,682,129	20,026,992	2.76%
BARANGAN PENGGUNA				
145,600	BRITISH AMERICAN TOBACCO (M) BHD	6,228,382	7,745,920	1.07%
2,844,500	UMW HOLDINGS BHD	19,831,474	30,208,590	4.16%
DAGANGAN/PERKHIDMATAN				
3,677,700	AIRASIA BERHAD	11,233,455	10,481,445	1.44%
6,967,000	AXIATA GROUP BERHAD	36,266,077	41,244,640	5.69%
7,118,600	BERJAYA SPORTS TOTO BERHAD	31,018,968	32,033,700	4.42%
1,029,348	BUMI ARMADA BERHAD	4,076,186	3,808,588	0.53%

Kuantiti	Nama Kaunter	Kos Agregat RM	Nilai Pasaran pada 30.11.2012 RM	% of Nilai Aset Bersih
2,576,000	GENTING BHD	27,247,306	23,184,000	3.20%
2,139,600	IHH HEALTHCARE BERHAD	6,050,789	7,445,808	1.03%
4,314,400	MALAYSIA MARINE AND HEAVY ENGINEERING	23,389,524	19,026,504	2.62%
2,854,700	MAXIS BHD	17,301,513	18,355,721	2.53%
2,192,000	MBM RESOURCES BERHAD	6,910,949	7,496,640	1.03%
1,794,300	MULTI-PURPOSE HOLDINGS BHD	6,506,765	6,692,739	0.92%
1,206,854	PHARMANIAGA BERHAD	11,913,085	9,920,340	1.37%
5,442,057	SAPURA-KENCANA PETROLEUM	12,822,240	15,401,021	2.12%
2,360,000	SIME DARBY BERHAD	21,343,242	21,169,200	2.92%
4,328,900	TELEKOM MALAYSIA BERHAD	16,795,695	23,679,083	3.26%
2,362,400	TENAGA NASIONAL BERHAD	15,167,930	16,395,056	2.26%
PEMBINAAN				
5,981,500	BENALEC HOLDINGS BHD	9,019,102	7,775,950	1.07%
2,414,533	MUDAJAYA GROUP BHD	7,944,093	6,132,914	0.85%
2,617,700	YTL CORPORATION BHD	4,578,308	4,633,329	0.64%
INFRASTRUKTUR				
6,459,100	DIGI.COM BHD	17,426,147	31,197,453	4.30%
3,405,800	TIME DOTCOM BHD	11,164,400	11,750,010	1.62%
10,174,200	YTL POWER INTERNATIONAL BHD	18,883,826	16,075,236	2.22%
TEKNOLOGI				
1,414,200	GLOBETRONICS TECHNOLOGY BHD	1,658,089	1,923,312	0.27%
WARAN				
1,168,600	IJM LAND BHD - CW13	1,456,882	911,508	0.13%
128,838,417		595,822,524	645,839,779	89.03%

LAIN-LAIN PELABURAN - DANA PELABURAN HARTA TANAH (REIT)

Kuantiti	Nama Kaunter	Kos Agregat RM	Nilai Pasaran pada 30.11.2012 RM	% of Nilai Aset Bersih
3,750,721	AXIS REIT MANAGERS BERHAD	6,058,190	11,702,250	1.61%
6,813,000	CAPITAMALLS MALAYSIA TRUST	8,057,846	11,650,230	1.61%
14,066,600	IGB REAL ESTATE INVESTMENT TRUST	17,766,679	18,849,244	2.60%
8,034,000	PAVLION REAL ESTATE INVESTMENT TRUST	7,248,677	11,167,260	1.54%
32,664,321		39,131,392	53,368,984	7.36%

PENDAPATAN TETAP

Kuantiti	Nama Kaunter	Kos Agregat RM	Nilai Pasaran pada 30.11.2012 RM	% of Nilai Aset Bersih
18,510,000	TIME DEPOSIT FOR CIMB BANK 03.12.2011	18,510,000	18,510,000	2.55%
9,780,000	TIME DEPOSIT FOR CIMB BANK 05.12.2012	9,780,000	9,780,000	1.35%
28,290,000		28,290,000	28,290,000	3.90%

Dana Terurus AIA**SEKURITI EKUITI SYARIKAT**

Kuantiti	Nama Kaunter	Kos Agregat RM	Nilai Pasaran pada 30.11.2012 RM	% of Nilai Aset Bersih
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BARANGAN PERINDUSTRIAN

28,100	APM AUTOMOTIVE HOLDINGS BHD	135,172	131,508	0.04%
349,400	FAVELLE FAVCO BHD	628,898	573,016	0.15%
15,700	PERISAI PETROLEUM TEKNOLOGI	14,553	17,427	0.00%
633,800	PETRONAS CHEMICALS GROUP BHD	3,605,356	3,771,110	1.02%
323,900	PETRONAS GAS BERHAD	3,060,100	5,959,760	1.61%
248,900	TOP GLOVE CORP BHD	1,389,423	1,403,796	0.38%

KEWANGAN

818,800	ALLIANCE FINANCIAL GROUP BHD	3,330,038	3,357,080	0.91%
1,132,600	AMMB HLDGS BERHAD	6,829,941	7,225,988	1.95%
1,826,900	CIMB GROUP HOLDINGS BHD	13,255,896	13,646,943	3.68%
269,000	HONG LEONG BANK BERHAD	3,765,892	3,943,540	1.06%
47,100	HONG LEONG FINANCIAL GROUP	598,625	600,996	0.16%
3,291,162	MALAYAN BANKING BHD	28,251,844	29,785,016	8.03%
616,911	PUBLIC BANK BHD	7,804,302	9,574,459	2.58%
301,100	PUBLIC BANK-F	3,114,983	4,679,094	1.26%

HARTANAH

8,400	IJM LAND BHD	21,037	17,640	0.00%
647,100	KSL HOLDINGS BERHAD	1,233,989	925,353	0.25%
700,000	PARAMOUNT CORPORATION BHD	1,107,106	1,057,000	0.29%
161,300	UOA DEVELOPMENT BHD	264,780	282,275	0.08%
790,093	YNH PROPERTY BHD	1,392,345	1,469,573	0.40%

PERLADANGAN

597,900	BOUSTEAD HOLDINGS BHD	3,125,397	3,079,185	0.83%
1,277,000	FELDA GLOBAL VENTURES HOLDINGS BERHAD	6,308,659	5,810,350	1.57%
403,600	GENTING PLANTATIONS BHD	3,119,422	3,458,852	0.93%
1,622,400	IOI CORPORATION BERHAD	8,306,492	8,047,104	2.17%

Kuantiti	Nama Kaunter	Kos Agregat RM	Nilai Pasaran pada 30.11.2012 RM	% of Nilai Aset Bersih
BARANGAN PENGGUNA				
58,000	BRITISH AMERICAN TOBACCO (M) BHD	2,564,138	3,085,600	0.83%
1,151,200	UMW HOLDINGS BHD	8,025,456	12,225,744	3.30%
DAGANGAN/PERKHIDMATAN				
1,445,500	AIRASIA BERHAD	4,370,522	4,119,675	1.11%
2,804,100	AXIATA GROUP BERHAD	14,652,121	16,600,272	4.48%
2,838,300	BERJAYA SPORTS TOTO BERHAD	12,367,629	12,772,350	3.44%
383,162	BUMI ARMADA BERHAD	1,517,310	1,417,699	0.38%
1,017,600	GENTING BHD	10,762,196	9,158,400	2.47%
867,100	IHH HEALTHCARE BERHAD	2,452,159	3,017,508	0.81%
1,750,900	MALAYSIA MARINE AND HEAVY ENGINEERING	9,492,200	7,721,469	2.08%
1,164,500	MAXIS BHD	7,095,533	7,487,735	2.02%
880,000	MBM RESOURCES BERHAD	2,775,416	3,009,600	0.81%
743,000	MULTI-PURPOSE HOLDINGS BHD	2,695,029	2,771,390	0.75%
952,100	PANTECH GROUP HOLDINGS BHD	629,706	671,231	0.18%
462,306	PHARMANIAGA BERHAD	4,558,403	3,800,155	1.02%
2,316,419	SAPURA-KENCANA PETROLEUM	5,362,645	6,555,466	1.77%
943,700	SIME DARBY BERHAD	8,529,540	8,464,989	2.28%
1,792,800	TELEKOM MALAYSIA BERHAD	7,067,597	9,806,616	2.64%
936,525	TENAGA NASIONAL BERHAD	6,209,270	6,499,484	1.75%
PEMBINAAN				
2,127,700	BENALEC HOLDINGS BHD	3,221,783	2,766,010	0.75%
958,333	MUDAJAYA GROUP BHD	3,142,190	2,434,166	0.66%
1,077,100	YTL CORPORATION BHD	1,884,600	1,906,467	0.51%
INFRASTRUKTUR				
2,654,300	DIGI.COM BHD	7,227,343	12,820,269	3.46%
1,357,100	TIME DOTCOM BHD	4,438,139	4,681,995	1.26%
3,589,700	YTL POWER INTERNATIONAL BHD	6,654,538	5,671,726	1.53%
TEKNOLOGI				
553,800	GLOBETRONICS TECHNOLOGY BHD	649,307	753,168	0.20%
WARAN				
470,100	IJM LAND BHD - CW13	584,362	366,678	0.10%
51,406,511		239,593,381	259,402,926	69.96%

SEKURITI HUTANG SYARIKAT

Kuantiti	Nama Kaunter		Kos Agregat	Nilai Pasaran pada 30.11.2012	% of Nilai Aset Bersih
			RM	RM	
2,700,000	AMAN SUKUK TRAN NO.24 (AAAs) 27.07.2027	MARC	2,700,000	2,667,870	0.72%
5,000,000	AMBANK MALAYSIA BHD (A1) 14.10.2022	RAM	5,000,000	5,010,500	1.35%
5,000,000	CAGAMAS IRMBS (AAA) 07.08.2020	RAM	5,131,000	5,418,000	1.46%
1,500,000	DANAINFRA NASTIONAL 20.07.2027		1,500,000	1,490,100	0.40%
5,000,000	DRB-HICOM IMTN (AA-is) 30.11.2016	MARC	5,011,100	4,976,500	1.34%
10,000,000	GB SERVICES BHD (AAAs) 08.11.2019	RAM	9,936,250	10,655,000	2.87%
5,000,000	HYUNDAI CAPITAL (AAA) 23.02.2017	RAM	5,011,000	4,999,500	1.35%
500,000	IMTIAZ SUKUK BHD (AA2) 23.11.2017	RAM	500,000	501,100	0.14%
1,000,000	KIMANIS POWER TRAN (AA-is) 08.08.2023	MARC	1,012,640	1,063,600	0.29%
5,000,000	MALAYAN BANKING (AA1) 16.08.2021	RAM	5,000,000	5,010,000	1.35%
4,000,000	MALAYSIA AIRP (AAA) 16.12.2022	RAM	4,000,000	4,226,400	1.14%
2,000,000	MALAYSIA AIRP (AAA) 28.08.2020	RAM	2,000,000	2,094,200	0.56%
5,000,000	MANJUNG SERIES 2 (1) (AAA) 25.11.2031	RAM	5,051,100	5,227,500	1.41%
5,000,000	NATIONAL AGRI COOPERATIVE FEDERATION (AAA) 27.10.2014	RAM	5,000,000	5,031,500	1.36%
5,000,000	PLUS BERHAD IMTN 12.01.2038		5,196,000	5,238,000	1.41%
5,000,000	PRASARANA 04.08.2026		5,000,000	5,161,500	1.39%
5,000,000	PUBLIC BANK BERHAD (AA1) 03.08.2022	RAM	5,000,000	5,039,500	1.36%
1,000,000	PUTRAJAYA HOLDINGS BHD (AAA) 25.01.2016	RAM	969,600	1,038,200	0.28%
4,000,000	SARAWAK ENERGY (AA1) 23.06.2021	RAM	4,031,120	4,244,000	1.14%
2,300,000	SI CAPITAL (DM040118) (AAA) 14.12.2012	RAM	2,300,000	2,301,610	0.62%
2,000,000	TANJUNG BIN POWER SDN (AA2) 14.08.2020	RAM	2,062,200	2,059,800	0.56%
81,000,000			81,412,010	83,454,380	22.51%

LAIN-LAIN PELABURAN - DANA PELABURAN HARTA TANAH (REIT)

Kuantiti	Nama Kaunter		Kos Agregat	Nilai Pasaran pada 30.11.2012	% of Nilai Aset Bersih
			RM	RM	
1,340,409	AXIS REIT MANAGERS BERHAD		2,197,495	4,182,076	1.13%
2,749,600	CAPITAMALLS MALAYSIA TRUST		3,242,215	4,701,816	1.27%
1,997,375	HEKTAR REAL ESTATE INVESTMENT TRUST		2,119,181	2,936,141	0.79%
5,645,200	IGB REAL ESTATE INVESTMENT TRUST		7,130,128	7,564,568	2.04%
3,253,000	PAVILION REAL ESTATE INVESTMENT TRUST		2,935,019	4,521,670	1.22%
14,985,584			17,624,037	23,906,271	6.45%

PENDAPATAN TETAP

Kuantiti	Nama Kaunter	Kos Agregat RM	Nilai Pasaran pada 30.11.2012 RM	% of Nilai Aset Bersih
4,340,000	TIME DEPOSIT FOR HONG LEONG BANK 03.12.2012	4,340,000	4,340,000	1.17%
4,340,000		4,340,000	4,340,000	1.17%

Dana Dividen Ekuiti AIA

SEKURITI EKUITI SYARIKAT

Kuantiti	Nama Kaunter	Kos Agregat RM	Nilai Pasaran pada 30.11.2012 RM	% of Nilai Aset Bersih
BARANGAN PERINDUSTRIAN				
44,100	APM AUTOMOTIVE HOLDINGS BHD	216,787	206,388	1.02%
77,100	FAVELLE FAVCO BHD	109,853	126,444	0.62%
40,000	KRISASSETS HOLDINGS BHD	87,350	116,400	0.57%
KEWANGAN				
93,300	ALLIANCE FINANCIAL GROUP BHD	380,005	382,530	1.89%
27,400	CIMB GROUP HOLDINGS BHD	212,065	204,678	1.01%
197,992	MALAYAN BANKING BHD	1,761,732	1,791,828	8.85%
HARTANAH				
244,400	PARAMOUNT CORPORATION BHD	384,192	369,044	1.82%
225,800	UOA DEVELOPMENT BHD	365,088	395,150	1.95%
HOTEL				
22,100	SHANGRI-LA HOTELS (M) BHD	76,405	89,505	0.44%
PERLADANGAN				
98,600	FELDA GLOBAL VENTURES HOLDINGS BERHAD	479,602	448,630	2.22%
145,300	IJM PLANTATIONS BHD	522,843	422,823	2.09%
BARANGAN PENGGUNA				
131,400	AJINOMOTO MALAYSIA BERHAD	576,287	543,996	2.69%
398,500	PADIBERAS NASIONAL BHD	1,235,872	1,291,140	6.37%
83,900	UMW HOLDINGS BHD	583,899	891,018	4.40%
DAGANGAN/PERKHIDMATAN				
122,300	AIRASIA BERHAD	377,146	348,555	1.72%
141,900	AXIATA GROUP BERHAD	844,097	840,048	4.15%
284,200	BERJAYA SPORTS TOTO BERHAD	1,241,694	1,278,900	6.31%

Kuantiti	Nama Kaunter	Kos Agregat RM	Nilai Pasaran pada 30.11.2012 RM	% of Nilai Aset Bersih
24,000	KFC HOLDINGS BHD	92,835	95,040	0.47%
142,100	MAXIS BHD	895,565	913,703	4.51%
363,800	MBM RESOURCES BERHAD	957,340	1,244,196	6.14%
212,100	MULTI-PURPOSE HOLDINGS BHD	724,788	791,133	3.91%
59,700	PHARMANIAGA BERHAD	611,437	490,734	2.42%
157,187	SAPURA-KENCANA PETROLEUM	429,013	444,839	2.20%
460,500	SEG INTERNATIONAL BHD	813,620	879,555	4.34%
333,100	STAR PUBLICATIONS (M) BERHAD	1,087,802	995,969	4.92%
117,900	TELEKOM MALAYSIA BERHAD	630,981	644,913	3.18%
PEMBINAAN				
143,700	BENALEC HOLDINGS BHD	177,675	186,810	0.92%
INFRASTRUKTUR				
232,900	DIGI.COM BHD	1,096,806	1,124,907	5.55%
WARAN				
169,400	IJM LAND BHD - CW13	210,531	132,132	0.65%
72,400	MBM RESOURCES BERHAD-WRT 14JUN17	0	43,078	0.21%
4,867,079		17,183,310	17,734,086	87.56%

LAIN-LAIN PELABURAN - DANA PELABURAN HARTA TANAH (REIT)

Kuantiti	Nama Kaunter	Kos Agregat RM	Nilai Pasaran pada 30.11.2012 RM	% of Nilai Aset Bersih
189,280	AMFIRST REAL ESTATE INVESTMENT REIT	196,430	200,637	0.99%
1,160,800	IGB REAL ESTATE INVESTMENT TRUST	1,478,474	1,555,472	7.68%
300,000	TOWER REAL ESTATE INVESTMENT TRUST	408,816	444,000	2.19%
1,650,080		2,083,720	2,200,109	10.86%

PENDAPATAN TETAP

Kuantiti	Nama Kaunter	Kos Agregat RM	Nilai Pasaran pada 30.11.2012 RM	% of Nilai Aset Bersih
950,000	TIME DEPOSIT FOR CITIBANK 03.12.2012	950,000	950,000	4.69%
950,000		950,000	950,000	4.69%

Dana Global Bond AIA**DANA BERSAMA**

Kuantiti	Nama Kaunter	Kos Agregat RM	Nilai Pasaran pada 30.11.2012 RM	% of Nilai Aset Bersih
503,659	TEMPLETON GLOBAL BOND FUND	14,734,627	16,234,237	101.32% *
503,659		14,734,627	16,234,237	101.32%

Dana Global Bond AIA 1**DANA BERSAMA**

Kuantiti	Nama Kaunter	Kos Agregat RM	Nilai Pasaran pada 30.11.2012 RM	% of Nilai Aset Bersih
960,617	TEMPLETON GLOBAL BOND FUND	28,382,450	30,963,180	100.37% *
960,617		28,382,450	30,963,180	100.37%

PENDAPATAN TETAP

Kuantiti	Nama Kaunter	Kos Agregat RM	Nilai Pasaran pada 30.11.2012 RM	% of Nilai Aset Bersih
120,000	TIME DEPOSIT FOR CITIBANK 03.12.2012	120,000	120,000	0.39%
120,000		120,000	120,000	0.39%

Dana Global Bond AIA 2**DANA BERSAMA**

Kuantiti	Nama Kaunter	Kos Agregat RM	Nilai Pasaran pada 30.11.2012 RM	% of Nilai Aset Bersih
911,027	TEMPLETON GLOBAL BOND FUND	28,025,949	29,364,779	100.09% *
911,027		28,025,949	29,364,779	100.09%

Dana Global Bond AIA 3**DANA BERSAMA**

Kuantiti	Nama Kaunter	Kos Agregat RM	Nilai Pasaran pada 30.11.2012 RM	% of Nilai Aset Bersih
2,473,104	TEMPLETON GLOBAL BOND FUND	78,448,307	79,714,552	100.06% *
2,473,104		78,448,307	79,714,552	100.06%

*Pada tarikh yang dilaporkan, pendedahan Dana kepada Dana Templeton Global Bond telah melebihi sebanyak 100% daripada Nilai Aset Bersih kerana sebahagian daripada pelaburan menunggu pembubaran untuk membayar beberapa liabiliti Dana.

PENDAPATAN TETAP

Kuantiti	Nama Kaunter	Kos Agregat RM	Nilai Pasaran pada 30.11.2012 RM	% of Nilai Aset Bersih
420,000	TIME DEPOSIT FOR CITIBANK 03.12.2012	420,000	420,000	0.53%
420,000		420,000	420,000	0.53%

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DANA BERSAMA

Kuantiti	Nama Kaunter	Kos Agregat RM	Nilai Pasaran pada 30.11.2012 RM	% of Nilai Aset Bersih
1,447,042	TEMPLETON GLOBAL BOND FUND	46,306,751	46,641,927	99.76%
1,447,042		46,306,751	46,641,927	99.76%

PENDAPATAN TETAP

Kuantiti	Nama Kaunter	Kos Agregat RM	Nilai Pasaran pada 30.11.2012 RM	% of Nilai Aset Bersih
150,000	TIME DEPOSIT FOR CITIBANK 03.12.2012	150,000	150,000	0.32%
150,000		150,000	150,000	0.32%

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PENDAPATAN TETAP

Kuantiti	Nama Kaunter	Kos Agregat RM	Nilai Pasaran pada 30.11.2012 RM	% of Nilai Aset Bersih
31,390,000	TIME DEPOSIT FOR CIMB BANK 03.12.2012	31,390,000	31,390,000	94.23%
31,390,000		31,390,000	31,390,000	94.23%

Ringkasan Maklumat Kewangan

American International Assurance Bhd.

(Incorporated in Malaysia)

Dana Berkaitan Pelaburan**Penyata daripada pihak Pengurusan**

Kami, Dato' Thomas Mun Lung Lee dan Mohd Daruis bin Zainuddin, dua daripada Pengarah American International Assurance Bhd., menyatakan bahawa pada pendapat Pengurus, maklumat kewangan Dana yang dibentangkan pada muka surat 52 hingga 68 telah disediakan menurut dasar perakaunan yang ditetapkan dalam Nota 3 kepada penyata kewangan dan Garis Panduan mengenai Perniagaan Insurans/Takaful berkaitan Pelaburan yang dikeluarkan oleh Bank Negara Malaysia.

Bagi pihak Pengurus,

Dato' Thomas Mun Lung Lee

Pengarah

Mohd Daruis bin Zainuddin

Pengarah

Kuala Lumpur

18 Februari 2013

American International Assurance Bhd.

(Diperbadankan di Malaysia)

Dana Berkaitan Pelaburan**Laporan Juruaudit Bebas Kepada Pemegang Polisi Dana American International Assurance Bhd.****DANA PENDAPATAN TETAP****DANA TERURUS****DANA EKUITI****DANA DIVIDEN EKUITI****Dana Global Bond AIA****Dana Global Bond AIA Siri 1****Dana Global Bond AIA Siri 2****Dana Global Bond AIA Siri 3****Dana Global Bond AIA Siri 4****Dana Global Bond AIA Siri 5**

(seterusnya dirujuk secara kolektif sebagai "Dana")

LAPORAN TERHADAP MAKLUMAT KEWANGAN

Kami telah mengaudit maklumat kewangan Dana, yang terdiri daripada penyata aset dan liabiliti pada 30 November 2012, penyata pendapatan dan perbelanjaan, dan penyata perubahan nilai aset bersih bagi Dana untuk tempoh kewangan berakhir pada tarikh tersebut, dan ringkasan dasar perakaunan penting dan nota penjelasan lain, seperti yang dibentangkan pada muka surat 52 hingga 68.

Tanggungjawab Pengarah terhadap Penyata Kewangan

Para Pengarah syarikat Pengurus ("Pengurus") bertanggungjawab terhadap penyediaan maklumat kewangan menurut dasar perakaunan yang ditetapkan dalam Nota 3 kepada maklumat kewangan dan Garis Panduan bagi Perniagaan Insurans/Takaful berkaitan Pelaburan yang dikeluarkan oleh Bank Negara Malaysia ("BNM") dan bagi kawalan dalaman yang ditentukan oleh Pengurus sebagai perlu untuk membolehkan penyediaan maklumat kewangan yang bebas daripada salah nyata ketara, sama ada kerana penipuan atau kesilapan.

Tanggungjawab Juruaudit

Tanggungjawab kami ialah untuk memberikan pandangan terhadap maklumat kewangan ini berasaskan audit kami. Kami telah menjalankan audit menurut Piawaian Pengauditan yang Diluluskan di Malaysia. Piawaian ini juga memerlukan kami mematuhi keperluan etika dan merancang dan melaksanakan audit untuk mendapatkan jaminan sewajarnya bahawa maklumat kewangan adalah bebas daripada salah nyata ketara.

Audit membabitkan pelaksanaan prosedur untuk mendapatkan bukti audit mengenai jumlah dan pendedahan dalam maklumat kewangan. Prosedur yang dipilih bergantung pada pertimbangan kami, termasuk penilaian risiko terhadap salah nyata ketara dalam maklumat kewangan, sama ada kerana penipuan atau kesilapan. Dalam membuat penilaian risiko ini, kami menganggap kawalan dalaman

sebagai berkaitan dengan penyediaan maklumat kewangan Pengurus untuk merangka prosedur audit yang sesuai mengikut keadaan, tetapi bukan untuk memberikan pandangan tentang keberkesanan kawalan dalaman Dana. Audit juga termasuk penilaian kesesuaian dasar perakaunan yang digunakan dan kewajaran anggaran perakaunan yang dibuat oleh Pengurus, dan juga menilai pembentangan keseluruhan maklumat kewangan.

Kami percaya bahawa bukti audit yang kami perolehi adalah mencukupi dan wajar untuk menjadi asas bagi pandangan audit kami.

Pandangan

Pada pandangan kami, maklumat kewangan telah disediakan dengan sewajarnya menurut dasar perakaunan yang ditetapkan dalam Nota 3 kepada maklumat kewangan dan Garis Panduan bagi Perniagaan Insurans/Takaful berkaitan Pelaburan yang dikeluarkan oleh BNM.

Perkara Lain

Laporan ini dibuat semata-mata kepada pemegang Polisi Dana, sebagai sebuah badan menurut Garis Panduan bagi Perniagaan Insurans/Takaful berkaitan Pelaburan yang dikeluarkan oleh BNM dan bukan untuk sebarang tujuan lain. Kami tidak bertanggungjawab terhadap mana-mana pihak lain bagi kandungan laporan ini.

PRICEWATERHOUSECOOPERS
(No. AF: 1146)
Akauntan Berkanun

Kuala Lumpur
18 Februari 2013

American International Assurance Bhd.

(Diperbadankan di Malaysia)

Dana Berkaitan Pelaburan**Penyata Aset dan Liabiliti**

pada 30 November 2012

	DANA PENDAPATAN TETAP		DANA TERURUS		DANA EKUITI	
	2012 RM	2011 RM	2012 RM	2011 RM	2012 RM	2011 RM
Pelaburan:						
Sekuriti Kerajaan Malaysia	1,006,100	21,683,300	-	11,847,750	-	-
Sekuriti ekuiti syarikat	-	-	259,402,926	180,856,372	645,839,779	457,573,206
Sekuriti hutang korporat	405,079,920	335,502,040	83,454,380	78,082,580	-	-
Pelaburan lain	5,487,450	4,626,112	23,906,271	13,714,317	53,368,984	29,961,783
Aset asing	-	-	-	-	-	-
Deposit tetap/pasaran wang	32,499,000	21,409,000	4,340,000	41,030,000	28,290,000	168,280,000
Tunai dan baki bank	3,384	21,558	58,946	3,312	135,882	45,994
Cukai boleh peroleh semula	-	-	530,471	-	1,318,751	-
Aset cukai tertunda	-	-	-	-	-	-
Aset lain	7,081,605	6,138,638	3,768,522	2,303,871	7,323,228	3,861,201
JUMLAH ASET	451,157,459	389,380,648	375,461,516	327,838,202	736,276,624	659,722,184
Liabiliti cukai	488,420	550,984	188,106	568,939	234,291	1,478,831
Liabiliti cukai tertunda	752,674	452,222	2,275,056	1,366,260	5,142,877	3,078,528
Liabiliti lain	340,816	10,319,214	2,220,927	5,626,253	4,905,285	13,041,620
JUMLAH LIABILITI	1,581,910	11,322,420	4,684,089	7,561,452	10,282,453	17,598,979
ASET BERSIH DIANGGAP MILIK PEMEGANG POLISI DIWAKILI OLEH:	449,575,549	378,058,228	370,777,427	320,276,750	725,994,171	642,123,205
Modal pemegang polisi	348,311,739	296,665,703	242,167,724	220,051,845	437,804,760	415,746,396
Pendapatan belum diagih/ (kerugian terkumpul) dibawa ke hadapan	101,263,810	81,392,525	128,609,703	100,224,905	288,189,411	226,376,809
ASET BERSIH DIANGGAP MILIK PEMEGANG POLISI	449,575,549	378,058,228	370,777,427	320,276,750	725,994,171	642,123,205
NILAI ASET BERSIH SEUNTI DIANGGAP MILIK PEMEGANG POLISI	2.079	1.980	1.833	1.687	1.772	1.619

American International Assurance Bhd.

(Diperbadankan di Malaysia)

Dana Berkaitan Pelaburan

Penyata Aset dan Liabiliti

pada 30 November 2012

	DANA DIVIDEN EKUITI		DANA GLOBAL BOND		DANA GLOBAL BOND SIRI 1	
	2012 RM	2011 RM	2012 RM	2011 RM	2012 RM	2011 RM
Pelaburan:						
Sekuriti Kerajaan Malaysia	-	-	-	-	-	-
Sekuriti ekuiti syarikat	17,734,086	-	-	-	-	-
Sekuriti hutang korporat	-	-	-	-	-	-
Pelaburan lain	2,200,109	-	-	-	-	-
Aset asing	-	-	16,234,237	-	30,963,180	-
Deposit tetap/pasaran wang	950,000	-	-	-	120,000	-
Tunai dan baki bank	7,044	-	27,720	-	4,997	-
Cukai boleh peroleh semula	44,121	-	-	-	-	-
Aset cukai tertunda	-	-	-	-	-	-
Aset lain	336,705	-	15,751	-	526,124	-
JUMLAH ASET	21,272,065	-	16,277,708	-	31,614,301	-
Liabiliti cukai	-	-	21,241	-	5,490	-
Liabiliti cukai tertunda	53,373	-	119,969	-	206,458	-
Liabiliti lain	931,696	-	132,680	-	551,365	-
JUMLAH LIABILITI	985,069	-	273,890	-	763,313	-
ASET BERSIH DIANGGAP MILIK POLICYHOLDERS DIWAKILI OLEH:	20,286,996	-	16,003,818	-	30,850,988	-
Modal pemegang polis	19,283,608	-	14,547,928	-	28,403,163	-
Pendapatan belum diagih/ (kerugian terkumpul) dibawa ke hadapan	1,003,388	-	1,455,890	-	2,447,825	-
ASET BERSIH DIANGGAP MILIK PEMANG POLISI	20,286,996	-	16,003,818	-	30,850,988	-
NILAI ASET BERSIH SEUNIT DIANGGAP MILIK PEMANG POLISI	0.538	-	1.026	-	1.028	-

American International Assurance Bhd.

(Diperbadankan di Malaysia)

Dana Berkaitan Pelaburan**Penyata Aset dan Liabiliti**

pada 30 November 2012

	DANA GLOBAL BOND SIRI 2		DANA GLOBAL BOND SIRI 3		DANA GLOBAL BOND SIRI 4	
	2012 RM	2011 RM	2012 RM	2011 RM	2012 RM	2011 RM
Pelaburan:						
Sekuriti Kerajaan Malaysia	-	-	-	-	-	-
Sekuriti ekuiti syarikat	-	-	-	-	-	-
Sekuriti hutang korporat	-	-	-	-	-	-
Pelaburan lain	-	-	-	-	-	-
Aset asing	29,364,779	-	79,714,552	-	46,641,927	-
Deposit tetap/pasaran wang	-	-	420,000	-	150,000	-
Tunai dan baki bank	70,460	-	653,925	-	8,961	-
Cukai boleh peroleh semula	43	-	-	-	-	-
Aset cukai tertunda	-	-	-	-	-	-
Aset lain	26,015	-	70,129	-	22,037	-
JUMLAH ASET	29,461,297	-	80,858,606	-	46,822,925	-
Liabiliti cukai	-	-	17,421	-	1,610	-
Liabiliti cukai tertunda	107,106	-	101,300	-	26,814	-
Liabiliti lain	15,442	-	1,074,622	-	41,471	-
JUMLAH LIABILITI	122,548	-	1,193,343	-	69,895	-
ASET BERSIH DIANGGAP MILIK PEMEGANG POLISI	29,338,749	-	79,665,263	-	46,753,030	-
DIWAKILI OLEH:						
Modal pemegang polisi	28,163,486	-	79,059,681	-	46,207,205	-
Pendapatan belum diagih/ (kerugian terkumpul) dibawa ke hadapan	1,175,263	-	605,582	-	545,825	-
ASET BERSIH DIANGGAP MILIK PEMEGANG POLISI	29,338,749	-	79,665,263	-	46,753,030	-
NILAI ASET BERSIH SEUNIT DIANGGAP MILIK PEMEGANG POLISI	0.989	-	0.957	-	0.961	-

American International Assurance Bhd.

(Diperbadankan di Malaysia)

Dana Berkaitan Pelaburan**Penyata Aset dan Liabiliti**

pada 30 November 2012

	DANA GLOBAL BOND SIRI 5	
	2012 RM	2011 RM
Pelaburan:		
Sekuriti Kerajaan Malaysia	-	-
Sekuriti ekuiti syarikat	-	-
Sekuriti hutang korporat	-	-
Pelaburan lain	-	-
Aset asing	-	-
Deposit tetap/pasaran wang	31,390,000	-
Tunai dan baki bank	4,686	-
Cukai boleh peroleh semula	-	-
Aset cukai tertunda	-	-
Aset lain	1,922,315	-
JUMLAH ASET	33,317,001	-
Liabiliti cukai	-	-
Liabiliti cukai tertunda	-	-
Liabiliti lain	4,000	-
JUMLAH LIABILITI	4,000	-
ASET BERSIH DIANGGAP MILIK PEMEGANG POLISI	33,313,001	-
DIWAKILI OLEH:		
Modal pemegang polisi	33,317,006	-
Pendapatan belum diagih/ (kerugian terkumpul) dibawa ke hadapan	(4,005)	-
ASET BERSIH DIANGGAP MILIK PEMEGANG POLISI	33,313,001	-
NILAI ASET BERSIH SEUNIT DIANGGAP MILIK PEMEGANG POLISI	0.950	-

American International Assurance Bhd.

(Diperbadankan di Malaysia)

Dana Berkaitan Pelaburan**Penyata Pendapatan dan Perbelanjaan**

bagi tahun kewangan berakhir 30 November 2012

	DANA PENDAPATAN TETAP		DANA TERURUS		DANA EKUITI	
	2012 RM	2011 RM	2012 RM	2011 RM	2012 RM	2011 RM
Pendapatan pelaburan bersih:						
Pendapatan faedah/untung	18,747,274	15,941,023	4,491,729	3,669,665	2,860,568	2,280,786
Pendapatan dividen kasar	507,154	383,391	8,569,584	7,889,728	20,966,641	19,843,246
Keuntungan atas penjualan pelaburan	2,399,839	987,090	17,044,371	27,538,875	41,423,119	73,432,510
Keuntungan direalisasikan atas tukaran asing	-	-	-	-	-	-
Keuntungan belum direalisasikan atas tukaran asing	-	-	-	-	-	-
Keuntungan modal belum direalisasikan atas pelaburan	3,835,649	2,272,466	11,664,571	1,470,176	25,804,367	1,644,750
Pendapatan lain	25,000	-	44,042	-	-	-
JUMLAH PENDAPATAN	25,514,916	19,583,970	41,814,297	40,568,444	91,054,695	97,201,292
Caj pelaburan	(2,267,630)	(1,846,001)	(5,201,108)	(4,654,397)	(11,057,308)	(10,172,851)
Kerugian atas penjualan pelaburan	(1,566,300)	(598,746)	(6,387,642)	(8,600,027)	(15,144,090)	(21,869,125)
Kerugian direalisasikan atas tukaran asing	-	-	-	-	-	-
Kerugian belum direalisasikan atas tukaran asing	-	-	-	-	-	-
Kerugian modal belum direalisasikan atas pelaburan	(80,000)	-	(304,620)	(22,643,712)	-	(61,955,962)
Perbelanjaan lain	(7,366)	(7,721)	(8,312)	(8,691)	(9,624)	(9,682)
JUMLAH PERBELANJAAN	(3,921,296)	(2,452,468)	(11,901,682)	(35,906,827)	(26,211,022)	(94,007,620)
LEBIHAN PENDAPATAN ATAS PERBELANJAAN/ (LEBIHAN PERBELANJAAN ATAS PENDAPATAN)	21,593,620	17,131,502	29,912,615	4,661,617	64,843,673	3,193,672
Cukai	(1,722,335)	(1,411,911)	(1,527,817)	259,008	(3,031,071)	1,263,954
LEBIHAN PENDAPATAN ATAS PERBELANJAAN/ (LEBIHAN PERBELANJAAN ATAS PENDAPATAN)	19,871,285	15,719,591	28,384,798	4,920,625	61,812,602	4,457,626
PENDAPATAN BELUM DIAGIHKAN/ (KERUGIAN TERKUMPUL) DIHANTAR KE HADAPAN	81,392,525	65,672,934	100,224,905	95,304,280	226,376,809	221,919,183
Pendapatan yang diagihkan kepada pemegang polisi	-	-	-	-	-	-
PENDAPATAN BELUM DIAGIHKAN/ (KERUGIAN TERKUMPUL) DIBAWA KE HADAPAN	101,263,810	81,392,525	128,609,703	100,224,905	288,189,411	226,376,809

American International Assurance Bhd.

(Diperbadankan di Malaysia)

Dana Berkaitan Pelaburan

Penyata Pendapatan dan Perbelanjaan

bagi tahun kewangan berakhir 30 November 2012

	DANA DIVIDEN EKUITI		DANA GLOBAL BOND		DANA GLOBAL BOND SIRI 1	
	2012 RM	2011 RM	2012 RM	2011 RM	2012 RM	2011 RM
Pendapatan pelaburan bersih:						
Pendapatan faedah/untung	109,441	-	3,436	-	64,604	-
Pendapatan dividen kasar	449,161	-	231,604	-	316,738	-
Keuntungan atas penjualan pelaburan	399,084	-	239,767	-	111,848	-
Keuntungan direalisasikan atas tukaran asing	-	-	124,415	-	63,564	-
Keuntungan belum direalisasikan atas tukaran asing	-	-	232,487	-	69,550	-
Keuntungan modal belum direalisasikan atas pelaburan	667,165	-	1,267,124	-	2,511,179	-
Pendapatan lain	-	-	56,158	-	76,095	-
JUMLAH PENDAPATAN	1,624,851	-	2,154,991	-	3,213,578	-
Caj pelaburan	(235,236)	-	(57,023)	-	(79,554)	-
Kerugian atas penjualan pelaburan	(320,494)	-	(8,486)	-	-	-
Kerugian direalisasikan atas tukaran asing	-	-	(53,083)	-	(70,401)	-
Kerugian belum direalisasikan atas tukaran asing	-	-	-	-	-	-
Kerugian modal belum direalisasikan atas pelaburan	-	-	-	-	-	-
Perbelanjaan lain	(4,488)	-	(4,114)	-	(4,084)	-
JUMLAH PERBELANJAAN	(560,218)	-	(122,706)	-	(154,039)	-
LEBIHAN PENDAPATAN ATAS PERBELANJAAN/ (LEBIHAN PERBELANJAAN ATAS PENDAPATAN)	1,064,633	-	2,032,285	-	3,059,539	-
Cukai	(61,245)	-	(143,944)	-	(219,302)	-
LEBIHAN PENDAPATAN ATAS PERBELANJAAN/ (LEBIHAN PERBELANJAAN ATAS PENDAPATAN)	1,003,388	-	1,888,341	-	2,840,237	-
PENDAPATAN BELUM DIAGIHKAN/ (KERUGIAN TERKUMPUL) DIHANTAR KE HADAPAN	-	-	-	-	-	-
Pendapatan yang diagihkan kepada pemegang polisi	-	-	(432,451)	-	(392,412)	-
PENDAPATAN BELUM DIAGIHKAN/ (KERUGIAN TERKUMPUL) DIBAWA KE HADAPAN	1,003,388	-	1,455,890	-	2,447,825	-

American International Assurance Bhd.

(Diperbadankan di Malaysia)

Dana Berkaitan Pelaburan**Penyata Pendapatan dan Perbelanjaan**

bagi tahun kewangan berakhir 30 November 2012

	DANA GLOBAL BOND SIRI 2		DANA GLOBAL BOND SIRI 3		DANA GLOBAL BOND SIRI 4	
	2012 RM	2011 RM	2012 RM	2011 RM	2012 RM	2011 RM
Pendapatan pelaburan bersih:						
Pendapatan faedah/untung	69,003	-	265,969	-	48,679	-
Pendapatan dividen kasar	239,647	-	335,788	-	97,671	-
Keuntungan atas penjualan pelaburan	25,259	-	9,044	-	-	-
Keuntungan direalisasikan atas tukaran asing	6,277	-	32,748	-	103,994	-
Keuntungan belum direalisasikan atas tukaran asing	-	-	-	-	-	-
Keuntungan modal belum direalisasikan atas pelaburan	1,701,977	-	1,355,271	-	576,716	-
Pendapatan lain	54,530	-	90,304	-	22,039	-
JUMLAH PENDAPATAN	2,096,693	-	2,089,124	-	849,099	-
Caj pelaburan	(60,004)	-	(90,554)	-	(22,795)	-
Kerugian atas penjualan pelaburan	-	-	-	-	-	-
Kerugian direalisasikan atas tukaran asing	(11,817)	-	(140,699)	-	(6,325)	-
Kerugian belum direalisasikan atas tukaran asing	(363,147)	-	(89,026)	-	(241,540)	-
Kerugian modal belum direalisasikan atas pelaburan	-	-	-	-	-	-
Perbelanjaan lain	(4,192)	-	(4,267)	-	(4,190)	-
JUMLAH PERBELANJAAN	(439,160)	-	(324,546)	-	(274,850)	-
LEBIHAN PENDAPATAN ATAS PERBELANJAAN/ (LEBIHAN PERBELANJAAN ATAS PENDAPATAN)	1,657,533	-	1,764,578	-	574,249	-
Cukai	(108,990)	-	(118,721)	-	(28,424)	-
LEBIHAN PENDAPATAN ATAS PERBELANJAAN/ (LEBIHAN PERBELANJAAN ATAS PENDAPATAN)	1,548,543	-	1,645,857	-	545,825	-
PENDAPATAN BELUM DIAGIHKAN/ (KERUGIAN TERKUMPUL) DIHANTAR KE HADAPAN	-	-	-	-	-	-
Pendapatan yang diagihkan kepada pemegang polisi	(373,280)	-	(1,040,275)	-	-	-
PENDAPATAN BELUM DIAGIHKAN/ (KERUGIAN TERKUMPUL) DIBAWA KE HADAPAN	1,175,263	-	605,582	-	545,825	-

American International Assurance Bhd.

(Diperbadankan di Malaysia)

Dana Berkaitan Pelaburan**Penyata Pendapatan dan Perbelanjaan**

bagi tahun kewangan berakhir 30 November 2012

	DANA GLOBAL BOND SIRI 5	
	2012 RM	2011 RM
Pendapatan pelaburan bersih:		
Pendapatan faedah/untung	-	-
Pendapatan dividen kasar	-	-
Keuntungan atas penjualan pelaburan	-	-
Keuntungan direalisasikan atas tukaran asing	-	-
Keuntungan belum direalisasikan atas tukaran asing	-	-
Keuntungan modal belum direalisasikan atas pelaburan	-	-
Pendapatan lain	-	-
JUMLAH PENDAPATAN	-	-
Caj pelaburan	-	-
Kerugian atas penjualan pelaburan	-	-
Kerugian direalisasikan atas tukaran asing	-	-
Kerugian belum direalisasikan atas tukaran asing	-	-
Kerugian modal belum direalisasikan atas pelaburan	-	-
Perbelanjaan lain	(4,005)	-
JUMLAH PERBELANJAAN	(4,005)	-
LEBIHAN PENDAPATAN ATAS PERBELANJAAN/ (LEBIHAN PERBELANJAAN ATAS PENDAPATAN)	(4,005)	-
Cukai	-	-
LEBIHAN PENDAPATAN ATAS PERBELANJAAN/ (LEBIHAN PERBELANJAAN ATAS PENDAPATAN)	(4,005)	-
PENDAPATAN BELUM DIAGIHKAN/ (KERUGIAN TERKUMPUL) DIHANTAR KE HADAPAN	-	-
Pendapatan yang diagihkan kepada pemegang polisi	-	-
PENDAPATAN BELUM DIAGIHKAN/ (KERUGIAN TERKUMPUL) DIBAWA KE HADAPAN	(4,005)	-

American International Assurance Bhd.

(Diperbadankan di Malaysia)

Dana Berkaitan Pelaburan**Penyata Perubahan Dalam Nilai Aset Bersih**

bagi tahun kewangan berakhir 30 November 2012

	DANA PENDAPATAN TETAP		DANA TERURUS		DANA EKUITI	
	2012 RM	2011 RM	2012 RM	2011 RM	2012 RM	2011 RM
Nilai aset bersih dianggap milik pemegang polisi pada awal tahun kewangan	378,058,228	312,854,219	320,276,750	294,805,259	642,123,205	610,821,713
Jumlah diterima daripada penciptaan unit bersih	88,270,944	79,253,337	47,928,525	44,776,709	77,478,236	80,223,424
Jumlah dibayar bagi pembatalan unit bersih	(36,624,908)	(29,768,919)	(25,812,646)	(24,225,843)	(55,419,872)	(53,379,558)
	429,704,264	362,338,637	342,392,629	315,356,125	664,181,569	637,665,579
Pendapatan/(kerugian) bersih direalisasi selepas cukai	16,416,088	13,628,922	17,933,643	24,400,278	38,072,585	59,943,941
Pendapatan/(kerugian) modal bersih belum direalisasi atas pelaburan selepas cukai	3,455,197	2,090,669	10,451,155	(19,479,653)	23,740,017	(55,486,315)
Pendapatan yang diagihkan kepada pemegang polisi	-	-	-	-	-	-
Nilai aset bersih dianggap milik pemegang polisi pada akhir tahun kewangan	449,575,549	378,058,228	370,777,427	320,276,750	725,994,171	642,123,205

American International Assurance Bhd.

(Diperbadankan di Malaysia)

Dana Berkaitan Pelaburan**Penyata Perubahan Dalam Nilai Aset Bersih**

bagi tahun kewangan berakhir 30 November 2012

	DANA DIVIDEN EKUITI		DANA GLOBAL BOND		DANA GLOBAL BOND SIRI 1	
	2012 RM	2011 RM	2012 RM	2011 RM	2012 RM	2011 RM
Nilai aset bersih dianggap milik pemegang polisi pada awal tahun kewangan	-	-	-	-	-	-
Jumlah diterima daripada penciptaan unit bersih	19,519,561	-	18,476,620	-	29,974,570	-
Jumlah dibayar bagi pembatalan unit bersih	(235,953)	-	(3,928,692)	-	(1,571,407)	-
	19,283,608	-	14,547,928	-	28,403,163	-
Pendapatan/(kerugian) bersih direalisasikan selepas cukai	389,597	-	722,587	-	529,953	-
Pendapatan/(kerugian) modal bersih belum direalisasikan atas pelaburan selepas cukai	613,791	-	1,165,754	-	2,310,284	-
Pendapatan yang diagihkan kepada pemegang polisi	-	-	(432,451)	-	(392,412)	-
Nilai aset bersih dianggap milik pemegang polisi pada akhir tahun kewangan	20,286,996	-	16,003,818	-	30,850,988	-

American International Assurance Bhd.

(Diperbadankan di Malaysia)

Dana Berkaitan Pelaburan**Penyata Perubahan Dalam Nilai Aset Bersih**

bagi tahun kewangan berakhir 30 November 2012

	DANA GLOBAL BOND SIRI 2		DANA GLOBAL BOND SIRI 3		DANA GLOBAL BOND SIRI 4	
	2012 RM	2011 RM	2012 RM	2011 RM	2012 RM	2011 RM
Nilai aset bersih dianggap milik pemegang polisi pada awal tahun kewangan	-	-	-	-	-	-
Jumlah diterima daripada penciptaan unit bersih	28,392,115	-	79,156,287	-	46,255,895	-
Jumlah dibayar bagi pembatalan unit bersih	(228,629)	-	(96,606)	-	(48,690)	-
	28,163,486	-	79,059,681	-	46,207,205	-
Pendapatan/(kerugian) bersih direalisasi selepas cukai	(17,275)	-	399,008	-	15,246	-
Pendapatan/(kerugian) modal bersih belum direalisasi atas pelaburan selepas cukai	1,565,818	-	1,246,849	-	530,579	-
Pendapatan yang diagihkan kepada pemegang polisi	(373,280)	-	(1,040,275)	-	-	-
Nilai aset bersih dianggap milik pemegang polisi pada akhir tahun kewangan	29,338,749	-	79,665,263	-	46,753,030	-

American International Assurance Bhd.

(Diperbadankan di Malaysia)

Dana Berkaitan Pelaburan**Penyata Perubahan Dalam Nilai Aset Bersih**

bagi tahun kewangan berakhir 30 November 2012

	DANA GLOBAL BOND SIRI 5	
	2012 RM	2011 RM
Nilai aset bersih dianggap milik pemegang polisi pada awal tahun kewangan	-	-
Jumlah diterima daripada penciptaan unit bersih	33,317,006	-
Jumlah dibayar bagi pembatalan unit bersih	-	-
	33,317,006	-
Pendapatan/(kerugian) bersih direalisasi selepas cukai	(4,005)	-
Pendapatan/(kerugian) modal bersih belum direalisasi atas pelaburan selepas cukai	-	-
Pendapatan yang diagihkan kepada pemegang polisi	-	-
Nilai aset bersih dianggap milik pemegang polisi pada akhir tahun kewangan	33,313,001	-

American International Assurance Bhd.

(Diperbadankan di Malaysia)

Dana Berkaitan Pelaburan**NOTA KEPADA MAKLUMAT KEWANGAN - 30 NOVEMBER 2012****1. KEGIATAN UTAMA**

Kegiatan utama Dana Pendapatan Tetap, Dana Terurus, Dana Ekuiti, Dana Ekuiti Dividen, Dana Global Bond, Dana Global Bond Siri 1, Dana Global Bond Siri 2, Dana Global Bond Siri 3, Dana Global Bond Siri 4 dan Dana Global Bond Siri 5 yang diedarkan di bawah saluran bankasurans (seterusnya dirujuk secara kolektif sebagai “Dana”) American International Assurance Berhad ialah untuk melabur dalam pelaburan yang dibenarkan.

Objektif Dana Pendapatan Tetap ialah untuk menyediakan pendapatan stabil menerusi pelaburan dalam sekuriti pendapatan tetap dan instrumen pasaran wang di Malaysia.

Objektif Dana Terurus ialah untuk mencapai peningkatan modal jangka pertengahan hingga panjang dengan melabur dalam sekuriti terpilih yang tersenarai di Bursa Malaysia Berhad (“Bursa Malaysia”), sekuriti pendapatan tetap dan instrumen pasaran wang.

Objektif Dana Ekuiti ialah untuk mencapai peningkatan modal jangka pertengahan hingga panjang dengan melabur dalam sekuriti terpilih yang tersenarai di Bursa Malaysia.

Objektif Dana Dividen Ekuiti ialah memberikan pertumbuhan modal mantap dan pendapatan dengan melabur terutamanya dalam portfolio saham yang tersenarai di Bursa Malaysia yang menawarkan atau berpotensi menawarkan pulangan dividen menarik. Dana ditubuhkan pada 5 Disember 2011.

Objektif siri Dana Global Bond ialah untuk memaksimumkan jumlah pulangan pelaburan yang terdiri daripada kombinasi pendapatan faedah, peningkatan modal dan keuntungan mata wang dengan melabur terutamanya dalam portfolio sekuriti hutang kadar tetap atau terapung dan tanggungan hutang oleh kerajaan atau penerbit bon berkaitan kerajaan di seluruh dunia.

Siri Dana Global Bond terdiri daripada dana berikut:

Dana	Tarikh Penubuhan
Dana Global Bond	15 Mei 2012
Dana Global Bond Siri 1	31 Mei 2012
Dana Global Bond Siri 2	13 Julai 2012
Dana Global Bond Siri 3	23 Ogos 2012
Dana Global Bond Siri 4	12 Oktober 2012
Dana Global Bond Siri 5	22 November 2012

Pengurus Dana ialah American International Assurance Bhd. (“AIAB”), sebuah syarikat yang ditubuhkan di Malaysia. AIAB terlibat terutamanya dalam perniagaan taja jamin insurans hayat, termasuk perniagaan berkaitan pelaburan, dan semua kelas perniagaan insurans am.

American International Assurance Bhd.

(Diperbadankan di Malaysia)

Dana Berkaitan Pelaburan

2. ASAS PENYEDIAAN

Maklumat kewangan Dana telah disediakan menurut dasar perakaunan yang dinyatakan dalam Nota 3 kepada maklumat kewangan dan Garis Panduan bagi Perniagaan Insurans/Takaful berkaitan Pelaburan yang dikeluarkan oleh Bank Negara Malaysia (“BNM”).

Maklumat kewangan disediakan mengikut kelaziman kos sejarah kecuali seperti yang didedahkan dalam dasar perakaunan penting dalam Nota 3 kepada maklumat kewangan.

3. DASAR PERAKAUNAN PENTING

a) Pelaburan

i) Aset kewangan nilai saksama menerusi untung atau rugi

Dana menetapkan aset kewangan mereka dalam portfolio pelaburan sebagai aset kewangan nilai saksama menerusi untung atau rugi (“FVTPL”) pada permulaan kerana diuruskan dan dinilai atas dasar nilai saksama, menurut strategi dan mandat pelaburan masing-masing.

Aset kewangan yang diklasifikasikan sebagai FVTPL pada mulanya dicatatkan pada nilai saksama. Selepas pengiktirafan awal, aset kewangan diukur semula pada nilai saksama dengan pelarasan nilai saksama dan untung dan rugi yang direalisasi diiktiraf dalam Penyata Pendapatan dan Perbelanjaan.

ii) Nilai saksama aset kewangan

Nilai saksama Sekuriti Kerajaan Malaysia, Terbitan Pelaburan Kerajaan, sekuriti korporat tidak disebut harga dan deposit tetap dan panggilan adalah berasaskan harga/indeks pasaran saksama indikatif dengan merujuk kepada sebut harga yang disediakan oleh institusi kewangan dan broker.

Nilai saksama sekuriti yang disebut harga adalah berasaskan harga pasaran semasa. Jika pasaran bagi aset kewangan tidak aktif, Dana menetapkan nilai saksama dengan menggunakan teknik penilaian. Ini termasuk penggunaan urus niaga tulus terakhir, rujukan kepada instrumen lain yang pada asasnya sama, analisis aliran tunai terdiskaun dan model penetapan harga opsiyen.

Pelaburan berstruktur adalah pelaburan di mana sebahagian daripada dana dilaburkan dalam instrumen pendapatan tetap yang dikeluarkan oleh institusi kewangan, manakala baki dana dilaburkan dalam instrumen yang berkaitan dengan prestasi satu atau lebih harga, kadar, indeks, sekuriti atau instrumen kewangan lain. Pelaburan berstruktur dibawa pada nilai saksama, ditentukan dengan merujuk sebut harga yang diberikan oleh institusi kewangan.

Tunai dan kesetaraan tunai dengan institusi kewangan berlesen dinyatakan pada nilai dibawa anggaran pada tarikh Penyata Aset dan Liabiliti.

American International Assurance Bhd.

(Diperbadankan di Malaysia)

Dana Berkaitan Pelaburan

b) Pengiktrafan pendapatan

Pendapatan untung/faedah diiktiraf atas dasar perkadaran masa yang mengambil kira pulangan efektif aset.

Dividen daripada sekuriti disebut harga di Malaysia diiktiraf pada tarikh dividen diagihkan.

Keuntungan dan kerugian direalisasikan atas penjualan pelaburan ditentukan selepas mengambil kira kos pelaburan yang ditetapkan mengikut kaedah masuk dulu keluar dulu.

c) Mata wang asing

i) Mata wang fungsian dan pembentangan

Maklumat kewangan dibentangkan dalam Ringgit Malaysia (RM), yang merupakan mata wang fungsian dan pembentangan Dana.

ii) Urus niaga mata wang asing

Pada setiap tarikh Penyata Aset dan Liabiliti, item wang yang disebut harga dalam mata wang asing diterjemahkan pada kadar semasa yang diguna pakai pada tarikh Penyata Aset dan Liabiliti. Item bukan wang yang dibawa pada nilai saksama yang disebutkan dalam mata wang asing diterjemahkan pada kadar semasa yang diguna pakai pada tarikh di mana nilai saksama ditentukan. Item bukan wang yang dinilai mengikut kos sejarah dalam mata wang asing tidak diterjemahkan.

Perbezaan tukaran yang timbul daripada penjelasan item wang dan atas penterjemahan item wang dibawa ke dalam Penyata Pendapatan dan Perbelanjaan.

d) Penciptaan unit bersih

Penciptaan unit bersih mewakili premium yang dibayar oleh pemegang polisi sebagai bayaran bagi kontrak baru atau bayaran seterusnya untuk meningkatkan jumlah kontrak ditolak pertukaran antara dana. Penciptaan unit bersih diiktiraf atas dasar penerimaan.

e) Pembatalan unit bersih

Pembatalan unit bersih mewakili pembatalan unit yang timbul daripada serahan dan pengeluaran, Pembatalan diiktiraf apabila kontrak insurans yang berkaitan diserahkan.

f) Tunai dan kesetaraan tunai

Tunai dan kesetaraan tunai terdiri daripada tunai dan baki bank, tidak termasuk deposit tetap/pasaran wang, yang tertakluk kepada risiko perubahan nilai yang kecil.

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(Diperbadankan di Malaysia)

Dana Berkaitan Pelaburan

g) Cukai pendapatan

Cukai pendapatan atas untung dan rugi bagi tahun dilaporkan terdiri daripada cukai semasa dan cukai tertunda. Cukai semasa ialah jumlah jangkaan cukai pendapatan yang perlu dibayar bagi keuntungan boleh cukai untuk tahun semasa dan diukur menggunakan kadar cukai yang telah digubal pada tarikh Penyata Aset dan Liabiliti.

Cukai tertunda diperuntukkan, menggunakan kaedah liabiliti, atas perbezaan sementara pada tarikh Penyata Aset dan Liabiliti antara asas cukai aset dan liabiliti dan nilai dibawa masing-masing dalam penyata kewangan. Pada hakikatnya, liabiliti cukai tertunda diiktiraf bagi semua perbezaan sementara boleh dicukai dan aset cukai tertunda diiktiraf bagi semua perbezaan sementara yang boleh ditolak, setakat terdapat kemungkinan bahawa keuntungan boleh dicukai akan diperolehi untuk menolak perbezaan sementara tersebut.

Cukai tertunda diukur pada kadar cukai yang dijangka berkuat kuasa dalam tempoh di mana aset direalisasikan atau liabiliti dijelaskan, berasaskan kadar cukai yang telah digubal atau digubal sebahagian besarnya pada tarikh Penyata Aset dan Liabiliti. Cukai tertunda diiktiraf dalam Penyata Pendapatan dan Perbelanjaan.

h) Perbandingan

Tiada angka bandingan telah dibentangkan bagi Penyata Aset dan Liabiliti, Penyata Pendapatan dan Perbelanjaan dan Penyata Perubahan Dalam Nilai Aset Bersih untuk Dana Dividen Ekuiti, Dana Global Bond, Dana Global Bond Siri 1, Dana Global Bond Siri 2, Dana Global Bond Siri 3, Dana Global Bond Siri 4 dan Dana Global Bond Siri 5 kerana ini adalah maklumat kewangan set pertama yang disediakan dari tarikh penubuhan hingga 30 November 2012.

4. PENGAGIHAN PENDAPATAN

Pengagihan pendapatan kepada pemegang polisi ialah bayaran tetap 5 sen seunit setahun, yang diedarkan secara suku tahunan pada 1.25 sen seunit.

NAB seunit sebelum dan selepas pengagihan adalah seperti berikut:

	2012	
	Sebelum Agihan RM	Selepas Agihan RM
Dana Global Bond (15 Ogos 2012)	1.021	1.008
Dana Global Bond (16 November 2012)	1.029	1.016
Dana Global Bond Siri 1 (31 Ogos 2012)	1.000	0.987
Dana Global Bond Siri 2 (15 Oktober 2012)	0.992	0.979
Dana Global Bond Siri 3 (23 November 2012)	0.969	0.956

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Dana Berkaitan Pelaburan

	Dana Global Bond	Dana Global Bond Siri 1	Dana Global Bond Siri 2	Dana Global Bond Siri 3
Unit dalam edaran pada tarikh pengagihan:				
15 Ogos 2012	18,785,289	-	-	-
31 Ogos 2012	-	31,392,992	-	-
15 Oktober 2012	-	-	29,862,407	-
16 November 2012	15,810,814	-	-	-
23 November 2012	-	-	-	83,221,986
Pengagihan kasar seunit (sen)	2.50	1.25	1.25	1.25

5. PELABURAN

Butiran pelaburan dana dibentangkan pada muka surat 37 hingga 47 Laporan Prestasi Dana.

6. JADUAL PRESTASI

Jadual prestasi Dana dibentangkan pada muka surat 33 hingga 35 Laporan Prestasi Dana, kecuali bagi taburan sektor, pulangan tahunan terkompoun dan indeks penanda aras berkaitan yang dibentangkan pada muka surat 11 hingga 31 Laporan Prestasi Dana.

Mengenai AIA Malaysia

American International Assurance Bhd. (AIA Bhd.) memulakan operasi di Kuala Lumpur, Malaysia pada tahun 1948 sebagai cawangan American International Assurance Company, Limited (AIA). Dengan lebih 60 tahun beroperasi di pasaran tempatan, AIA Bhd. kini merupakan salah sebuah syarikat penanggung insurans hayat yang terbesar di negara ini dengan rangkaian 23 cawangan di seluruh negara. Tumpuan syarikat ialah kepada mereka produk baru dan inovatif bagi memenuhi keperluan pasaran yang sentiasa berubah. AIA Bhd. merupakan ahli AIA Group.

Mengenai AIA

AIA Group Limited dan anak syarikatnya (secara kolektif disebut "AIA" atau "Kumpulan") merupakan kumpulan insurans hayat pan-Asia bebas senaraian awam yang terbesar. Ia mempunyai anak syarikat-kendalian utama milik penuh dan cawangan di 16 pasaran di Asia Pasifik, iaitu Hong Kong, Thailand, Singapura, Malaysia, China, Korea, Filipina, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, 92 peratus pemegang saham di Sri Lanka dan 26 peratus usaha sama di India.

Perniagaan yang kini dikenali sebagai AIA mula-mula ditubuhkan di Shanghai lebih 90 tahun dahulu. Ia adalah peneraju pasaran di rantau Asia Pasifik (kecuali Jepun) berdasarkan premium insurans hayat dan memegang kedudukan di hadapan dalam sebahagian besar pasarannya. Ia mempunyai aset berjumlah AS\$134,439 juta setakat 30 November 2012.

AIA memenuhi keperluan simpanan dan perlindungan individu dengan menawarkan pelbagai jenis produk dan perkhidmatan termasuk pelan simpanan persaraan, insurans hayat serta insurans kemalangan dan kesihatan. Kumpulan juga menyediakan manfaat pekerja, hayat kredit dan perkhidmatan pencen kepada pelanggan korporat. Menerusi rangkaian ejen dan pekerjanya yang meluas di rantau Asia Pasifik, AIA memberi perkhidmatan kepada lebih 25 juta pemegang polisi individu dan lebih 13 juta ahli yang menyertai skim insurans kumpulan.

AIA Group Limited disenaraikan di Papan Utama The Stock Exchange of Hong Kong Limited di bawah kod saham "1299" dengan Resit Depositari Amerika (Peringkat 1) diniagakan di pasaran atas kaunter (simbol ticker: "AAGLY").

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93100 Kuching
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