

**FUND OBJECTIVE**

The Fund seeks to provide investors with regular income stream and high level of liquidity to meet cash flow requirement while maintaining capital preservation.

**INVESTOR PROFILE**

The Fund is primarily suitable for low risk investors who are generally conservative, risk averse and prefer a short-term investment.

**INVESTMENT STRATEGY**

The Fund may invest up to 100% of the Fund's NAV in a diversified portfolio of good value short term financial instruments carrying a minimum credit rating of AA3/P1 (RAM or equivalent) and Money Market Instruments, including Negotiable Instruments of Deposits, Accepted Bills, Commercial Papers and an equivalent form of deposit with licensed financial institutions.

**FUND DETAILS**

<b>Fund Category</b>	:	Wholesale Money Market Fund
<b>Fund Type</b>	:	Income
<b>Benchmark</b>	:	Maybank Overnight Rate
<b>Launch Date</b>	:	9 January 2009
<b>Approved Fund Size</b>	:	500 million units
<b>Financial Year End</b>	:	31 <sup>th</sup> August
<b>Current NAV per Unit</b>	:	RM0.9906
<b>Current Units in Circulation</b>	:	1.845 million units
<b>Initial Service Charge</b>	:	Nil
<b>Annual Management Fee</b>	:	Up to 0.5% p.a. of the Fund's NAV
<b>Trustee Fee</b>	:	From 0.08% per annum (minimum of RM18,000) of the Fund's NAV
<b>Minimum Initial Investment</b>	:	RM100,000
<b>Minimum Subsequent Investment</b>	:	RM1,000
<b>Investment Manager</b>	:	AmanahRaya Investment Management Sdn Bhd
<b>Trustee</b>	:	CIMB Islamic Trustee Berhad
<b>Distribution Policy</b>	:	The Fund endeavors to distribute income on a monthly basis by way of reinvestment in the form of additional units.
<b>Historical Distribution</b>	:	30/09/2015 0.27 sen 31/10/2015 0.25 sen 30/11/2015 0.26 sen 31/12/2015 0.29sen 31/01/2016 0.29 sen 29/02/2016 0.27 sen 31/03/2016 0.27 sen 30/04/2016 0.29 sen 31/05/2016 0.29 sen 30/06/2016 0.28 sen 31/07/2016 0.26 sen 31/08/2016 0.26 sen 30/09/2016 0.24 sen 31/10/2016 0.21 sen 30/11/2016 0.20 sen 31/12/2016 0.16 sen

**DISCLAIMER**

Based on the fund's portfolio returns as at 31<sup>st</sup> January 2017, the Volatility Factor (VF) for this fund is 0.11 and is classified as **Very Low** (source : Lipper Report as at 15<sup>th</sup> January 2017. Very Low includes funds with VF that are above 0.000 but not more than 1.310.

The VF means there is a possibility for the fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

Investors are advised to read and understand the content of the Information Memorandum (AmanahRaya Cash Management Fund) dated 30<sup>th</sup> April 2015, which has been duly registered with the Securities Commission. The issue, offer or invitation to subscribe or purchase units in the Wholesale Fund (AmanahRaya Cash Management Fund) must be made exclusively to qualified investors as prescribed under the Guidelines on Wholesale Funds.

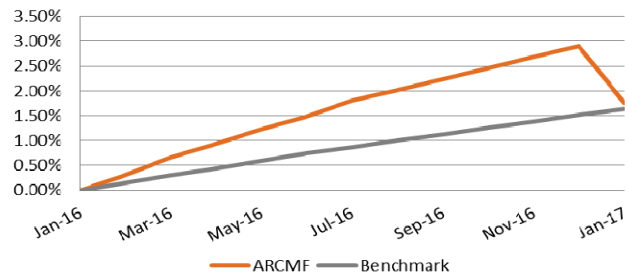
Any issue of units to which the Information Memorandum relates will only be made on receipt of a completed application form referred to in and subject to the terms and conditions therein. Investment in the Fund is exposed to Market Risk, Credit Risk, Interest Rate Risk and Liquidity Risk. Investors can obtain the Information Memorandum at AmanahRaya Investment Management Sdn Bhd. There are fees and charges involved when investing in the Fund. Investors should consider these fees and charges carefully prior to making an investment. Unit prices and income distributions, if any, may fall or arise. Past performance is not reflective of future performance and income distributions are not guaranteed. Investors are also advised to read and understand the contents of the Unit Trust Loan Financing Disclosure Statement before deciding to borrow to purchase units.

**CURRENT & HISTORICAL NAV (since inception)**

	Highest	Lowest	Current
Price (RM)	1.0042	0.9905	0.9906
Date	30/05/2016	24/01/2017	31/01/2017


**FUND PERFORMANCE (%)**

	3 - Month	6- Month	Year to Date	1- Year	3- Year	5- Year	Since Inception
Fund	-0.68	-0.04	-1.11	1.76	8.12	14.44	23.22
Benchmark	0.38	0.77	0.13	1.65	5.33	8.83	14.76

**12-Month Performance: ARCMF vs Benchmark**

**SECTOR ALLOCATION**

**TOP 5 HOLDINGS**

CIMB Islamic Bank Berhad
UOB Bank Berhad
Affin Bank Berhad
RHB Islamic Bank Berhad
Maybank Islamic Bank Berhad

source : Financial Reports for January 2017 by Operations & Finance, ARIM