

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 Islamic financial instruments carrying a minimum credit rating of AA3/P1 (RAM or equivalent) and Islamic money market instruments, including Islamic Negotiable Instruments, Islamic Accepted Bills, Islamic commercial papers and an equivalent form of Shariah-based deposit with licensed financial institutions.

FUND DETAILS

Fund Category	: Wholesale Islamic Money Market Fund
Fund Type	: Income
Benchmark	: Maybank Islamic Overnight Repo Rate
Launch Date	: 26 November 2007
Approved Fund Size	: 1,518.75 million units
Financial Year End	: 30 th September
Current NAV per Unit	: RM0.9750
Current Units in Circulation	: 176.725 million units
Initial Service Charge	: Nil
Annual Management Fee	: Up to 0.5% p.a. of the Fund's NAV
Trustee Fee	: From 0.08% per annum (minimum of RM18,000) of the Fund's NAV
Minimum Initial Investment	: RM100,000
Minimum Subsequent Investment	: RM1,000
Investment Manager	: AmanahRaya Investment Management Sdn Bhd
Trustee	: PB Trustee Services Berhad
Distribution Policy	: The Fund endeavors to distribute income on a monthly basis by way of reinvestment in the form of additional units.
Historical Distribution	: 30/09/2015 0.27 sen 31/10/2015 0.27 sen 31/11/2015 0.29 sen 31/12/2015 0.33 sen 31/01/2016 0.31 sen 29/02/2016 0.33 sen 31/03/2016 0.28 sen 30/04/2016 0.30 sen 31/05/2016 0.30 sen 30/06/2016 0.28 sen 31/07/2016 0.25 sen 31/08/2016 0.28 sen 30/09/2016 0.30 sen 31/10/2016 0.20 sen 30/11/2016 0.25 sen 31/12/2016 0.27 sen 31/01/2017 0.24 sen

CURRENT & HISTORICAL NAV (since inception)

	Highest	Lowest	Current
Price (RM)	1.0000	0.9741	0.9750
Date	03/12/2007	29/01/2016	31/01/2017

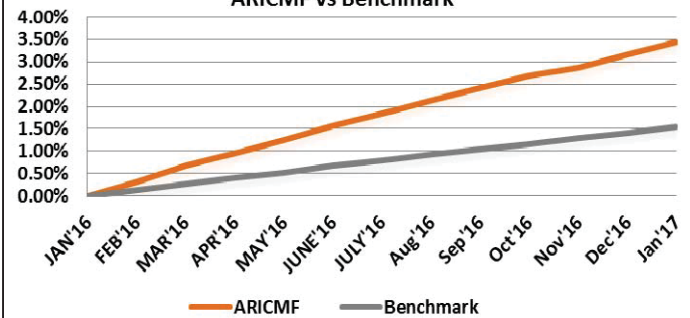


FUND PERFORMANCE (%)

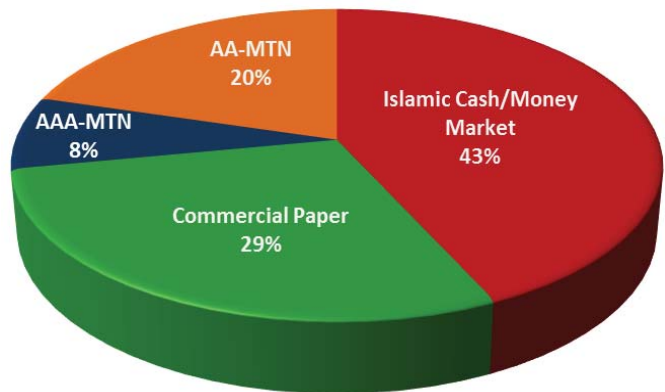
	3 - Month	6- Month	Year to Date	1- Year	3- Year	5- Year	Since Inception
Fund	0.74	1.56	0.27	3.44	10.03	16.23	28.74
Benchmark	0.37	0.74	0.13	1.54	5.07	8.40	19.33

12-Month Performance:

ARICMF vs Benchmark



SECTOR ALLOCATION



TOP 5 HOLDINGS

Al-Rahji Bank Berhad
Kuwait Finance House
Maybank Islamic
UEM SUNRISE Berhad
Country Garden Real Estate

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

DISCLAIMER

Based on the fund's portfolio returns as at 31st January 2017, the Volatility Factor (VF) for this fund is 0.13 and is classified as **Very Low** (source : Lipper Report as at 15th 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 Islamic Cash Management Fund) dated 30th 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 Islamic 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.