

**FUND OBJECTIVE**

The Fund seeks to provide investors with a 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 shall invest up to 100% of its NAV in a diversified portfolio of good value short-term Islamic financial instruments carrying a minimum credit rating of AA3/P1 (RAM or its equivalent) and Islamic money market instruments, including Islamic Negotiable Instruments, Islamic Accepted Bills, Islamic commercial papers and an equivalent form of Islamic deposit with licensed financial institutions.

**FUND DETAILS**

<b>Fund Category</b>	: Wholesale Islamic Money Market Fund
<b>Fund Type</b>	: Income
<b>Benchmark</b>	: Maybank Islamic Overnight Repo Rate
<b>Launch Date</b>	: 26 November 2007
<b>Financial Year End</b>	: 30 September
<b>Current NAV per Unit</b>	: RM0.9751
<b>Current Units in Circulation</b>	: 144.38 million units
<b>Initial Service Charge</b>	: Nil
<b>Annual Management Fee</b>	: Up to 0.5% per annum of the NAV of the fund per unit
<b>Trustee Fee</b>	: Up to 0.08% per annum of the NAV of the fund (minimum of RM18,000)
<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>	: PB Trustee Services 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>	: 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 28/02/2017 0.21 sen 31/03/2017 0.24 sen

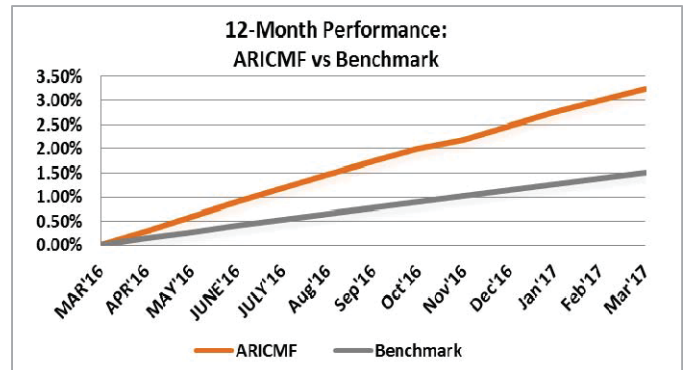
**CURRENT & HISTORICAL NAV (since inception)**

	Highest	Lowest	Current
Price (RM)	1.0000	0.9741	0.9751
Date	03/12/2007	29/01/2016	31/03/2017

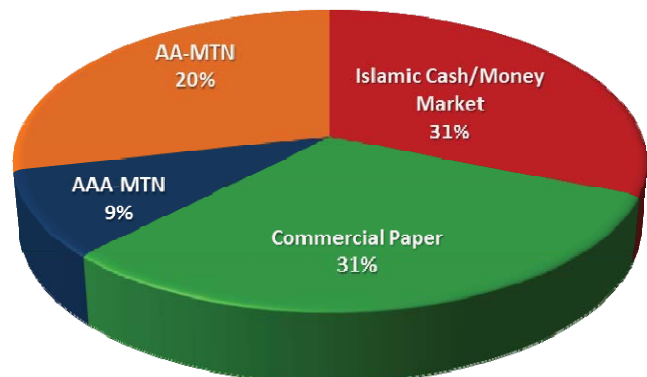


**FUND PERFORMANCE (%)**

	3 - Month	6- Month	Year to Date	1- Year	3- Year	5- Year	Since Inception
Fund	0.74	1.49	0.74	3.24	10.06	16.24	29.34
Benchmark	0.37	0.74	0.37	1.52	5.07	8.41	19.62



**SECTOR ALLOCATION**



**TOP 5 HOLDINGS**

- Kuwait Finance House
- Country Garden Real Estate
- KAF Investment SPI Berhad
- Al-Rahji Bank Berhad
- Aeon Co. (M) Berhad

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

**DISCLAIMER**

Based on the fund's portfolio returns as at 31<sup>st</sup> March 2017, the Volatility Factor (VF) for this fund is 0.13 and is classified as **Very Low** (source : Lipper Report as at 15<sup>th</sup> March 2017. Very Low includes funds with VF that are above 0.000 but not more than 1.785.

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 Product Highlights Sheet (PHS) and Information Memorandum (AmanahRaya Islamic Cash Management Fund) dated 30<sup>th</sup> April 2015, which has been duly authorized by Securities Commission Malaysia. The issue, offer or invitation to subscribe or purchase units in the Wholesale Fund (AmanahRaya Islamic Cash Management Fund) must be made exclusively to sophisticated investors as defined in CMSA 2007.

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 / Default Risk, Interest Rate Risk or Price Risk and Liquidity Risk. Investors can obtain the PHS and 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.