

### FUND OBJECTIVE

ARSIF aims to provide regular stream of monthly income\* by investing in Islamic money market instruments and sukuk.

Note: \*The income could be in the form of units or cash.

### INVESTOR PROFILE

The Fund is suitable for investors who are seeking for a low to moderate risk investment that has exposure in sukuk, Islamic negotiable instruments of deposit and Islamic money market instruments and/or prefer a regular income stream.

### INVESTMENT STRATEGY

ARSIF will invest in Islamic money market instruments and RM-denominated short to medium-term sukuk (with maturity of no longer than five (5) years) with a following minimum credit rating:

- i. Short-term credit rating of P1 by RAM or MARC-1 by MARC; or
- ii. Long-term credit rating of A1 by RAM or A+ by MARC.

#### Invest up to 30% of the Fund's NAV

The Fund may also invest up to 30% of the Fund's NAV in Islamic negotiable instruments of deposit with tenure up to five (5) years. The issuers of the Islamic negotiable instruments of deposit must have a minimum credit rating of A3 by RAM or A- by MARC.

#### Invest in Islamic CIS

The Fund may also invest in Islamic CIS provided that such Islamic CIS is consistent with the investment objective of the Fund.

#### Hold a minimum of 2% of the Fund's NAV

The Fund shall hold a minimum of 2% of the Fund's NAV (or such other amount as may be agreed by the Manager and Trustee from time to time) in Islamic liquid assets such as cash and Islamic deposits.

Note: "Short-term credit rating" refers to the credit rating of an instrument for a period of less than twelve (12) months issued by credit rating agency whereas "long-term credit rating" refers to a credit rating for a period of at least five (5) years.

### FUND DETAILS

<b>Fund Category</b>	: Sukuk
<b>Fund Type</b>	: Income
<b>Benchmark</b>	: Malayan Banking Berhad Al-Mudharabah (GIA) 1-Month Rate
<b>Launch Date</b>	: 5 May 2022
<b>Financial Year End</b>	: 31 March
<b>Current NAV per Unit</b>	: RM1.0002
<b>Initial Service Charge</b>	: Up to 0.5% of the NAV of the Fund per unit
<b>Annual Management Fee</b>	: Maximum fee of up to 1.00% per annum of the NAV of the Fund
<b>Trustee Fee</b>	: Maximum fee of up to 0.04% per annum of the NAV of the Fund, subject to a minimum fee of RM18,000
<b>Minimum Initial Investment</b>	: RM1,000
<b>Minimum Subsequent Investment</b>	: RM500
<b>Investment Manager</b>	: AmanahRaya Investment Management Sdn Bhd
<b>Trustee</b>	: Maybank Trustees Berhad
<b>Distribution Policy</b>	: Subject to availability of income, the Fund will distribute income on a monthly basis by way of reinvestment in the form of additional units depending on the performance of the Fund
<b>Historical Distribution</b>	: 31/05/2022 0.00 sen

### DISCLAIMER

Based on the fund's portfolio returns as at 31<sup>st</sup> May 2022, the Volatility Factor (VF) for this fund is 0.00 and is classified as **Very Low** (source : Lipper Report as at 10<sup>th</sup> May 2022). Very High includes funds with VF that are above 0 but not more than 4.19.

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 Prospectus for AmanahRaya Syariah Income Fund dated 5<sup>th</sup> May 2022, which has been duly registered with Securities Commission Malaysia. Any issue of units to which the Prospectus 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, Liquidity Risk, Inflation Risk, Manager's Risk, Credit and Default Risk, Loan Financing Risk, Non-Compliance Risk, Sukuk Issuer Risk, Interest Rate Risk, Income and Distribution Risk, Shariah Status Reclassification Risk and Islamic CIS Risk. Investors can obtain the PHS and Prospectus at ARIM. 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.

ARIM, its directors and/or employees may periodically hold interest in the securities, related securities or sectors mentioned herein. In the unlikely event that ARIM faces conflicts in respect of its duties to ARIM investment funds that it manages, ARIM is obliged to act in the best interest of all its investors and will seek to resolve any conflict fairly. ARIM has in place a policy on mitigating and managing conflicts of interest contained in its Compliance Policy Manual, which regulates its employees' securities dealings. An annual declaration of securities trading is required of all employees to ensure that there is no potential conflict of interest between the employees' securities trading and the execution of the employees' duties to the company and customers of the company.

### CURRENT & HISTORICAL NAV (since inception)

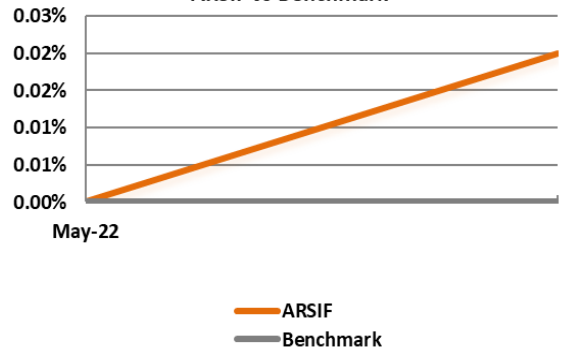
	Highest	Lowest	Current
Price (RM)	1.0002	1.0000	1.0002
Date	31/5/2022	5/5/2022	31/5/2022



### FUND PERFORMANCE (%)

	3 - Month	6 - Month	Year to Date	1 - Year	3 - Year	5 - Year	Since Inception
Fund	NIL	NIL	0.02	NIL	NIL	NIL	0.02
Benchmark	NIL	NIL	0.00	NIL	NIL	NIL	0.00

### Since Inception Performance: ARSIF vs Benchmark



### SECTOR ALLOCATION



### TOP 5 MONEY MARKET PLACEMENT

- Hong Leong Islamic Bank Berhad
- Public Islamic Bank Berhad
- Al Rajhi Bank Berhad
- Bank Islam Malaysia Berhad
- Alliance Islamic Bank Berhad

source : Financial Reports for May 2022 by Operations & Finance, ARIM