

FUND OBJECTIVE

The Fund aims to provide regular income and capital growth over the medium to long-term through investments predominantly in Shariah-compliant debt securities, money market instruments and Trust Accounts.

INVESTOR PROFILE

Conservative - Suitable for investors seeking a moderate to low risk investment that has exposure in sukuk, Islamic money market instruments and Trust Accounts that comply with Shariah requirements.

INVESTMENT STRATEGY

Investment a minimum of 70% of the Fund's Net Asset value

The Fund will invest a minimum of 70% of the Fund's NAV in Ringgit and foreign currency sukuk rated at least 'A' or 'P2' by RAM or its MARC equivalent rating or A- by S&P, or its Moodys and Fitch equivalent rating.

Investment of up to 30% of the Fund's Net Asset Value

The Fund may invest up to 30% of the Fund's NAV into Amanah Raya Berhad's Common Fund via Institutional Trust Account and/or other Trust Accounts that comply with the Shariah requirements.

FUND DETAILS

Fund Category	: Bond (Shariah-compliant)
Fund Type	: Growth and Income
Benchmark	: 70% quant shop GII Index (Medium Sub-Index) + 30% 12 - Months GIA
Launch Date	: 21 September 2006
Financial Year End	: 31 August
Current NAV per Unit	: RM1.0466
Current Units in Circulation	: 101.457 million units
Initial Service Charge	: Up to 1.00% of the NAV of the fund per unit
Annual Management Fee	: 1.75% per annum of the NAV of the fund
Trustee Fee	: Up to 0.07% per annum of the NAV of the fund, (minimum fee of RM18,000)
Minimum Initial Investment	: RM100
Minimum Subsequent Investment	: RM100
Investment Manager	: AmanahRaya Investment Management Sdn Bhd
Trustee	: CIMB Islamic Trustee Berhad
Distribution Policy	: The Fund aims to make an income distribution once a year.
Historical Distribution (Gross)	: 31/08/2008 4.50 sen 31/08/2009 5.00 sen 31/08/2010 4.00 sen 31/08/2011 4.00 sen 31/08/2012 4.50 sen 31/08/2013 4.50 sen 31/08/2014 4.00 sen 31/08/2015 4.00 sen 31/08/2016 4.20 sen

DISCLAIMER

Based on the fund's portfolio returns as at **31st March 2017**, the Volatility Factor (VF) for this fund is **1.83** and is classified as **Low** (source : Lipper Report as at 15th March 2017. Low includes funds with VF that are above 1.785 but not more than 5.965.

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 Master Prospectus (AmanahRaya Syariah Trust Fund) 15th November 2016 and expires on 14th November 2017, has been duly registered with the Securities Commission Malaysia. Any issue of units to which the Master 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 Sukuk Issuer Risk, Credit / Default Risk, Interest Rate Risk, Market Risk and Liquidity Risk. Investors can obtain the PHS and Master Prospectus 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.

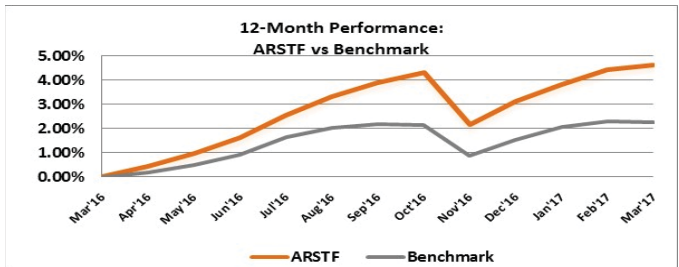
CURRENT & HISTORICAL NAV (since inception)

	Highest	Lowest	Current
Price (RM)	1.0976	0.9555	1.0466
Date	29/08/2012	05/09/2008	31/03/2017

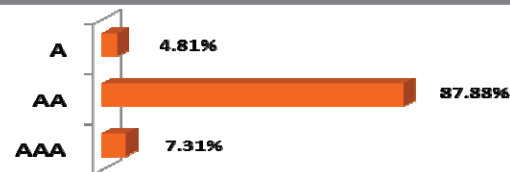


FUND PERFORMANCE (%)

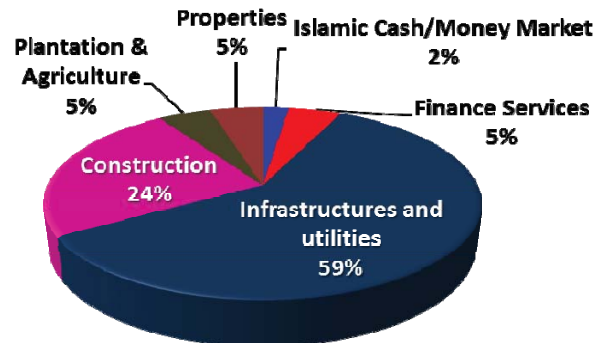
	3 - Month	6- Month	Year to Date	1- Year	3- Year	5- Year	Since Inception
Fund	1.46	0.72	1.46	5.12	13.59	23.92	53.49
Benchmark	0.70	0.07	0.70	2.65	9.23	14.39	42.34



CREDIT PROFILE (BASED ON SUKUK EXPOSURE ONLY)



SECTOR ALLOCATION



TOP 5 HOLDINGS

Konsortium Lebuhraya Utara-Timur (KL) Sdn Bhd (KESTURI)
Unitapah Sdn Bhd
ANIH Berhad
MEX II MTN
BESRAYA (M) Sdn Bhd

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