



FUND OBJECTIVE

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

INVESTOR PROFILE

Suitable for investors seeking a moderate to low risk investment that has exposure in debt securities, money market instruments and Trust Accounts for long term capital growth.

INVESTMENT STRATEGY

Investment in minimum of 70% of the Funds Net Asset value
ARUF will invest a minimum of 70% of the Fund's NAV in Ringgit and foreign currency debt securities rated at least 'A' or 'P2' by RAM or its MARC equivalent of A- by S&P, or its Moodys or Fitch.

Investment of up to 30% of the Funds Net Asset Value
The Fund may invest up to 30% of the Fund's NAV into ARB's Common Fund via Institutional Trust Account and/or other Trust Accounts.

FUND DETAILS

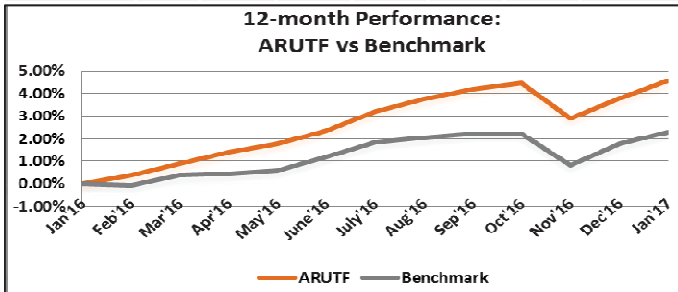
Fund Category	: Bond
Fund Type	: Growth and Income
Benchmark	: 70% RAM quant shop MGS Bond Index (Medium Sub-Index) + 30% 12 months Fixed Deposit Rate
Launch Date	: 21 September 2006
Approved Fund Size	: 500 million units
Financial Year End	: 31 st July
Current NAV per Unit	: RM1.0375
Current Units in Circulation	: 87.363 million units
Initial Service Charge	: Up to 1.0% of NAV per Unit
Annual Management Fee	: 1.0% per annum of the Fund's NAV
Trustee Fee	: From 0.07% per annum (minimum of RM18,000) of the Fund's NAV
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)	: 31/07/2007 4.00 sen 31/07/2008 4.50 sen 31/07/2009 5.00 sen 31/07/2010 4.50 sen 31/07/2011 4.50 sen 31/07/2012 4.50 sen 31/07/2013 4.50 sen 31/07/2014 4.00 sen 31/07/2015 4.00 sen 31/07/2016 4.20 sen

CURRENT & HISTORICAL NAV (since inception)

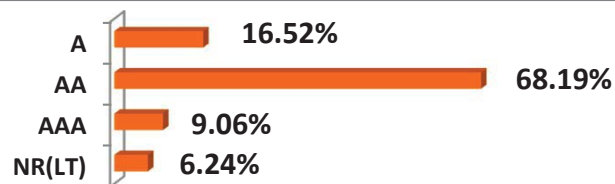
	Highest	Lowest	Current
Price (RM)	1.0877	0.9478	1.0375
Date	30/07/2012	15/08/2008	31/01/2017

FUND PERFORMANCE (%)

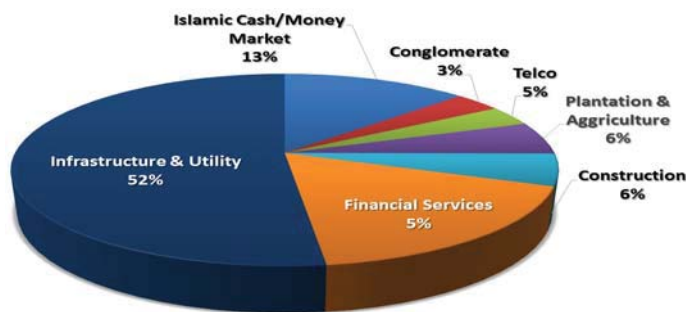
	3 - Month	6 - Month	Year to Date	1 - Year	3 - Year	5 - Year	Since Inception
Fund	0.08	1.29	0.74	4.55	13.18	19.23	59.86
Benchmark	0.07	0.43	0.51	2.29	9.17	14.08	41.01



CREDIT PROFILE (BASED ON PDS EXPOSURE ONLY)



SECTOR ALLOCATION



TOP 5 HOLDINGS

- Jimah Energy Venture Sdn Bhd
- Tanjung Bin Energy Issuer Berhad
- Bright Focus Berhad
- Ranhill Power Berhad
- MEX II Sdn Bhd

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 **1.48** 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 Product Highlights Sheet (PHS) and Master Prospectus (AmanahRaya Unit Trust Fund) dated 15th November 2016 and expires on 14th November 2017, has been duly registered with the Securities Commission. 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 Market Risk, Particular Stock Risk, Manager Risk, Non Compliance Risk, Liquidity Risk, Company/Issue Specific Risk and Reclassification of Shariah Status Risk. Investors can obtain the Product Highlights Sheet (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.