

FUND OBJECTIVE

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

INVESTMENT STRATEGY

Investment in 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 debt securities and money market instruments 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

FUND DETAILS

Fund Category	: Bond
Fund Type	: Growth and Income
Benchmark	: 70% quant shop MGS Bond Index (Medium Sub-Index) + 30% 12-months Fixed Deposit Rate
Launch Date	: 21 September 2006
Financial Year End	: 31 July
Current NAV per Unit	: RM1.0449
Current Units in Circulation	: 87.362 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)	: 31/07/2007 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)

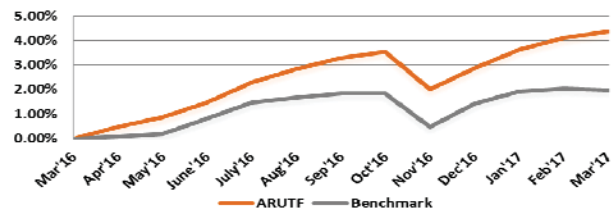
	Highest	Lowest	Current
Price (RM)	1.0877	0.9478	1.0449
Date	30/07/2012	15/08/2008	31/03/2017



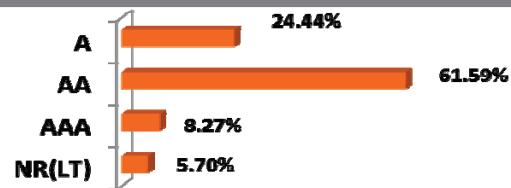
FUND PERFORMANCE (%)

	3 - Month	6 - Month	Year to Date	1 - Year	3 - Year	5 - Year	Since Inception
Fund	1.46	1.05	1.46	4.36	13.45	19.24	61.00
Benchmark	0.57	0.13	0.57	1.98	8.62	14.05	41.10

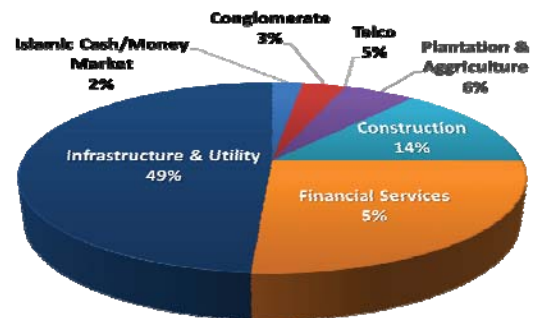
12-month Performance: ARUF vs Benchmark



CREDIT PROFILE (BASED ON PDS EXPOSURE ONLY)



SECTOR ALLOCATION



TOP 5 HOLDINGS

- Bright Focus Berhad
- WCT Holdings Berhad
- Jimah Energy Venture Sdn Bhd
- Besraya (M) Sdn Bhd
- Tanjung Bin Energy Issuer Berhad

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

DISCLAIMER

Based on the fund's portfolio returns as at 31st March 2017, the Volatility Factor (VF) for this fund is 1.47 and is classified as **Very Low** (source : Lipper Report as at 15th February 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 Master Prospectus (AmanahRaya Unit Trust Fund) dated 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 Bond 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.