

### 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

Suitable for investors seeking a moderate to low risk investment that has exposure in debt securities, money market instruments and Trust Accounts, a fund that aims to provide regular income stream and/or a fund that aims 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 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.

### FUND DETAILS

<b>Fund Category</b>	: Bond
<b>Fund Type</b>	: Growth and Income
<b>Benchmark</b>	: 70% quant shop MGS Bond Index (Medium Sub-Index) + 30% 12-months Fixed Deposit Rate
<b>Launch Date</b>	: 21 September 2006
<b>Financial Year End</b>	: 31 July
<b>Current NAV per Unit</b>	: RM1.0792
<b>Initial Service Charge</b>	: Up to 1.00% of the NAV of the fund per unit
<b>Annual Management Fee</b>	: Maximum fee of 1.75% per annum of the NAV of the fund
<b>Trustee Fee</b>	: Up to 0.07% per annum of the NAV of the fund, subject to a minimum fee of RM18,000
<b>Minimum Initial Investment</b>	: RM100
<b>Minimum Subsequent Investment</b>	: RM100
<b>Investment Manager</b>	: AmanahRaya Investment Management Sdn Bhd
<b>Trustee</b>	: CIMB Islamic Trustee Berhad
<b>Distribution Policy</b>	: The Fund aims to make an income distribution once a year.
<b>Historical Distribution (Gross)</b>	: 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 31/07/2017 5.60 sen 31/07/2018 0.00 sen 31/07/2019 8.00 sen 31/07/2020 8.00 sen 31/07/2021 4.50 sen

### CURRENT & HISTORICAL NAV (since inception)

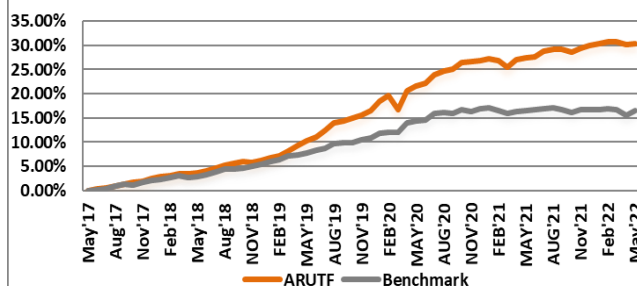
	Highest	Lowest	Current
Price (RM)	1.1477	0.9478	1.0792
Date	29/07/2020	15/08/2008	31/5/2022



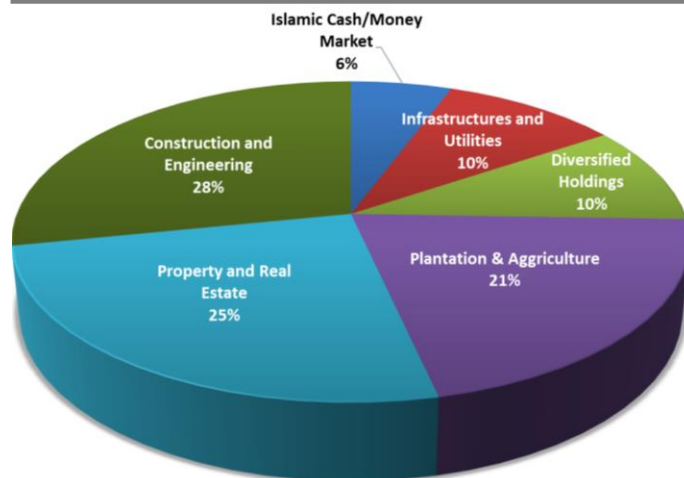
### FUND PERFORMANCE (%)

	3 - Month	6- Month	Year to Date	1- Year	3- Year	5- Year	10- Year	Since Inception
Fund	-0.22	0.84	0.33	2.31	18.30	30.43	56.03	111.77
Benchmark	-0.51	-0.17	-0.32	0.00	8.77	16.48	34.40	58.94

### 5-Year Performance: ARUTF vs Benchmark



### SECTOR ALLOCATION



### TOP 5 HOLDINGS

WCT Holdings Berhad
TSH Sukuk Murabahah Sdn Berhad
Tropicana Corporation Berhad
Country Garden Real Estate Sdn Berhad
Titijaya Land Berhad

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

### DISCLAIMER

Based on the fund's portfolio returns as at 31<sup>st</sup> May 2022, the Volatility Factor (VF) for this fund is 3.05 and is classified as **Very Low** (source : Lipper Report as at 10<sup>th</sup> May 2022). Very Low 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 Master Prospectus (AmanahRaya Unit Trust Fund) dated 28<sup>th</sup> August 2020, which 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 Market Risk, Liquidity Risk, Inflation Risk, Manager's Risk, Credit and Default Risk, Loan Financing Risk, Bond/Sukuk Issuer Risk and Interest Rate Risk. Investors can obtain the PHS and Master 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.