

Cash Management Solutions

PRODUCED: MARCH 2025



AHAM Asset Management Berhad's ("AHAM Capital") **Cash Management Solutions ("CMS")** are designed to provide investors the opportunity to potentially maximise the returns on their cash reserves, while ensuring liquidity.

Benefits & Highlights



Potentially better returns compared to Deposits & Current Account¹



Portfolio **Diversification**



Liquidity and Flexibility (T+1 withdrawal)



Regular **Income Distributions**



Overnight Interest Rate / Hibah Earnings² for Late Placement



No Sales Charge & No Exit Fee³



Outsourcing of **Treasury CMS functions for corporates**



Managed by **Experienced & Licensed Fund Managers**

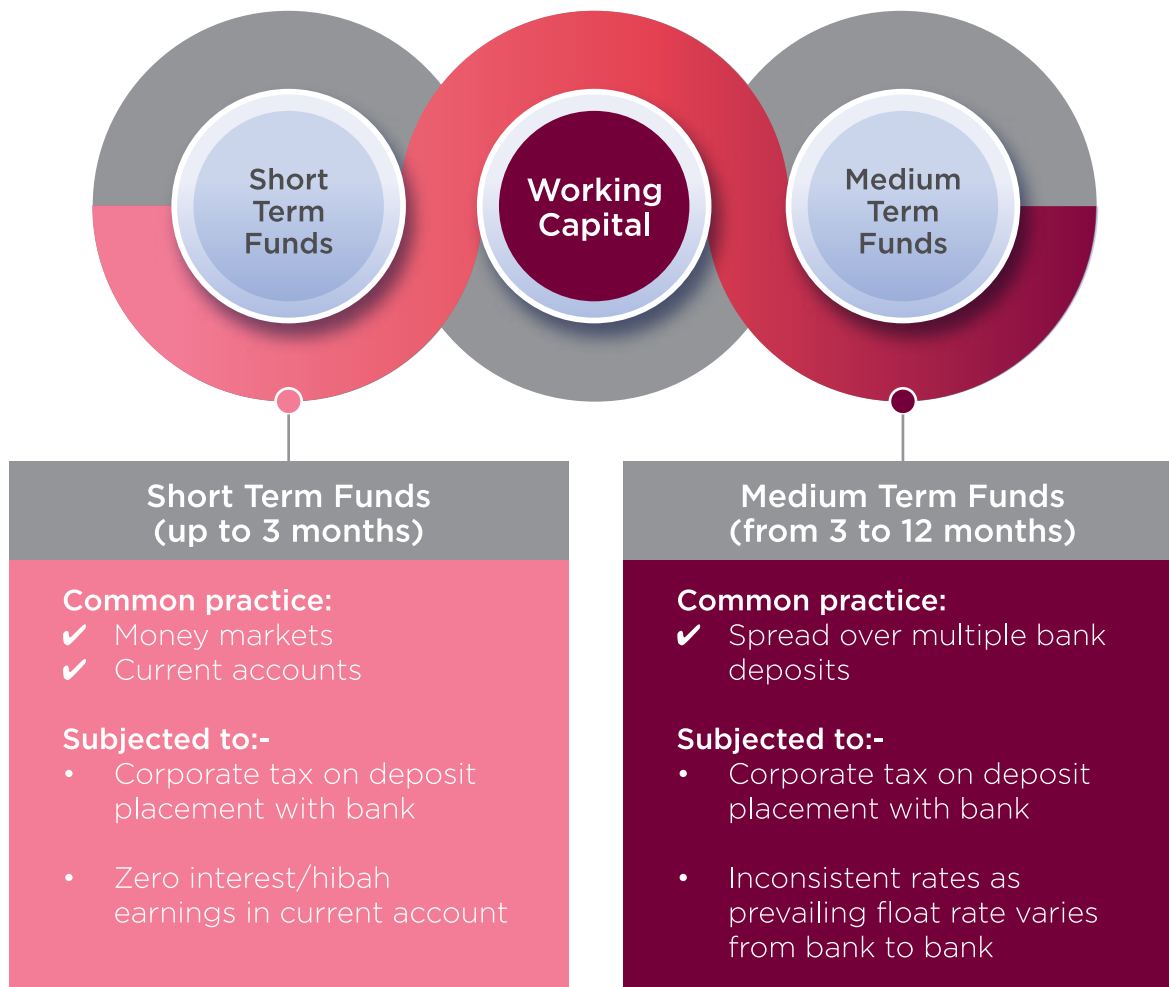
(1) Investment in the fund is not same as placement in a deposit with a financial institution. There are risks involved and investors should rely on their own evaluation to assess the merits and risks of the investment. (2) Only applicable for AHAM Aiiman Money Market Fund (for investments above RM100,000), AHAM Select Cash Fund & AHAM Aiiman Income Fund. (3) Usual Management and Trustee Fees apply. Please refer to the respective fund's disclosure documents for full details on applicable fees and charges.

Our CMS Offerings

For Individual Investors	For Sophisticated Investors	For Individual & Corporate Investors
<p>AHAM Enhanced Deposit Fund</p> <p>Retail Fund (Conventional)</p>	<p>AHAM Aiiman Income Fund</p> <p>Wholesale Fund (Shariah)</p>	<p>AHAM Select Cash Fund</p> <p>Retail Fund (Conventional)</p>
<p>AHAM Aiiman Enhanced i-Profit Fund</p> <p>Retail Fund (Shariah)</p>	<p>AHAM Income Extra Fund</p> <p>Wholesale Fund (Conventional)</p>	<p>AHAM Aiiman Money Market Fund</p> <p>Retail Fund (Shariah)</p>

Optimising Your Working Capital

Maximise the efficiency of your working capital (whether for businesses or individuals) regardless of tenure.



Indicative Return Comparison

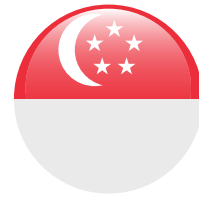
Comparison between AHAM Capital's CMS and Deposit Rates.

Description	Deposit Rate ¹			MYR Solution ²		
	Overnight Repo	3 Months	12 Months	AHAM Aiiman Income Fund	AHAM Aiiman Money Market Fund	AHAM Select Cash Fund
Annualised Return (%)	1.30	2.75	2.80	3.50	3.62	3.68
Less: Taxation @ 24% p.a.	0.31	0.66	0.67	-	0.09*	0.08*
Net Real Return (%)	0.99	2.09	2.13	3.50	3.53	3.60
Opportunity Cost vs Deposit Rate						
Excess Returns (%) (vs. Overnight)	-	-	-	2.51	2.54	2.61
RM10,000,000 Placement	-	-	-	RM251,000	RM254,000	RM261,000

Comparison between AHAM Capital's CMS and Deposit Rates. Annualised return – source: 1 Maybank website as at 28 February 2025 (published since 27 June 2023); 2 AHAM Capital 3-month annualised performance as at 28 February 2025; 3 The withholding tax of 24% is only applicable to the Fund's income distribution for non-individual investors. * Taxation is only applied to the Fund's income distribution level. Past performance is not an indication of future performance. Actual net returns of the investor may vary due to different timing of investment and redemption.

Foreign Currency CMS

AHAM Capital's Foreign Currency CMS helps investors diversify their cash holdings with access to **USD and SGD money markets** – offering a strategic alternative to bank deposits with competitive returns and flexibility.



Feature	AHAM World Series - US Dollar Liquidity Fund	AHAM World Series - SGD Liquidity Fund
 Target Fund	HSBC US Dollar Liquidity Fund	Fullerton SGD Cash Fund
 Investment Quality	AAA-rated quality by Standard & Poor's and Moody's ¹	Low volatility, short-term investment grade rating ²
 Liquidity	T+2 Withdrawal	T+3 Withdrawal



(1) Currently: Rated by Standard & Poor's: AAAM, Rated by Moody's: Aaa-mf. (2) Or Singapore-licensed banks permitted under CPFIS to accept fixed deposits.

For more information about our CMS offerings, please contact your Unit Trust Consultant, or call us at 1800 88 7080.

WARNING STATEMENT

A copy of the Prospectus, Supplemental Prospectus (if any), and Product Highlights Sheet ("PHS") can be obtained at AHAM Asset Management Berhad's sales offices or at aham.com.my. Investors are advised to read and understand the contents of AHAM Aiiman Money Market Fund Replacement Prospectus dated 31 March 2023; AHAM Select Cash Fund Replacement Prospectus dated 31 March 2023, AHAM Aiiman Income Fund Info Memo dated 16 March 2023 as well as its First Supplemental Info Memo dated 28 February 2024 and Second Supplemental Info Memo dated 21 May 2024; AHAM Enhanced Deposit Fund Prospectus dated 30 December 2022 and its First Supplemental Prospectus dated 13 October 2023; AHAM Aiiman Enhanced i-Profit Fund Prospectus dated 29 September 2023; AHAM Income Extra Fund Info Memo dated 12 June 2023 and its First Supplemental Info Memo dated 28 February 2024; AHAM World Series - US Dollar Liquidity Fund Replacement Info Memo dated 15 December 2023; AHAM World Series - SGD Liquidity Fund Info Memo dated 12 September 2023, and the corresponding PHS before investing. There are fees and charges involved when investing in the Fund. Investors are advised to consider and compare the fees and charges as well as the risks carefully before investing. Investors should make their own assessment of the risks involved in investing and should seek professional advice, where necessary. The price of units and distribution payable, if any, may go down as well as up and the past performance of the Fund should not be taken as indicative of its future performance. The Securities Commission Malaysia has not reviewed this marketing/promotional material and takes no responsibilities for the contents of this marketing/promotional material and expressly disclaims all liability, however arising from this marketing/promotional material.

#GrowWithUs

Connect with Us  [ahamcapital](https://www.facebook.com/ahamcapital)  [ahamcapital](https://www.instagram.com/ahamcapital)

AHAM Asset Management Berhad

Registration No: 199701014290 (429786-T)
 Ground Floor, Menara Boustead, 69 Jalan Raja Chulan, 50200 Kuala Lumpur, Malaysia.
 Toll Free Number: 1800 88 7080 T: +603 2116 6000
aham.com.my

