

# Cash Management Solutions

PRODUCED: MAY 2024

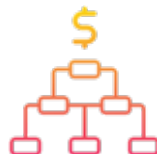


AHAM Asset Management Berhad's ("AHAM Capital") **Cash Management Solutions ("CMS")** are designed to provide investors the opportunity to potentially maximise the returns on their cash reserves while ensuring its fluidity and efficiency.

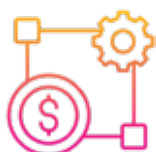
## Benefits & Highlights



Maximises Cash Reserves



Portfolio Diversification



Liquidity & Flexibility (T day & T+1-day withdrawals)<sup>1</sup>



Regular & Consistent Income Distributions<sup>2</sup>



Overnight Interest Rate / Hibah Earnings for Late Placement <sup>3</sup>



Potentially Better Returns Compared to Deposits & Current Account<sup>4</sup>



Outsourcing of Treasury CMS Functions for Corporates



Managed by Experienced & Licensed Fund Managers

(1) T-day withdrawals apply to AHAM Select Cash Fund & AHAM Aiiman Enhanced i-Profit Fund, while T+1-day withdrawals apply to AHAM Aiiman Money Market Fund & AHAM Enhanced Deposit Fund. (2) Not applicable for Class B - Accumulation Class of the AHAM Aiiman Enhanced i-Profit Fund. (3) Only applicable for AHAM Aiiman Money Market Fund (for investments above RM100,000) & AHAM Select Cash Fund. (4) Investment in CMS is not the 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.

## 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 (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 Aiiman Money Market Fund</p> <p>Retail Fund (Shariah)</p>

# Indicative Return Comparison

Comparison between AHAM Capital's CMS and Deposit Rates

## Individual Investor

Description	Deposit Rate (as of 31 March 2024)			AHAM Capital's CMS (for Individual Investor) (as of 31 March 2024)				
	Over- night Repo	3 Months	12 Months	AHAM Aiiman Money Market Fund	AHAM Enhanced Deposit Fund	AHAM Select Cash Fund	AHAM Aiiman Enhanced i-Profit Fund	AHAM Aiiman Income Fund <sup>#</sup>
Guided Return p.a. (%)	-	-	-	3.40%-3.70%*	3.50%-3.85%*	3.50%-3.80%*	3.20%-3.50%*	3.35%-3.45%*
Annualised Return (%)	1.30%	2.75%	2.80%	3.63%	3.83%	3.75%	3.37%	3.48%
Less: Taxation @ 24% p.a.	-	-	-	Exempted				
Net Real Return (%)	0.99%	2.09%	2.13%	3.63%	3.83%	3.75%	3.37%	3.48%
Opportunity Cost vs Deposit Rate (Overnight Repo)								
Excess Returns (%) (vs. Overnight)	-	-	-	2.64%	2.84%	2.76%	2.38%	2.49%
RM10,000,000 Placement	-	-	-	RM264,000	RM284,000	RM276,000	RM238,000	RM249,000

Source (Annualised Return):

- Maybank website as at 31 March 2024 (published since 27 June 2023);
- Bloomberg 3-month annualised performance as at 31 March 2024.

\*Guided return is indicative and not guaranteed, as at 5 April 2024.

<sup>#</sup>Only applicable to Sophisticated Investor.

Taxation is only applied to the fund's income distribution level.

The comparison above is for illustration purposes only. Actual net returns of the investor may vary due to different timing of investment and redemption. Past performance is not an indication of future performance.

## Corporate Investor

Description	Deposit Rate (as of 31 March 2024)			AHAM Capital's CMS (for Corporate Investor) (as of 31 March 2024)	
	Overnight Repo	3 Months	12 Months	AHAM Aiiman Money Market Fund	AHAM Select Cash Fund
Guided Return p.a. (%)	-	-	-	3.40%-3.70%*	3.50%-3.80%*
Annualised Return (%)	1.30%	2.75%	2.80%	3.63%	3.75%
Less: Taxation @ 24% p.a.	0.31%	0.66%	0.67%	0.24%**	0.24%**
Net Real Return (%)	0.99%	2.09%	2.13%	3.39%	3.51%
Opportunity Cost vs Deposit Rate (Overnight Repo)					
Excess Returns (%) (vs. Overnight)	-	-	-	2.40%	2.52%
RM10,000,000 Placement	-	-	-	RM240,000	RM252,000

Source (Annualised Return):

- Maybank website as at 31 March 2024 (published since 27 June 2023);
- Bloomberg 3-month annualised performance as at 31 March 2024.

\*Guided return is indicative and not guaranteed, as at 5 April 2024.

\*\*Taxation is only applied to the fund's income distribution level.

The comparison above is for illustration purposes only. Actual net returns of the investor may vary due to different timing of investment and redemption. Past performance is not an indication of future performance.

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

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#### WARNING STATEMENT

A copy of the Prospectus, Supplemental Prospectus (if any), Information Memorandum ("Info Memo"), Supplemental Info Memo (if any), and Product Highlights Sheet ("PHS") can be obtained at [aham.com.my](http://aham.com.my). Investors are advised to read and understand the contents of AHAM Enhanced Deposit Fund's Prospectus dated 30 December 2022 and its First Supplemental Prospectus dated 13 October 2023; AHAM Select Cash Fund's Prospectus dated 31 March 2023 and its First Supplemental Prospectus dated 13 October 2023; AHAM Aiiiman Money Market Fund's Prospectus dated 31 March 2023 and its First Supplemental Prospectus dated 13 October 2023; AHAM Aiiiman Enhanced i-Profit Fund's Prospectus dated 29 September 2023; AHAM Aiiiman Income Fund's Info Memo dated 16 March 2023 and its First Supplemental Info Memo dated 28 February 2024, and the corresponding PHS before investing. There are fees and charges involved when investing in the fund(s). 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(s) 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.

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