

## CAL Income Fund

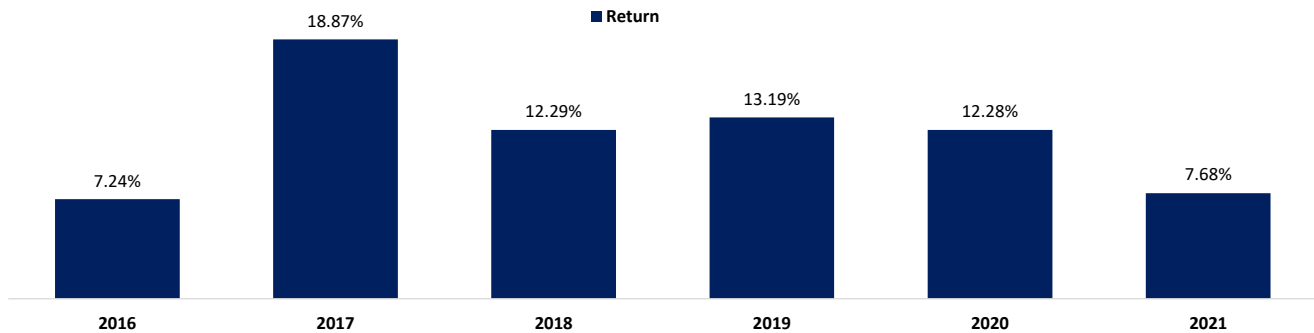
This Fund Fact Sheet provides a summary of the information about the investment policy, return, risks and conditions of the Fund. Investors should study the information provided in this Fund fact Sheet as well as in the trust deed in detail before making the decision to invest. When in doubt, the investor should consult the investor contact to clarify before subscribing to investment units. Investors should invest only when it is deemed that the investment meets the investors' investment objectives and the investor is able to accept the risks that may occur from such investment.

|                       |  |   |                                      |
|-----------------------|--|---|--------------------------------------|
| <b>Fund Type</b>      | Fixed Income Fund                      | <b>Fund Regulated by</b>                    | Securities Exchange Commission       |
| <b>Trustee/ Owner</b> | Deutsche bank                          | <b>Subscription &amp; Redemption Period</b> | Every working day during 8:30 –16:30 |
| <b>Fund Manager</b>   | Capital Alliance Investments (Pvt) Ltd | <b>Value of the Fund on 30 Sept 2021</b>    | LKR 18,435 million                   |
| <b>Inception Date</b> | 15-Aug-13                              | <b>Minimum Initial Investment</b>           | LKR 100                              |

### Fund Performance

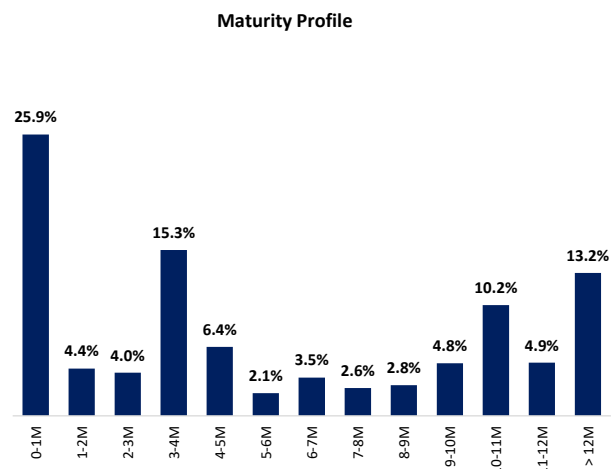
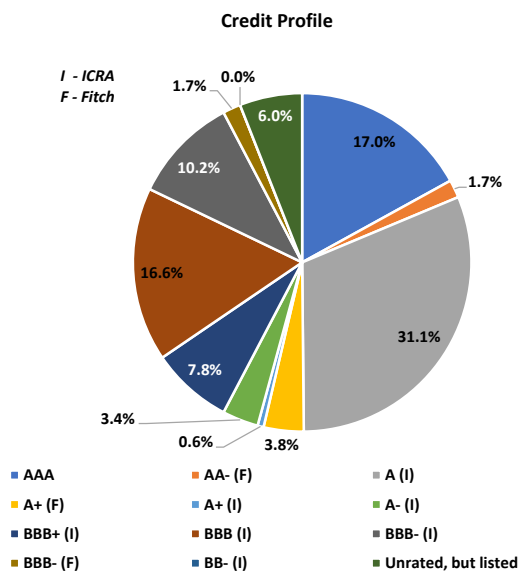
**\*Past performance is not a guarantee of future performance\***

The year to date Annualized Return is 7.68% (01 Jan 2021 - 30 Sept 2021). It tells investors what the fund would yield in a year, based on the returns earned year to date.



\*\*Returns are calculated after deducting all the expenses

### Investment Mix



**Key risks of the fund**

Investment in investment units is not a cash deposit and is not under the protection of the Deposit Insurance Scheme. Therefore, there is risk that investors may not receive the entire investment amount. Eg: Default by issuers of the securities in the case that the issuer cannot pay the principal and interest as specified

**Instruments that the fund can invest in**

- Treasury bills, Treasury bonds and other securities issued by the Government of Sri Lanka
- Debentures, Securitised papers and other fixed income corporate debt securities
- Repurchase Agreements
- Deposits in Licensed Commercial Banks or Licensed Specialised Banks

**Fees charged to the Fund**

|                |                   |
|----------------|-------------------|
| Management Fee | 0.50% of NAV      |
| Custodian Fee  | 194,400 per annum |
| Trustee Fee    | 0.16% of NAV      |
| Other expenses | 401,328 per annum |

**Fees charged to the Investor**

|                      |      |
|----------------------|------|
| Front End Fee        | None |
| Back End Fee         | None |
| Switching Fee        | None |
| Unit Transfer Fee    | None |
| Early Redemption Fee | None |

More information can be found in fund trust deed or contact CAL Asset Management (Pvt) Ltd : No. 46/58, Nawam Mawatha, Colombo 2, Sri Lanka  
Email: [investments@cal.lk](mailto:investments@cal.lk) Tel: +94 11 2317777