

CAL Investment Grade Fund



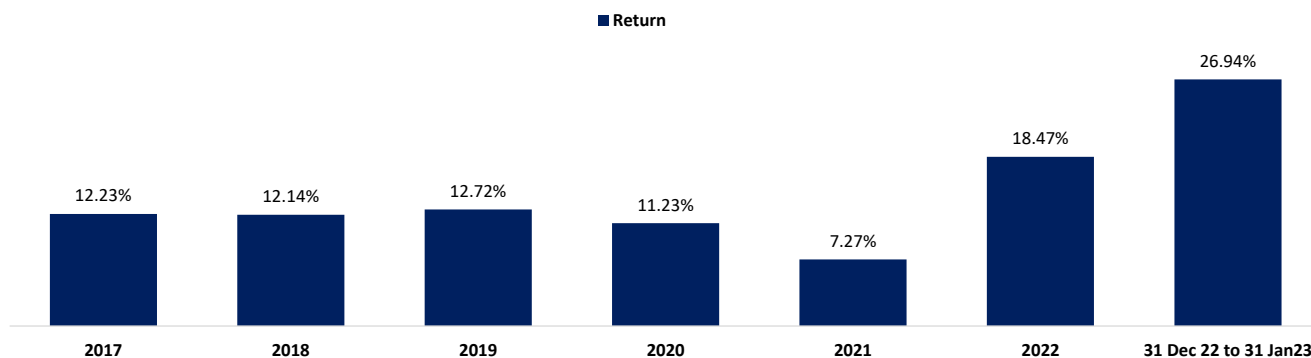
This Fund Fact Sheet provides a summary of the information about the investment policy, return, risks and conditions of the Fund. Investors should study the information provided in this Fund fact Sheet as well as in the trust deed in detail before making the decision to invest. When in doubt, the investor 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.

| | | | |
|-----------------------|--|---|--------------------------------------|
| Fund Type | Fixed Income Fund | Fund Regulated by | Securities Exchange Commission |
| Trustee | Deutsche bank | Subscription & Redemption Period | Every working day during 8:30 –16:30 |
| Fund Manager | Capital Alliance Investments (Pvt) Ltd | Value of the Fund on 31 January 23 | LKR 15,785 million |
| Inception Date | 15-Aug-13 | Minimum Initial Investment | LKR 100 |

Fund Performance

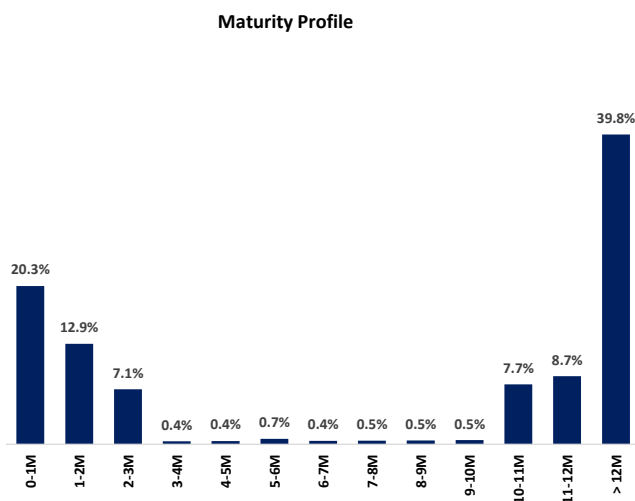
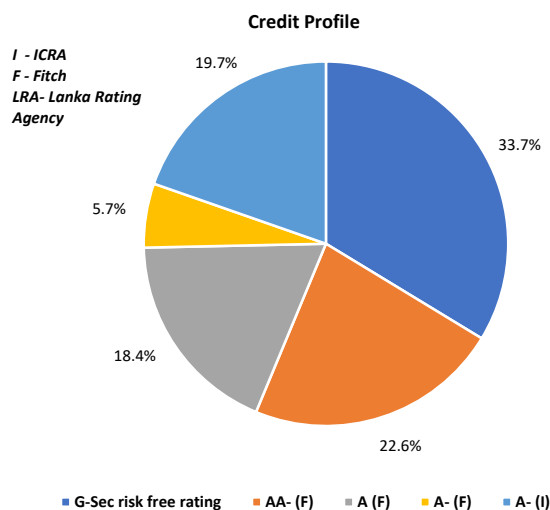
Past performance is not a guarantee of future performance

The year to date Annualized Return is 26.94% (31 Dec 2022- 31 Jan 2023). 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 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

Risk Rating of the Fund

Fitch Ratings has assigned a National Fund Credit Quality Rating of '**Af(lka)**' and a National Fund Market Risk Sensitivity Rating of '**S1(lka)**' to Capital Alliance Investment Grade fund. (Rating as at 04 May 2021)

ICRA Lanka Limited, subsidiary of ICRA Limited, a group company of Moody's Investors Service, has assigned the rating of [**SL**] **A+ (mfs)** (pronounced as Sri Lanka A mutual fund scheme) to the CAL Investment Grade Fund. (Rating as at 20 Apr 2022)

Schemes with this rating are considered to have adequate degree of safety regarding timely receipt of payments from the investments that they have made.

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 with a rating of BBB- or higher, issued by a rating agency licensed by the SEC of Sri Lanka
- Repurchase Agreements
- Deposits in Licensed Commercial Banks or Licensed Specialised Banks

Investor Profile

This Fund is suitable for Investors who:

- requires liquidity
- are conservative and seek capital preservation
- seek reasonable returns that commensurate with the risks that the fund is permitted to take

Fees charged to the Fund

| | |
|----------------|-------------------|
| Management Fee | 0.75% of NAV |
| Custodian Fee | 201,600 per annum |
| Trustee Fee | 0.16% of NAV |
| Other expenses | 744,400 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 Investments (Pvt) Ltd : No. 46/58, Nawam Mawatha, Colombo 2, Sri Lanka
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