CAL Investment Grade Fund

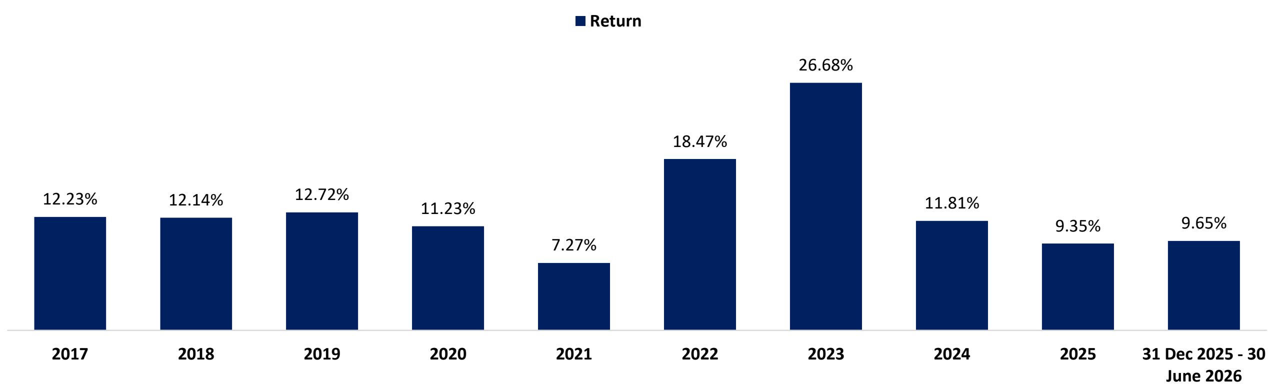
This Fund Fact Sheet provides a summary of the information about the investment policy, return, risks and conditions of the Fund. Investors should study the information provided in this Fund fact Sheet as well as in the trust deed in detail before making the decision to invest. When in doubt, the investor should consult the fund manager 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	Hatton National Bank	**Subscription & Redemption Period**	Every working day during 8:30 –16:30
Fund Manager	Capital Alliance Investments Limited	**Fund Value on 31 July 2026**	LKR 52.5 Billion
Inception Date	15-Aug-13	**Minimum Initial Investment**	LKR 100

Fund Performance

Past performance is not a guarantee of future performance

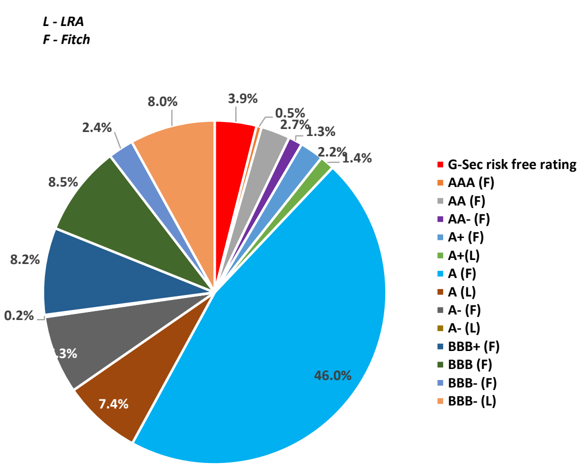
The Year to date annualized Return is 9.65% (31 Dec 2025 - 31 July 2026). It tells investors what the fund would yield in a year, based on the returns earned year to date.



*Returns are calculated after deducting all expenses

Investment Mix

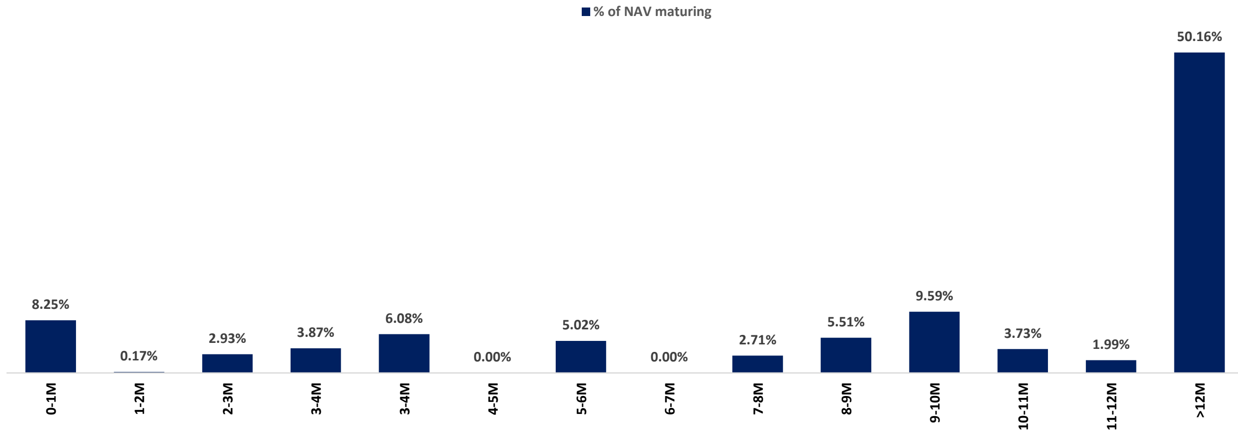
Credit Profile



Issuer Exposures

Issuer	LKR Bn	Percentage of Net Asset Value
People's Leasing & Finance PLC	12.7	24.2%
Citizens Development Business Finance PLC	4.0	7.7%
HNB Finance PLC	3.5	6.6%
L B Finance PLC	3.4	6.5%
Central Finance Company Plc	3.2	6.0%
Bank of Ceylon	3.1	5.9%
Sanasa Development Bank Plc	3.0	5.8%
Siyapatha Finance PLC	2.9	5.5%
Assetline Finance Limited	2.1	4.0%
Government Securities/Repos	2.1	4.0%
LOLC Holdings PLC	1.7	3.3%
Singer Finance (Lanka) PLC	1.7	3.3%
Hatton National Bank PLC	1.7	3.2%
Abans PLC	1.5	2.9%
Commercial Credit & Finance PLC	1.4	2.6%
Mercantile Investment And Finance Plc	1.3	2.5%
Asia Asset Finance PLC	1.2	2.3%
Commercial Bank of Ceylon PLC	1.1	2.1%
Lolc Finance Plc	0.8	1.4%
Sampath Bank PLC	0.7	1.4%
Senkadagala Finance Plc	0.6	1.2%
Abans Finance PLC	0.6	1.2%
Hayleys PLC	0.3	0.5%
First Capital Treasuries PLC	0.2	0.4%
Vallibel Finance Plc	0.1	0.2%
Net receivable/(payable)	-2.5	-4.8%
Total	**52.5**	**100.0%**

Maturity Profile



*The graph above does not portray the interest reset dates and liquidity; instead, it solely displays the final maturity date of the instruments in which the fund has invested

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

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
- Repurchase Agreements
- Deposits in Licensed Commercial Banks or Licensed Specialised Banks

Investor Profile

This Fund is suitable for Investors who:

- require 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	240,000 per annum
Trustee Fee	0.13% of NAV
Other expenses	2,681,453 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 CALIGF Key Investor Infomation Document or contact CAL Investments (Pvt) Ltd : No. 46/58, Nawam Mawatha, Colombo 2, Sri Lanka
Email: investments@cal.lk Tel: +94 11 2317777