

# QIC Asset Management Money Market Program

FACTSHEET November 2025

## Portfolio Investment Strategy

The QIC Asset Management Money Market Program ("QICMM") is a money market solution, offering clients attractive proposition for short-term liquidity management. The objective of the program is to optimize short-term returns for investors by investing in term deposits, predominantly with banks in Qatar rated "A-" or above. The principal settlement period is T+2 days & profit payout is monthly.

## Market Comments

The Federal Reserve faces heightened uncertainty over the prospect of an additional rate cut amid slowing economic growth, a cooling labor market, and persistent inflation pressures. Less than two weeks ago, markets largely expected the Fed to keep its benchmark rate unchanged at its final meeting of the year, following quarter-point reductions in both September and October. But since then, sentiment has shifted decisively: markets are now pricing in more than an 87% probability of a 25-basis-point cut on 10 December. Although the final decision will largely depend on the substantial volume of data expected as statistical agencies recover from the record 43-day government shutdown, other indicators, like the ISM Manufacturing PMI, point to contracting manufacturing activity. Against this backdrop of continued macroeconomic volatility, profit rates are expected to decline gradually in line with anticipated Fed rate cuts.

## Key Information



**Inception Date:** 30<sup>th</sup> July 2025



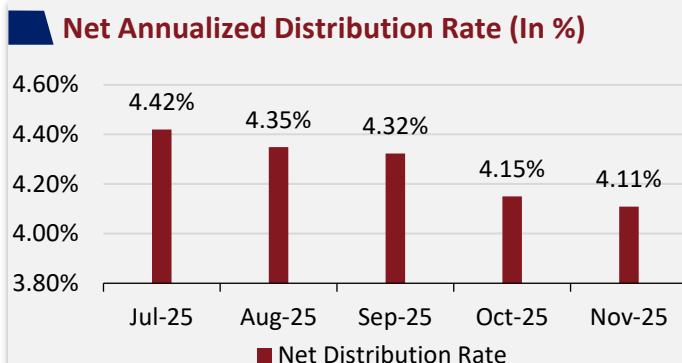
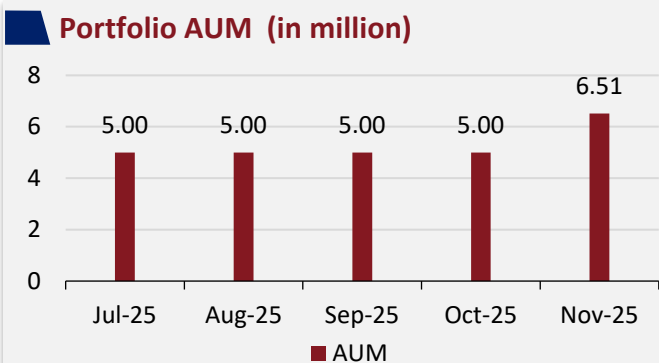
**Investment Managers:** QICAM



**AUM:** 7 Mn

Net Annualized Monthly Distribution Rate	4.11% p.a	Subscription/Redemption Frequency	Daily (Business Day)
Expense Ratio	0.004%	Settlement Period	T+2
Asset Under Management (AUM)	7 Mn	Profit Payment Frequency	Monthly
Currency	USD	Subscription/Redemption Fee	NIL
Investment Manager	QICAM LLC	Minimum Subscription (USD)	0.5 Mn
Investment Tenor/Maturity	Open Ended		

Managed Account Performance	MTD	YTD	3M	6M
QICAMM Program Performance	4.11%	4.27%	4.19%	4.27%



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