

QIC Asset Management Money Market Program

FACTSHEET December 2025

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Portfolio Investment Strategy

The QIC Asset Management Money Market Program ("QICMMP") 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.

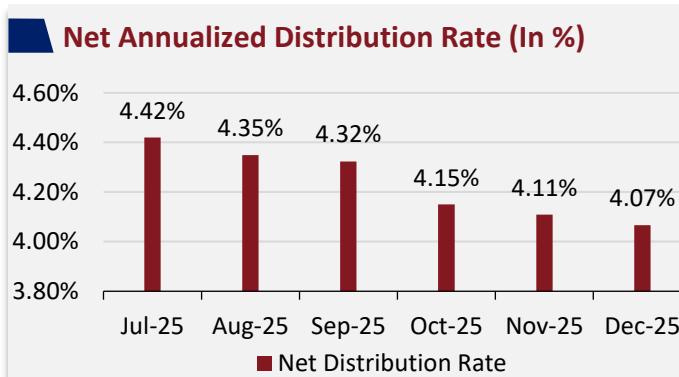
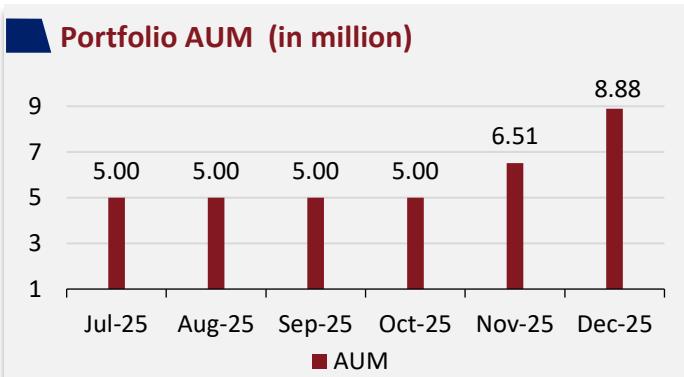
Market Comments

The Federal Reserve heads into 2026 facing a slew of political and policy challenges. Crucial issues include a new chair and an economy fed by both tailwinds and headwinds. Coming off three consecutive interest rate cuts, the central bank is expected to follow a more tepid path for the year ahead in which additional cuts could be hard to come by considering expectations for solid growth and ongoing inflation pressures. Some Market experts sees the data pointing to two cuts this year while outliers seeing labor market weakness pointing to three cuts. The upcoming Employment and CPI Data will give more clarity about the FOMC January meet. The USD profit rates is expected to move gradually in line with the FED rate cuts and investors should expect the profit rates to go lower in line with that.

Key Information

 Inception Date: 30 th July 2025	 Investment Managers: QICAM	 AUM: 9 Mn
Net Annualized Monthly Distribution Rate	4.07% p.a	Subscription/Redemption Frequency
Expense Ratio	0.003%	Settlement Period
Asset Under Management (AUM)	9 Mn	Profit Payment Frequency
Currency	USD	Subscription/Redemption Fee
Investment Manager	QICAM LLC	Minimum Subscription (USD)
Investment Tenor/Maturity	Open Ended	0.5 Mn

Managed Account Performance	MTD	YTD	3M	6M
QICAMM Program Performance	4.07%	4.24%	4.11%	4.24%



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