

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 Open Market Committee (FOMC) voted 9–3 to maintain the federal funds rate at 3.50%-3.75% in its July meeting. The U.S. Federal Reserve projects its benchmark interest rate will rise to a median target of 3.80% by the end of 2026, implying a final 25-basis-point interest rate hike from its current target range. This hawkish stance is driven by sticky economic conditions, including a 3.53% consumer inflation rate fueled by geopolitical energy shocks. While live prediction markets price in a 67.5% probability of this year-end hike, institutional analysts remain divided on whether the Fed will tighten further or hold steady, especially as real GDP growth moderated to a 1.5% annualized rate in Q2 and June hiring cooled sharply to 57,000 new jobs. Ultimately, the Fed's medium-term economic projections signal a very gradual easing path and policy to remain restrictive. The QAR profit rates is expected to hold and move gradually in line with the FED rates

Key Information



Inception Date: 30th July 2025



Investment Managers: QICAM

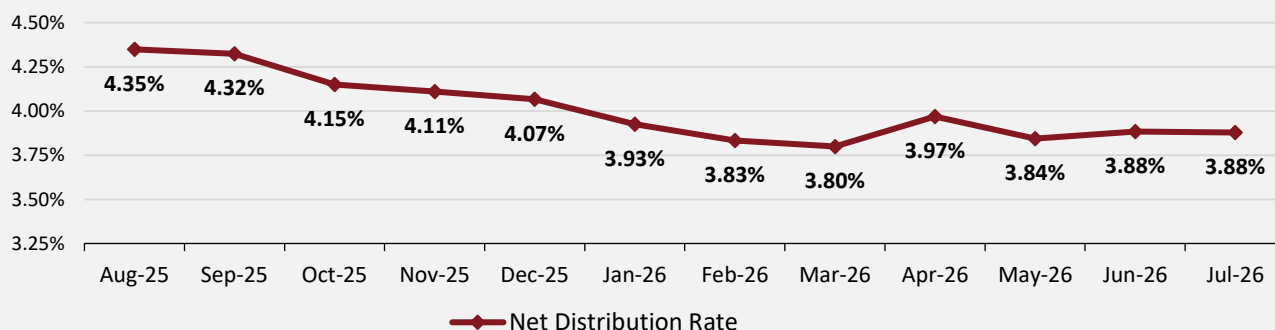


AUM: 9 Mn

Net Annualized Monthly Distribution Rate	3.88% p.a.	Settlement Period	T+2
Expense Ratio	0.005%	Profit Payment Frequency	Monthly
Asset Under Management (AUM)	9 Mn	Subscription/Redemption Fee	NIL
Currency	USD	Minimum Initial Subscription	1 Mn
Investment Manager	QICAM LLC	Minimum Subsequent Subscription	0.5 Mn
Investment Tenor/Maturity	Open Ended	Minimum Redemption	0.5 Mn
Subscription/Redemption Frequency	Daily (Business Day)		

Managed Account Performance	MTD	YTD	3M	6M
QICAMM Program Performance	3.88%	3.88%	3.87%	3.87%

Net Annualized Distribution Rate (In %)



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