

CIC DOLLAR FUND

Fact sheet – January 2026



Key Features

Fund Manager	CIC Asset Management
Launch Date	June 2011
Risk Profile	Low
Trustee	Kenya Commercial Bank
Custodian	Co-operative Bank
Auditors	PWC
Minimum Investment	USD 1,000
Minimum Top-up	USD 100
Initial Fee	Nil
Annual Management Fee	1.5%
Distribution	Monthly
Assets Under Management	USD 31.9 Million

Fund Objective

- Capital preservation whilst seeking long-term capital growth.
- A high degree of capital stability and with a risk neutral appetite.
- Currency diversification

Who Should Invest

An investor who is seeking:

Liquidity: The client is able to withdraw their funds at short notice with no penalty fees.

Flexibility: The client is able to switch or transfer funds to another fund that he/she may have with CICAM.

Security: The fund invests in government paper and liquid instruments.

Competitive Returns: Interest is calculated daily and credited at the end of each month. As an institutional client, the fund benefits from placing deposits in large sums and as such is able to negotiate for competitive rates.

Professional Fund Management: prospective investors benefit from the expertise of our seasoned professionals.

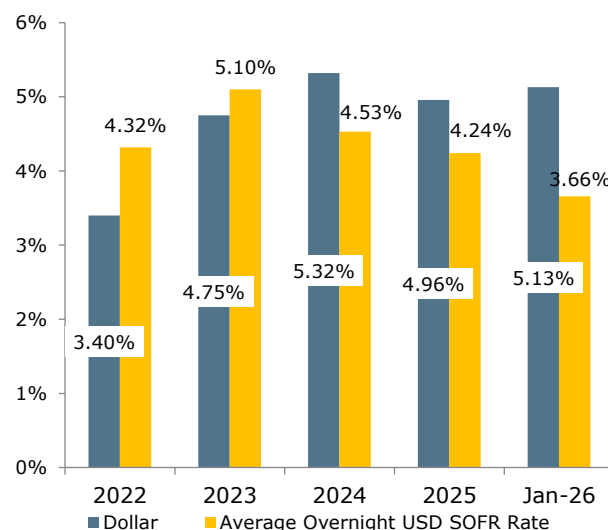
Market Commentary

INTEREST RATES - In January, the U.S. Federal Reserve held the federal funds rate at 3.50%–3.75% following a 25-bps cut in December 2025. Other major central banks, including the Bank of Canada and the Bank of Japan, also kept rates unchanged amid slowing growth and geopolitical risks. Currency markets were volatile, with the U.S. Dollar Index strengthening early on safe-haven demand before weakening later in the month as the euro and pound advanced

Fund Outlook

The Kenyan shilling has stayed steady against the dollar. Even as US Interest rates continue to decline the fund is well positioned to lock in attractive longer-term rates.

Periodic Returns

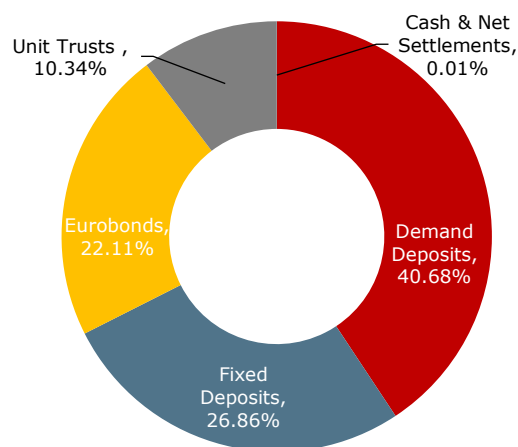


Fund Performance

Month/Years	Fund Performance	Average SOFR
1 year	6.34%	4.21%
6 months	3.02%	1.82%
3 months	1.50%	0.69%
1 month	0.46%	0.30%

Return is gross of fees charged

Asset Allocation



Statutory Disclaimer: Past performance is not an indicator of future performance as investment returns may rise or fall. In certain specified circumstances, the right to redeem units may be suspended. CIC Asset Management Ltd is regulated by Capital Markets Authority. The Authority does not take responsibility for the financial soundness of the scheme or for the correctness of any statements made or opinions expressed in this regard. For more information on the funds visit <https://ke.cicinsurancegroup.com>.



+254 020 282 3000, 0703 099 120



callc@cic.co.ke



www.cic.co.ke