

# CIC WEALTH FUND

## Fact sheet – January 2026

### Key Features

<b>Fund Manager</b>	CIC Asset Management
<b>Launch Date</b>	June 2011
<b>Risk Profile</b>	Low-Medium
<b>Trustee</b>	Kenya Commercial Bank
<b>Custodian</b>	Co-operative Bank
<b>Auditors</b>	PWC
<b>Minimum Investment</b>	KES 5,000,000
<b>Minimum Top-up</b>	KES 1,000,000
<b>Initial Fee</b>	Nil
<b>Annual Management Fee</b>	2.00%
<b>Assets Under Management</b>	KES 295.6 Million

### Fund Objective

- Capital preservation.
- Enhanced level of return with slightly elevated risk profile compared to Money market.
- Ideal for short term cash management.

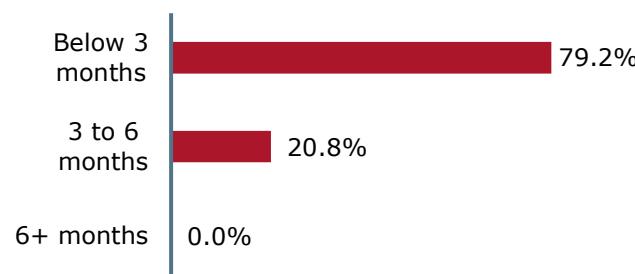
### Market Commentary

**INTEREST RATES** - Short- to medium-term rates fell in January as inflation eased into the Central Bank of Kenya's target range and market sentiment shifted toward monetary easing. Average yields on government securities declined, with the 364-day, 182-day, and 91-day papers dropping by 0.079%, 0.003%, and 0.047% to 9.2%, 7.8%, and 7.7% respectively. We anticipate a further 25 bps CBR cut in February MPC meeting.

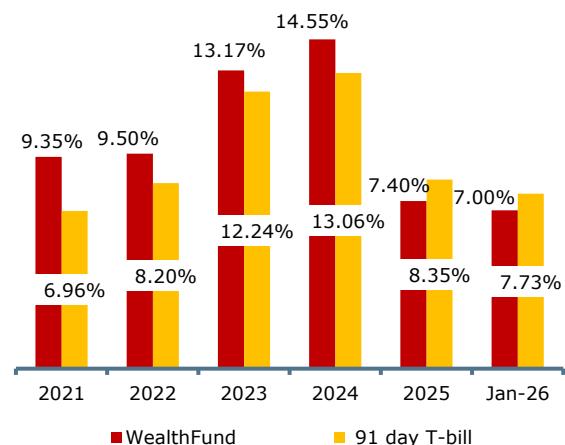
### Fund Outlook

Rates on government securities should stabilize or decline, especially in 1H26, as investors adjust to the most recent CBK rate plunge. The wealth fund rate is therefore expected to gradually decrease as maturities are repriced to reflect the lowered rates. Interbank rates are still declining, suggesting lower rates in the near term.

### Maturity Profile



### Periodic Returns

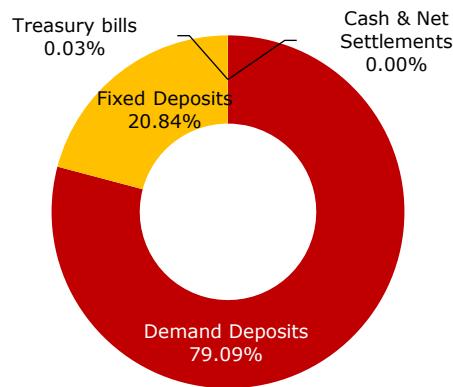


### Fund Performance

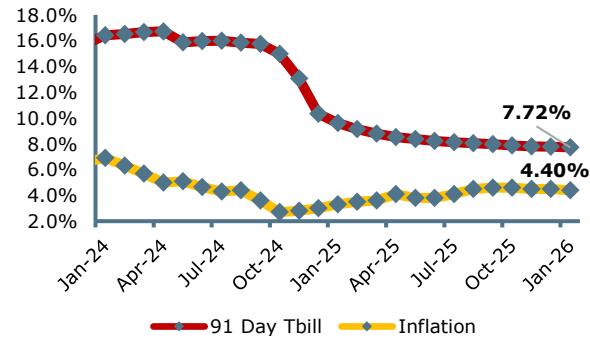
Month/Years	Fund Performance	Benchmark (91-day T-Bill)
1 year	10.62%	8.19%
9 months	7.16%	5.76%
6 months	4.28%	3.52%
3 months	1.67%	1.41%
1 month	0.73%	0.62%

Return is gross of fees charged

### Asset Allocation



### 91 Day T-bill & Inflation Rate



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