CIAM Value Fixed Income Fund

2026-08-31

Important Information:

- CIAM Value Fixed Income Fund (the "Sub-Fund") is a sub-fund of CIAM Investment Trust (the "Fund") which is a trust established as an umbrella fund. The Fund is governed under the laws of Hong Kong.
- The Sub-Fund's objective is to achieve income and long-term capital appreciation. There can be no assurance that the Sub-Fund will achieve its investment objective.
- The Sub-Fund is exposed to the credit/default risk of issuers of the fixed income and debt securities it invests in. Investment in the Sub-Fund is subject to interest rate risk. Generally, the prices of fixed income and debt securities rise when interest rates fall, whilst their prices fall when interest rates rise.
- Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security, issuer and/or guarantor at all times. The credit rating of a fixed income or debt security or its issuer or guarantor may subsequently be downgraded. In the event of such downgrading, the value of the Sub-Fund may be adversely affected. The manager may or may not be able to dispose of the fixed income or debt securities that are being downgrade.
- The Sub-Fund's investment in securities issued or guaranteed by governments may be exposed to political, social and economic risks. In adverse situations, the sovereign issuers may not be able or willing to repay the principal and/or interest when due or may request the Sub-Fund to participate in restructuring such debts. The Sub-Fund may suffer significant losses when there is a default of sovereign debt issuers.
- The credit appraisal system in the PRC and the rating methodologies employed in the PRC may be different from those employed in other markets. Credit ratings given by Mainland rating agencies may therefore not be directly comparable with those given by other international rating agencies.
- The Sub-Fund's investments may be concentrated in fixed income and debt securities. The value of the Sub-Fund may be more volatile than that of a fund having a more diverse portfolio of investments
- The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
- Please note that the Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest and the investments in Sub-fund may not be suitable for everyone. The investors should read the Prospectus and Product Key Facts Statement carefully and pay attention to product features and risks to evaluate whether the product matches withd investor's own investment objective and risk appetite.
- Investment involves risks. Please refer to the Prospectus for details including the risk factors.

Investment Objective

The investment objective of the Sub-Fund is to achieve income and long-term capital appreciation. There can be no assurance that the Sub-Fund will achieve its investment objective.

Investment Strategy

The Sub-Fund intends to strategically allocate its assets in terms of geographic region, market, credit rating, duration etc. based on economic cycle and mid-to-long-term market outlook after thorough research and analyses, which may take into account macroeconomic factors, industry trends, company fundamentals and other considerations. The strategic asset allocations may evolve and change over time following the change of market conditions. The Sub-Fund may prioritise long-term investments over short-term trades, aiming for sustainable growth and value creation. The Sub-Fund seeks to achieve its investment objective by directly or indirectly investing not less than 70% of its NAV in fixed income and debt securities worldwide.

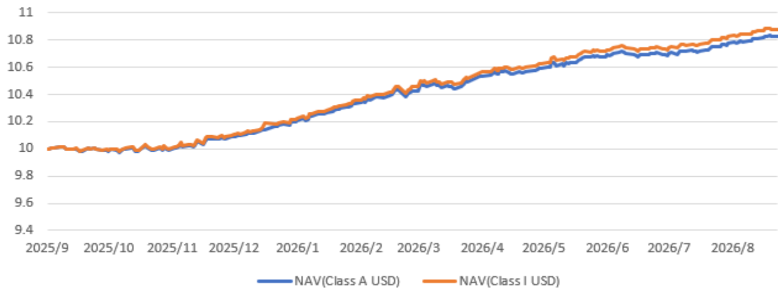
Portfolio Features

Yield to Maturity[1]	Weighted Average Maturity (years)[2]
5.86%	1.49

Fund Information

Manager	Cinda International Asset Management Limited
Custodian	Industrial and Commercial Bank of China (Asia) Limited
Inception Date	9 September 2025
Base Currency	US Dollars (USD)
Dealing Frequency	Daily (Hong Kong business days)
Management Fee	Class A USD, 1.5% p.a. Class I USD, 1.0% p.a.

Net Asset Value



Source: Cinda International Asset Management Limited. Bloomberg. Note: Class A (USD) – Class I (USD) - ACC were launched on 9 September 2025.

Share Class Information

Class	NAV	ISIN	Bloomberg Ticker	Inception Date	Minimum Initial Investment	Minimum Subsequent Investment
Class A USD	10.7519	HK0001170551	CVFIFAU	9/9/2025	1,000 USD	1000 USD
Class C USD	10.8000	HK0001170569	CVFIFIU	9/9/2025	2,000,000 USD	100,000 USD

Source : Cinda International Asset Management Limited. Data as of 2026-08-31

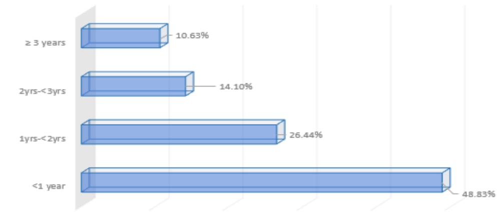
Cumulative Performance

Class	1 Mth	3 Mth	6 Mth	12 Mth	YTD	Since Inception
Class A USD	0.69%	1.29%	3.80%	-	6.44%	8.26%
Class I USD	0.73%	1.42%	4.05%	-	6.79%	8.79%

Source : Cinda International Asset Management Limited. Data as of 2026-08-31

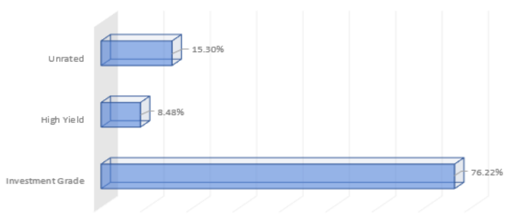
The computation basis of the performance is based on NAV-to-NAV, with dividends reinvested. Performance data has been calculated in the relevant share class currency, including ongoing charges and excluding subscription fee and redemption fee you might have to pay; Where no past performance is shown there was insufficient data available in that year to provide performance; The Sub-Fund launch year: 2025; Please refer to the "Share Class Information" section above for the launch date of different share classes. Past performance information presented is not indicative of future performance.

Duration Distribution[3,4]



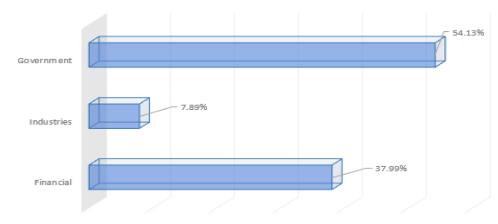
Source : Cinda International Asset Management Limited. Data as of 2026-08-31

Rating Distribution[3,4,5]



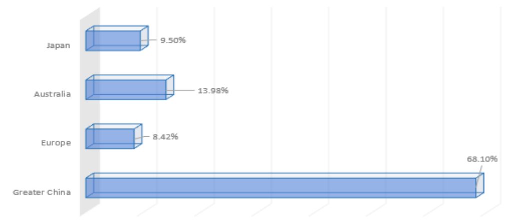
Source : Cinda International Asset Management Limited. Data as of 2026-08-31

Sector Distribution[3,4]



Source : Cinda International Asset Management Limited. Data as of 2026-08-31

Area Distribution[3,4]



Source : Cinda International Asset Management Limited. Data as of 2026-08-31

1 Yield to Maturity ("YTM") is a snapshot of the discount rate that equates the present value of the cash flows obtained from an investment in a bond (or time deposit) to its current market price (including accrued interest). The Fund's adjusted average YTM is a weighted average of the YTM of the Fund's individual bond (or time deposit) holdings, based on the intraday NAV, with YTM for bonds with less than 15 days remaining maturity treated as zero to avoid distortion of extreme values. This metric excludes fees and expenses . It does not represent the Fund's return.

2 Weighted average maturity is a measure of the average length of time to maturity of all the underlying securities in the scheme weighted to reflect the relative holdings in each instrument; and is used to measure the sensitivity of a scheme to changing money market interest rates. Weighted average life is the weighted average of the remaining life of each security held in a scheme; and is used to measure the credit risk, as well as the liquidity risk.

3 The rating, sector, duration and area distribution is for reference only.

4 The distribution and portfolio features covers only applicable asset class and excluded derivatives, cash and money market funds. The Sub Fund allocations are a percentage of investments in asset categories (i.e. net assets attributable to unitholders) as of the end of the period. The asset category of the Sub Fund is based on its predominant investments under normal market conditions. The Sub Fund may shift allocations among asset classes at any time without prior notice. Percentage may notequal 100 due to rounding.

5 Investment grade is rating of at least Baa3 / BBB- (rated by an internationally recognised credit agency such as Moody's or Standard & Poor's) or a rating of at least AA+ by a Mainland Chinese domestic credit rating agency (including China Chengxin International Credit Rating Co, Ltd., China Lianhe Credit Rating Co., Ltd., CSCI Pengyuan Credit Rating Co., Ltd. and Golden Credit Rating International Co., Ltd).