

ARM Investment Center

Expert investment advice from ARM

Welcome to ARM Investment Center!

Thank you for your patronage. As an investor in the ARM Mutual Funds, you will experience unparalleled service quality from our Investment Center team and enjoy the ARM advantage - up-to-date research information based on our investment approach; the expert touch from over 14 years investment management experience and optimum returns. Achieving your investment goal is our No. 1 priority!

What you need to know!

The ARM Investment Center is a one-stop financial center that provides unbiased professional advice. It is the platform through which ARM offers her family of mutual funds and other investment opportunities in stocks, real estate and pensions. From planning for your child's education to property acquisition, retirement and leaving a legacy, you are rest assured that one our investment products and services will meet your financial goals.

Defining Investment Needs

This is the most important part of your investment decision. To help you better understand how to achieve this, please visit www.arminvestmentcenter.com for more information. We will be delighted to have our Investment Advisors meet with you to ensure that your goals are properly aligned with your choice of investment.

Adding to Your Investment

You can optimize returns on your investment by making consistent investments throughout the life of your investment. Also, by reinvesting your dividends, you benefit from the power of compounding returns. To add to your investment, you can do the following:

1. Make payments online with your Interswitch ATM/debit cards via our online portal www.arm.com.ng/armcart
2. Make direct deposits into our accounts at any branch of GTBank, First Bank or Zenith Bank near you (Account Numbers are provided on our website and at the three designated banks)
3. Set up a Standing Instruction or Direct Debit with your bank. Please visit www.arminvestmentcenter.com to download the Direct Debit mandate.

The completed form could be scanned and sent to us via email or by courier to any of our offices. Upon receipt of the completed form, ARM will liaise with your bankers to set-up the Standing Instruction on your behalf.

Monitoring your Investment

Through ARM Investment Center, you have access to investment information at any time. Email notifications and SMS alerts will be sent whenever transactions occur on your account and online access to your account will be provided for up-to-date information. Dedicated Account Officers and Help Desk Personnel will be willing to provide sound investment advice to help you make the best investment decisions.

Liquidating your Investment

All our mutual funds are aimed at providing optimum returns over the long term. Hence, we discourage liquidation of investments in the short term. We advise that you have a minimum of 3 years in mind when investing in any of our Funds. However, in the event of a liquidation of your holdings (either wholly or partially), the following requirements are necessary:

1. A Completed redemption form stating the number of units you wish to redeem.

2. Original certificates and if you have lost or never received your certificate, you will be required to provide a sworn affidavit and an indemnity form.
3. The proceeds of your redemption proceeds can be paid to you in either one of the following ways:
 - a. Crossed or open cheque
 - b. Cash/Draft Transfer to be picked up at the nearest GTBank branch
 - c. Direct credit into your GTBank current account (We are currently exploring the use of other banks. This shall be announced as soon as arrangements have been concluded). **Please note that you will require a proper identification in form of Drivers' License or International Passport to collect your cheque.**
4. Redemption cheques will be ready in 7 working days for Lagos investors and 10 working days for upcountry (or out of Lagos) investors.
5. You will receive a Statement of your investment account showing the details of your redemption.

Dividends Policy

Dividends are paid annually as each Fund's income permits. You have an option of re-investing your dividends into any of our Mutual Funds. You can also request for automatic re-investment of all future dividends on your accounts by sending an email to discoveryfund@arm.com.ng or enquiries@arminvestmentcenter.com

Investment Certificates

Investment Certificates are issued for initial investments only; additional investments are acknowledged by SMS and an electronic investment receipt. In addition, you will receive a

quarterly Fund Statement showing the summary of your investments by email.

Self-Help Telephone Service

As part of our commitment to provide innovative service delivery, we have introduced a self-help telephone service which allows you receive the following information through our fully integrated Call Center (01-4488282):

- Information on our mutual funds
- Redemption Process
- ARM Mutual Funds' Daily Prices
- Confirmation of Account Balances

Other Requests

You can send the following requests to Customer Service for immediate response:

1. Change of Name/Address or Signature: All of these requests must be accompanied by a letter duly signed by you. Please contact Customer Service on 234-1-4488282 for other necessary requirements
2. Requests for Duplicate Certificates and Dividend Warrants: A letter and indemnity form will be required for issuing duplicate certificates. However, you do not require an indemnity form for the re-issuance of unclaimed dividend warrants.
3. Increase/Decrease or Stoppage of Direct Debits: To perform any of these requests, you will be required to advise us in writing. Please note that your bank will be advised accordingly as well.
4. Confirmation of Investment for a Deceased Person: You will be required to contact the registrars on 234-1-7730806 or visit the office at First Registrars Ltd, 2 Abebe Village Iganmu, Lagos for the necessary requirements.

Please contact Customer Service on 01-4488282 or email to discoveryfund@arm.com.ng for more information or visit us at any of the locations below:

ARM Investment Centers

- **Ikoyi**: 34A, Awolowo Road, Ikoyi, Lagos. 234-1-4630892-3
- **Lagos**: 68C Coker Road, by Town Planning Way, Ilupeju. Tel: 234-1-4488282
- **Abuja**: Plot 129 Adetokunbo Ademola Crescent, Wuse II Abuja. Tel: 09-4130530-1
- **Port Harcourt**: 12 Circular Road, Presidential Estate, off GRA Junction, PH, Rivers. Tel: 084-462592
- **Onitsha**: 60A Old Market Road, opposite Broad Way Cinema, Onitsha. Tel: 046-321216