## Q: Can I exit my investment at any time?

Yes, you can liquidate your investment to the Fund at any time. However, any exit made within 3 months of subscription or investing in the Fund will attract a 20% penalty on any profit accrued for the same period. You will be required to complete and execute the redemption form which should be returned to the Fund Manager. The redemption process should not exceed five working days from the time the Fund Manager receives your executed redemption form.

## Q: What is the investment objective of the Fixed Income Fund?

The Fund seeks to provide capital preservation, income and liquidity to risk averse investors.

### Q: Who manages the Fixed Income Fund?

The Fixed Income Fund is managed by ARM Investment Managers Ltd, a subsidiary of Asset & Resource Management Holding Company Ltd (ARM), one of Nigeria's leading asset management companies. ARM Investment Managers Ltd is registered with and regulated by the Securities & Exchange Commission (SEC) as a Fund Manager and is rated AA" by Agusto & Co.

## Q: Who protects investors in the Fixed Income Fund?

The Trustees to the Fund act in fiduciary capacity by overseeing the management and operations of the fund. They oversee the performance of the fund, approve the rules and regulations under which it performs and oversee the fund's compliance program. They provide supervision and oversight and are not involved in day-to-day management in line with the Fund Trust Deed, ISA and SEC Rules and Regulations.

## Q: Who are the Trustees of the Fund, and what is their role?

The Trustees to the Fund is STL Trustees Limited. The Trustees have a legal duty to protect the interest of the Unitholders. Their activities will include ongoing supervision of compliance with the investment policies of the Fund.

#### Q. How can I start an investment?

www.arminvestmentcenter.com/MutualFunds completing a subscription form and making payment into the bank account by initiating a bank transfer. Send your completed subscription forms and payment instruments or evidence of payment by mail to enquiries@arminvestmentcenter.com or to any ARM Investment Center nearest to you.

You can begin investing in the Fund by visiting

Account Name	ARM IM Fixed Income Fund
Account Number	1007803022
Bank	Citibank Nigeria Limited

## Q: What will I receive as evidence of my investment in the Fund?

As a unit holder, you will receive an acknowledgement (via SMS and email) for the number of units purchased after the allotment approved by SEC. In addition, you will be able to access your account online via the client portal (My Wealth Planner) -

https://arminvestmentcenter.com/Account/Login

#### CONTACT US FOR MORE INFORMATION:

ARM Investment Managers Limited 1 Mekunwen Road, Ikoyi, Lagos

#### ARM INVESTMENT CENTER LOCATIONS

## **Lagos Investment Centers:**

■ 68C Coker Road, Ilupeju, Lagos

#### **Abuja Investment Center:**

■ 129 Adetokunbo Ademola Crescent, Wuse II

#### **Port Harcourt Investment Center:**

 12 Circular Road Presidential Estate II, Off GRA Junction, Port-Harcourt.

#### Onitsha Investment Center:

 60A Old Market Road, Onitsha (Opposite Broadway Cinema)

#### **CUSTOMER SERVICE:**

- enquiries@arminvestmentcenter.com
- 0700 CALL ARM (0700 2255 276), + 234 (1) 271 5000
- www.arminvestmentcenter.com





# FACTS YOU NEED TO KNOW ABOUT THE ARM FIXED INCOME FUND

#### Q: What is the ARM Fixed Income Fund?

The ARM Fixed Income Fund is an open-ended mutual fund that invests in medium to long-term money market instruments and government securities which include:

- Fixed Deposits with eligible financial institutions;
- Debt securities issued or guaranteed by the Government of Nigeria such as Sovereign Bonds and Nigerian Corporate Bonds
- Other instruments that may be introduced and approved by the Central Bank of Nigeria (CBN) from time to time.



#### Q: How does the Fixed Income Fund work?

The ARM Fixed Income Fund is formed by pooling funds from several individuals and corporate investors which increases the Fund's ability to negotiate higher rates in the Fixed Income market

#### Q: What is the Fund's asset allocation?

The Fund will have at least 35% of its investments in high quality bonds backed by the Federal Government of Nigeria, while a maximum of 50% of its investment will be invested in quality money market instruments including FGN Treasury Bills, Bankers' Acceptances, Commercial Papers, Promissory Notes, Certificates of Deposit and other Fixed Income instruments.

#### Q: Who can invest in the Fixed Income Fund?

- Anyone can invest in the Fund. The Fund is attractive to all investors who desire periodic income and have low risk appetite. Individuals with available cash balances can also take advantage of the Fund to earn higher rates of return. Institutional clients who desire liquidity and easy accessibility to their funds with competitive returns can also take advantage of the Fund.
- The Fund is open to individuals (irrespective of nationality), institutions, entities, firms, societies and employee schemes amongst others.



## Q: Why should I choose the ARM Fixed Income Fund?

With the ARM Fixed Income Fund, you enjoy:

- Access to a diversified portfolio of fixed income securities which provides a more stable source of income than equity-based investments and can help lower portfolio volatility over time.
- Capital preservation: Bonds typically have a stated maturity date, when the principal is expected to be repaid. As a result, bonds are designed to protect principal, which can be useful when you are saving for future expenses such as buying a home or paying for college.
- Income: Fixed income securities are typically designed to generate a consistent stream of income, often to help supplement your existing income or create one in retirement.
- Affordable, as it requires an initial investment of a minimum of N5,000 and additional contribution of N500.
- Charges to the Fund are low and competitive in the market.

## Q: What is the minimum guaranteed rate of return?

While the Fund cannot guarantee a specific rate of return, returns are projected to be very competitive. The return is based on interest rate trend in the financial market. Ultimately, the Fund would always seek to give the best of market returns.

### Q: How much can I invest in the Fund?

There is no maximum amount you can invest; however, the minimum initial investment is N5,000 while additional investments can be made in multiples of N500.

## Q: Do I have a say in what the Fund invests in?

Unfortunately, no. The Fund has a defined and approved asset allocation. The Fund Manager uses its expertise to determine where to invest in line with the approved asset allocation



## Q: Any risks I should know about?

Although there are many benefits to the Fixed Income Fund as with all investments, there are a few risk investors should be aware of before investing in the Fixed Income Fund including:

- Interest rate risk When interest rates fall, bond prices rise. When interest rates rise, bond prices fall and the Fund could potentially lose some value.
- Inflation risk Inflation can cause risk for bonds and investments that pay a fixed amount of income. If prices rise due to inflation, but the interest payments you receive don't change, you might lose a bit of purchasing power.
- Call risk Some bonds are sold with a call provision that gives the issuer the right to redeem (call) the bond and return the principal before it matures. Bonds are more likely to be called when interest rates fall, and the issuer can issue new bonds with a lower interest rate.

## Q: How can I keep track of my investment?

The Fund price will be communicated by email and hosted on the ARM Investment Center website.