

ARM Sharia-Compliant Fixed Income Fund FACT SHEET



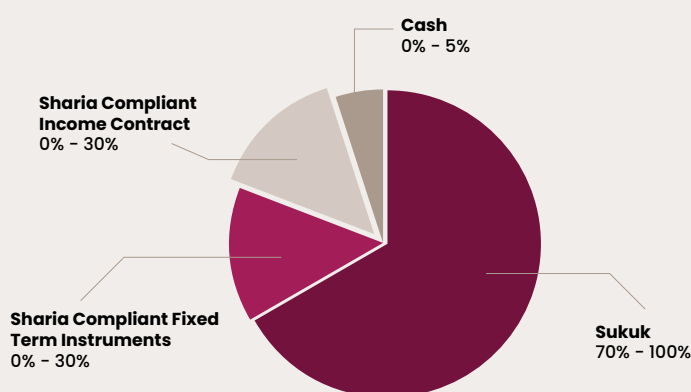
About the ARM Sharia-Compliant Fixed Income Fund

The ARM Sharia-Compliant Fixed Income Fund (SFIF) is an open-ended Naira-denominated (N) mutual fund which seeks to invest only in sharia-compliant fixed term instruments such as sovereign and corporate Sukuk, Mudarabah, Murabaha, and other contracts, with a minimum rating of BBB.

Investment Strategy

The Fund aims to achieve its investment objective through an active management strategy, carefully selecting an optimal combination of sharia-compliant fixed income instruments to provide competitive returns for investors. The Fund will invest in only sharia-compliant fixed income securities, contracts, and products, thereby generating a steady stream of income for investors.

Asset Allocation



Why invest in the ARM Sharia Compliant Fixed Income Fund?

- Invest in alignment with core Islamic principles and values
- Low entry into the fund
- Enjoy steady returns through exposure to Sharia-compliant fixed-term securities.
- Dividend payment twice a year
- Minimum holding period of 90 days

Key Facts

| | |
|----------------------------------|-----------------------------|
| Type of Scheme | Open-ended |
| Management Type | Active |
| Trustee | FBNQuest Trustees Limited |
| Custodian | Rand Merchant Bank |
| Launch Date | November 2024 |
| Fund Manager Rating | "AA" (Agusto & Co and GCR) |
| Risk Profile | Medium to High |
| Income Distribution | Semi Annually |
| Minimum Investment Period | 90 days |
| Early Redemption Charge | 20% of rental income earned |
| Offer Price | ₦1.00 |

Minimum Investment:

| | |
|-------------------------------|--|
| Individual: Initial | ₦ 10,000 |
| Additional | ₦ 1,000 |
| Institutional: Initial | ₦ 20,000,000 |
| Additional | ₦ 1,000,000 |
| Investment Tracking | ARMOne Mobile App and Web |
| Fund Fees: | |
| Management Fees | 1.5% of Fund's Net Asset Value |
| Incentive Fee | 20% of excess returns |
| Benchmark | 70% of 3-year Nigerian Sovereign Sukuk and 30% of 3 months NITTY |

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