

OLDMUTUAL

OLD MUTUAL INVESTMENT GROUP

UNIT TRUST FACT SHEETS AS AT MAY 2026



INVESTMENT GROUP



Kenya Shilling Money Market Fund

FUND DESCRIPTION

The Fund is a competitive yielding money market investment with low management fees and maximum security of capital. The Fund seeks to maximize interest income while preserving capital and providing immediate liquidity through investment in high quality money market instruments.

FUND STRATEGY AND OBJECTIVE

The Fund may only invest in cash and money market instruments with a weighted average duration not exceeding 18 months. Money market instruments include Corporate Bonds, Negotiable Certificates of Deposit, Call Deposits and Government Securities.

The primary objective of the Old Mutual Money Market Fund is to generate income from a diversified portfolio whilst ensuring investment risk is contained. Our main guiding principles for the Fund are: placing a high priority on the security of the investments, ensuring the portfolio is diversified and that investors have immediate access to their funds as desired.

WHY INVEST IN THE KENYA SHILLING MONEY MARKET FUND?

- **Liquidity:** Investors can easily access/redeem their invested funds.
- **Low Risk:** The Fund is focused on preserving capital and minimizing investment risk. It primarily invests in high-quality, short-term debt securities.
- **Stability of returns:** The Fund invests in selected money market instruments providing an income yield and a high degree of capital stability.
- **Competitive yields:** While prioritizing safety and liquidity, the fund strives to provide a yield that is competitive compared to prevailing market interest rates.

FUND DETAILS

Fund Manager:	Old Mutual Investment Group (K)
Risk profile:	Low (Conservative)
Currency:	Kenyan Shilling (KES)
Custodian:	KCB Bank Kenya Limited
Trustee:	KCB Bank Kenya Limited
Auditors:	PricewaterhouseCoopers
Launch date:	24 March 2003
Minimum Investment:	KES 1,000
Minimum top up:	KES 100
Annual effective yield:	10.26%
Fund size:	KES 27.84Bn
No. of units:	27,234,305,405
Weighted average tenor:	17.9 Months
Repurchase period:	Realtime MPESA payments for digital customers on I-invest 2-5 working days for manual withdrawal instructions
Daily price information:	Daily Newspaper & www.oldmutual.co.ke
Initial fee:	Nil
Service fee:	2% p.a. + VAT
Benchmark return:	Average Commercial Banks monthly deposit rate

PORTFOLIO MANAGER COMMENTARY

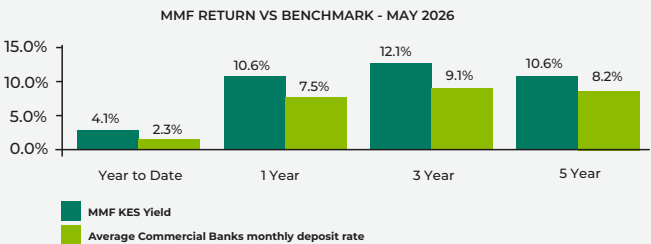
On a year-to-date basis, the fund registered a return of 4.1% with an annual effective yield of 10.26%, supported by the Fund Manager's proactive actions to maintain double digit yields while watchful of the duration and liquidity requirements.

Kenya's year on year inflation rose steeply for the second consecutive month to 6.7% in May from 5.6% in April driven by higher food and fuel prices. This fuel price increases had a ripple effect on items of the inflation basket with transport prices increasing by 6.1% in the month. Year on year core inflation (Non-Food-Non-Fuel) jumped to 3.2%, from 2.8% having been muted since November 2025.

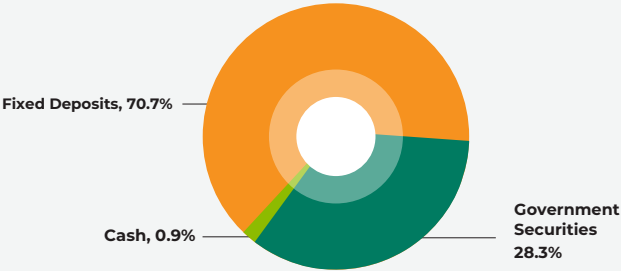
Due to increased expenditure and Government's demand for domestic debt, the 91, 182, 364-day Treasury Bill yields increased by an average of 0.42% to close the month at 8.34%, 8.21% & 8.56% respectively from 7.78%, 7.89% & 8.27% in the previous month.

Outlook: The risk of second-round fuel price rise and potential supply constraints effects remain. These effects should filter through in the economy in June pushing headline inflation further upwards. However, we believe that Inflation will likely remain below the Central Bank's upper limit of 7.5% but will breach 7% in the next month. Despite the market remaining relatively liquid, we expect yields to tick up further as the government relies more on domestic borrowing to cover the fuel subsidies and contain inflation. We expect investors to demand higher yields in the upcoming primary auctions with government accepting aggressive bids.

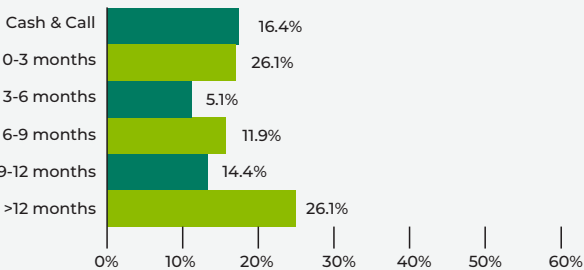
PERFORMANCE AS AT MAY 2026



ASSET ALLOCATION



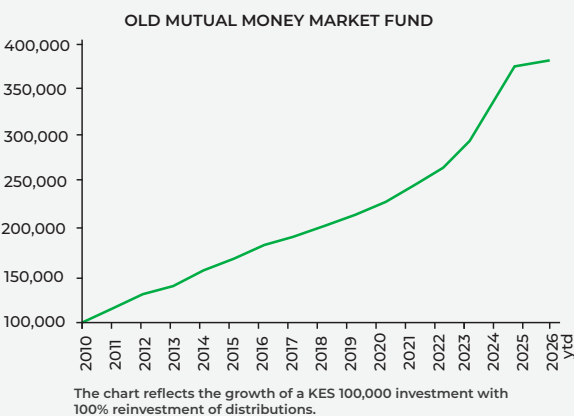
DURATION ALLOCATION



RISK MEASURES: LAST 24 MONTHS

No. of positive return months	24/24
24-month effective yield high	14.19%
24-month effective yield low	10.14%

CUMULATIVE PERFORMANCE





Dollar Money Market Fund

FUND DESCRIPTION

The fund is designed for investors seeking capital preservation, liquidity, and a competitive yield. The fund's primary objective is to provide investors with a stable and low-risk investment option that aims to outperform traditional savings accounts while maintaining access to their funds.

FUND STRATEGY

The fund predominantly invests in a diversified portfolio of short-term, high-quality, U.S. dollar-denominated debt securities, Treasury securities and bank certificates of deposit. These investments are carefully selected to ensure safety, liquidity, and competitive returns.

WHY INVEST IN THE DOLLAR MONEY MARKET FUND?

- **US Dollar-Denominated:** This Fund is denominated in US dollars, which provides an option for investors looking to hold and transact in this currency as a hedge.
- **Liquidity:** Investors can easily access/redeem their invested funds.
- **Low Risk:** The Fund is focused on preserving capital and minimizing investment risk. It primarily invests in high-quality, short-term debt securities.
- **Stable Value:** The Fund invests in selected money market instruments providing an income yield and a high degree of capital stability.
- **Competitive Yields:** While prioritizing safety and liquidity, the Fund strives to provide a yield that is competitive compared to prevailing market interest rates.

FUND DETAILS

Fund Manager:	Old Mutual Investment Group (K)
Risk profile:	Low (Conservative)
Currency:	US Dollar
Custodian:	KCB Bank Kenya Limited
Trustee:	KCB Bank Kenya Limited
Auditors:	PricewaterhouseCoopers
Launch date:	October 2023
Minimum Investment:	USD 100
Minimum top up:	USD 10
Fund value:	USD 19.5mn
Annual effective yield:	5.2%
Duration:	15.9months
Repurchase period:	2-5 working days for manual withdrawal instructions.
Daily price information:	Daily Newspaper & www.oldmutual.co.ke
Initial fee:	Nil
Service fee:	1% p.a. + VAT
Benchmark return:	3 month Secured Overnight Financing Rate(SOFR)

PORTFOLIO MANAGER COMMENTARY

On a year-to-date basis, the fund registered a return of 2.2% with the annual effective yield settling at 5.3% as the Kenya Eurobond, credit rated private debt funds and other structured product exposures continued to anchor the yield upwards of 5%. The fund manager continues to operate a well-diversified fund investing inflows into higher yielding longer duration instruments.

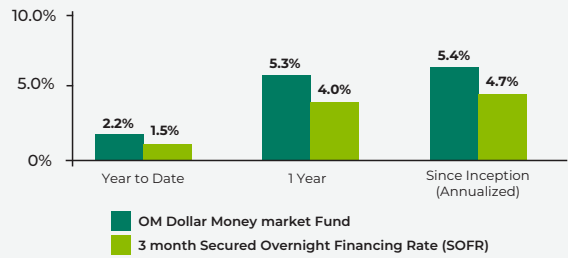
The year-on-year U.S Inflation rose to 3.8%, up from 3.3% in March and marking the highest reading since May 2023. The increase continued to show the vulnerability of energy prices caused by geopolitical and supply-side shocks. Energy inflation rose 3.8% month-on-month in the month.

In the month, U.S. Treasury yields moved higher as market reduced expectations for near-term Federal Reserve rate cuts. The benchmark 10-year Treasury yield closed the month at approximately 4.5%, having traded above 4.6% during the month, while the 2-year Treasury yield remained elevated at approximately 4.1%. Investors continue to price in a prolonged interest rate environment amid persistent inflationary pressures.

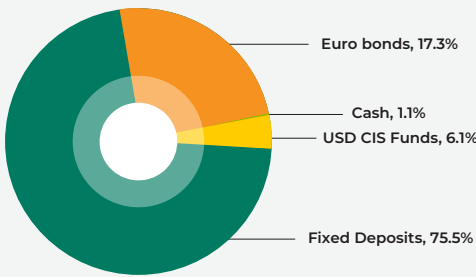
The Kenyan Shilling remained relatively stable against the U.S. dollar during May closing the month at KES 129.55 from KES 129.19 to the Dollar in April. The currency continued to benefit from strong diaspora remittances and adequate foreign exchange reserves, which helped cushion the economy against rising global energy costs and external market volatility.

Outlook: The global economic outlook remains clouded by elevated geopolitical risks and persistent supply chain disruptions. Global supply chain pressures remain near levels last observed in late 2022. The Federal Reserve is expected to maintain a cautious policy stance, with markets increasingly pricing out rate cuts in 2026. Treasury yields are likely to remain elevated in the near term. The Fund will continue to maintain adequate liquidity and reinvest maturities at higher yielding instruments to enhance the fund returns.

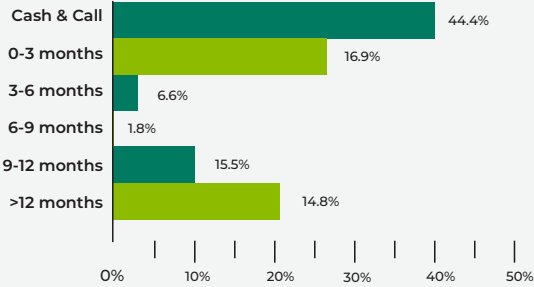
OM DOLLAR MONEY MARKET FUND YIELD AS AT MAY 2026



ASSET ALLOCATION



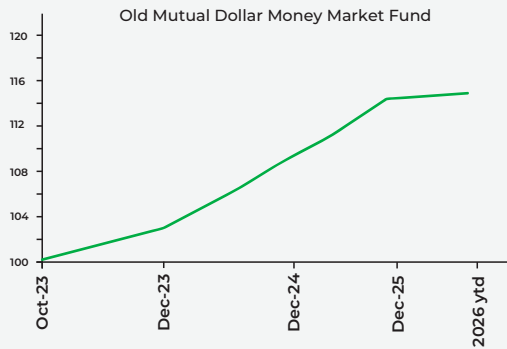
DURATION ALLOCATION



RISK MEASURES: Since Inception

Yield high	6.3%
Yield low	4.8%

CUMULATIVE GROWTH OF USD 100 INVESTMENT SINCE INCEPTION





Balanced Fund

FUND DESCRIPTION

This is a multi-asset class Fund which aims to grow capital steadily while providing income over the medium to longer term. The preservation of real capital is of primary importance in achieving this objective. The Fund is managed to comply with the investment guidelines set by the Capital Markets Authority. Returns are likely to be less volatile than those of an equity-only fund.

FUND STRATEGY AND OBJECTIVE

The Fund aims to create long-term wealth for investors within the constraints governing Collective Investment Schemes. It aims to outperform the average return of similar funds without assuming any more risk.

Investment in Equities will be based on technical indicators and fundamental research that supports buying stocks that are a discount to their intrinsic value.

WHY INVEST IN THE BALANCED FUND?

- If you seek steady long-term capital growth
- If you have an investment horizon of more than three years
- If you are comfortable with taking on some risk of market fluctuation and potential capital loss, but typically less than that of an Equity Fund.
- Ideal vehicle for medium to long-term investments
- Strong focus on capital preservation

FUND DETAILS

Fund Manager:	Old Mutual Investment Group (K)
Risk profile:	Moderate
Currency:	Kenyan Shilling (KES)
Custodian:	KCB Bank Kenya Limited
Trustee:	KCB Bank Kenya Limited
Auditors:	PricewaterhouseCoopers
Launch date:	18 August 2005
Minimum investment:	KES 5,000
Minimum top up:	KES 1,000
Last 1 year net yield:	28.1%
Fund size:	KES 311.6Mn
Last dividend per unit:	KES 1.90/unit (Mar 2026)
No. of units:	1,841,364
Repurchase period:	Realtime MPESA payments for digital customers on I-invest. 2-5 working days for manual withdrawal instructions
Initial fee:	Nil
Service fee:	3.37% p.a. + VAT
Benchmark return:	25% NASI+10% Commercial Bank Rate+30% 91-day TBill+30% S&P Bond Index+ 5% MSCI World Index

FUND STRATEGY AND OBJECTIVE

On a year-to-date basis, the Fund registered a return of 5.4% driven by positive Equity and Bonds returns. In the month, the Equities market performance was positive with the All-Share Index registering a return of 0.2% driven by mixed performance of large cap stocks.

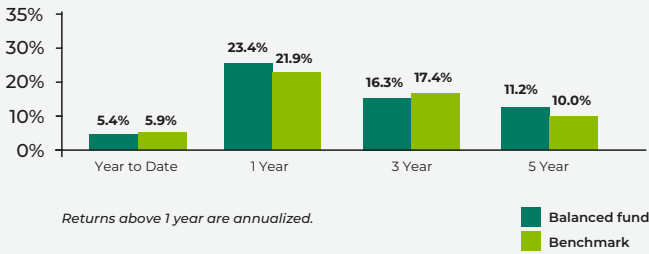
In the month, the yield curve moved higher by an average of 0.21% driven by the primary auction outcomes and secondary trading. The yield curve continues to face upside risks emanating from increasing domestic borrowing appetite by the government and its need to tame the steep rise in inflation.

Kenya's year on year inflation rose steeply for the second consecutive month to 6.7% in May from 5.6% in April driven by higher food and fuel prices. This fuel price increases had a ripple effect on items of the inflation basket with transport prices increasing by 6.1% in the month. Year on year core inflation (Non-Food-Non-Fuel) jumped to 3.2%, from 2.8% having been muted since November 2025.

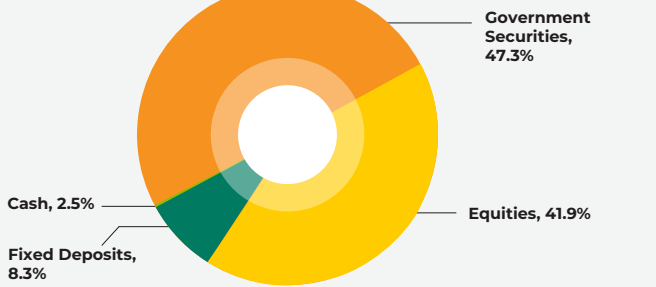
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Outlook: The risk of second-round fuel price rise and potential supply constraints effects remain. These effects should filter through in the economy in June pushing headline inflation further upwards. However, we believe that Inflation will likely remain below the Central Bank's upper limit of 7.5% but will breach 7% in the next month. Despite the market remaining relatively liquid, we expect yields to tick up further as the government relies more on domestic borrowing to cover the fuel subsidies and contain inflation. We expect investors to demand higher yields in the upcoming primary auctions with government accepting aggressive bids. Stocks trading at ex-dividend, rise in fixed income yields are likely to affect the performance in the equity markets however, foreign investors, whose participation has increased, appear to be slowly pricing in a looming permanent ceasefire in the Middle East.

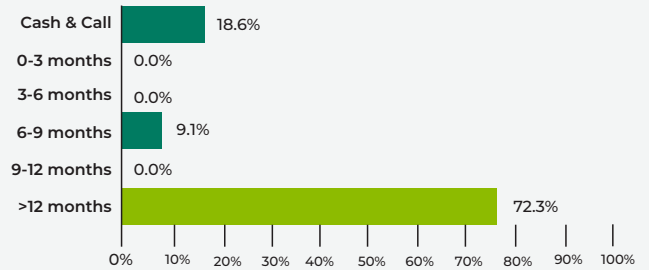
BALANCED FUND PERFORMANCE AS AT MAY 2026



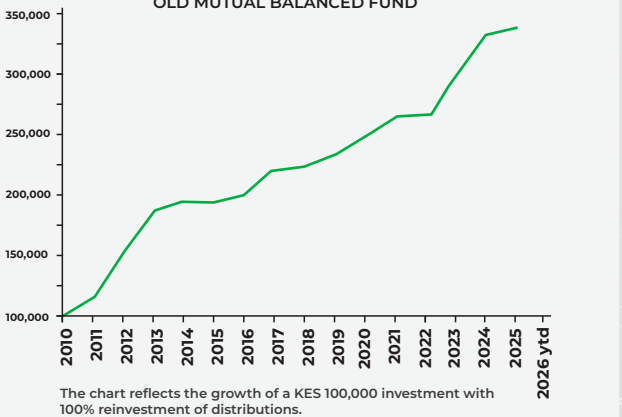
ASSET ALLOCATION



DURATION ALLOCATION



CUMULATIVE PERFORMANCE OLD MUTUAL BALANCED FUND



RISK MEASURES: LAST 24 MONTHS

No. of positive return months	18/24
High bid price (KES)	173.26
Low bid price (KES)	125.73
Max drawdown	-4.21%



Equity Fund

FUND DESCRIPTION

The Fund seeks long term capital growth by investing in shares across all selected industry sectors of the Nairobi Securities Exchange (NSE). This Fund is suitable for investors who can withstand potential capital volatility in the shorter term with expectation of higher returns in the medium to long term.

FUND STRATEGY AND OBJECTIVE

This Fund aims to outperform the All-Share Index (NASI) through active stock selection and bets across sectors and market capitalization on the NSE. Additional securities which may be included are cash and cash equivalents such as deposits. A minimum of 60% of the Fund’s assets will be always invested in Equities as stipulated by the CMA guidelines.

WHY INVEST IN THE EQUITY FUND?

- A fund with a proven track record and investment style that has delivered superior performance over the long-term.
- The fund offers a carefully selected, well diversified basket of shares on the NSE.
- All shares are subject to rigorous, in-depth research.
- This is a risky fund and is not for the short-term investor.
- The fund aims to achieve maximum capital growth over the medium to long-term by investing in companies that are undervalued relative to realistic growth prospects (Intrinsic value).

FUND DETAILS

Fund Manager:	Old Mutual Investment Group (K)
Risk profile:	High
Currency:	Kenyan Shilling (KES)
Custodian:	KCB Bank Kenya Limited
Trustee:	KCB Bank Kenya Limited
Auditors:	PricewaterhouseCoopers
Launch date:	24 March 2003
Minimum investment:	KES 5,000
Minimum top up:	KES 500
Fund size:	KES 1.0bn
Last dividend per unit:	KES 3.70 (Dec 2025)
No. of units:	1,929,358
Income distribution:	Bi-Annually in January & July
Repurchase period:	Realtime MPESA payments for digital customers on I-invest. 2-5 working days for manual withdrawal instructions
Daily price information:	Daily Newspaper & www.oldmutual.co.ke
Initial fee:	Nil
Service fee:	3.37% p.a. + VAT
Benchmark return:	65% NASI+35% Commercial Bank Rate

FUND COMMENTARY

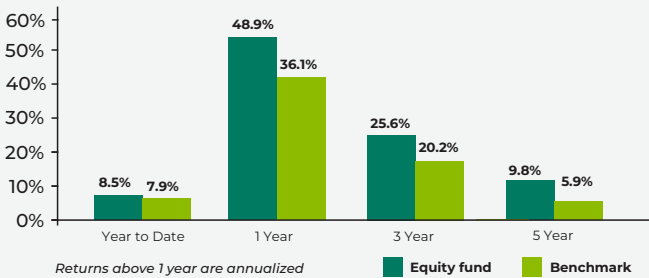
On a year-to-date basis, the Fund registered a return of 8.5% driven positive returns from equities and deposits. In the month, the equities market performance turned positive with the All-Share Index registering a return of 0.2% driven by mixed performance of the large cap stocks.

The Fund Manager rebalanced the portfolio by increasing allocation to fixed deposits while still adhering to the 60% minimum allocation to equities.

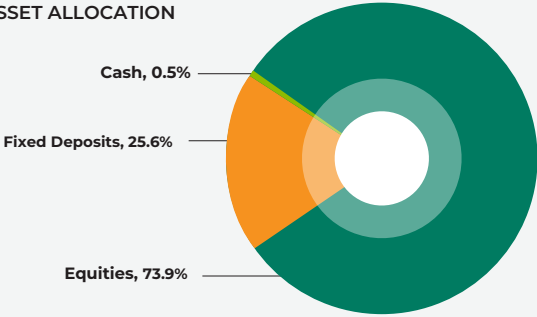
The Fund continues to invest in a portfolio of stocks with strong fundamentals. The Fixed Income portion of the portfolio is invested in short term instruments that are currently generating decent, above Treasury Bill returns.

Outlook: Stocks trading at ex-dividend, rise in fixed income yields are likely to affect the performance in the equity markets however, foreign investors, whose participation has increased, appear to be slowly pricing in a looming permanent ceasefire in the Middle East, Yields of short term instruments such as Treasury Bills will continue rising as the Government accepts aggressive bids as it looks to contain inflationary pressures.

EQUITY FUND PERFORMANCE AS AT MAY 2026



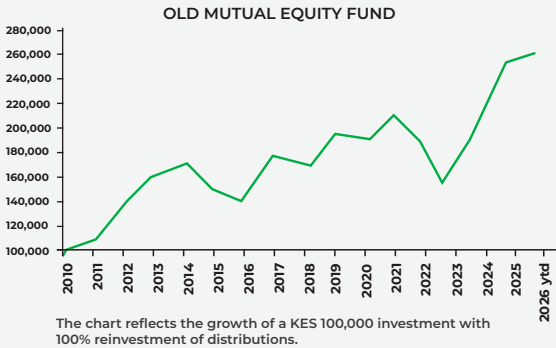
ASSET ALLOCATION



TOP 5 EQUITY HOLDINGS BY SECTOR

Sector	% of Portfolio
Banks	48.2%
Telecom	14.4%
Manufacturing	7.4%
Investment	0.9%
Gold ETF	2.3%
Listed REIT	0.8%

CUMULATIVE PERFORMANCE



RISK MEASURES: LAST 24 MONTHS

No. of positive return months	17/24
High bid price	583.57
Low bid price	252.90
Max drawdown	-8.21%



Bond Fund

FUND DESCRIPTION

The portfolio aims to offer both income and capital growth through a well-diversified bond portfolio. The Fund invests in interest bearing assets such as Government securities, corporate bonds and money market instruments. The Fund price is sensitive to interest rate movements because of the long-term nature of the Fund's investments. The duration of the Fund may differ materially from the benchmark.

FUND STRATEGY AND OBJECTIVE

We try to balance credit risk, duration risk and liquidity risk when selecting investments. We target total returns for investors and when we cannot find value in the bond markets, our portfolio will be weighted towards other fixed deposits and corporate bonds to get better returns.

The Fund predominantly always invests in the Kenyan capital markets and is always within the maximum limits permitted by the Capital Market's Authority Act and any other relevant legislation.

WHY INVEST IN THE BOND FUND?

- Provides affordable access and exposure to the Kenyan bond market.
- Offers diversification from equity shares.
- The Fund aims to achieve capital growth by investing in long term fixed interest securities.
- Over time, the Fund may produce returns more than a money market fund, but at higher risk.

FUND DETAILS

Fund Manager:	Old Mutual Investment Group (K)
Risk profile:	Low (Conservative)
Currency:	Kenyan Shilling (KES)
Custodian:	KCB Bank Kenya Limited
Trustee:	KCB Bank Kenya Limited
Auditors:	PricewaterhouseCoopers
Launch date:	28 October 2008
Minimum investment:	KES 50,000
Minimum top up:	KES 5,000
Last 1 year net yield:	8.9%
Fund size:	KES 15.7Mn
Last dividend per unit:	KES 1.51 (March 2026)
No. of units:	149,469
Repurchase period:	Realtime MPESA payments for digital customers on I-invest. 2-5 working days for manual withdrawal instructions
Daily price information:	Daily Newspaper & www.oldmutual.co.ke
Initial fee:	Nil
Service fee:	3% p.a. + VAT
Benchmark return:	20% Commercial bank rate+55% 91-day TBill+25% S&P Bond Index

FUND COMMENTARY

On a year-to-date basis, the fund registered a return of 1.7% driven by positive returns from the fixed income assets specifically bonds. The Fund Manager increased its liquidity in order to take advantage of the attractive yields in the primary and secondary bond auctions.

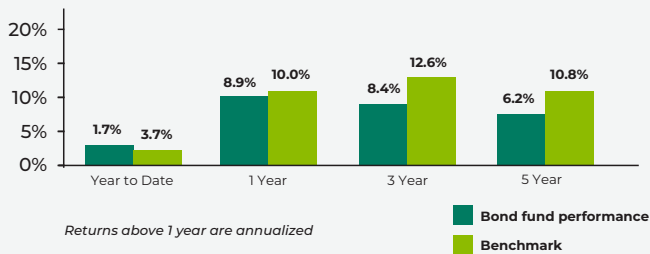
In the month, the yield curve moved higher by an average of 0.21% driven by the primary auction outcomes and secondary trading. The yield curve continues to face upside risks emanating from increasing domestic borrowing appetite by the government and its need to tame the steep rise in inflation.

Kenya's year on year inflation rose steeply for the second consecutive month to 6.7% in May from 5.6% in April driven by higher food and fuel prices. This fuel price increases had a ripple effect on items of the inflation basket with transport prices increasing by 6.1% in the month. Year on year core inflation (Non-Food-Non-Fuel) jumped to 3.2%, from 2.8% having been muted since November 2025.

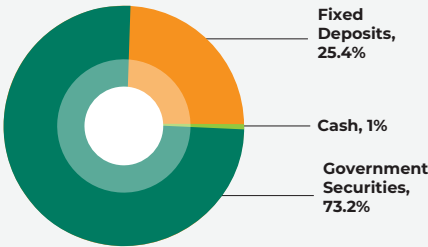
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Outlook: The risk of second-round fuel price rise and potential supply constraints effects remain. These effects should filter through in the economy in June pushing headline inflation further upwards. However, we believe that Inflation will likely remain below the Central Bank's upper limit of 7.5% but will breach 7% in the next month. Despite the market remaining relatively liquid, we expect yields to tick up further as the government relies more on domestic borrowing to cover the fuel subsidies and contain inflation. We expect investors to demand higher yields in the upcoming primary auctions with

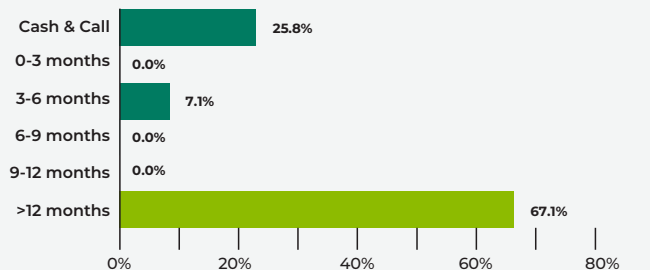
BOND FUND PERFORMANCE AS AT MAY 2026



ASSET ALLOCATION



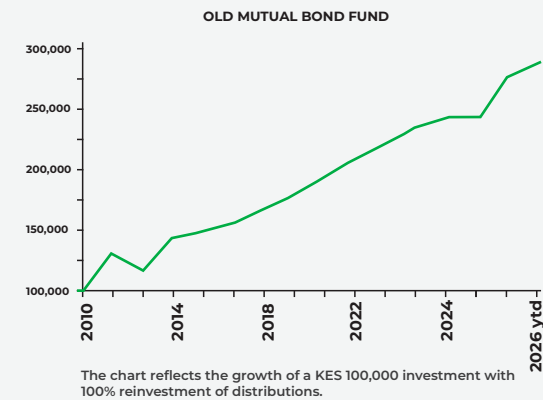
DURATION ALLOCATION



Risk Measures: Last 24 months

No. of positive return months	18/24
High bid price	105.47
Low bid price	93.40
Max drawdown	-1.47%

CUMULATIVE PERFORMANCE





Special Fixed Income Fund

FUND DESCRIPTION

The objective of the Fund is to achieve high income yields through investment in Fixed Interest and Floating Rate Securities both locally and internationally. The Old Mutual Special Fixed Income Fund will invest its assets in the Kenyan Investment Markets, Alternatives, and Offshore Securities, to the maximum permitted by the Act, and any other securities, which may be included in a portfolio in terms of the Act and relevant legislation.

FUND STRATEGY AND OBJECTIVE

In selecting securities for the Old Mutual Special Fixed Income Fund, the Fund Manager shall seek to achieve an investment medium for unit holders, which shall have as its primary objectives; a reasonable level of current income on capital invested in the long term. The Fund predominantly always invests in the Kenyan Capital Markets and is always within the maximum limits permitted by the Capital Market's Authority Act and any other relevant legislation.

WHY INVEST IN THE SPECIAL FIXED INCOME FUND?

The guiding principles for the Old Mutual Special Fixed Income Fund are:

- To invest predominately in debt securities and money market instruments across the region and globally.
- To administer the portfolio with primary objective of generating income and growth of capital over medium and long-term investment horizon.
- To maximize on investment returns through trading while mitigating investment risk
- Ensure that investors have a well-researched and risk-tested portfolio.

FUND DETAILS

Fund Manager:	Old Mutual Investment Group (K)
Risk profile:	Low (Conservative)
Currency:	Kenyan Shilling (KES)
Custodian:	KCB Bank Kenya Limited
Trustee:	KCB Bank Kenya Limited
Auditors:	PricewaterhouseCoopers
Launch date:	July 2024
Minimum investment:	KES 1Mn
Minimum top up:	KES 100,000
Annual effective yield:	11.32%
Fund size:	KES 5.3bn
No. of units:	5,126,841,792
Repurchase period:	Realtime MPESA payments for digital customers on I-invest 2-5 working days for manual withdrawal instructions
Daily price information:	Daily Newspaper & www.oldmutual.co.ke
Initial fee:	Nil
Service fee:	2% p.a. + VAT
Benchmark return:	Average 182-day T-Bill

FUND COMMENTARY

On a year-to-date basis, the fund registering a return of 4.6% driven by positive returns from the fixed income book, specifically bonds. The Fund Manager increased its liquidity in order to take advantage of the attractive yields in the primary and secondary bond auctions.

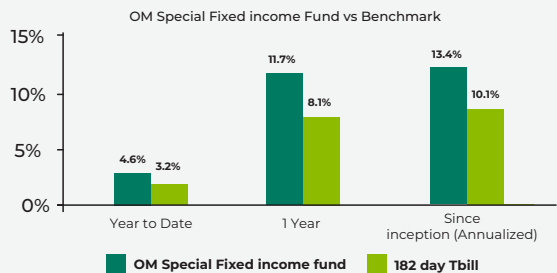
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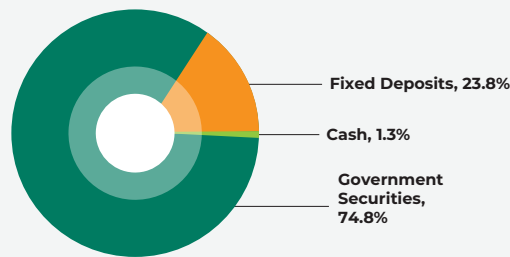
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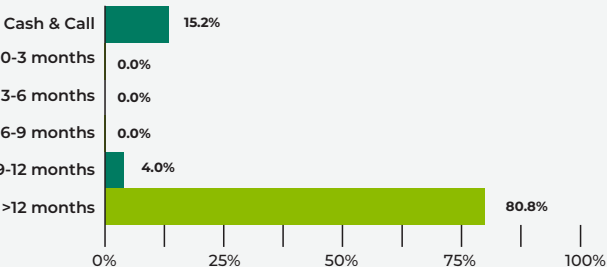
PERFORMANCE AS AT MAY 2026



ASSET ALLOCATION



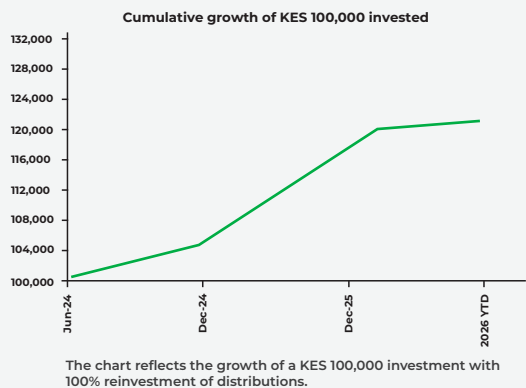
DURATION ALLOCATION



Risk Measures: since inception

High yield	16.98%
Low yield	11.30%
Positive months	23/23

CUMULATIVE PERFORMANCE

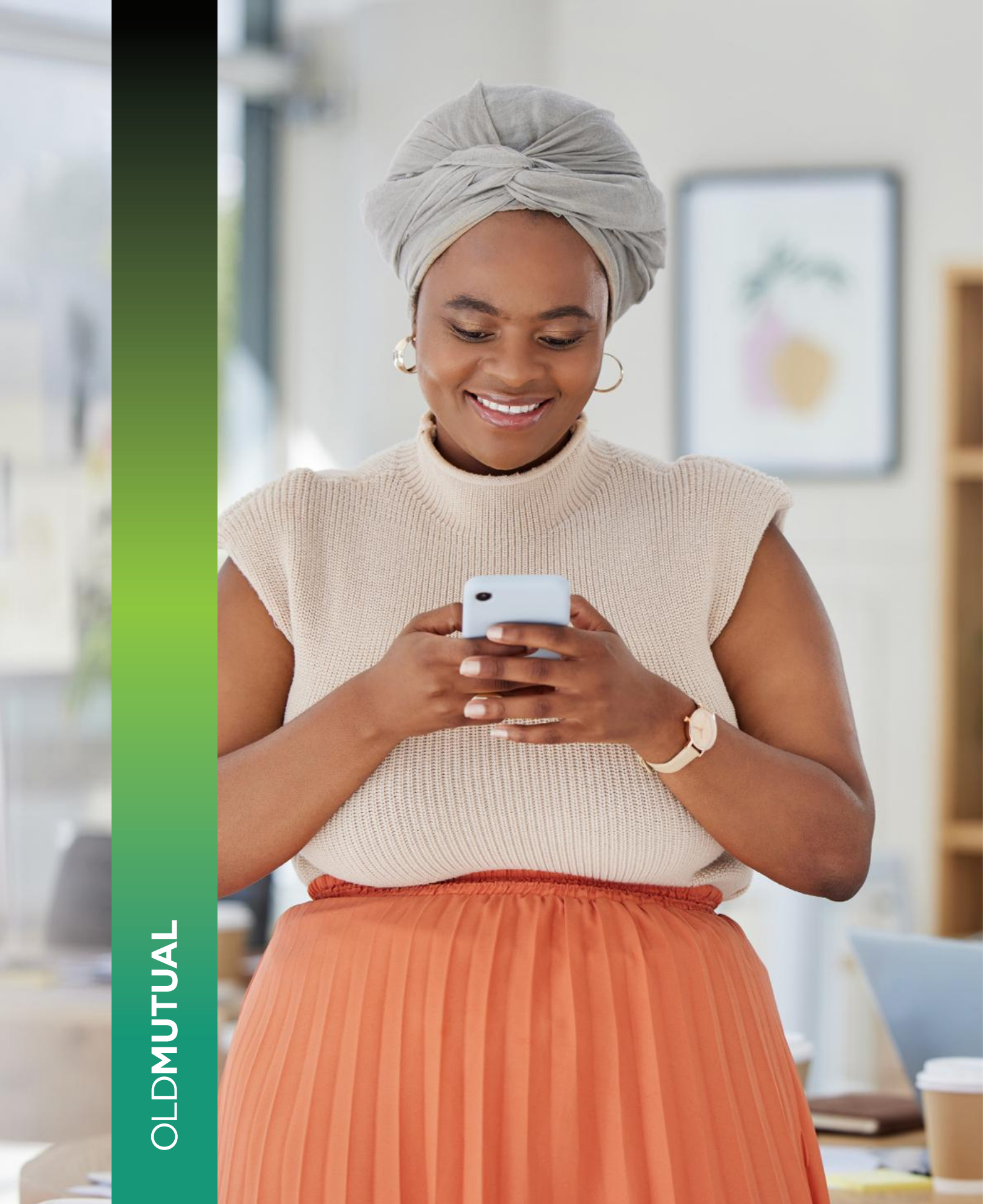


The Capital Markets Authority does not take responsibility for the financial soundness of the scheme or for the correctness of any statements made or opinions expressed in this regard. This fact sheet is for information purposes only and is not a solicitation to buy or sell. The price of units and the income from them can go down as well as up, as a result of changes in the value of underlying securities. Past performance is not necessarily a guide to future investment performance. An investor may not get back the full amount invested and in certain circumstances the right to redeem your units may be suspended.

Please note that income distributions to unit holders on Old Mutual Funds are subject to withholding tax.



	INCOME GENERATION		BALANCED SOLUTIONS	CAPITAL GROWTH		
Fund	Money Market Fund (KES)	Money Market Fund (USD)	Balanced Fund	Equity Fund	Bond Fund	Special Fixed Income Fund
Primary Asset Category	Money market instruments	Money market instruments	Medium to long-term interest-bearing instruments as well as equities.	Equity investments	Long term capital market instruments	Debt securities and money market instruments
Benchmark	Average Commercial Banks monthly deposit rate	3-month Secured Overnight Financing Rate (SOFR)	25% NASI 10% Commercial Bank Rate 30% 91-day T-Bill 30% S&P Bond Index 5% MSCI World Index	65% NASI 35% Commercial Bank Rate	20% Commercial Bank Rate 55% 91-day T-Bill 25% S&P Bond Index	Average 182-day T-Bill
Currency	Kenya Shilling	United States Dollar	Kenya Shilling			
Risk Profile	Low (Conservative)		Moderate	High	Low (Conservative)	
Equity Exposure	0%		41%	80%	0%	
Fund Overview	The Fund is a competitive market yielding money investment with low management fees and maximum security of capital. The fund seeks to maximize interest income while preserving capital and providing immediate liquidity through investment in high quality market instruments.	The Fund is designed for investors seeking capital preservation, liquidity, and a competitive yield. The Fund's primary objective is to provide investors with a stable and low-risk investment option that aims to outperform traditional savings accounts while maintaining access to their funds.	This is a multi-asset class fund which aims to grow capital steadily while providing income over the medium to longer term. The preservation of real capital is of primary importance in achieving this objective. The Fund is managed to comply with the investment guidelines set by the Capital Markets Authority. Returns are likely to be less volatile than those of an equity-only fund.	The Fund seeks long-term capital growth by investing in shares across East Africa equities markets. This Fund is suitable for investors who can withstand potential capital volatility in the shorter term with expectation of higher returns in the medium to long term.	The portfolio aims to offer both income and capital growth through a well-diversified bond portfolio. The Fund invests in interest-bearing assets such as Government Securities, Corporate Bonds and Money Market instruments. The Fund price is sensitive to interest rate movements because of the long-term nature of the Fund's investments.	The objective of the Fund is to achieve high income yields through investment in Fixed Interest and Floating Rate Securities both locally and internationally. The Old Mutual Special Fixed Income Fund will invest its assets in the Kenyan investment markets, alternatives, and Offshore Securities, to the maximum permitted by the Act.
Why choose this fund?	Liquidity: Investors can easily access/redeem their invested funds. Low Risk: The Fund is focused on preserving capital and minimizing investment risk. Stability of returns: The Fund invests in selected money market instruments providing an income yield and a high degree of capital stability. Competitive yields: While prioritizing safety and liquidity, the fund strives to provide a yield that is competitive compared to prevailing market interest rates.	US Dollar-Denominated: This Fund is denominated in US dollars, which provides an option for investors looking to hold and transact in this currency as a hedge. Liquidity: Investors can easily access/redeem their invested funds. Low Risk: The Fund is focused on preserving capital and minimizing investment risk. Stable Value: The Fund invests in selected money market instruments providing an income yield and a high degree of capital stability. Competitive Yields: While prioritizing safety and liquidity, the Fund strives to provide a yield that is competitive compared to prevailing market interest rates.	Medium to Long-Term Horizon: Suited for investors with an investment horizon of three years or more, allowing the portfolio to ride through short-term volatility. Balanced Risk Profile Offers measured exposure to market fluctuations—lower risk than a pure Equity Fund, while still targeting superior returns compared to conservative funds. Capital Preservation: Strong emphasis on protecting invested capital through prudent asset allocation and diversification. Versatility: An ideal investment vehicle for medium- to long-term financial objectives such as retirement planning, education funding, or wealth accumulation.	Proven Track Record: A fund with a disciplined investment style that has consistently delivered superior long-term performance. Diversified Exposure: Offers investors a carefully constructed basket of shares across East Africa equities markets ensuring broad sectoral representation. Research-Driven Selection: Every holding is backed by rigorous, in-depth fundamental analysis to identify companies with strong potential. Higher Risk, Higher Reward: Best suited for investors with a medium- to long-term horizon who can tolerate short-term market volatility in pursuit of greater returns. Capital Growth Focus: Seeks to maximize long-term capital appreciation by investing in companies trading below their intrinsic value relative to realistic growth prospects.	Affordable Market Access: Provides investors with cost-effective entry and exposure to the Kenyan bond market. Balances portfolio risk by offering an alternative to equity exposure, smoothing overall return patterns. Capital Growth Potential: Targets steady long-term growth through investments in high-quality, long-dated fixed-term securities. Enhanced Return Profile: Positioned to deliver higher returns than a Money Market Fund over time, though with moderately higher risk due to interest rate and duration exposure.	Broad Fixed Income Exposure: Invests predominantly in debt securities and money market instruments across both regional and global markets, providing geographic and currency diversification. Dual Objective: Structured to generate stable income while also supporting capital growth over a medium- to long-term investment horizon. Active Management: Seeks to maximize returns through disciplined trading strategies while maintaining prudent risk controls. Research-Backed Portfolio: Every security is subject to rigorous analysis and risk testing, ensuring investors benefit from a carefully curated and resilient portfolio.



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