



## MUTUAL FUNDS AT A GLANCE

Fund Type	Investment Objective	Asset Allocation	Minimum Investment Amount (N)*	Income Payment
Stanbic IBTC Imaan Fund (SIMAAN)	Capital appreciation by investing in Sharia Compliant assets with significant risk of capital loss	Min. of 70% in sharia compliant equities and max. 30% in non-interest earning fixed income securities (Sukuk, Cash)	5,000.00	None
Stanbic IBTC Nigerian Equity Fund (SINEF)	Significant potential upside with significant risk of capital loss	Min. of 60% in equity securities and max. 40% in high quality fixed income securities	5,000.00	Annual Dividend
Stanbic IBTC Ethical Fund (SIEF)	Significant potential upside with significant risk of capital loss	Min. of 60% in equities of socially responsible companies and max. 40% in fixed income securities	5,000.00	Annual Dividend
Stanbic IBTC Balanced Fund (SIBAL)	Significant potential upside with significant risk of capital loss	Max. of 60% in both quoted and un-quoted equity securities & min. of 40% in high quality fixed income securities	5,000.00	Annual Dividend
Stanbic IBTC Bond Fund (SIBOND)	Potential upside with moderate risk of capital loss	Min. of 65% in high quality bond securities and max. 35% in money market instruments	5,000.00	Bi- Annual Income Distribution
Stanbic IBTC Guaranteed Investment Fund (SIGIF)	Capital preservation with potential equity upside	Min. of 75% in high quality fixed income securities and max. 25% in equities quoted on the NSE*	5,000.00	Annual Dividend
Stanbic IBTC Money Market Fund (SIMM)	Capital Preservation	100% Money Market Instruments (such as treasury bills, commercial papers, banker's acceptance e.t.c.)	5,000.00	Quarterly Income Distribution

- ✓ *Minimum holding period for all funds is 90 days with the exception of SIMM & SIBOND which are 30 days & 91 days respectively. SIMAAN has no holding period.*
  - ✓ *There is a penalty for redeeming within the minimum holding period which is 2% (on Equity based funds) and 20% (on Fixed Income based) on the accrued income.*
  - ✓ *Required Know-Your-Client documents are: 1. Passport Photo, 2. Valid means of I.D (Drivers' License, International Passport, National ID or Voter's Card), 3. Utility bill or recent bank statement*
  - ✓ *For questions or enquiries please call 01-2805595 or 0700 MUTUAL FUNDS (0700 688825 38637)*
  - ✓ *Subscription form shall be booked within 48 hours (excluding weekends & public holiday) upon receipt complete account opening documentation and value into funds' account.*
- \*Nigerian Stock Exchange (NSE)*  
*\*Minimum investment also applies to additional investment(s).*

Public