



## MUTUAL FUNDS AT A GLANCE

Fund Type	Investment Objective	Asset Allocation	Minimum Investment Amount	Income Distribution
Stanbic IBTC Nigerian Equity Fund (SINEF)	Significant potential upside with significant risk of capital loss	Min. of 60% in equity securities quoted on the NSE* 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 quoted on the NSE* and max. 40% in fixed income securities	₦ 5,000.00	Annual Dividend
Stanbic IBTC Imaan Fund (SIMAAN)	Capital appreciation by investing in Sharia Compliant assets with significant risk of capital loss	Min. of 60% in sharia compliant equities and max. 40% in non-interest earning fixed income securities (Sukuk, cash)	₦ 5,000.00	None
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 Dollar Fund (SIDF)	Provides exposure to United States Dollar (USD) denominated securities whilst ensuring dollar cash flows & optimization of returns.	Minimum of 75% in Dollar denominated fixed income securities Maximum of 25% Cash/cash equivalent short-term dollar securities Maximum of 10% in Dollar denominated equity instruments	Initial \$1,000.00	Annual Dividend
			Subsequent \$500.00	
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	Daily Interest

- ✓ *Minimum holding period for all funds is 90 days with the exception of SIMM, SIBOND & SIDF which are 30, 91 and 180 days respectively. **SIMAAN** has no minimum holding period or penal charge.*
  - ✓ *There is a penalty for redeeming within the minimum holding period which is 20% on the accrued income on all funds except SIMAAN & SIGIF.*
  - ✓ *Required Know-Your-Client documents for individual subscribers are: 1. Passport Photo, 2. Valid means of ID (drivers' license, international passport, National ID or voter's card), 3. Valid proof of address e.g Utility bill, Rent receipt or Bank Statement*
  - ✓ *For questions or enquiries please call 01-2805595 or 0700 MUTUAL FUNDS (0700 688825 38637), email: [assetmanagement@stanbicibt.com](mailto:assetmanagement@stanbicibt.com) website: [www.stanbicibt.com/assetmanagement](http://www.stanbicibt.com/assetmanagement)*
  - ✓ *Subscription forms shall be booked within 48 hours (excluding weekends & public holiday) upon receipt of complete account opening documentation and value into funds' account.*
- \*Nigerian Stock Exchange (NSE)*

Public