

This document presents essential investor details regarding this fund, distinct from market content. It is mandated by regulations to facilitate your comprehension of the fund's characteristics and associated risks. We strongly recommend reviewing it to enable an informed investment decision.

INVESTMENT OBJECTIVE

OBJECTIVE

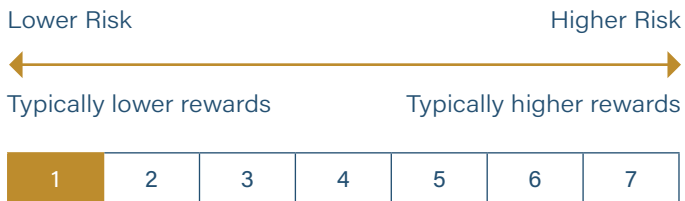
The investment objective of the Arvocap Money Market Fund is to achieve capital appreciation over the long term through investments primarily in Kenya government securities and qualifying corporate fixed income products, while actively trading bonds to generate returns above average bond yields.

INVESTMENT POLICY

The Arvocap Money Market Fund, guided by the Information Memorandum, invests without limits in government bonds

and treasury bills issued by the government of Kenya, meeting a duration requirement of a weighted average life of 18 months. Additionally, the fund, as per clause 2.9 of the Information Memorandum, benchmarks its yield against the Kenyan government 364-Day T-Bill. Investments in corporate bonds and commercial papers that adhere to minimum investment thesis protocols outlined in the respective fund's IPS or as directed by the fund's investment committee mandates.

RISK AND REWARD PROFILE



WHY THE FUND IS CATEGORY 1?

The fund is rated category 1 due to its exposure to fixed income products and the risks they possess outlined below. The factors below have an impact on the value of investments and expose the fund to potential losses.

The income derived from the underlying asset may fall when there is late payments or defaults by the issuer.

The average weighted life of the assets held in the fund is less than 18 months, this reduces tenure risk for the portfolio.

The short-life of the assets held means that most will be held to maturity thus reducing price volatility risks due to trading.

It may be difficult for a fund to liquidate or redeem its underlying assets in a short notice during extreme market conditions without suffering a loss.

Investing may lead to payment of additional fees and expenses in relation to the fund executing its trades.

WHAT THE NUMBERS MEAN

The numbers rate how the fund will behave and how much risk there is to your invested capital. Generally, in markets the chance to make large gains means a risk of suffering higher losses.

Risk category 1:

A category 1 fund is not a risk-free investment. It means the risk of losing your invested capital is small, but also the risk of making gains is small.

Risk category 7:

In a category 7 fund, the potential for huge returns is high but also the risk of losing your money is also high.

Note: The seven-category risk scale (The Synthetic Risk and Reward Indicator, SRRI, series) is a complex undertaking and a scale category of 2 does not imply that it is twice as risky as category 1 risk.

Additional risks to the fund have been outlined in the supplementary information memorandum of the fund in addition to the risks outlined in the Arvocap Unit Trust Scheme Information Memorandum.

