

ARM Personal Portfolio Service – Investment Portfolios (Local and Offshore)

PORTFOLIO NAME & OBJECTIVE	INVESTOR PROFILE	PORTFOLIO COMPOSITION	RISK RATING
ARM Quantum To generate high, real returns over the long term.	Suitable for investors who: <ul style="list-style-type: none"> Expect high returns Can take substantial risks 	100% invested in equity mutual funds.	Very High The high exposure to equity securities is prone to high volatility which may result in positive or negative returns.
ARM Momentum To provide capital appreciation and real returns over the long term.	Suitable for investors who: <ul style="list-style-type: none"> Expect capital growth Are willing to take considerable risk 	About 70% invested in equity mutual funds. About 30% invested in fixed income securities.	High This portfolio has a high risk rating but with less volatility than the Quantum portfolio due to fixed income securities in the portfolio.
ARM Meridian To generate moderate returns from a balanced mix of equity and fixed income funds.	Suitable for investors who: <ul style="list-style-type: none"> Want a combination of income and growth Are willing to take only moderate risks 	About 50% invested in equity mutual About 50% invested in fixed income securities.	Moderate The portfolio exhibits moderate equity volatility because of the moderate exposure to equity securities.
ARM Prudent To preserve investment capital without much consideration for real returns.	Suitable for investors who: <ul style="list-style-type: none"> Want to benefit from returns from equity Are risk averse 	About 25% invested in equity mutual funds About 75% invested in fixed income securities.	Low The portfolio has a very low equity risk due to the low exposure to equities.
ARM Fixed Income To preserve investment capital and generate periodic income.	Suitable for investors who: <ul style="list-style-type: none"> Are risk averse May have short term needs for the invested funds (90 days & above) 	100% invested in fixed income securities.	Very Low No equity risk associated with this portfolio
ARM Ethical To provide capital appreciation while observing investors religious or moral investment principles.	Suitable for investors who: <ul style="list-style-type: none"> Have ethical or moral requirements Can take substantial risks 	100% invested in selected equities.	Very High The 100% exposure to equity securities may result in positive or negative returns.

PORTFOLIO FEATURES

Portfolio Strategy: Active management by portfolio manager to take opportunities in the market.

Benchmark

Offshore: The weighted average return on the Morgan Stanley World Equity Index (MSWEI) for equity allocation and the JP Morgan Bond Index for the fixed income allocation.

Local: The weighted average return on the Nigerian Stock Exchange All Share Index for equity allocation and the Nigerian Treasury Bills for the fixed income allocation.

Tenure: Long term (from 3 years); portfolios are open-ended so clients can increase or redeem investments at any time.

Investment Reports: Bi-annual report on global economy and financial markets; and weekly reports on Nigerian, US and European capital markets.

Minimum Investment Sum

Equity: \$10,000 or the equivalent in £ and € (offshore) or ₦1mm (local).
Fixed Income: \$5,000 or the equivalent in £ and €(offshore) or ₦500, 000 (local) for fixed income investments.

Fees: 1.25% per annum of Net Asset Value payable bi-annually

Portfolio Composition: Equity and fixed income mutual funds managed by ARM and other offshore third-party managers.



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