



# The ARM Product Hand Book

*Invested in your tomorrow*



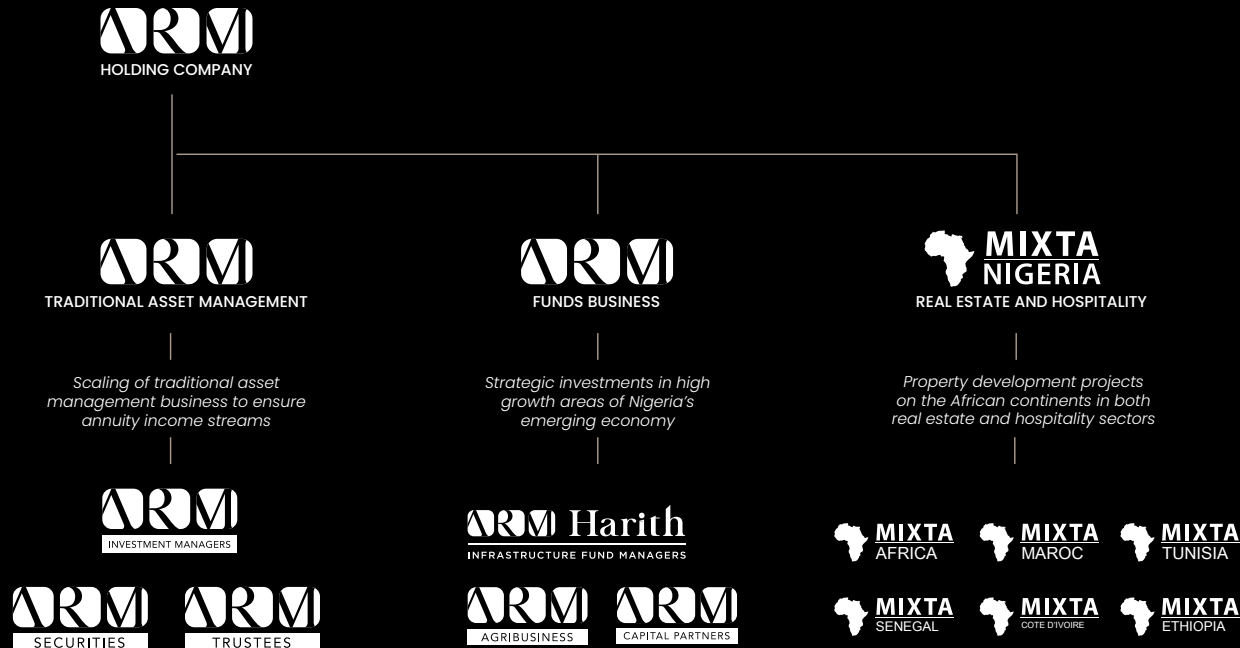
Version 1

# Overview of the ARM Group



Founded in 1994, ARM is a leading and diversified Nigerian financial services firm with primary interest in traditional asset management, real estate and specialised funds across major sectors.

ARM is Nigeria's largest and most reputable non-bank financial services provider.



Group Funds Under Management (Mar 2024)  
**N2.9 Trillion**



“AA”  
2022 Fund Manager Rating by Agosto & Co.



Over 1 Million clients group-wide



Over 800 Professional Staff

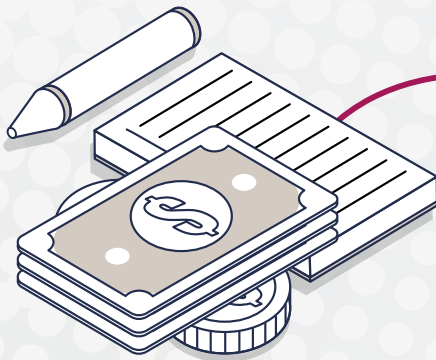
# Overview of ARM's Businesses



ARM holds a portfolio of companies that is structured around the central themes of asset creation and asset management, and is able to meet the needs of a diverse customer base. The subsidiaries hold leading positions in their respective sectors, supported by the ARM mother-brand.

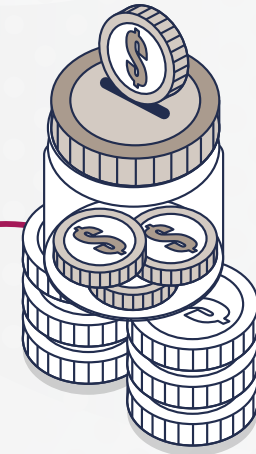
## Asset Management Business

Global investment management and financial planning services to institutional, private and retail clients. Strong player in the wealth management, trust and stock broking segments.



## Real Estate Business

Real estate development subsidiary with a diverse portfolio to cater to a wide range of market segments. Currently present in 6 countries in Africa, with over 16,500 residential units developed and sold to date.



## Funds Business

Private Equity-type funds created to invest in sectors that are currently not well represented on the stock exchange but have strong growth potential. Key sectors of exposure are infrastructure and agriculture.


# ARM Businesses



ARM Investment Managers provides professional global asset management services across a wide range of traditional and alternative investment options, including equities, fixed income securities, cash and real estate.



ARM Securities, a leading Nigerian stockbroking firm and part of the ARM Group, offers expert securities trading solutions. Leveraging group synergies, we provide tailored services to meet your investment needs.



**An Unmatched Footprint  
and an Extensive Range  
of Financial Instruments.**

**Creating the Desired  
Future and investing  
in your tomorrow.**



ARM Trustees Limited, a subsidiary of Nigeria's largest non-bank financial institution, specializes in seamless wealth transfer. Our expertise lies in safeguarding and growing your assets while ensuring a smooth transition to future generations. We partner with you to create comprehensive estate plans tailored to your unique needs, providing peace of mind, and preserving your legacy. We are also renowned for providing tailored trust solutions that support corporates and governments in effectively addressing their capital raising and corporate governance needs.



Mixta was founded in 2005 and has successfully developed more than 16,500 residential and retail units across 8 countries on the continent. Mixta is currently present in 8 countries across Africa with full operations in Nigeria, Senegal, Côte d'Ivoire, Morocco, and Tunisia but projects in Mauritania, Algeria and Egypt. Our experience in these various parts of the continent has made it possible to stay committed to the peculiar needs of its citizens.

# ARM Investment Managers Products



## MONEY MARKET FUND (MMF)

The ARM Money Market Fund is a low-risk fund suitable for investors who have cash in their current and savings account and wish to earn higher tax-free returns.

### What the Fund Invests in:

Short Term Govt Securities – (25% – 95%), Other Money Market Instruments – (5% – 75%)

**Risk Profile:** Low risk

### Min. Initial Investment:

₱ 1,000, Min. additional investment: ₱ 1,000

### Suitable for:

Retail investors, HNI Investors

### How to access this product:

ARM One, Contact center

## FIXED INCOME FUND (FIF)

The ARM Fixed Income Fund is an open-ended, low risk mutual fund designed to help you achieve your medium to long term goals.

### What the Fund Invests in:

FGN Bonds – (70% – 100%), Short Term Instruments – (10% – 30%)

**Risk Profile:** Medium – High Risk

### Min. Initial Investment:

₱ 5,000,  
Min. additional investment:  
₱ 5000

**Suitable for:** Retail investors,  
HNI Investors

### How to access this product:

ARM One, Contact center

## EUROBOND FUND (EBF)

The ARM Eurobond Fund is an open-ended fund that invests in US Dollar denominated Eurobonds

### What the Fund Invests in:

Eurobond: 70% – 100%, Short Term USD Instruments – (10% – 30%)

**Risk Profile:** Medium – High Risk

**Min. Initial Investment:** \$1,000,  
Min. additional investment: \$100

**Suitable for:** Retail investors,  
HNI Investors, UHNI Investors

### How to access this product:

ARM One, Contact center

## SHORT-TERM BOND FUND (STBF)

The ARM Short Term Bond Fund (STBF) is an open-ended mutual fund which seeks to provide Investors with competitive returns and diversification benefits

### What the Fund Invests in:

Graded bond: 70%,  
Mutual fund: 30%

**Risk Profile:** Low-Medium Risk

**Min. Initial Investment:** ₱10,000,  
Min. additional investment: ₱5000

**Suitable for:** Retail investors, HNI Investors

### How to access this product:

ARM One, Contact center

# ARM Investment Managers Products



## DISCOVERY BALANCED FUND (DBF)

The ARM Discovery Fund is suitable for investors who want high capital growth over the long term to meet various objectives such as paying for education, buying a property, or leaving a legacy for loved ones

### What the Fund Invests in:

Equities: 40% – 60%,  
Fixed Income: 40% – 60%

**Risk Profile:** Medium Risk

### Min. Initial Investment:

₦10,000, Min.  
additional investment: ₦5,000

### Suitable for:

Retail investors, HNI Investors

### How to access this product:

ARM One, Contact center

## ETHICAL FUND (EF)

The ARM Ethical Fund is suitable for Islamic investors who want long-term capital growth by investing strictly according to the principles of Islamic finance and ethical values.

### What the Fund Invests in:

Equities: 40%,  
Alternatives: 60%

**Risk Profile:** Medium Risk

### Min. Initial Investment:

₦10,000, Min. additional  
investment: ₦5,000

### Suitable for:

Retail investors, HNI Investors

### How to access this product:

ARM One, Contact center

## AGGRESSIVE GROWTH FUND (AGF)

The ARM Aggressive Growth invests primarily in equities and as such seeks to provide superior long-term protection against inflation to investors with a high-risk appetite.

### What the Fund Invests in:

Equities: 80%,  
Fixed Income: 20%

**Risk Profile:** High Risk

### Min. Initial Investment:

₦50,000, Min.  
additional investment ₦10,000

### Suitable for:

Retail investors, HNI Investors

### How to access this product:

Contact center

## FGN BOND

The Federal Government Bond is a bond issued by the Nigerian government in exchange for cash at a given interest rate and a repayment period.

### What the Fund Invests in:

FGN Bonds

**Risk Profile:** Low Risk

### Min. Initial Investment:

₦5,000,000.00

### Suitable for:

Retail investors, HNI Investors

### How to access this product:

Contact center

# ARM Securities Products



## TREASURY BILLS (TB)

These are risk-free, short-term debt obligations backed by the Federal governments with a maturity of less than one year.

**Risk Profile:**

Low Risk

**Min. Initial Investment:**

₦100,000.00

**Suitable for:**

All investors including institutional

**How to access this product:**

Contact center

## COMMERCIAL PAPERS (CP)

These are short term debt obligations issued by corporate entities, financial institutions or some government agencies.

**Risk Profile:**

Low - High risk

**Min. Initial Investment:**

₦5,000,000.00

**Suitable for:**

Qualified Retail Investors, Institutional Investors

**How to access this product:**

Contact center

## EUROBOND

These are bonds Issued by a country or corporate in a currency different from the currency of the issuer. Nigeria typically issues Eurobond denominated in USD.

**Risk Profile:**

Medium - high risk

**Min. Initial Investment:**

\$10,000

**Suitable for:**

All qualified investors

**How to access this product:**

Contact center

## EQUITIES (STOCKS)

A type of security that signifies ownership in a corporation, and represents a claim on part of the corporation's assets and earnings.

**Risk Profile:**

Medium - High risk

**Min. Initial Investment:**

₦10,000

**Suitable for:**

Retail investors, HNI Investors

**How to access this product:**

ARM One, Contact center, StockTrade (web portal)

# ARM Securities Products



## FGN SAVINGS BOND

This is a bond issued by the Debt Management Office (DMO) on behalf of the Federal Government of Nigeria. The bond is tailored and targeted at retail investors with guaranteed quarterly interest payment and repayment of the principal at maturity.

**Risk Profile:** Low Risk

**Min. Initial Investment:**  
₦5,000.00

**Suitable for:**  
Retail investors, HNI Investors

**How to access this product:**  
Contact center

## Additional products/services

### CERTIFICATE DEMATERIALIZATION & ADMINISTRATION

Digitizing physical certificates and making them available for trading on the Nigerian Exchange Group.

### DIVIDEND REVALIDATION

Revalidation of dividend warrants for clients unable to cash them within the validity period

### SECURITIES TRANSFER

Supporting clients in transferring their shareholdings from other brokerage houses to ARM Securities at no additional cost.

### PRIMARY MARKET DISTRIBUTION

Acting as a distribution channel, ARM Securities facilitates public offerings by companies seeking investor funding.

# ARM Trustees Products



## EDUCATION TRUSTS

An education trust established in your lifetime ensures ongoing support for the educational needs of your beneficiaries even after your passing. This Trust offers flexibility, allowing Trustees to address not only educational goals but also related needs such as welfare and medical expenses for the beneficiaries.

**Risk Profile:** Low Risk

**Suitable for:**

Retail, HNIs, UHNIs

**How to access this product:**

Engagement with Trust Advisor.

## LIVING TRUSTS

A living trust is a plan which caters to the welfare and lifestyle expenses by housing all kinds of assets on behalf of your beneficiaries. It is an estate planning tool which can be used to grow and protect your wealth while alive.

**Suitable for:**

HNIs, UHNIs

**How to access this product:**

Engagement with Trust Advisor.

## COMPREHENSIVE WILLS

At ARM Trustees, we offer a Comprehensive Wills service which includes appointing us as executors to your Estate. Your will would state how you would like your assets distributed upon your demise and who should have guardianship of your young children.

**Suitable for:**

for clients with a large volume of assets/ complex asset structure and beneficiaries.

**How to access this product:**

Engagement with Trust Advisor.

# ARM Trustees Products



## FAMILY TRUSTS

We will help you and the extended members of your family set up a Family Trust which will cater to assets jointly owned by the larger family. The structure will not only be useful for the administration of existing assets but can also be used to procure assets you intend to hold in the family name.

### Types of asset:

Real estate, investment such as stocks, bonds etc

### Suitable for:

Jointly owned family assets.

### How to access this product:

Engagement with Trust Advisor.

## PORTFOLIO/INVESTMENT TRUSTS

ARM Trustees' portfolio team will help maximize the income of the Trust for you while the core Trust Advisory team will ensure that the transfer of investments to your beneficiaries is seamless.

**How to access this product:** Engagement with Trust Advisor.

## CHARITABLE TRUSTS

ARM Trustees can support you in establishing a permanent legacy for you and your family. We will help you establish a giving structure that is bespoke to you, taking into consideration the vision you have for the causes and communities that you care about.

### Suitable for:

clients with charitable objectives.

### How to access this product:

Engagement with Trust Advisor.

## INCAPACITY SOLUTIONS

Appointing ARM Trustees to manage your financial and legal affairs in the case of incapacitation provides peace of mind and avoids putting the burden of responsibility on a friend or relative, particularly when facing complex personal affairs.

### Suitable for:

Clients who intend to nominate a person to give financial or medical powers to take decisions on their behalf in case of incapacitation.

### How to access this product:

Engagement with Trust Advisor.

# ARM Trustees

## Commercial Trust Offerings



### **CORPORATE/ GOVERNMENT BOND/ NOTE ISSUANCES:**

As Bond Trustees, we act on behalf of the Bondholders to protect their interests and make sure the terms of the Bonds are followed. We handle various types of Bonds issued by government agencies, state and federal governments, big corporates, local governments, and municipalities. We also have expertise in special Bonds like AT1, Sukuk, Green and Blue Bonds, and other ethical ones.

### **ESCROW AGENCY**

As escrow trustees, we are like middlemen who are fair and neutral. We help to create trust and ensure agreements are followed between people who make deals. Our escrow service is useful for all kinds of business deals, like in Real Estate, Trade, Venture capital, and other areas. We make sure everything goes smoothly and both sides are happy with the transaction.

### **SECURITY TRUST ARRANGEMENT/ LOAN SYNDICATION/ CONSORTIUM LENDING/ DEBENTURES/**

Our Security Trust Services help our clients maximize their assets to get multiple credit facilities from different lenders. ARM Trustees make sure that the security created is used in a smooth way for the benefit of all lenders. We cover different types of lending, including single-party, syndication, and consortium lending.

### **EMPLOYEE SHARE SCHEME**

Our employee scheme solutions assist our clients to reward deserving employees with shares in the company. Our role protects the employer and employee, thus promoting employee ownership and aligning their interests with shareholders. We provide advisory, formation, and administration of such schemes, including employee Shares Schemes, Management Share ownership Schemes/plans, Employee Share trusts, Staff Benefit Investment Trusts, endowments and other bespoke solutions for our clients.

# ARM Trustees

## Commercial Trust Offerings.



### SHARE TRUSTESHIP/ SPV MANAGEMENT

Special purpose vehicles (SPVs) are used in complex financial transactions like asset-backed securities, collateralized loan obligations, and commercial mortgage-backed securities. Our role as share trustees involves the management of complex legal structures, regulatory compliance, accounting complexities, risk management, and operational issues of the SPV on the behalf of the beneficiaries.

### PROJECT FINANCE AND AGENCY BANKING

As Trustees, we act as an independent third party responsible for safeguarding the interests of various stakeholders, such as lenders, investors, and project participants. We hold and manage the project assets and funds on behalf of the stakeholders, ensuring compliance with the terms and conditions outlined in the project agreements including rate management and liquidity.

### DIGITAL ASSET TRUST

ARM Trustees has remained a dynamic Trust Company over the years, evolving in line with global trends and best practices. We have applied innovation and creativity in providing Trust Services for digital (asset-backed) platforms to facilitate digital micro-investment including Blockchain-backed instruments. We have supported digital assets in real estate, green energy; and global equity investments.

### COLLECTIVE INVESTMENT SCHEMES

Collective Investment schemes: We are skilled in managing Collective Investment Schemes, which are like pools of money from many people. We act as trustees for these funds, taking care of them on behalf of the people who invest in them, called Unitholders.

Additionally, we help create different types of Unit Schemes, such as Unit Trusts, Venture Capital Funds, Real Estate Investment Trusts, Credit Funds, and other special Funds. Our expertise also extends to handling specialized Closed-end funds, where we play a similar role as trustees for the Fund.

# Mixta Africa Products



## Home Solutions

Mixta was founded in 2005 and has successfully developed more than 20,000 residential and retail units across 8 countries on the continent. Mixta is currently present in 8 countries across Africa with full operations in Nigeria, Senegal, Côte d'Ivoire, Morocco, and Tunisia but projects in Mauritania, Algeria and Egypt. Our experience in these various parts of the continent has made it possible to stay committed to the peculiar needs of its citizens.



### Park Villa

(Lakowe Lakes Golf & Country Estate) -  
Semi-Detached and Fully Detached units

Offplan



### Express view (Abuja)

Underconstruction



### Riyom & Wase

Lakowe Lakes Golf &  
Country Estate) - Apartment

# Mixta Africa Products



**Elms Garden** - Plot



**Cove**  
Lakowe Lakes Golf &  
Country Estate) - Apartment



**Beechwood Park**  
Bungalow and Shops



**Adiva III** - Plot



**Marula Park** - Apartment



**Ule**  
Lakowe Lakes Golf & Country Estate  
- Apartment





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**ARM Investment Managers**  
[arm.com.ng/investment-managers](http://arm.com.ng/investment-managers)

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