

ARM Fixed Income Fund

FUND STRUCTURE

The ARM Fixed Income Fund is an open-ended fund authorized and registered in Nigeria as a Unit Trust Scheme under Section 160 of the Investment and Securities Act 2007. The Fund is regulated by the Securities & Exchange Commission (SEC). The fund can invest a minimum of 70% and maximum of 100% in bond instruments.

FUND OBJECTIVE

The primary objective of the Fund is to help investors achieve their medium to long-term investment goals by investing in investment grade fixed income securities such as FGN, corporate bonds, and short-term fixed income instruments.

Fund Details

Benchmark	Composite of 5-Year Nigeria Sovereign Bond and Nigeria Interbank Treasury Bills True Yield
Comparable	FMAN List of Fixed Income Funds
Custodian	Rand Merchant Bank Limited
Trustee	STL Trustees Limited
Launch Date	February 2020
Net Asset Value	₦1.28bn
Expense Ratio	2.53%
Initial Investment	₦5,000.00
Management Fee	1.5% of Net Asset Value
Incentive Fee	Maximum of 20% of excess returns above benchmark

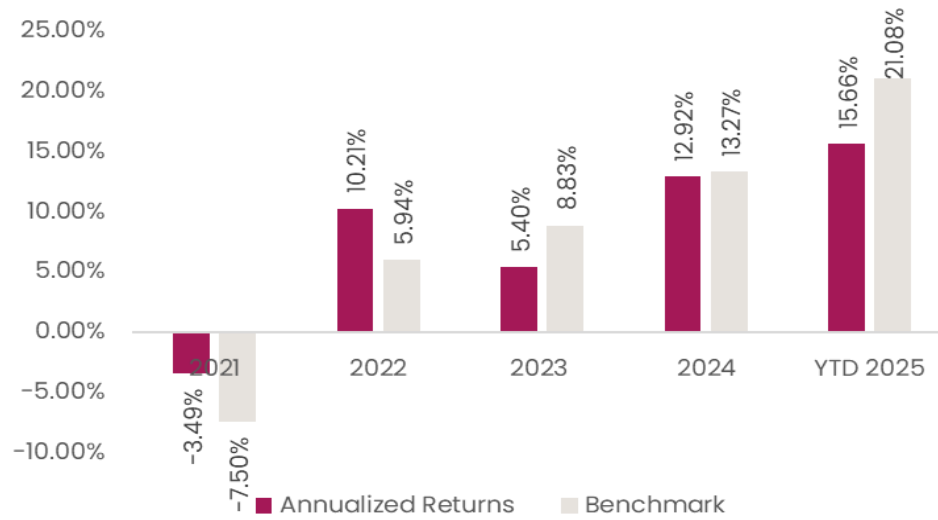
Portfolio Analysis

Risk Profile	Medium - High
Fund Duration	3.19
Holding Yield	17.63%
Dividend Yield (2024)	4.36%

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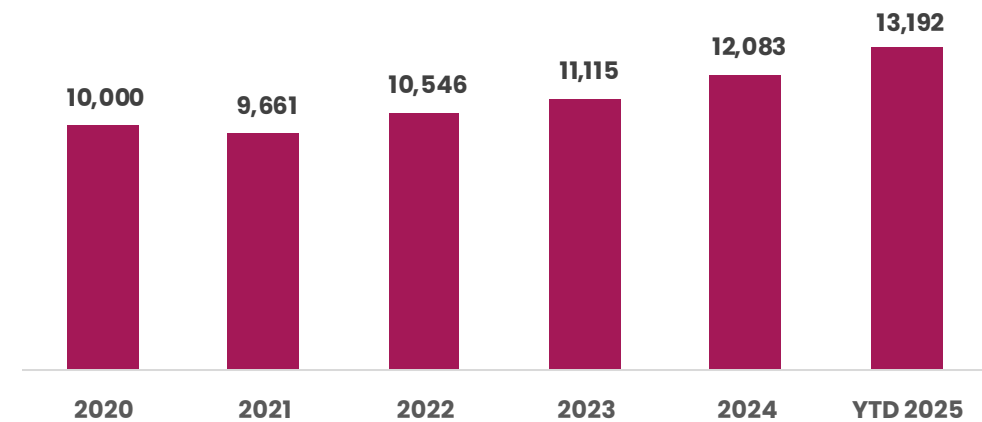


Fund Performance

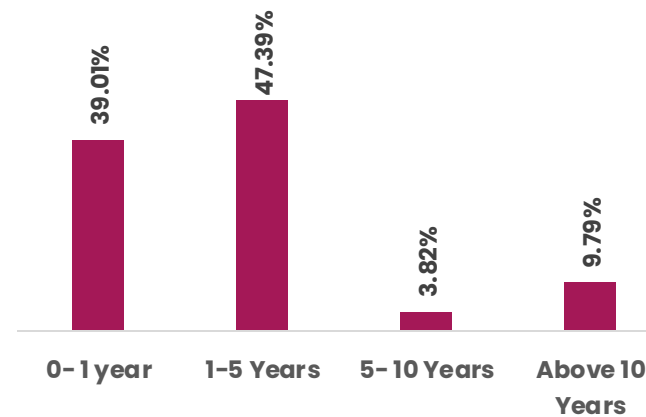


	2021	2022	2023	2024	YTD 2025
Annualized Returns	-3.49%	10.21%	5.40%	12.92%	15.66%
Benchmark	-7.50%	5.94%	8.83%	13.27%	21.08%

Growth of N10,000 investment since 31/12/20 to Date



Maturity Profile



Asset Allocation

