ARM Aggressive Growth Fund
Fact Sheet September 2025

Fund Overview

The ARM Aggressive Growth Fund is an open-ended fund with a permissible investment limit of 70% - 100% in stocks of companies quoted on the Nigerian Stock Exchange.

The Fund is constituted by a trust deed and duly authorized and registered in Nigeria as a unit trust scheme with the Securities and Exchange Commission (SEC) under the Investments & Securities Act 1990.

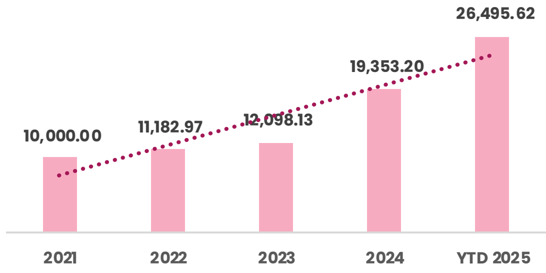
Fund Objective:

The objective of the Fund is to provide long term capital growth opportunities for investors with a high-risk tolerance.

Fund Details	
SEC Fund Classification	Equity Fund
Comparable	FMAN List of Equity Funds
Launch Date	2007
AUM	₦6.19 Billion
Custodian	Rand Merchant Bank Limited
Trustee	FBNQuest Trustees Nigeria Limited
Management Fee	1.5% of Net Asset Value
Annual Expense Ratio (YTD)	2.40%
Benchmark	NGX30 Index
Min. Initial Investment	₦50,000.00
Incentive Fee	Up to 20% of excess returns above benchmark
Portfolio Allocation	Equity (70% - 100%): Fixed Income (0-30%)
Fund Risk Profile	High
Minimum Holding Period	180 Days

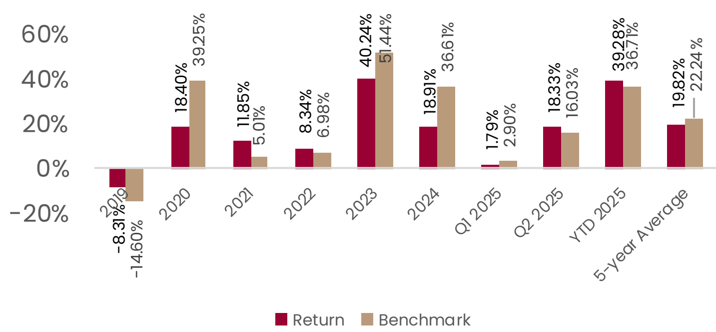
Fund Analysis	
Number of Stocks	32
Sharpe Ratio	0.99
Portfolio Beta	0.66
Portfolio Alpha (Monthly)	1.00%
Dividend Yield (2024)	2.00

Growth of N10,000 investment from 31/12/2021 to Date



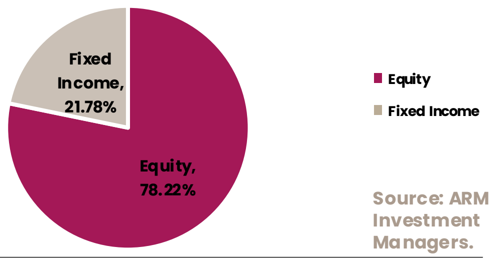
Source: ARM Investment Managers, calculated on NAV-to-NAV basis, with the assumption of re-invested dividends in NGN.

Historical Fund Performance



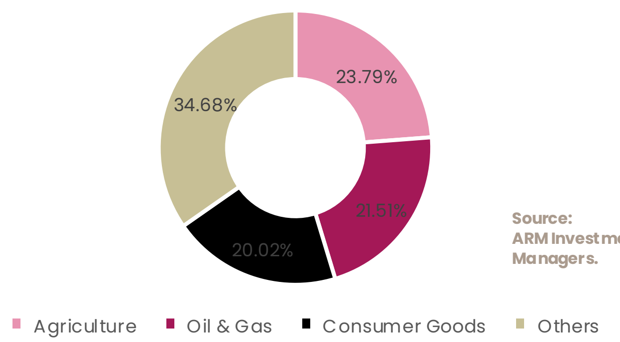
Source: ARM Investment Managers, calculated on NAV-to-NAV basis, with dividends re-invested in NGN.

Current Asset Allocation



Source: ARM Investment Managers.

Top 3 Sector Holdings	
Agriculture	Overweight
Oil & Gas	Overweight
Consumer Goods	Overweight



Source: ARM Investment Managers.

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This product is registered with the Securities and Exchange Commission, Nigeria.

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Definitions

Sharpe Ratio shows how much extra return the fund earns for each unit of risk taken. A higher number means the fund is getting better returns for the risk involved.

Portfolio Beta tells you how closely the fund moves compared to the overall market.

- A beta of 1 means the fund moves about the same as the market.
- Above 1 means it usually moves more (higher ups and downs).
- Below 1 means it usually moves less (more stable).

Portfolio Alpha (Monthly) shows how much the fund outperformed (or underperformed) the market after adjusting for risk. A positive alpha means the manager added value beyond just following the market; a negative alpha means the fund lagged.

Dividend Yield shows the income paid out as dividends by the fund's holdings, compared to the value of your investment. It's a quick way to see how much income (as a percentage) the fund generates from dividends.

Did You know?

You can invest in a product that gives you ownership in some of the largest companies listed on the Nigerian Stock Exchange without spending so much or buying shares directly? The ARM Aggressive Growth Fund is a smart choice for you as it invests primarily in shares of the top listed companies, and as such seeks to provide superior long-term return against inflation to investors who are willing to wait and bear the risk. With high risk, there is high reward.

And guess what? You can also have access to the funds invested if you wish to withdraw.

What you will enjoy by investing in ARM AGF:

- Superior long-term returns for investors who are willing to wait while bearing temporary loss in the short-term
- Multiple source of return, that is, capital appreciation and dividends
- Easy access to your investment via the ARM One app
- Investment in multiple shares at once to minimize risk of loss compared to direct stock ownership
- Expert fund management. We professionally manage the funds and do the hard work for you
- Seamless online tracking of your investment

Why smart investors choose Aggressive Growth Fund?

Investing directly in stocks can be a risky adventure but with the benefit of a mutual fund that invests largely in these quoted stocks, you have the opportunity to:.

- spread the risk because the N50,000 you invest buys up to 25 stocks in the fund, plus other investments
- grow wealth over the long term with returns above inflation
- earn multiple returns through capital appreciation and dividends.

What objectives can you achieve with Aggressive Growth Fund

Long-term investment objectives that will fall due in 5 to 10 years or more e.g.

- Funding future child education,
- Acquiring an asset such as a home,
- Buying or starting a business
- Additional investment to support pension contribution/ retirement etc.

Disclaimer:

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Past performance is not a reliable indicator of future results, and the value of investments can go down as well as up. Investors may not get back the amount originally invested. Exchange rate fluctuations may also affect the value of investments.

The fund is subject to investment risks, including possible loss of principal. Before making any investment decision, investors are strongly advised to obtain independent financial, legal, and tax advice.

Neither the fund manager nor its affiliates, directors, officers, or employees accept any liability whatsoever for any direct or consequential loss arising from the use of this document or its contents.

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