

ARM Eurobond Fund

– Fact Sheet September 2025



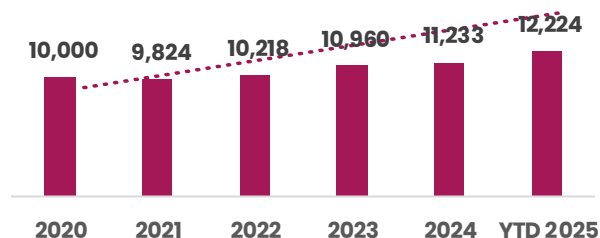
Fund Overview

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

Fund Objective:

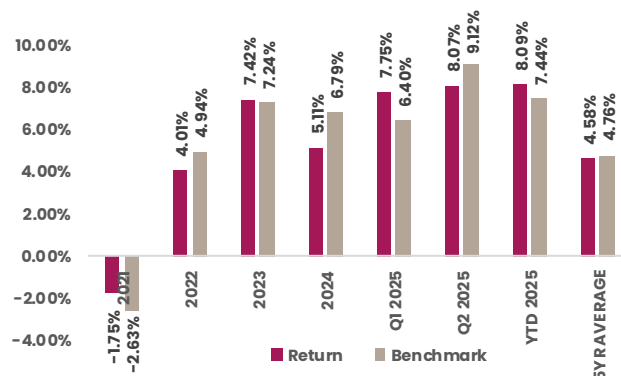
The main objective of the fund is to help investors achieve their long-term investment goals by investing in a broad range of US dollar-denominated instruments and thereby managing local currency devaluation risk.

Growth of N10,000 investment from 31/12/2020 to Date



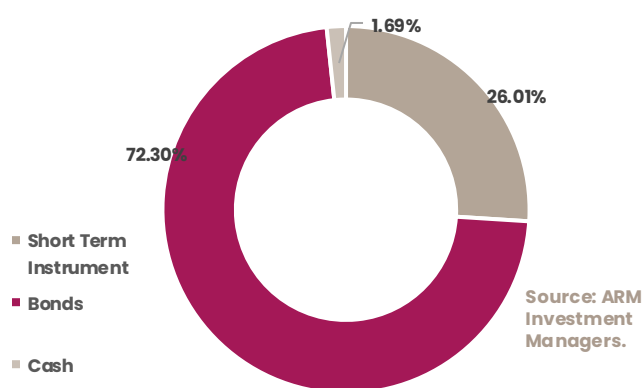
Source: ARM Investment Managers, calculated on NAV to NAV basis, with the assumption of re-invested dividends in NGN.

Historical Fund Performance



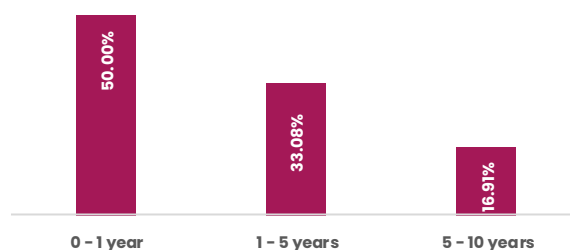
Source: ARM Investment Managers, calculated on NAV to NAV basis, with dividends re-invested in NGN.

Current Asset Allocation



Source: ARM Investment Managers.

Maturity Profile



Source: ARM Investment Managers.

Fund Details	
SEC Fund Classification	Fixed Income Fund
Comparable	FMAN List of Eurobonds Funds
Launch Date	February 2020
AUM	\$11.48 Million
Custodian	Rand Merchant Bank Limited
Trustee	STL Trustees Limited
Management Fee	1.5% of Net Asset Value
Annual Expense Ratio (YTD)	%
Benchmark	Composite of 3-Year Nigeria Sovereign Eurobond and US Treasury Bills Yield
Min. Initial Investment	\$1,000.00
Incentive Fee	Up to 20% of excess returns above benchmark
Portfolio Allocation	Fixed Income - 100%

Fund Analysis	
Risk Profile	Medium –High
Fund Duration	2.43
Holding Yield	7.70%
Dividend Yield (2024)	2.97%

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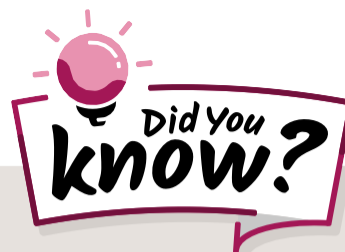


Definitions

Risk Profile measures how much return a fund generates for each unit of risk it takes, indicating whether the fund is efficiently rewarded for the risks involved.

Fund Duration reflects how sensitive the fund's value is to movements in the overall market, helping investors understand its volatility and interest rate exposure.

Monthly Relative Returns compare the fund's monthly performance to that of the market, showing how closely the fund's returns move in line with broader market trends.



Do you have goals you want to achieve in the future that you need to pay for in US Dollars, or are you concerned about your investment been affected by the fluctuation of Naira against the US Dollars? Secure your future plans today with the ARM Eurobond Fund, a mutual fund that invests in US Dollar only in the long term.

By investing in the ARM Eurobond Fund, your future plans are not affected by changes in Naira exchange rate because all your investments are in US Dollars.

What you will enjoy by investing in ARM EBF:

- With only \$1,000, you have access to a market that typically requires lots of money to access.
- You can monitor how your US Dollars investment grows anytime online.
- Experts manage the fund carefully, using strong risk controls.
- You are not exposed to changes in the Naira exchange rate, therefore you can plan your future goals better.
- With as little as \$1,000 you enjoy returns from Eurobonds that typically require \$200,000 investment if you are buying directly. You can even add more to your investment anytime with as little as \$100.

Why smart investors choose Eurobond Fund?

- It's a US Dollar-denominated mutual fund, meaning you invest in US Dollars, and not Naira.
- The Fund buys instruments that earn interest in US Dollars over a long period of time.
- The Fund gives you access to the Eurobonds market where you enjoy higher returns.
- This investment has a moderate level of risk and is best for people who plan to invest in US Dollars for the medium-to-long term.

Disclaimer:

This document is provided for information purposes only and does not constitute an offer or solicitation to buy or sell any units, shares, or other securities of the fund described herein. The information contained in this factsheet is based on sources believed to be reliable; however, no guarantee is given as to its accuracy or completeness, and it should not be relied upon as such.

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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