

ARM Short Term Bond Fund

– Fact Sheet September 2025



Fund Overview

The ARM Short Term Bond 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.

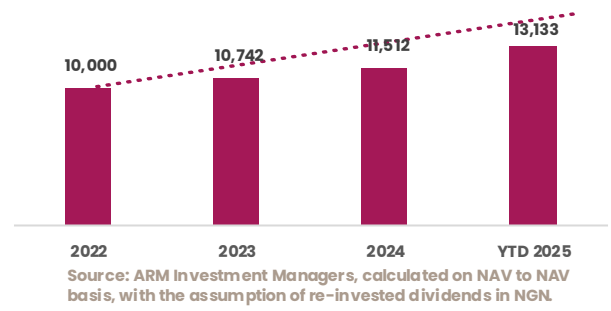
Fund Objective:

The primary objective of the Fund is to provide investors with competitive returns and diversification benefits through investment in Naira denominated short to medium term investment grade fixed income securities such as money market instruments, FGN and Corporate bonds with a maximum duration of 3 years.

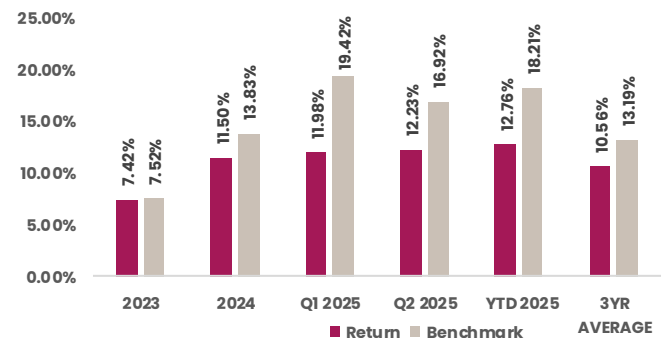
Fund Details	
SEC Fund Classification	Fixed Income Fund
Comparable	FMAN List of Fixed Income Funds
Launch Date	April 2022
AUM	₦802.12 Million
Custodian	Rand Merchant Bank Limited
Trustee	STL Trustees Limited
Management Fee	1.5% of Net Asset Value
Annual Expense Ratio (YTD)	%
Benchmark	Composite of 3-Year Nigeria Sovereign Bond and Nigeria Interbank Treasury Bills Yield
Min. Initial Investment	₦10,000.00
Incentive Fee	Up to 20% of excess returns above benchmark
Portfolio Allocation	Fixed Income – 100%

Fund Analysis	
Risk Profile	Medium
Fund Duration	0.98
Holding Yield	16.02%
Dividend Yield (2024)	4.23%

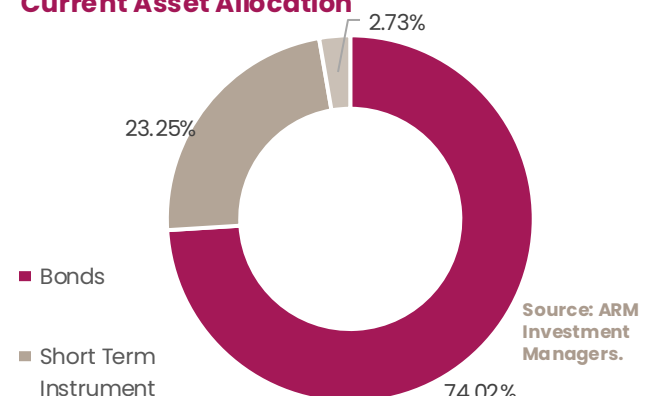
Growth of N10,000 investment from 31/12/2022 to Date



Historical Fund Performance



Current Asset Allocation



Maturity Profile



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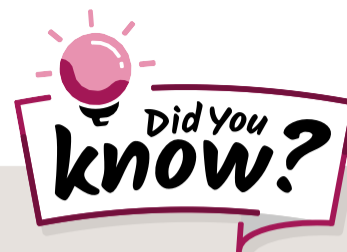


Definitions

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.



The ARM Short Term Bond Fund is ideal for you as it focuses on the short to the medium term. The Fund invests in financial products like short-term bonds issued by the Federal Government of Nigeria and Corporate entities, and money market instruments. The Fund is considered medium risk, which means that it is safer than stocks investment.

What you will enjoy by investing in ARM STBF:

- The Fund is managed by investment experts to ensure that your investment goals are achieved.
- You get to invest in a diversified mix of fixed income instruments through the fund.
- The assets in the Fund have been carefully analyzed and selected.
- You can start investing with just N10,000, making it affordable.

- It provides the opportunity to not put all your eggs in one basket and avoid volatility.
- Each year, at least 25% of the income the fund makes (after expenses) is paid out as dividends, while the remaining income is left in the Fund to help your investment grow.

Why smart investors choose Short Term Bond Fund

- It gives you competitive returns, with medium level of risk.
- It pools your invested money into low-to-medium risk securities like government and corporate bonds with a maximum tenure of 3 years and short-term instruments.

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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