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.

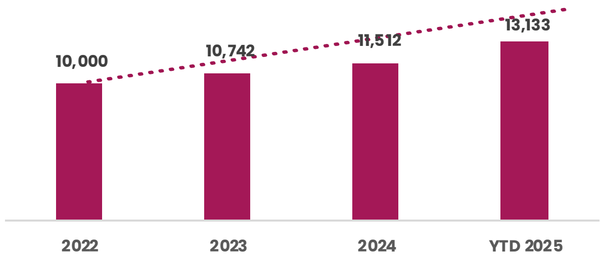
Fund Objective:

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%

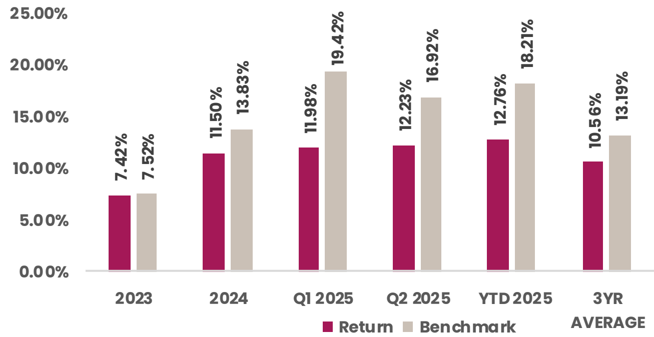
Fund Analysis	
Risk Profile	Medium
Fund Duration	0.98
Holding Yield	16.02%
Dividend Yield (2024)	4.23%

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



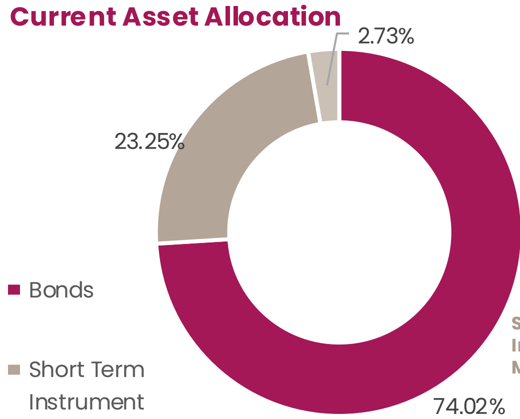
Source: ARM Investment Managers, calculated on NAV to NAV basis, with the assumption of re-invested dividends in NGN.

Historical Fund Performance



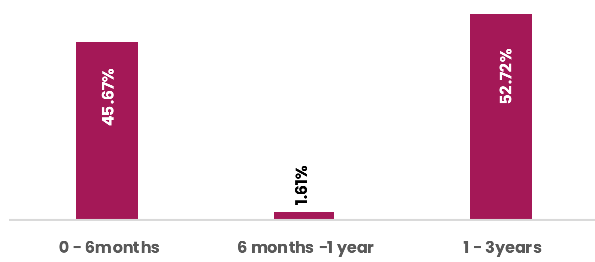
Source: ARM Investment Managers, calculated on NAV to NAV basis, with dividends re-invested in NGN.

Current Asset Allocation



Source: ARM Investment Managers.

Maturity Profile



Source: ARM Investment Managers.

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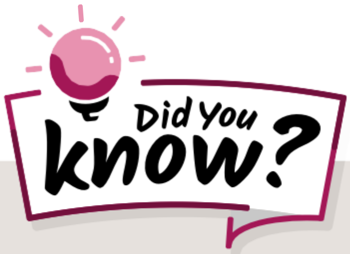
Definitions

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.

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.
- 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 .