PUBLIC

ARM Sharia Compliant Fixed Income Fund- Fact Sheet September 2025

Fund Overview

The ARM Sharia-Compliant Fixed Income Fund (SCFIF) is an open-ended Naira-denominated (₦) mutual fund that seeks to invest only in Sharia-compliant fixed income securities, such as sovereign and corporate sukuk bonds with a minimum rating of BBB, and Sharia-compliant fixed-term instruments

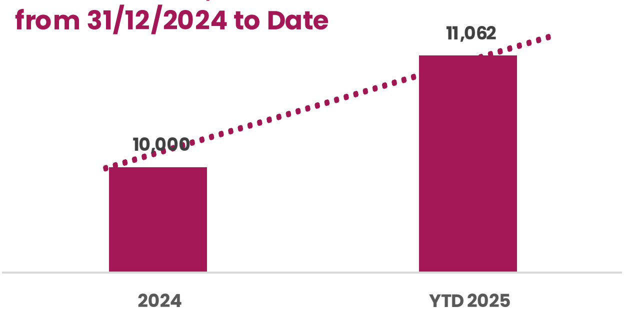
Fund Objective:

The Fund seeks to achieve its investment objective by employing an active management strategy, selecting an optimal mix of fixed income instruments that comply with Sharia principles, to deliver competitive returns to investors.

Fund Details	
SEC Fund Classification	Fixed Income Fund
Comparable	FMAN List of Sharia Compliant Funds
Launch Date	November 2024
AUM	₦1.06 Billion
Custodian	Rand Merchant Bank Limited
Trustee	FBN Quest Trustees Limited
Management Fee	1.5% of Net Asset Value
Annual Expense Ratio (YTD)	%
Benchmark	Composite of 3-Year Nigeria Sovereign Sukuk and Nigeria Treasury Bills True Yield
Min. Initial Investment	Retail ₦10,000.00| Institutional, HNI , UHIN : ₦10,000,000
Incentive Fee	Up to 20% of excess returns above benchmark
Portfolio Allocation	Fixed Income - 100%

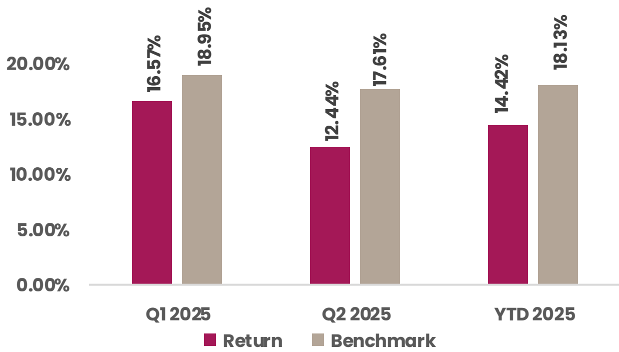
Fund Analysis	
Risk Profile	Medium –High
Fund Duration	4.54
Holding Yield	17.65%

Growth of N10,000 investment from 31/12/2024 to Date



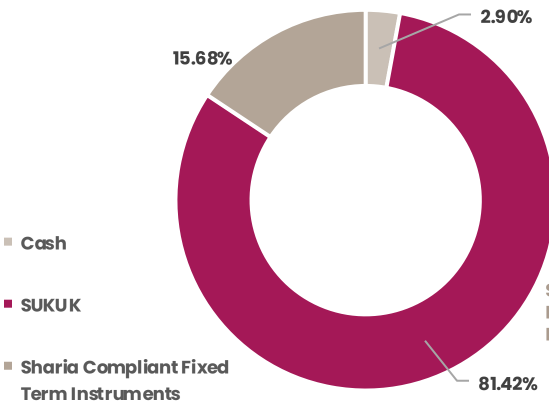
Source: ARM Investment Managers, calculated on NAV to NAV basis, with the assumption of re-invested dividends in NGN.

Historical Fund Performance



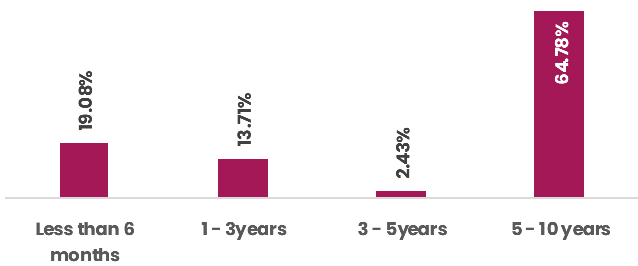
Source: ARM Investment Managers, calculated on NAV to NAV basis, with dividends re-invested in NGN.

Current Asset Allocation



Source: ARM Investment Managers.

Maturity Profile



Source: ARM Investment Managers.

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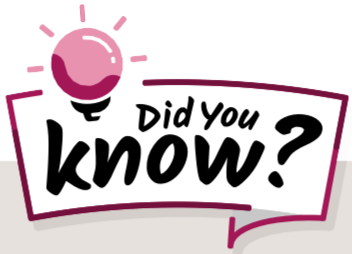
Definitions

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.



If you are looking for a non-interest, Shari'ah compliant, less volatile investment, then the ARM Sharia-Compliant Fixed Income Fund is a great choice for you. Your money is invested in line with Islamic principles and monitored by well knowledgeable Shari'ah advisory board.

The ARM Sharia-Compliant Fixed Income Fund (SFIF) seeks to invest only in Sharia compliant fixed income securities such as sovereign and corporate sukuk with a minimum rating of BBB, and sharia compliant fixed-term instruments.

What you will enjoy by investing in ARM SFIF:

- Your money is invested in a way that aligns with your religious beliefs (Islamic principles), with guidance from a trusted Sharia Advisory Board.
- It's easy to start or stop your investment, and you can track everything online.
- You get steady income through dividend payments twice a year. You can choose to receive your dividends as cash or reinvest them.

Why smart investors Sharia-Compliant Fixed Income Fund

• This investment is designed to grow your money in an Halal (Sharia-compliant) way by investing in approved fixed-income products only.

• It's suitable for both individuals and organizations who wish to invest according to the Islamic principles in the long term.

- The risk on the fund is medium with moderate volatility, because it invests only in fixed income securities.
- Individuals can start investing in the Fund with ₦10,000 and add more from ₦1,000; big or experienced investors need at least ₦20 million to start their investment, with minimum of ₦1 million additional investments.
- The Fund pays dividends twice a year.
- You can withdraw your money anytime. However, if you withdraw before the first 90 days of your investment, a 20% charge will be applied to the income you earned on the amount you are withdrawing only.

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.

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