CIC GLOBAL BALANCED SPECIAL FUND - FAQs

CIC GROUP

1. What is the CIC Global Balanced Special Fund and how does it work?

The CIC Global Balanced Special Fund is a medium/high risk investment fund. The fund is a growth-oriented multi-asset strategy, aiming to deliver long-term capital appreciation across market cycles.

2. What does the fund invest in?

The fund invests in a range of asset classes including equities, corporate and government bonds, money market instruments and eligible ETF's globally, including Kenya.

3. What are the benefits of investing in the fund?

The significant benefits of the Fund are:

- Selection of attractive investment opportunities.
- Active asset allocation between sectors and active security selection within each sector.
- Professional management of your investment with an experienced investment manager.
- Diversification benefits that would be difficult to achieve through direct investment
- Disciplined portfolio construction.

4. How much do I need to invest and are there fees?

- Minimum initial Investment: USD 1,000
- Minimum top-up: USD 100
- Minimum account balance: USD 1,000
- Minimum withdrawal amount: USD 10
- Fund Management Fee: 2.5% annually
- Lock-in Period: 6 months from the initial deposit, all top-ups within the 6 months will be locked in.

5. How do I invest or make a deposit?

By transferring the investment amount to below bank details:

- Account name: CIC GLOBAL FUND USD COLLECTION ACCOUNT
- Account Number: 02101908066042
- Bank Name: Cooperative Bank of Kenya
- Branch: Upper Hill Branch
- Reference: CIC Asset Management Member Number

6. What kind of returns should I expect?

Investment performance of the Fund is published on our various CIC Asset Management channels. Past performance is not necessarily a guide to future performance.

7. What should I consider before investing?

We recommend taking the time to understand your personal risk tolerance which our wealth advisors can help you do, your financial goals, your safety nets and your income needs. The objective is to have your personal portfolio resilient enough to navigate different market cycles and various stages in your personal life.

8. Distributions and payment methods

Income earned by the fund is retained in the NAV *(Net Asset Value)* which grows and compounds your investment.

9. Who should invest in this fund?

This product may appeal to investors; who plan to hold their investment for a recommended medium to long term period; who seek capital growth over the recommended holding period and; and who understand the risks:

- Individuals seeking capital appreciation.
- Discerning investors seeking exposure to a global basket of investments.
- Investors seeking diversification for the portfolios.
- Investors with a high-risk tolerance profile.

10. How does this fund help me diversify my money?

The fund suits investors who are looking to use it as part of an investment portfolio and not as a complete investment plan. The fund helps you create balanced portfolio for your long-term financial goals after you have allocated your investments in more conservative vehicles such money market funds.

11. How liquid is the fund? Can I access my money?

The fund has a lock-in period of 6 months from the initial deposit, all deposits within the 6 months will be locked in. After the initial 6 months, you can withdraw your investment which may take up to 3 business days to be processed.

12. What makes CICAM's approach unique?

Our focus is on steady capital growth, focusing on identifying the relative expected returns of stocks, bonds and cash in order to provide an optimal asset allocation to produce superior expected medium-term returns. We combine professional fund management, risk diversification and active portfolio rebalancing to maximize returns.

13. What questions do investors usually ask?

- Is the rate fixed? *(No).*
- Is there a lock-in period? *(Yes, for 6 months from the initial deposit, all deposits within the 6 months will be locked in)*
- Is my capital guaranteed? *(No, the Fund does not offer a capital guarantee. However, it is professionally managed with a focus on preserving capital and achieving steady risk-adjusted returns over the medium to long term.)*

CIC ASSET MANAGEMENT LTD

CIC PLAZA MARA ROAD, UPPERHILL P. O. BOX 59485-00200 NAIROBI, KENYA

+254 703 099 132 cic.asset@cic.co.ke www.cic.co.ke

CIC Group PLC

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