

CIC Asset Management Ltd

CIC GLOBAL BALANCED SPECIAL FUND

Fact sheet – January 2026



Key Features

Fund Manager	CIC Asset Management
Launch Date	July 2025
Risk Profile	Moderate-High
Trustee	Kenya Commercial Bank
Custodian	Co-operative Bank
Auditors	PWC
Minimum Investment	USD 1,000
Minimum Top-up	USD 100
Minimum Withdrawal	USD 10
Annual Management Fee	2.5%
Lock Period	6 Months
Assets Under Management	USD 1.4 Million

Fund Objectives

- Long-term capital appreciation across market cycles.
- Access to exclusive offshore opportunities and global markets.
- Minimize volatility through diversified mix of asset classes.

Who Should Invest?

An investor who is seeking:

Capital Appreciation – The fund is a growth-oriented, multi-asset strategy that aims to deliver long-term capital appreciation across market cycles.

Exposure to a Global Basket of Investments – The fund invests across a range of asset classes, including equities, corporate and government bonds, money market instruments, and eligible ETFs globally.

High-Risk Tolerance Profile – The fund does not offer capital guarantees. However, it is professionally managed with a focus on capital preservation and achieving steady, risk-adjusted returns over the medium to long term.

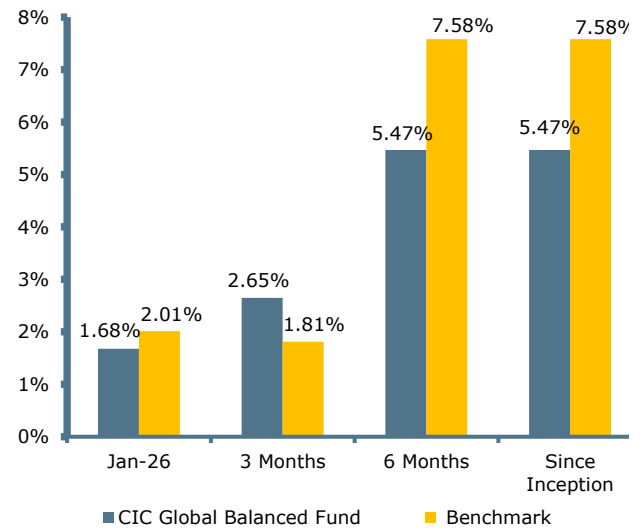
Market Commentary

INTEREST RATES - In January, the U.S. Federal Reserve held the federal funds rate at 3.50%–3.75% following a 25-bps cut in December 2025. Other major central banks, including the Bank of Canada and the Bank of Japan, also kept rates unchanged amid slowing growth and geopolitical risks. Currency markets were volatile, with the U.S. Dollar Index strengthening early on safe-haven demand before weakening later in the month as the euro and pound advanced.

Fund Outlook

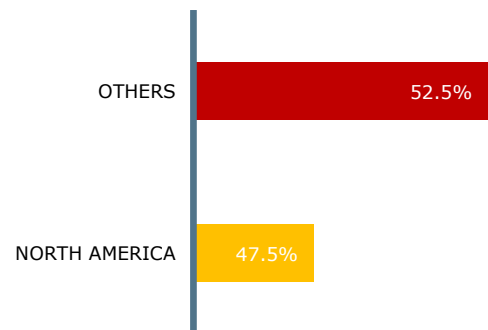
The CIC Global Balanced Special Fund seeks long-term capital appreciation through active asset allocation across a diversified global portfolio of equities, fixed income securities, money market instruments, and eligible ETFs, aiming to deliver steady, risk-adjusted returns across market cycles.

Fund Performance

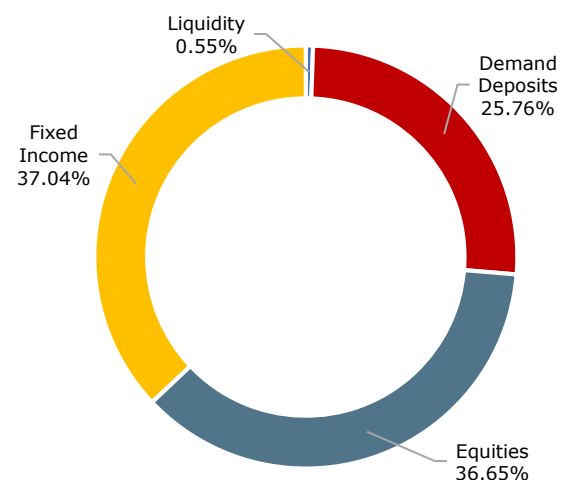


Benchmark= 35% 3months Average SOFR+35% MSCI All country World Index + 20% FTSE World Government Bond Index+5% S&P GOK Bond Index+5% NASI

Equity Allocation by Country



Asset Allocation



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