

KEY INVESTOR INFORMATION DOCUMENT

JB Vantage Money Market Fund

DECEMBER 2025

The JB Vantage Money Market Fund is an excellent place to invest cash that you may need in the short term or that you are unsure when you will need. Unlike fixed term investments, there is no penalty rate imposed for taking out all or part of your investment and you will earn the full ongoing rate of interest up to the date of your redemption. The rate of interest paid is based on competitive short-term interest rates available in the market. It is an ideal investment for investors with a short term investment goal.



Table of Contents

Key Fact Sheet	3
Investment Plan	4
Valuation methodology and allocation of investments	5
Other Fees and Charges	6
Management of JB Financial Unit Trusts	7
Corporate Profile	8
Investment Committee Members	9
Investing Process	10
Forward Pricing	11
Purchases and Redemptions of Units	11
Minimum initial investments and account balances	11
How we process your purchase orders	12
How to redeem units	12
How we process your redemption orders	12
Switch	13
Link account with JB Securities Brokerage account	13
Fund Information	13
Register	13
Connected party of JB Financial	13
Disclosure requirements in the KIID	13
CFA Institute Asset Manager Code of Professional Conduct	14
Reports and Accounts	14
Suspension of Dealing	14
Termination of the Fund	14
Investor Information	15
Rights of Unit Holders	15
Taxes	15
Manager and Trustee	15
Important Information	17

Key Fact Sheet

Name	JB Vantage Money Market Fund ["the Fund"]
Nature of Fund	Open Ended Money Market Unit Trust, offering units for sale or redemption every business day. The Fund is approved by the Securities and Exchange Commission of Sri Lanka (SEC)
Issuer/Fund Manager	JB Financial (Pvt) Ltd. ¹ ["JB Financial"]
Trustee/Custodian	Deutsche Bank AG, Colombo Branch
Trust Deed	The trust deed is binding on JB Financial (Pvt) Ltd, Deutsche Bank AG (as Trustee and Custodian) and each Unit Holder (https://www.jbvantage.lk/trust-deeds)
Investment Plan	Invests in very high quality, short term, interest bearing instruments
Minimum Initial Investment	LKR 1,000,000 Subsequent Investment Multiples of LKR 100,000 However the Managers, with the concurrence of the Trustees, may accept applications for investments of less than Rs. 1,000,000.
Inception Date	August 2011
Fees²	Management fee: 0.62% for first 500mn and 0.50% thereafter, per annum on the net asset value of the fund Trustee fee: 0.20% per annum on the first Rs. 500,000,000/- and 0.15% per annum thereafter. Custodian fee: LKR 15,000 per month
Front-End/Exit fee	None
Dividend Distributions	The Fund has not had a dividend distribution to date. Investors may realize their gains via a redemption. Dividend distribution is at the discretion of the manager
Investor Eligibility	Individuals, Corporate bodies, Institutions, Non-Residents and Foreign Institutional Investors
Price	Latest available Manager's Selling Price

All fees are accrued daily.

¹ JB Financial is approved by the Securities and Exchange Commission of Sri Lanka to operate this Money Market Fund

² Plus applicable taxes

Investment Plan

Principal Investment Strategy	Our strategy focuses on maximizing yields while maintaining a diversified portfolio comprising Government and high-quality corporate fixed income securities. Investing in instruments with maturity under 397 days managing risk vs return
Investment Objective	The fund aims to deliver a highly competitive short-term interest rate by investing in top-tier money market securities with a maturity or residual maturity not exceeding 397 days
Permissible Investments	<ol style="list-style-type: none"> treasury bills and repurchase agreements on government securities with a maturity of less than 397 days; treasury bonds with a remaining term to maturity of less than 397 days; deposits with banks and finance companies licensed by the Central Bank of Sri Lanka with a maturity of less than 397 days; commercial papers issued by listed or rated (BBB and above) corporate entities with a maturity of less than 397 days; listed corporate debentures with a remaining term to maturity of less than 397 days; asset-backed securities issued by a listed or rated (BBB and above) corporate entity with a remaining maturity of less than 397 days; or repurchase agreements on listed corporate debt securities and unlisted short term corporate debt securities, such as commercial papers and asset back securities, where such agreements can have a maximum tenure of 91 days. No rollovers are permitted beyond 91 days.
Principal Risks	The Fund is exposed to various risks including interest rate risk, reinvestment risk, liquidity risk, and default risk. Fluctuations in market interest rates can impact both the income and market value of the Fund. Reinvesting matured proceeds and realized income may be subject to new rates at the time, adding to interest rate risk
Large Investor	Where a holder intends to redeem Units which amount to five percent (5%) or more of the fund client shall give to the Management at least three (03) Business days' notice in writing of such intention. The price applicable for the redemption of Units shall be the price prevailing on the dealing day following the completion of the period of such notice (Trust deed clause 15.2 (iii))
Liquidity	<p>A Money Market Scheme shall maintain the following liquidity levels:</p> <ul style="list-style-type: none"> • 5% of its NAV maturing on an overnight basis • 10% of its NAV maturing on a weekly basis • 20% of its NAV maturing on a monthly basis <p>The fund will invest in overnight, weekly and monthly investments to ensures prescribed liquidity levels are maintained.</p> <p>Contingency plan to ease liquidity tightness due to redemptions, if on a Valuation Day the total redemption requests from the Fund exceed 10% of the NAV of the Fund, "the Collective</p>

	Investment Scheme Code 2022” permits the Fund to defer redemption of the excess over 10% to the following Valuation day subject to informing the SEC in writing.
Lending and Borrowing	<p>The Fund will not borrow by any method whatsoever except where the borrowing:</p> <ol style="list-style-type: none"> is temporary and is for a period not exceeding three (3) calendar months does not exceed the percentage of the net asset value of the Fund as may have been determined by the SEC by way of its directives; and is not used to leverage investment returns <p>The Fund will not engage in any form of direct lending of any part of its assets. The Fund will also not assume, guarantee, endorse or otherwise become directly or indirectly liable for or in connection with any obligation or indebtedness of any third party</p>

Valuation methodology and allocation of investments

Type of Investments	Allocation	Risk	Valuation Method
Treasury Bills / Bonds and other securities issues by the GOSL including Repurchase Agreements on these securities	Maximum 90%	Low	Maturities less than 397 days shall be valued on a cost plus accrued basis
Listed Debentures and Commercial Paper or Asset Backed Securities issued by rated corporate bodies including Repurchase Agreement	Maximum 90%	Moderate	Maturities less than 397 days shall be valued on a cost plus accrued basis
Deposits in Licensed Commercial Banks, Licensed Specialized Banks, or Licensed Finance Companies	Maximum 90%	Moderate	Maturities less than 397 days shall be valued on a cost plus accrued basis
Cash			Face Value

All investments shall be in line with the CIS Code, 2022 and any directive specified from time to time by the Commission.

Other Fees and Charges

Management fees, trustee and custodian fees, transaction costs, administrative costs and taxes are payable in a unit trust. The unit holder pays some of these expenses directly. Others are payable by the Fund, which reduces the value of the investments in the Fund

Other fees and charges payable by the Fund

- a. Any expenses or disbursements of the custodian which are authorised by the trust deed of Scheme to be paid out of the assets of the Scheme;
- b. The cost of dealing in the assets of the Scheme;
- c. Interest on borrowing permitted under the Scheme and charges incurred in effecting or varying the terms of such borrowings;
- d. The costs and expenses incurred in obtaining a listing of the shares of the Scheme on any licensed securities exchange; The fees and expenses of the auditor of the Scheme;
- e. The costs incurred in respect of the distribution of income to investors;
- f. The costs reasonably incurred in respect of the publication of prices of units and in respect of the publication and distribution of the Scheme KIID or trust deed, annual and interim reports and accounts;
- g. Any costs incurred in preparation or the modification of the trust deed of the Scheme;
- h. Any other costs, incidental to its operation that may be charged to the Scheme;
- i. Any change in annual charges of the Managing Company;
- j. Any expenses or disbursements of the Trustee, which are authorized by the trust deed to be paid out of the assets of the Scheme;
- k. Fees payable to the Commission in respect of obtaining approval for a Scheme;
- l. Legal expenses incurred in safeguarding the assets of the Scheme;
- m. Any other fee approved by the Commission and specified in the trust deed.

- i. Commissions paid to agents shall not be paid out of the assets of the Scheme.

Management of JB Financial Unit Trusts

The following table sets out the parties that are involved in managing or providing services to the Funds and the functions they perform

Manager	JB Financial (Pvt) Ltd. 150 St. Joseph's Street, Colombo 14	As manager, JB Financial manages the overall day-to-day affairs of the Fund Date of incorporation: July 6, 1994
Trustee	Deutsche Bank AG Colombo Branch Level 21, One Galle Face Tower, 1A, Centre Road, Galle Face, Colombo 02	Deutsche Bank AG is the trustee (the "Trustee") of the JB Financial Unit Trusts and holds actual title to the property of the JB Financial Unit Trusts – the cash and securities – on behalf of unit holders, when you invest in a Unit Trust you are buying units of a trust The Trustee is responsible for the oversight of the JB Financial Unit Trusts. The Trust Deed is accessible on our website https://www.jbvantage.lk/trust-deeds/
Custodian	Deutsche Bank AG Colombo Branch Level 21, One Galle Face Tower, 1A, Centre Road, Galle Face, Colombo 02	The custodian has physical and book-based custody of the assets of the fund. All assets of the JB Vantage Money Market Fund are held by Deutsche Bank AG, Colombo branch
Registrar and Transfer Agent	JB Financial (Pvt) Ltd. 150 St. Joseph's Street, Colombo 14	As registrar and transfer agent, JB Financial maintains all unit holder records, processes purchase, switch, and redemption orders, and issues account statements and financial reports to unit holders on behalf of the Funds
Auditors	Deloitte 100, Braybrooke Pl, Colombo 02	The auditors conduct an audit of the financial records of the Funds and report to the unit holders on the Funds' annual financial statements in accordance with Sri Lankan accounting and auditing standards
Tax Consultants	Ernest and Young 201 De Saram Pl, Colombo 01	The tax consultants file the tax returns for the Fund when required and liaise with the IRD for Fund's tax related matters

Corporate Profile

Name	JB Financial (Pvt) Ltd
Address	150, St. Joseph's Street, Colombo 14
Date of Incorporation	July 6, 1994
Name, Designation and address of directors	<p>Murtaza Jafferjee CFA, Non Independent Director, No. 9/5, 22, Queens Court, Queens Road, Colombo 03</p> <p>Mufaddal Jafferjee, Independent Director, No. 6A, Adam's Avenue, Colombo 04 Principal employment: Partner Jafferjee Brothers Tea Division</p> <p>Sudarshi Singhasiriweera, Non Independent Director, 15, Lakshapana Estate, Battaramulla Principal employment: Chief Legal Officer, Jafferjee Brothers Holdings (Pvt) Ltd</p>
Portfolio Manager of the JB Vantage Money Market Fund	<p>Christine Dias Bandaranaike, CFA Christine has worked in private and institutional fund management since 1996. Christine began her career with TD Bank Financial Group of Canada in mutual funds and retail treasury, moving onto private asset management. In Sri Lanka, she has worked at CitiNational Investment Bank and independently advised institutions on setting investment policy, Christine trained as an economist and holds a MA and a BA (Hons) Economics. She is a Chartered Financial Analyst (CFA) since 1999</p>
Chief Ethics and Compliance Officer	<p>Sonali Perera Sonali joined JB Financial in 2013 as Chief Ethics and Compliance Officer. She has actively worked towards setting up robust processes to prevent fraud, manage conflicts of interest and overseeing fiduciary responsibility towards clients. Sonali has over two decades of experience in banking and finance</p> <p>She began her financial career with Deutsche Bank AG, Colombo branch in 1996, which included several years in Trustee and Fund Management Operations. She is a member of the Chartered Institute of Management Accountants, UK and holds a dealer's certificate from the Central Bank of Sri Lanka</p>

Investment Committee Members

(As of April 2024)

Murtaza Jafferjee, CFA Director	<p>Murtaza entered the Sri Lankan equity market in 1994. Murtaza is the Managing Director of JB Securities Pvt Ltd and the Chair of Advocata Institute, He is also a former Director of Nations Trust Bank PLC and the Colombo Stock Exchange and is a past President of CFA Sri Lanka.</p> <p>Murtaza holds a Masters in Financial Economics, Bachelor of Computer Science and Mechanical Engineering.</p> <p>He is a Chartered Financial Analyst.</p>
Christine Dias Bandaranaike, CFA CEO and Portfolio Manager	Profile above
Sonali Perera Chief Ethics and Compliance Officer	Profile above
Sashika Wickremaratne Chief Investment Officer	<p>Sashika joined JB Financial as CIO in 2023 with 14 years' experience in the Sri Lankan investment industry. Sashika began his career at Guardian Fund Management, commencing as an investment analyst and progressing to become a portfolio manager over the course of nine years. He moved on to Capital Alliance where he managed unit trusts and then worked at the Softlogic Group, managing the investment of its insurance portfolios, while also overseeing unit trusts and private client assets.</p> <p>Sashika has a BSc in Business Administration from the University of Sri Jayawardenepura and is a past finalist of the Chartered Institute of Management Accounting. He is currently pursuing the CFA designation.</p>
Shanuka Anjali Manager, Operations	<p>Shanuka joined JB Financial in Aug 2014 as Senior Fund Accountant and now heads the unit trust operations. She is responsible for fund valuations, financial accounts of the funds and overall operational reporting and trade verification. She began her career at KPMG, Sri Lanka and spent 3.5 years with the firm.</p> <p>Shanuka is a Chartered Accountant (ACA) and holds a BBA in Finance from the University of Colombo.</p>
<i>Independent Member</i>	On invitation

Investing Process

How are a Fund's Units priced	<p>The price at which Units can be purchased, called the Issue Price as well as the price at which the units can be redeemed, called the Redemption Price, will be based on the daily Net Asset Value (NAV) per Unit of the Fund. A Business Day will be any day on which the Central Bank of Sri Lanka is open for dealings</p> <p>The Fund's net asset value (NAV) of a business day is calculated prior to 12 noon Sri Lanka standard time on the following business day. Assets and liabilities are valued according to set norms outlined in the Trust Deed, CIS code, and SEC Directives. The NAV is adjusted for duties and charges, then divided by the total number of units to determine the NAV per unit. Fund prices (NAV per Unit) will be published daily on Company website www.jbvantage.lk</p>
How to Create An Account	<p>Prior to the first unit purchase, all eligible investors must submit the following documents to create an account.</p> <p>A new account will be opened within one business day of receiving an application and upon purchase of units. The Account Application form can be obtained via the website or speaking to one of our advisors</p> <p>JB Financial reserves the right to scrutinize, review and reject any application received on an ongoing basis, at its discretion, without assigning any reason, in cases where, according to the Manager, accepting the same would not be in the best interests of the Fund</p>
Eligible Investors	<ol style="list-style-type: none">1. Resident Individuals2. Companies and Institutions incorporated in Sri Lanka3. Non-Residents and Foreign Institutional investors as permitted by Central Bank of Sri Lanka

Documents required to open an account

- Individual & Joint accounts:
Application form, Identification (copy of National Identity Card/Passport), Address verification, Know your customer form
- Corporate and institutional accounts:
Application form, beneficial ownership form, Business Registration, Board resolution, Form 40,20,44 and 45
- Minor accounts:
Application form, Identification of the Guardian (copy of National Identity Card/Passport), Address verification, Know your customer form

Forward Pricing

Both buy and sell transactions are traded at price next determined, that is based on the NAV at the end of the day. There are two prices for a unit trust – the Manager's Selling price and Manager's Buying price. The Selling price is the price at which the Manager sells units to the unit holders. The Buying price is the price at which the Manager buys back units. These prices are derived from the NAV.

Purchases and Redemptions of Units

Purchase of units can be done by submitting;

- The duly completed Purchase form

or For individual investors only

- Via the website login or Via email from their email address on record

Forward the completed form or email request to registrarjbf@jb.lk (This e-mail option is only available if authorization to accept email instructions has been ticked and signed in the JB Financial Unit Trust application form). Please note that purchase orders are processed upon realization of funds. All duly completed orders will be processed within one business day of receipt. Fund prices may change within this time period.

Confirmation of unit purchase will be dispatched upon purchase. Units are held electronically, so no certificates are issued. Quarterly statements will be sent, detailing the number of units owned and their value. The Fund will not accept any cash deposits and all purchase proceeds must be transferred to the following bank account of the Trustee. Company representatives are not authorized to accept cash on behalf of JB Financial.

Account Number	0042770-00-0
Account Name	JB Vantage Money Market Fund
Bank & Branch	Deutsche Bank AG (7025) – Colombo (000)

The creation of and allotment of Units is subject to the realization of funds.

Minimum initial investments and account balances

Minimum initial investment and subsequent transaction criteria must be met in order to purchase units of a Fund. Minimum initial investment and account balance levels are established in an effort to control the cost of servicing accounts which impacts all unit holders.

Minimum Initial Investment	Rs. 1,000,000
Minimum Additional Investment	Rs. 100,000

The above minimums do not apply to units purchased through the reinvestment of distributions/dividends. Minimums may be waived at management discretion.

How we process your purchase orders

If a purchase order is received and money transferred before 12:00 PM on a Valuation Date, the Manager's Selling price will be based on the unit price of that day. If an order is received after 12:00 PM on a Valuation Date, or at any time on a day that is not a Valuation Date, the Manager's Selling price will be based on the unit price of the next Valuation Date.

Investors transferring funds by RTGS only may obtain the previous day's Manager's Selling Price, provided they indicate clear intention to purchase by submitting a duly completed purchase form before 3:00 PM the day prior to the fund transfer.

How to redeem units

Redemption of units can be done by submitting;

- The duly completed Redemption form

or For individual investors only

- Via the website login
- Via email from their email address on record

Forward the completed form or email request to registrarjbf@jb.lk (This e-mail option is only available if authorization to accept email instructions has been ticked and signed in the Unit Trust application form.) Units can be redeemed in full or part.

How we process your redemption orders

For Redemption requests received before 12:00 PM on a business day, proceeds will be dispatched within two business days, For Redemption requests received after 12:00 PM on a business day, proceeds will be dispatched within three business days. The redemption price of a unit will be the relevant Manager's buying price based on the unit price of the day preceding payment.

Payment will be made to the first holder on record (if applicable), by direct deposit if a bank account is indicated in the application or to the linked JB Securities brokerage account (if applicable) or failing which by crossed Cheque sent by ordinary post to the address on file.

All redemption proceeds will be credited only to accounts where the unit holder is the beneficiary. No third party payments are permitted.

Investors redeeming 5% or more of the NAV of the Fund are required to give a minimum of three (03) business days' notice prior to the redemption day. Thereafter payment will be made as above. To ease liquidity tightness due to redemptions, if on a Valuation Day the total redemption requests from the Fund exceed 10% of the NAV of the Fund, the CIS Code permits the Fund to defer redemption of the excess over 10% to the following Valuation day.

Switch

Investors may request a switch of their investment by submitting a duly completed switch form. All or a portion of the units held in one JB Vantage unit trust can be redeemed to buy units of another JB Vantage unit trust as long as the minimum initial investment, minimum account balance, applicable entry and exit fees and other requirements are met.

Link account with JB Securities Brokerage account

Holder may link their JB Financial unit trust Account with their JB Securities brokerage account. This linking of accounts will permit the holder to earn interest on idle monies in their brokerage account. This would involve signing a separate link agreement that permits JB securities to transfer excess cash to the fund and vv. Please speak to your advisor at JB Securities for further information.

Fund Information

Register

A Register of Unit Holders is maintained in accordance with the Rule 43 of the Rules Applicable to Managing Companies and Rule 37 of the CIS Code 2022 and contains the beneficiary's name, address and quantity of units owned with relevant dates. The person named in the Register is the only one who will be recognized by the Trustee and Managers. Any change of name or address must be immediately advised in writing, together with any supporting documentation that may be required. Units are freely transferrable.

Connected party of JB Financial

JB Securities (Pvt) Limited, a connected party of JB Financial, has been licensed as an approved broker by the Securities and Exchange Commission of Sri Lanka Act. No. 36 of 1987. The Fund may transact in shares of listed companies through JB Securities (Pvt) Limited in the normal course of business.

Disclosure requirements in the KIID

- a. A description of the instruments the Scheme intends to invest – disclosed under permitted investments
- b. A description of the minimum rating of the issuer with whom the Scheme will make investments;
- c. A description of how the Scheme intends to maintain the liquidity limits prescribed by the Commission;
- d. The valuation policy adopted by the scheme for every type of authorised investment the Scheme intends to invest; and
- e. A description of the contingency plan in the event that the redemption needs exceeds the liquidity limits maintained by the Scheme

CFA Institute Asset Manager Code of Professional Conduct

Asset Managers hold a unique place of trust in the lives of millions of investors. The Asset Manager Code (AMC) is a voluntary code of conduct that CFA Institute offers to help asset managers practice ethical principles that put client interests first.

What AMC means to an investor:

The Code outlines the ethical and professional responsibilities of firms that manage assets on behalf of clients. It provides standards and supportive guidance based on general principles of conduct.

It states that managers have these responsibilities to their clients

1. To act in a professional and ethical manner always
2. To act for the benefit of clients
3. To act with independence and objectivity
4. To act with skill, competence and diligence
5. To communicate with clients in a timely and accurate manner
6. To uphold rules governing capital markets

Reports and Accounts

An annual report that includes the audited financial statements of the Fund will be made available to the unit holders. The financial year end for this Fund is 31st December. A semiannual unaudited financial statement as of the 30th June will also be made available.

These financial statements will be emailed to the holder's email address on record; it will also be available for viewing on the website login within four (4) months of the end of the accounting period.

Suspension of Dealing

1. The Managing Company may suspend the operations of a Scheme in circumstances more fully stated in the trust deed and/or the KIID.
2. The Managing Company shall
 - a. obtain the prior approval of the Trustee and the SEC
 - b. inform all Unit Holders once approval of the Trustee and the SEC have been obtained and explaining the reasons for such suspension

Termination of the Fund- Clause 41.1 of the trust deed

The Fund may be terminated by the Trustees upon the happening of any of the events listed below,

1. A Scheme shall be terminated or wound up upon the occurrence of any of the following events:
 - a. the approval granted by the Commission to operate the Scheme is cancelled;
 - b. the Unit Holders representing at least seventy-five per centum (75%) of the total Units in issue (excluding those held by the Managing Company) pass a special resolution to terminate or wind up the Scheme;
 - c. the Scheme has completed its tenure or circumstances exist that warrants the termination winding up of a Scheme as specified in the trust deed /KIID;
 - d. the Managing Company and the Trustee are of the view that the value of the assets of the Scheme has fallen below an operationally viable level;
 - e. the Commission in consultation with the Trustee and the Managing Company has directed the Trustee to wind up the Scheme since the value of the deposited property has fallen below an

- operationally viable level;
f. upon an order made by a competent court

Investor Information

Rights of Unit Holders

Unit Holders have the right to

1. Redeem or transfer units registered in their name
2. Receive annual and half yearly financial information of the fund
3. Participate and vote at unit holder meetings

For further information on rights of unit holders, please refer to the Trust Deed

Taxes

Investors may be liable to income tax on redemption proceeds or on distribution income. The income in the funds may be subject to withholding tax. Changes in tax laws may impact earnings.

Additionally, investors may be subject to capital gains tax on the disposal of Units. If one is doubtful of one's tax position vis a vis investments in units trust one should consult one's tax advisor for more complete advice.

Manager and Trustee

Manager

JB Financial is a company in existence since 1994 and is under the umbrella of the Jafferjee Brothers group and owned largely by the same individual shareholders.

JB Financial is a SEC approved Investment Manager in addition to being a SEC approved Unit Trust Manager and is engaged primarily in the business of fund management. As an investment manager, JB Financial manages private portfolios on a discretionary basis for both individual and institutional clients in the same investment arena.

JB Financial has sufficient reserves at its disposal to enable it to conduct its business effectively and meet its liabilities. In particular, JB Financial has an issued and paid up capital and capital reserves in excess of the minimum requirement of LKR 25mn. The company maintains at all times a positive net asset position. The directors of JB Financial are of good repute and possess the necessary experience for the performance of their duties.

JB Financial has sufficient human resources and technical resources at its disposal to carry out both its front office and back office functions and does not rely solely on the expertise of one individual to conduct its business. In particular, the company possesses proprietary technical resources for investor account maintenance, record keeping and internet transacting.

The overall integrity of the company is safeguarded through a system of internal controls and written procedures in place which are regularly monitored by senior management to ensure timeliness and compliance. Conflicts of interest are addressed to safeguard investor interests.

Trustee

Deutsche Bank AG, Colombo Branch will act as Trustee and Custodian to the JB Vantage Money Market Fund

Deutsche Bank AG, Colombo branch is 100% owned by Deutsche Bank AG and provides administrative services across a range of financial structures, specializing in Custody and Trustee Services. Deutsche Bank AG is one of the world's leading international financial service providers, with approximately Euro 1,300 billion in assets and over 84,930 employees in over 50 countries worldwide. A lean, dynamic and focused universal bank Deutsche Bank AG is a global leader in Corporate Banking and Securities, Transaction Banking, Asset Management and Private Wealth Management.

The Trustee's responsibilities are mainly to exercise due diligence and vigilance over the Fund with the objective of safeguarding the interests of the Unit Holders. The Trustee is the legal owner of the Fund Assets and will hold them on behalf of the Unit Holders. The Trustee is also responsible for ensuring that the Manager performs its obligations of all payments on behalf of the Fund and for appointing the Fund's auditors.

Important Information

Disclosures

This Key Investor Information Document does not constitute an offer or solicitation to anyone in any jurisdiction in which such offer or solicitation is not authorized or to any person to whom it is unlawful to make such offer or solicitation and may be used only in connection with this offering of securities to which it relates by distributors as contemplated herein.

Units of the Fund are offered solely on the basis of information contained in this Key Investor Information Document and the documents referred to herein. Any information or representation (not contained herein) given or made by a dealer, salesman or other person should be regarded as unauthorized and accordingly not be relied upon.

This Key Investor Information Document has been seen and approved by the Board of Directors of the Managing Company and they collectively and individually accept full responsibility for the accuracy of the information given and confirm that, after making all reasonable inquiries and to the best of their knowledge and belief, there are no other facts, the omission of which, would make any statement herein misleading

Signed:
Murtaza Jafferjee
Director
JB Financial (Pvt) Limited

Signed:
Sudarshi Singhasiriweera
Director
JB Financial (Pvt) Limited

The Trustee hereby declares that it will carry out the transactions with the Management Company at arm's length basis and on terms which are best available for the fund, as well as act, at all times, in the best interests of the fund's unit holders and also that the requirements of the Guidelines for Trustees and Managing Companies of Unit Trusts issued by the Securities & Exchange Commission of Sri Lanka have been complied with. The Trustee hereby further declares and certifies that it has read and agrees with the representation contained herein.

Signed:

Deutsche Bank AG

Signed:

Deutsche Bank AG

The Managing Company hereby declares that it will carry out the transactions with the Trustee at arm's length basis and on terms which are best available for the fund, as well as act, at all times, in the best interests of the fund's unit holders and also that the requirements of the Guidelines for Trustees and Managing Companies of Unit Trusts issued by the Securities & Exchange Commission of Sri Lanka have been complied with.

Signed:

Director
JB Financial (Pvt) Limited

Signed:

Director
JB Financial (Pvt) Limited

Read and retain the document for further reference. If you are in any doubt about the contents of this Key Investor Information Document you should consult your professional advisor.



A secure financial future begins here.