

Britam

With you every step of the way



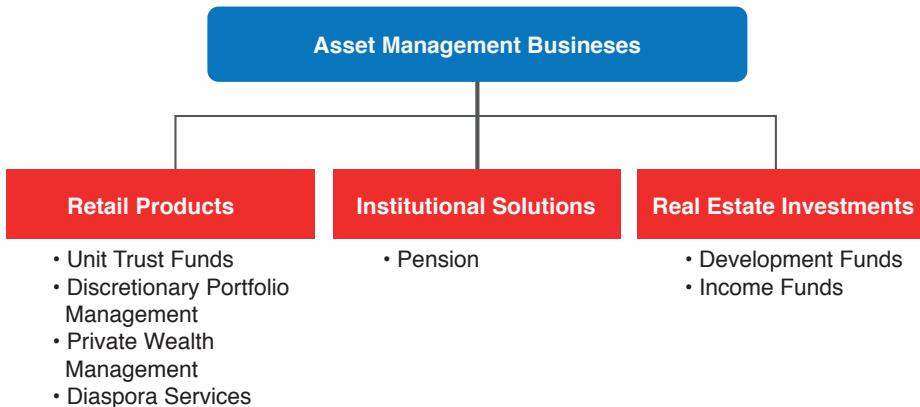
Investment Products

About Britam Holdings Limited

Britam is a leading diversified financial services group, listed on the Nairobi Securities Exchange. The group has interests across the Eastern and Southern Africa region, with operations in Kenya, Uganda, Tanzania, Rwanda, South Sudan, Mozambique and Malawi. The company offers a wide range of financial products and services in Insurance, Asset management, Banking and Property.

About Britam Asset Managers (Kenya) Ltd.

Britam Asset Managers is the Asset Management subsidiary of Britam Holdings Limited. The Company was incorporated in April 2004 and started operations in 2006 to fill a gap in quality Fund Management and Investment Advisory services to individual and institutional investors. The Company is licensed as a Fund Manager by both the Capital Market Authority (CMA) and the Retirement Benefits Authority (RBA) in Kenya. Initially serving the Insurance arm of the business, the assets under management have steadily grown to over USD 1 Bn. The Company has also grown remarkably to become an influential player in the financial services sector.



1. Unit Trust/Mutual Funds

Money Market Fund (Short Term)

It is a unit trust that invests in short term securities. This includes: Government treasury bills, treasury bonds, commercial paper and bank deposits of less than 12 months maturity profile.

Benefits:

- It is a low risk investment that gives an investor high interest returns
- It provides capital preservation
- Interest is earned daily
- Ease of withdrawal of funds for investors

Features	Details
No Initial fee	N/A
Management Fee	2.5% per annum

Bond Plus Fund (Long Term)

It is a unit trust that invests in fixed income instruments. This includes treasury bonds and corporate bonds.

Benefits:

- It is a low risk investment
- Suitable for two to three year investment horizon
- Provides capital preservation
- Provides a stable income stream during the life of the investment

Features	Details
Initial fee	2% of invested funds
Management Fee	2.5% per annum

Balanced Fund (Long Term)

It is a unit trust that invests in equities, fixed income investments and alternatives. It provides investors with medium to long term growth of their capital.

Benefits:

- Suitable for a 3-5 year investment horizon
- Invests in diversified asset classes

Features	Details
Initial fee	2% of invested funds
Management Fee	2.5% per annum

Equity Fund (Long Term)

It is a unit trust that invests purely in shares/stocks. It invests in local, regional and off shore equity opportunities. Suitable to investors with a long term investment horizon of 5 years or more.

Benefits:

- Allows diversification - investing in different stock sectors under one pool
- Professional management for fixed low fees

Features	Details
Initial fee	2% of invested funds
Management Fee	2.5 % per annum

2. Wealth Management Solutions

(i) Wealth Management Product

The Britam fixed income wealth management service is aimed at achieving high income return generated through investments in fixed income securities whilst ensuring risk is minimized. To achieve these two objectives, the Fund Manager invests client funds in security classes such as:

1. Listed Treasury Bonds & Bills
2. Listed Corporate Bonds
3. Structured Notes
4. Commercial Papers
5. Other fixed income securities

Features

Name	Fixed Income Wealth Management Service
Minimum Lump-sum	KShs. 1,000,000
Minimum Top-up	KShs. 500,000
Investment tenors	3,6, 12 months, above 1 year
Benefits	Principal Protection Strategy Enhanced return Effective cash-flow management
Underlying	Fixed Income securities

3. Pensions Schemes

Britam Asset Managers offers Pension management under both segregated mandates for schemes as well as pooled arrangement for unregistered schemes.

(i) Segregated Mandate – Registered Schemes

Effective management of RBA registered pension funds as guided by the schemes IPS with a main target of provision of benefits to scheme members in retirement schemes. Britam Asset Managers ensures that pension schemes operate effectively and sustainably.

(ii) Umbrella Pension Scheme – Unregistered Schemes

The Scheme is registered under RBA to facilitate companies without registered schemes to give pension benefits to their staff through this Umbrella scheme.

The retirement investments of multiple employers are pooled together thereby reducing the average cost per member and enhancing the overall returns and benefits to both the employer and the employees

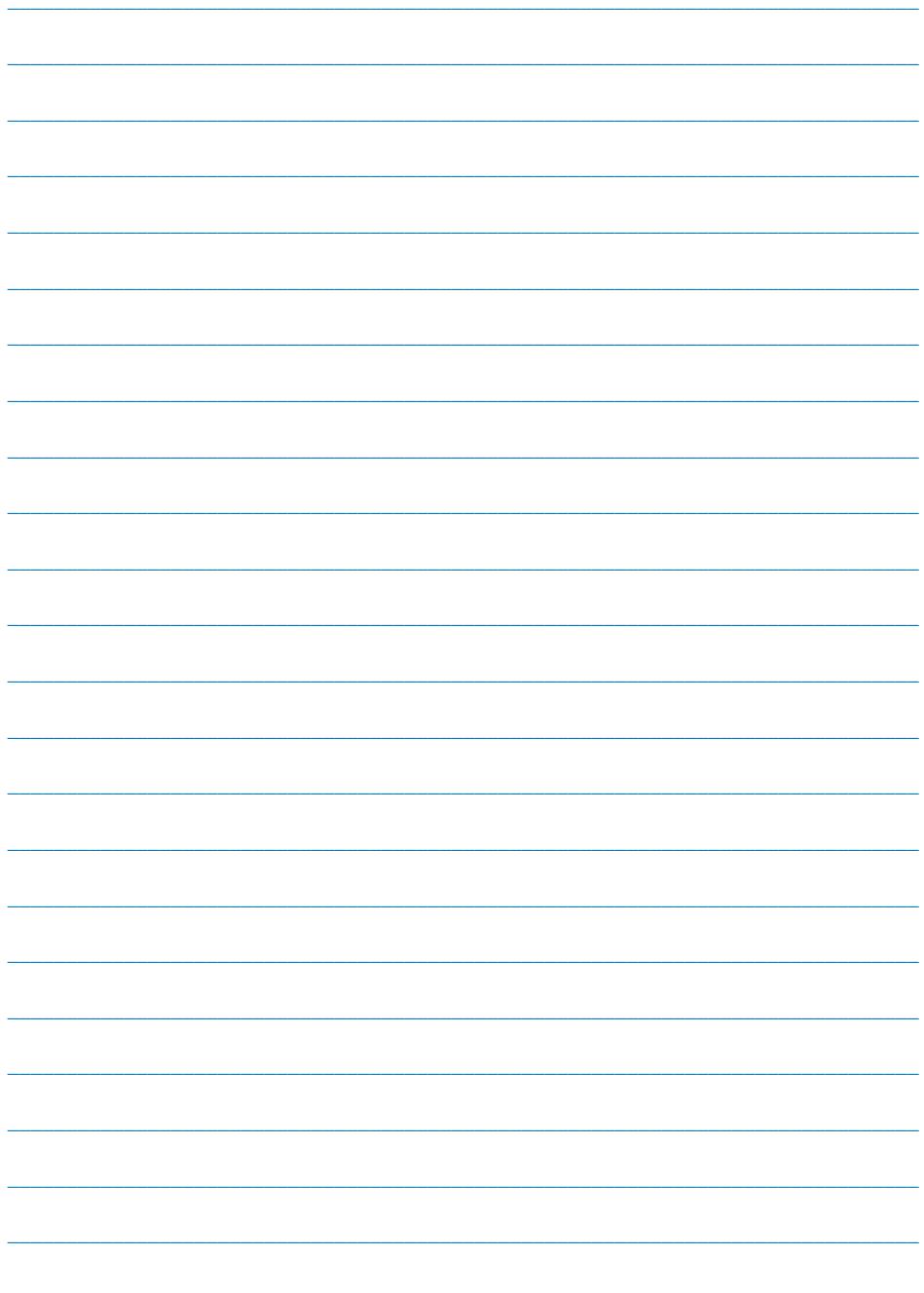
It has been developed to shield companies from the weighty requirement of registering a scheme. Companies will now instead join the umbrella which has already gone through the scheme registration challenge.

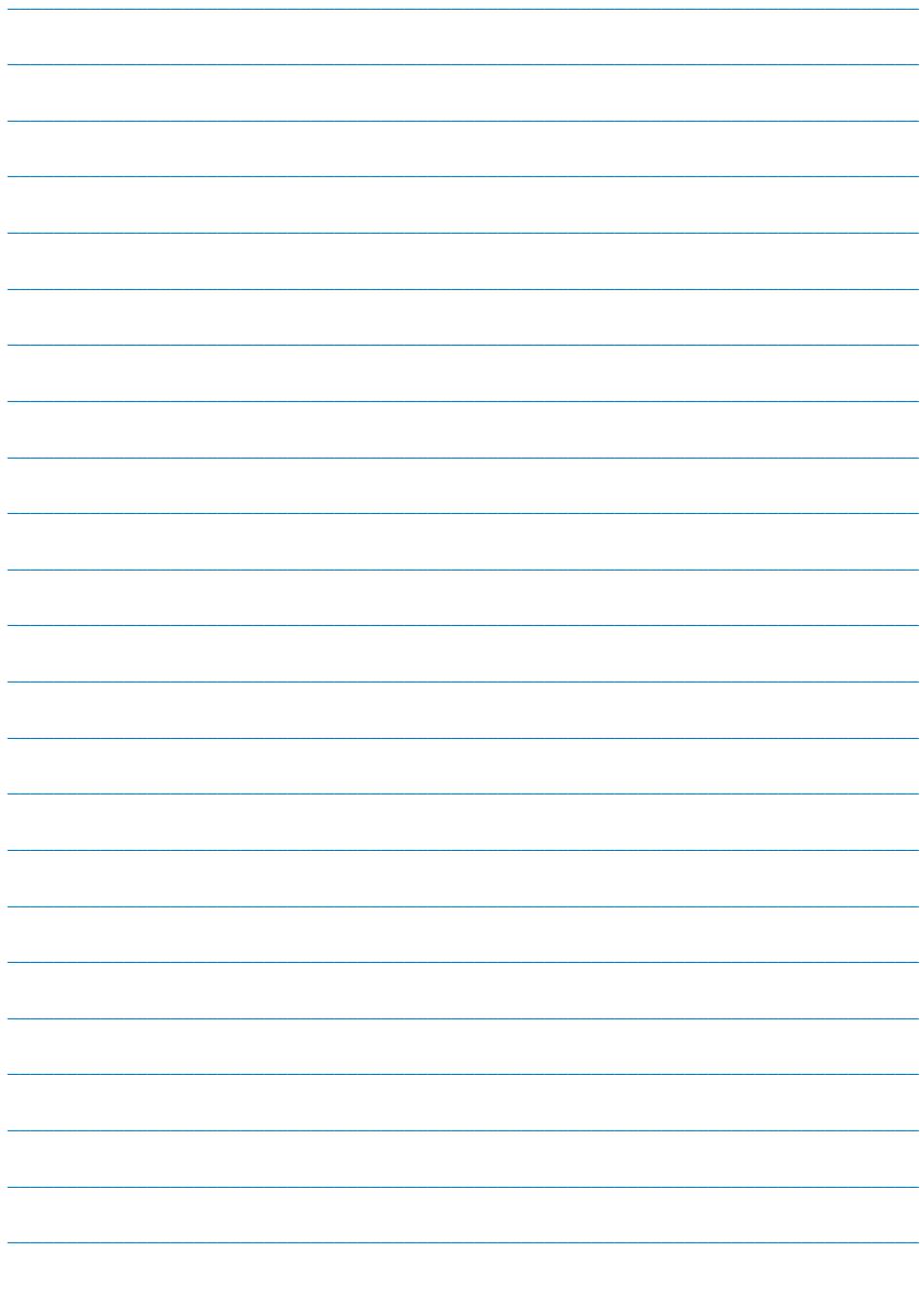
4. Discretionary Mandate

It targets institutional investors seeking to maximize medium to long-term capital growth.

The investments are made in accordance with the clients' requirements as communicated to the company through an Investment Policy Statement (IPS).

Features	Details
No Initial fee	N/A
Management Fee	2% per annum





Britam Asset Managers

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