

**BOND
PLUS
FUND**

**Invest Today and
Realize Your Dreams**



About Britam Holdings Plc

Britam Group Holdings PLC is a leading diversified financial services group listed on the Nairobi Securities Exchange and with a presence in seven countries in Africa namely; Kenya, Uganda, Tanzania, Rwanda, South Sudan, Mozambique and Malawi. The group offers a wide range of financial solutions in Life Assurance, General Insurance, Health Insurance, Retirement Planning, Asset Management and Property. These solutions enable our customers to protect and grow their wealth and achieve their financial goals every step of the way.

About Britam Asset Managers

Britam Asset Managers is a subsidiary of Britam Holdings PLC incorporated in 2004 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 Capital Markets Authority and Retirement Benefits Authority in Kenya and has grown remarkably to become an influential player in the financial services sector. Britam Asset Managers (Uganda) Ltd. was opened in 2017 in an effort to extend the company's asset management offering in the region.

Why invest in the Britam Bond Plus Fund?

This is a unit trust fund managed by Britam Asset Managers which invests mainly in Government treasury bonds, as well as other fixed income securities. As a collective investment scheme, it is more convenient and diversified than direct investment in bonds. The fund also has high liquidity, giving it an edge over bonds in the market which can be hard to sell before maturity.

The fund looks to achieve a reasonable level of current income with maximum stability for the capital invested. The Fund is suitable for investors seeking a regular income from their investment periodically, ideally after a 1 – 3 year period.

Fund Features

- Low risk investment.
- Suitable for a medium term investment horizon i.e. 1 to 3 year period.
- The recommendable investment period is at least 12 months to allow for maximization returns.
- Minimum investment of KES. 1,000
- Zero initial fees.
- Affordable annual management fee of a maximum of 2.5% per annum.
- 24/7 access via the Britam App, Customer Portal and USSD *778# for sign ups, top ups and withdrawals.



Frequently Asked Questions

1. What is the Britam Bond Plus Fund?

The Britam Bond Plus Fund is a type of unit trust that invests in high yielding, low risk investments such as bonds including corporate bonds, treasury bonds and other fixed income securities.

2. Who can invest in the fund?

Anyone with an ID or Passport and KRA Pin can invest in the Britam Bond Plus Fund.

3. What is the minimum amount that I can invest?

You can open an account with a minimum of KES. 1,000. The minimum top-up amount is also KES. 1,000.

4. Are there any applicable charges?

- Withholding Tax (WHT) on the interest earned which is 15%.
- Annual management fee of a maximum of 2.5% per annum.
- One free withdrawal per calendar month. Any additional withdrawal is charged at KES. 750 per transaction within the calendar month.

5. What interest do I earn?

Interest is earned and compounded daily. The returns are net of management fees and gross of WHT tax. The daily and effective annual yields are communicated to all clients via email daily and are also published in the local dailies. Kindly contact us via 0705100100 to get the current returns.

6. Are there any lock-in periods for money invested?

As per Britam policy, funds are not accessible within the first 14 days of initial investment during account opening. Afterwards, there are no lock-in periods for any money saved in the Fund. You can access the funds within 48 business working hours and transfer the funds straight to M-Pesa or Bank account.

7. What happens to the interest I have earned if I choose to withdraw my money?

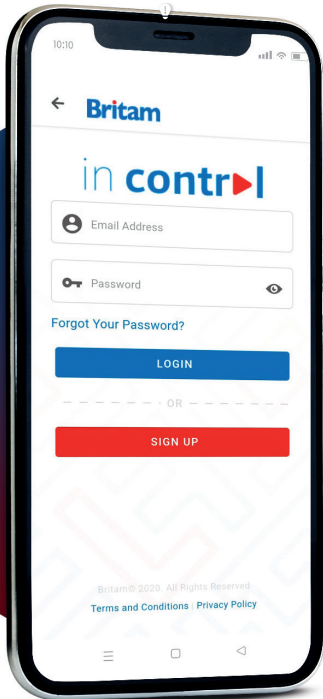
No interest is forfeited with the Britam Bond Plus Fund as interest is earned and compounded daily. You can opt to withdraw the interest earned only or the principal and interest.

Disclaimers:

- The effective annual yield is net of fees and gross of withholding tax. Past performance does not guarantee future investment performance as yields may vary depending on market, political and economic circumstances. In certain circumstances the right to redeem units may be suspended. The Capital Markets Authority does not take responsibility for the financial soundness of the scheme or for the correctness of any statements made or opinions expressed in this regard.
- Terms & Conditions contained in the Information Memorandum and Trust Deed & Rules apply.

How to Get Started

Option 1 – Britam App and Customer Portal



STEP
01

Download the **MyBritam app** today via Google Playstore or App Store or Visit <https://customerconnect.britam.com/> to access the MyBritam portal.

STEP
02

Select 'SIGN UP' button, register with your National ID and accept the Terms and Conditions.

STEP
03

You will receive a message from Britam with a one-time-password. Use this to log into the app/portal. (**Note:** you will need to change your password for future log ins).

STEP
04

Log in to open a new account or transact on your existing account.

Option 2 – USSD *778#



Interested?

Kindly contact us for more information about the fund, current yields or on how you can set up your digital account. You may also contact the Financial Advisor below if in need of assistance;

“Safeguarding Dreams and Aspirations”

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August 2023