

Britam



## Ready for Real Returns?

Invest with Britam Bond Plus Fund

Invest Today and Realize Your  
Dreams

**FRIENDS  
FOR  
LIFE**

## About Britam Holdings Plc

Britam 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. We are committed to safeguarding our customers' dreams and aspirations through a bouquet of financial services.

## About Britam Asset Managers

Britam Asset Managers is a subsidiary of Britam Holdings Plc incorporated in April 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. In 2017, the Group opened Britam Asset Managers (Uganda) Ltd to extend the Company's asset management offering in the region.

## Why Invest with Britam Bond Plus?

The funds are invested in the Britam Bond Plus Fund which is a unit trust fund managed by Britam Asset Managers. The fund primarily invests in Government treasury bonds and other fixed income securities. As a collective investment scheme, it offers greater convenience and diversification compared to direct bond investments. The fund also boasts high liquidity, providing an advantage over bonds, which can be difficult to sell before maturity.

Our goal with this fund is to achieve a reasonable level of current income while ensuring maximum stability for the capital invested. It is an ideal option for investors seeking regular income from their investments, especially over a period of 1-3 years.

## Fund Features

- Low to medium risk investment.
- Suitable for a medium term investment horizon i.e. 1 to 3 year period.
- Minimum investment of Ksh.1,000
- Zero initial fees.
- Affordable annual management fee of a maximum of 2% per annum.
- 24/7 access via the Britam App, Customer Portal and USSD \*778# for sign ups, top ups and withdrawals.

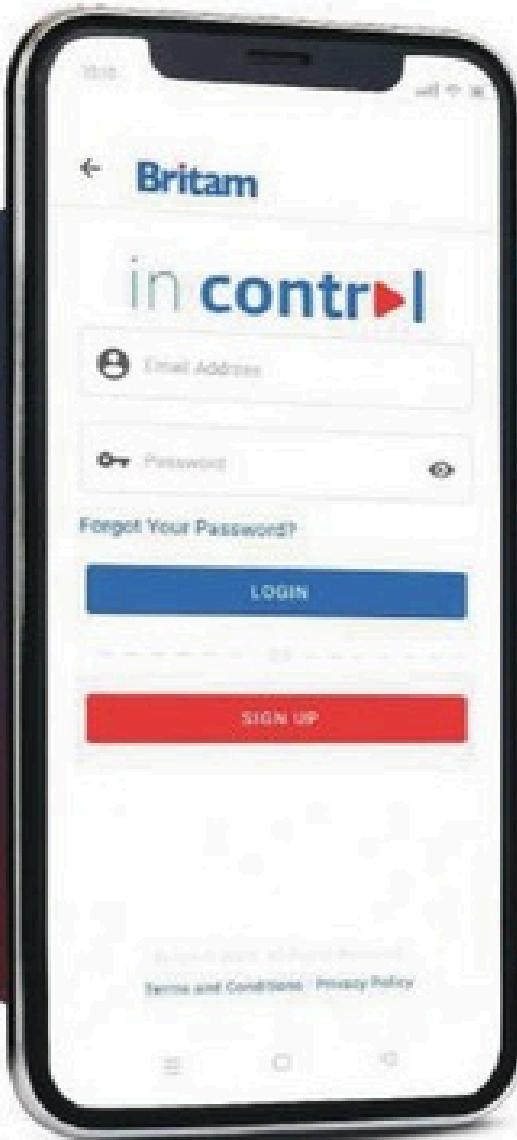


## Option 2 – USSD \*778#



## 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.

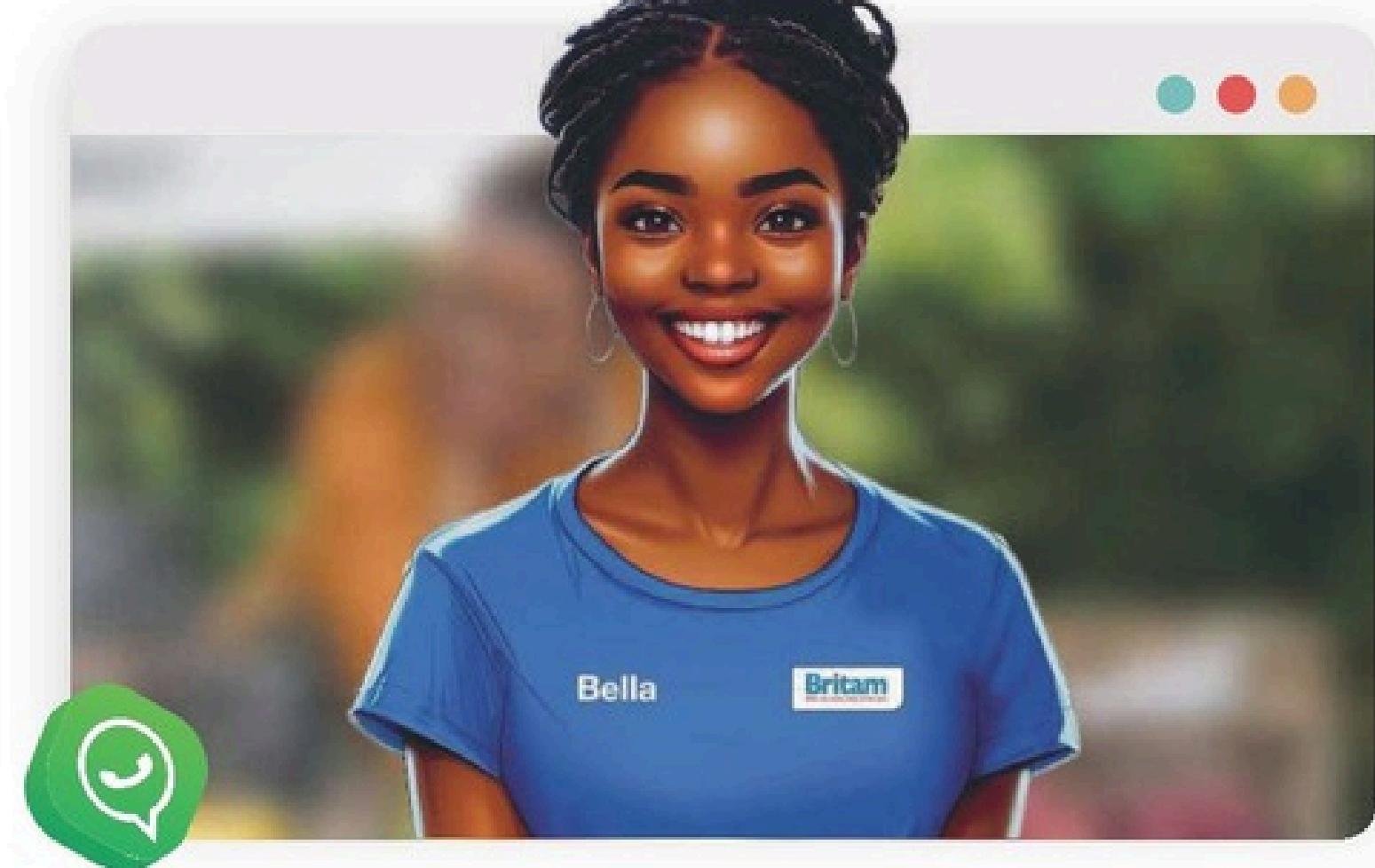
**STEP  
03**

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 3 – Britam Bella



1. WhatsApp 'Hi' to 0705100100



2. Select 'Invest with Britam'



3. Key in your national ID number



4. Follow the prompts to open a new account  
or top up an existing account

## Option 4 – Britam Website



- 1** Visit [ke.britam.com](http://ke.britam.com)
- 2** Select 'Save and Invest > Personal > Unit Trust Funds > Britam Money Market Funds'
- 3** Select 'Start Investing'
- 4** Follow the prompts

### 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;

## Frequently Asked Questions

### 1. Who can invest in the fund?

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

### 2. What is the minimum amount that I can invest?

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

### 3. Are there any applicable charges?

- Withholding Tax (WHT) of 15% on interest earned.
- Annual management fee of a maximum of 2% per annum.
- One free withdrawal per calendar month. Any additional withdrawal is charged at Ksh.750 per transaction within the calendar month.

### 4. What interest do I earn?

Interest is earned and compounded daily. The returns you earn are after deduction of management fees but inclusive of withholding tax on interest earned. The daily and effective annual yields are communicated to all clients via email daily and are also published in the local newspapers. Kindly contact us via 0705100100 to get the current returns.

### 5. 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 24-48 business working hours and transfer the funds straight to M-Pesa or Bank account.

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

No interest is forfeited 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.

*“Safeguarding Dreams and Aspirations”*

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