



KEY INVESTOR INFORMATION

ETICA SPECIAL MULTI-ASSET FUND (KES)



✦ This document provides you with key information about the Etica Special Multi-Asset Fund (KES) to help prospective investors understand the nature, risks, costs, potential gains and losses associated with the Etica Special Multi-Asset Fund (KES).

✦ About the Fund

Etica Special Multi-Asset Fund is a Special Fund regulated by the Capital Markets Authority (CMA), whose aim is to provide investors with access to a diversified portfolio across multiple asset classes.

✦ Key Features:

- ✔ Minimum Investment: Kshs 250,000
- ✔ Minimum Top-up: Kshs 100,000
- ✔ Trustee: The Co-operative Bank of Kenya
- ✔ Custodian: Equity Bank Kenya
- ✔ Lock in period:
- ✔ Fund Manager: Etica Capital Limited
- ✔ Base Currency: Kenya Shillings
- ✔ Interest Distribution: Quarterly
- ✔ Compounding: Quarterly

Each investment in the Fund shall be subject to a rolling lock-in period of six (6) months commencing from the date of allotment of units. Upon expiry of the lock-in period, if no withdrawal or redemption request has been made by the investor within 5 days after the lapse of the lock in period (the withdrawal window), the investment shall automatically be subject to a further lock-in period of six (6) months

✦ Benchmark:

the Fund's benchmark will be a composite of the following

Benchmark	Weight
NASI +2% p.a.	50%
Prevailing yield on a 5 Year Bond+2%p.a.	30%
Average 182 day T-Bill rate	10%
Average 91 day T-Bill rate	10%

✦ Investment Objective:

The investment objective of the Fund is to achieve long-term capital appreciation by investing in a diversified portfolio of securities.

✦ Investment Strategy

- ✓ Dynamic Multi-Asset Mix: Actively shifts between equities, bonds, private markets, and opportunistic plays to maximize growth.
- ✓ High-Conviction Investing: Focuses on high-potential sectors such as financial services, fintech, energy, infrastructure, and consumer growth markets.
- ✓ Global + Local Advantage: Combines Kenya's frontier market opportunities with selective global exposure for enhanced returns.
- ✓ Active Tactical Moves: Adjusts positions quickly in response to market signals, valuation gaps, and macroeconomic trends.
- ✓ Disciplined Risk Management: Uses diversification, position limits, and stress testing to balance high risk with long-term capital growth.

✦ Investable Asset Classes

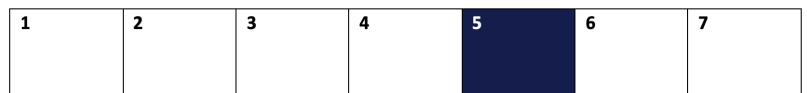
Asset Class	
Equities listed in NSE and Sub-Saharan Africa	Foreign Currency Trading
Government Bonds (Kenya and EAC)	Derivatives
Commercial Papers	Securities Lending and Borrowing (SLB)
Offshore securities (Listed and Unlisted)	Cash and Cash Equivalents

✦ Charges:

Initial Fee	Nil
Exit Fee	Nil
Management fee	Up to 5% p.a. of the Net Asset Value
Trustee fee	0.25% p.a. of the Net Asset Value
Custodial fee	0.15%p.a of the Net Asset Value

✦ Risk Reward Profile

We have classified this product as 5 out of 7, which is a **medium-high risk class**.

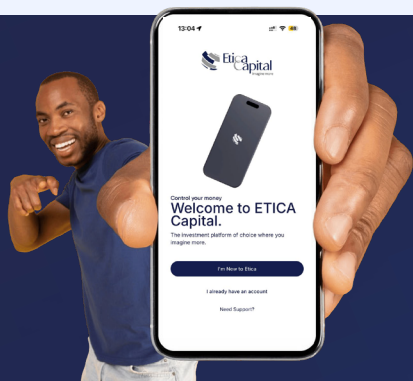


The fund invests in a wide range of asset classes including equities as well as fixed income markets. While these asset classes present investors with potential for capital gains, and higher long-term return potential, they also expose the investor to price swings due to market volatility during some economic cycles and thus suitable for investors seeking medium- to long-term returns and able to tolerate periodic fluctuations in portfolio value. The fund Manager maintains strategic asset allocation limits to balance risk between volatile equities and interest-rate-sensitive fixed income, diversifying across sectors, issuers and maturities to reduce concentration and credit risks.

✦ More Information

More information about the Fund, including copies of the prospectus, annual and half-yearly financial reports may be obtained free of charge in English at our registered office, Suite 4A and 4E, Allamano Centre, Inside Consolata Shrine, Waiyaki Way. One may also request for these documents on email via fundops@eticacap.com

Disclaimer: Investing in Etica Special Multi-Asset Fund may not be suitable for all types of investors. Before making an investment decision, investors should carefully consider whether Etica Special Multi-Asset is suitable in light of their financial position, investment objectives, experiences, risk tolerance and other relevant circumstances. The price of units and the income from them may fluctuate with changes in the value of underlying securities, and past performance is not reflective of future performance



🕒 How to Open an Account:

- ✔ Through the Etica Mobile App (iOS and Android)
- ✔ Web Portal on the Etica website, or
- ✔ Filling a manual/physical application form



Download Etica App On:



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