



KEY INVESTOR INFORMATION

ETICA SPECIAL WEALTH FUND (KES)



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

✦ About the Fund

Etica Special Wealth Fund (KES) is a Unit Trust Fund regulated by the Capital Markets Authority (CMA) that targets sophisticated investors who have a medium-term investments horizon and allows clients to participate in a well-diversified portfolio that is able to offer attractive returns, by investing in a wide range of securities including but not limited to treasury securities and corporate instruments.

✦ Key Features:

- ✔ Minimum Investment: Kshs 1,000,000
- ✔ Minimum Top-up: Kshs 500,000
- ✔ Base Currency: Kenya Shillings
- ✔ Inception Date: June 2023
- ✔ Interest Distribution: Daily
- ✔ Compounding Frequency: Daily
- ✔ Trustee: The Co-operative Bank of Kenya
- ✔ Custodian: Equity Bank Kenya
- ✔ Fund Manager: Etica Capital Limited
- ✔ Regulator: Capital Markets Authority

✦ Class of Units

The Fund is structured with three distinct Classes of Units to accommodate investors with varying liquidity needs and investment horizons. Each Unit Class is differentiated primarily by the lock-in period selected by the investor, during which withdrawals are restricted.

Lock-in period applicable to each Unit Class influences the Fund’s investment strategy and liquidity profile, allowing the Fund Manager to pursue opportunities that are aligned with the expected duration of invested capital. Management fees and performance benchmarks reflect the differing investment horizons associated with each lock-in period.

Class	Lock Period	Benchmark	Management fee
Class A	6 Months	182 day T-bill plus 1.0% p.a.	2.25%p.a.
Class B	9 Months	182 day T-bill plus 1.5% p.a.	2.00%p.a.
Class C	12 Months	182 day T-bill plus 2.0% p.a.	1.75%P.a.

✦ Investment Objective:

The investment objective of the Fund is to obtain a high level of current income while protecting investor’s capital and liquidity.

✦ Investment Strategy

The Etica Special Wealth Fund (KES) will invest primarily in diversified (KES) denominated government securities issued by the Central Bank of Kenya and select high-quality corporate bonds, using active duration management and prudent credit and liquidity controls to optimize yield while managing interest rate and credit risk.

✦ Investable Asset Classes

- ✔ Bank Deposits (Call and Fixed)
- ✔ Government Securities e.g. Treasury Bonds, Treasury Bills
- ✔ Commercial Papers
- ✔ Listed Corporate Bonds
- ✔ Offshore Instruments

✦ Past Performance

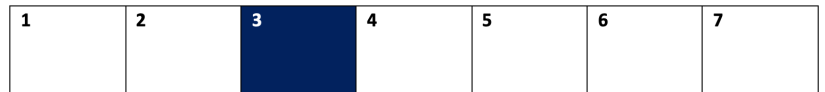
For a comprehensive and transparent overview of the Fund's performance, we encourage you to review the latest Fact Sheet here <https://eticacap.com/fact-sheet/>. The Fact Sheet is updated monthly to ensure investors have access to timely and accurate information. It provides a detailed analysis of performance across various time horizons, including the most recent month, the previous quarter, the previous year, and performance since inception. This structured presentation allows investors to evaluate short-term movements alongside long-term growth trends, supporting informed decision-making and a clearer appreciation of the value generated by the Fund over time.

✦ Other Charges:

Initial Fee	Nil
Exit Fee	Nil
Trustee fee	0.19% 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 3 out of 7, which is a **moderate risk class**.

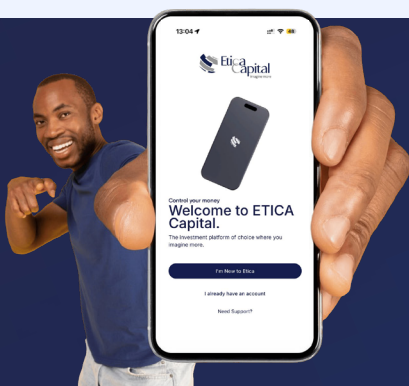


Etica Special Wealth Fund (KES) invests predominantly in the fixed income market, with its focus being to achieve income generation and capital stability, while selectively taking measured risks to enhance yield. The fund primarily invests in government securities, bank deposits, and high quality rated or guaranteed commercial papers, with active allocation across issuers, tenors, and sectors. This approach allows the fund to target returns moderately above money market funds, while maintaining low volatility, making it suitable for investors transitioning from money market funds, retirees seeking regular income, or portfolios requiring a defensive yet return-enhancing allocation within a broader wealth management strategy and a medium-term investment horizon. Some of the risks that's the fund is exposed to include interest rate risk, credit risk and liquidity risk. Interest rate risk arises from fluctuations in bonds prices when market yields change, while credit risk reflects the possibility of issuer default. Liquidity risk may occur where certain fixed income instruments cannot be liquidated quickly without affecting pricing, particularly during periods of market stress. These risks are actively managed through portfolio duration controls, strict internal credit limits, investment in predominantly investment-grade or government-backed instruments, and diversification across issuers and maturities.

⊕ 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: The yield quoted is an effective annual yield, net of fees and gross of withholding tax. The past performance is no indication of future performance as the price of units may go up as well as down. In certain specified circumstances the investors' right to redeem their 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.



🕒 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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