

DRY ASSOCIATES UNIT TRUST FACT SHEET

BALANCED FUND (KES)



OCTOBER 2018

FUND OBJECTIVES

This fund is designed for wealth accumulation and investors are encouraged to invest for periods of at least 5 years or longer. The geographic focus of this fund is Kenya and the East African Community countries, as well as “offshore” assets.

This fund is ideal for investors to diversify their medium-term investment portfolios. The fund offers a lower risk than pure equity-oriented funds. The debt component of the fund delivers stability, while the equity component seeks to deliver longer-term returns. This asset class diversification limits the portfolio from downside risk if either debt or equity components enter into a bearish phase.

KEY BENEFITS

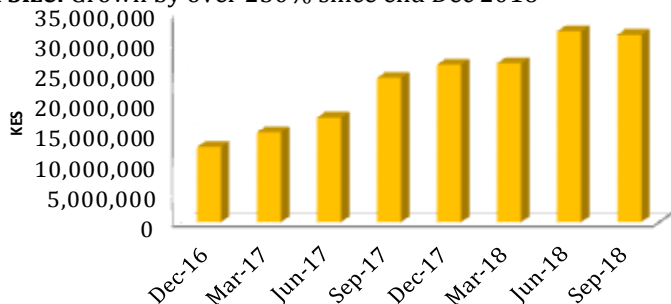
Competitive Returns: Comparable growth rate to the average Balanced Fund in Kenya

Portfolio Management: Mixture of investments in fixed income and equity securities actively managed to combine both capital appreciation and income generation

Liquidity: Funds are accessible within 3 business days

Risk Profile: Medium

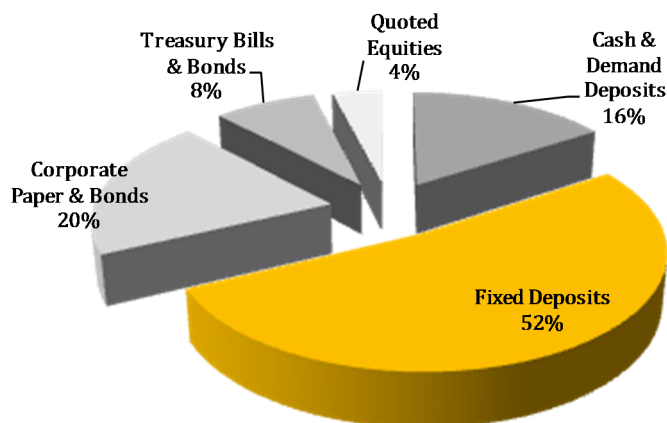
Fund Size: Grown by over 250% since end Dec 2016



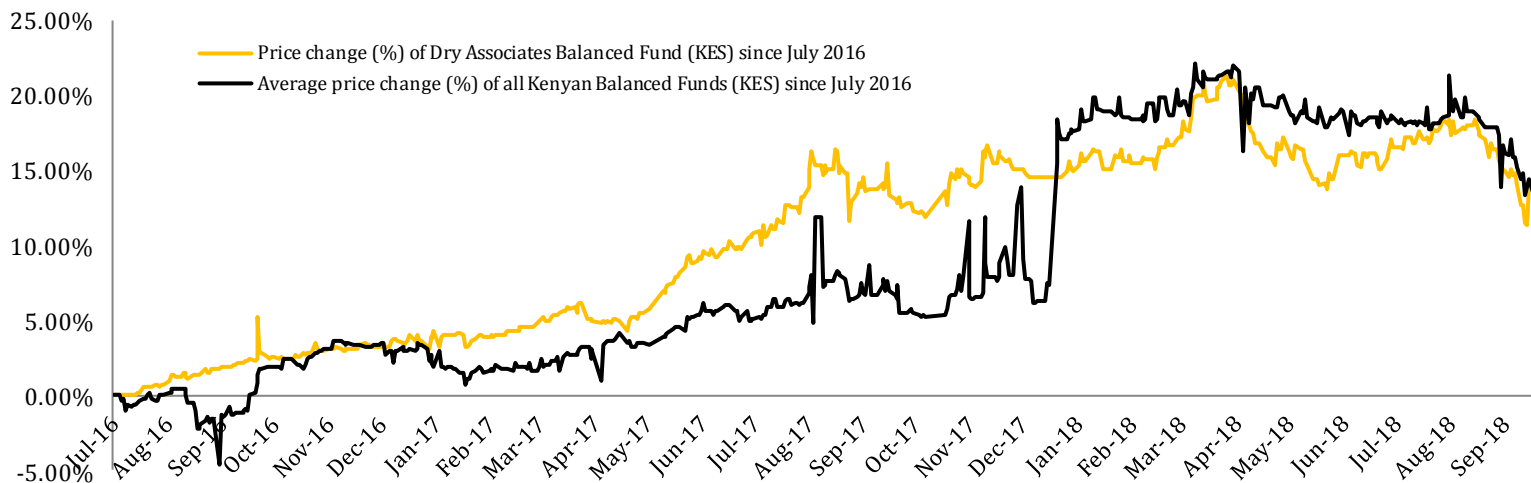
FUND DETAILS

Fund Manager:	Dry Associates
Trustee:	Co-operative Bank
Custodian:	Bank of Africa
Inception Date:	1 July 2016
Number of holdings:	13 (as at end September 2018)
Entry/ Exit Fees:	4%, 3%, 2% or 1%, if redeemed within 1, 2, 3 or 4 years respectively
Management Fee:	3.00% p.a. with pro-rated running expenses
Interest & Dividends:	Accumulated, statement shows capital appreciation
Taxes:	The fund is registered as tax-exempt. Distributions are made after deducting 15% withholding tax
Min. Investment:	KES 1,000,000
Min. Top-up:	KES 250,000
Min. Redemption:	KES 250,000
Withdrawals:	Can be made anytime & processed within 3 business days
Statements:	Emailed monthly

ASSET ALLOCATION



FUND PERFORMANCE



STATUTORY DISCLAIMER

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