



Opportunity is your future

INVESTING

FBN MONEY MARKET FUND

You could reach your
short-term goals sooner

A MUTUAL FUND EXPLAINED

A mutual fund is an investment solution that allows individuals to invest in different asset classes such as treasury bills, bonds, stocks and fixed deposits, as long as they have the minimum starting amount* for the fund.

Normally, for an individual investor to be able to participate at this high investment level, the investor would need a lot of capital as well as strong financial knowledge.

Simply put, a mutual fund opens up a world of investment opportunities to individuals who do not have the time, knowledge or large capital to create their own diversified investment portfolio, but would like to see their money grow.

Everybody has a short-term goal worth saving for. What is yours? Have you been putting money away for your wedding, a well-deserved holiday or perhaps the car of your dreams? It doesn't matter what it is, what does matter though is how quickly you can reach your goal. With the FBN Money Market Fund we can help make your dreams of tomorrow become a reality.

HOW THE FBN MONEY MARKET FUND WORKS

The FBN Money Market Fund's objectives are to maximise current income, preserve capital and maintain a high degree of liquidity. The focus of this fund is therefore to invest in a wide range of short-term, low risk money market securities for maximised returns.

Our FBN Money Market Fund has minimal to low risk of investment loss due to low net asset value volatility. This means that we invest your money where it matters most; in treasury bills, guaranteed commercial papers, banker's acceptance and bank tenured deposits, in order to give you maximised returns. The fund's assets can be broadly broken down as follows:

- 10%-75% is invested in Bank tenored placements
- 25%-100% is invested in Treasury bills and short-government securities
- 10%-75% is invested in other money market securities

*Start investing today with
₦5,000 only.*

REASONS TO CHOOSE FBNQUEST ASSET MANAGEMENT AS YOUR INVESTMENT PARTNER

1. WE ARE YOUR PERSONAL MONEY EXPERTS

Our mutual funds are managed by investment experts whose primary responsibility is to monitor and look after each fund's assets and performance yield. In other words, your money is carefully and expertly managed by experienced, skilled professionals.

2. WE GIVE YOU ACCESS TO YOUR MONEY WHEN YOU WANT IT

Our mutual funds are open-ended, which means units may be bought or sold on any business day. So whenever you want access to your money, you'll have it.

3. WE HELP YOU STAY IN CHARGE OF YOUR INVESTMENTS

You'll be pleased to know that all administrative burdens are taken care of by us. You can conveniently top up your investment via standing order, or anytime online through any internet banking account.

So you remain in control of your investment.

Professional Management: The Portfolio Managers are skilled and experienced professionals who will ensure optimal asset selection and performance of the Fund. The Portfolio Managers will uphold their fiduciary responsibilities in security selection and overall portfolio management when managing this Fund. In a challenging economic environment, success requires a trusted and innovative partner.

WHAT RETURNS CAN BE EXPECTED?

Income on the fund is calculated daily and payable quarterly, so you can set yourself up to receive income every 3 months. You might wonder how the FBN Money Market Fund compares to a normal bank savings account. The FBN Money Market Fund generally offers higher rates, which means you can earn a lot more interest on your money.

Below is our one-year fund performance to give you an idea of how the FBN Money Market Fund has performed.

Date	Price per unit	Annualized yield*
31-Jan-17	100	15.17%
28-Feb-17	100	15.88%
31-Mar-17	100	17.10%
30-Apr-17	100	17.37%
31-May-17	100	17.70%
30-Jun-17	100	18.62%
31-Jul-17	100	18.21%
31-Aug-17	100	18.31%
30-Sep-17	100	18.67%
31-Oct-17	100	17.90%
30-Nov-17	100	18.50%
31-Dec-17	100	17.70%

Annualised yield is stated net of fees and expense and the yield has a 30 day moving average.

The future you dream of could start with an **investment** made today.

Simply text your name and location to 0810 0820 082 and an Investment Advisor will call you back within 48 hours.

FUND MANAGER: FBNQUEST ASSET MANAGEMENT LIMITED

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For further details on how you can invest with FBNQuest Asset Management and take control of your financial future, contact us or visit your nearest FirstBank Branch.

**Past performance is a guide and not an indication of future returns. The value of investments and the income from them may fall as well as rise.*

**Minimum starting amounts will vary by mutual fund product.*

Advising | Financing | Trading | Investing | Securing

www.fbnquest.com/assetmanagement

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