

1. What is a Unit Trust Fund?

An investment product that allows many different investors to pool their money together, generating a large pool of funds managed by a professional investment manager.

The fact that this saving product pools funds from several individual and corporate investors gives the Fund Manager greater bargaining power to obtain favorable yields when investing.

The Fund's objective is to maximize returns by investing the pooled funds in selected asset classes based on its investment objectives.

2. What Unit Trust Funds does Mayfair Asset offer?

- a. **Mayfair Money Market Fund** - The investment objective of the Fund is to maximize the level of return to investors by generating a reasonable level of interest income and maximum stability for the capital invested. The fund invests in a diversified portfolio consisting principally of short-term fixed income securities.
- b. **Mayfair Fixed Income Fund** - The investment objective of the Fund is to maximize the level of total return to investors while ensuring maximum stability for the capital invested, whilst minimizing the volatility of the portfolio. To achieve this, the Fund will invest in a diversified portfolio consisting principally of high yielding fixed income securities.
- c. **Mayfair Equity Fund** - The investment objective of the Mayfair Equity Fund is to offer investors long term capital growth by primarily offering exposure to high dividend yielding stocks, as well as the additional upside form potential capital appreciation. To achieve this, the Fund will invest in a diversified selection of high yielding stock securities exhibiting reasonable risk-return fundamentals over the medium to long term.
- d. **Mayfair Balanced Fund** - The investment objective of the Fund is to achieve a high level of current income and offer investors long term capital growth, as well as the additional upside form potential capital appreciation exposure afforded by high yielding stock exposures. To achieve this, the Fund will invest in a diversified selection of medium to long term fixed income securities at yields typically higher than the market weighted average yield to maturity, as well as investments across stocks with high yields and reasonable risk-return fundamentals over the medium to long term.

3. What are the benefits of investing in Unit Trusts?

- a. Flexibility: No fixed investment period. Clients can switch from one fund to another, regularly make a top up on their investment and redeem their investment at any time without incurring any penalties (forfeit of interest) that occurs for Fixed deposits.
- b. Professional Management: Investors access a professional fund manager. Fund Managers have more knowledge and skills to carry out research and allocate investors' funds to investments that yield high returns and minimize risks.
- c. Secure: Collective Investment Schemes are well structured and regulated by the Capital Markets Authority which ensures investor protection ensuring the safety of your investments.

- d. Affordable: One can invest small amounts which makes it possible for more people to access assets they would normally not be able to invest in.

4. Does a Unit Trust Guarantee a Rate of Return on my Investment?

The Fund rate of return depends on the performance of the investments carried out by Mayfair Asset.

However, Unit Trusts offer an opportunity for one's investment to change in line with current investment environment i.e. as interest rates rise/fall, an investor in collective investment schemes will also have their returns rising since they have not locked in a fixed interest rate as is the case with fixed deposits and Government securities.

5. How do I start investing in Mayfair Unit Trusts?

You will be required to sign an application form, provide your KYC details and deposit money for investment in the respective Fund bank accounts/Mpesa paybill as indicated in the application form. You will then receive email confirmation that your Mayfair Asset Unit Trust account has been opened and a confirmation receipt for the money you have deposited for investments.

6. How do I make additional investment contributions?

Additional investments can be initiated by either making a direct transfer to the indicated bank account or through the indicated Mpesa Paybill. (Kindly put your member number & Fund as the Account number when using the Mpesa Paybill e.g. **MAML 00001-MMF**) The additional investment will be applied into your Mayfair Asset unit trust account on the next working day.

MMF for Money Market investment and **FIF** for Fixed Income Investment.

7. How do I make additional investment contributions?

The minimum initial amount that can be invested is KES 5,000 while the minimum subsequent amount is KES 1,000.

8. How do I monitor my investment?

A monthly statement will be sent to your email address. You may also send an email to invest@mayfairasset.com to request a current statement for your ongoing investments.

9. How do I redeem my investment?

You will be required to complete a withdrawal form or write an email requesting a withdrawal. There are no penalties in redeeming your funds from the unit trust.