

## **FAQs FOR GREENWICH *PLUS* MONEY MARKET FUND**

### **What is the Greenwich *Plus* Money Market Fund?**

Greenwich *Plus* Money Market Fund is a mutual fund which collects monies from various individuals for the purpose of investing in Treasury Bills of the Federal Government of Nigeria and Bank Deposits of investment grade Banks. The Fund aims to generate income as well as preserve investor capital by diversifying investments across a range of high-quality, short-term debt securities or money market instruments as approved by the Securities & Exchange Commission ("SEC" or "the Commission"); and short term debt securities issued or guaranteed by the Federal Government of Nigeria

### **What do I stand to gain if I invest in the Fund?**

- Professional Management: Your investment is managed by professional fund Managers
- Diversification: You are opportune to invest in a wider array of money market instruments in order to maximize return
- Simplicity: We take the strain that may be associated with direct investment off your hands
- Enhanced Liquidity: Upon request, the Fund is obligated to redeem investments within 5 working-days
- Ease of Entry and Exit: Investors can subscribe into or withdraw from the Fund with ease
- Transparent and Regulated: The Fund is listed regulated by SEC
- Investor Protection: The Fund's assets are held by a distinct and separate entity (Custodian) and also monitored by a Trustee and Investment Committee

### **What are the risks involved?**

All mutual funds carry a certain amount of risk. However, investments in the Fund are subject to volatility based on economic conditions. The Fund may not achieve its objective if the Fund Manager's expectations regarding particular securities or interest rates are not met.

### **Who can invest in Fund?**

Individuals, Groups/ Associations, Institutions; the Fund is open to anyone with a minimum of N 10,000 for investment. It can be used as gifts for new-borns, birthdays as well as a child education/ investment/ endowment account.

### **How do I subscribe?**

- (i) Obtain a subscription form from any of the Greenwich Trust Limited offices or the Registrars to the Fund, complete and sign\* accordingly. The following KYC documents are to be attached to the duly completed subscriptions forms:
  - 2 passport photos
  - Copy of driver's license/ bio-data page of investor's international passport, national identity card or voter's card
  - Utility Bill showing address of the investor(\* signature should be that of the investor or such appointed person that will acting on his/her behalf)
- (ii) Download subscription Forms from the Greenwich Trust website ([www.gltgroup.com](http://www.gltgroup.com)) complete, sign, and attach your evidence of payment and photocopies of the documents listed above. This should be submitted at the GTL Offices.

(iii) Payment for subscriptions shall be made into the Fund's custody account with details below:

- a. **Bank:** STANBIC IBTC BANK  
**Account Name:** STL TRUSTEES/GREENWICH PLUS A/C  
**Account Number:** 0018928791

**How much profit do I make every month?**

The Fund accrues interest on a daily basis and will pay out dividend quarterly to investors who opt to collect their dividends, investors who prefer to re-invest their dividends will be allocated additional units for their dividends in the Fund.

**How do I know the value of my investment in the Fund?**

Investors can estimate the value of their investments by checking the daily yield provided on the Fund Manager's website; [www.gtigroup.com](http://www.gtigroup.com) or call our customer service desk on **01-4619261** between 9.00am to 5.00pm to request for information on your investment.

**Can investments be made on a continuous basis i.e. investing every month?**

An automatic invest plan can be set up to make investments into the fund on a regular basis i.e., monthly, weekly or quarterly. This can be done automatically by instructing your bank or can be initiated by the client.

**How easy can I liquidate my investment?**

Investors can exit the fund at any time. Value cheques for the redeemed amount should be available within 5 working days of receiving investor's redemption notice

**What is the interest rate I am getting for my investment?**

The current yield of the Fund is generated and published everyday, the aggregate of the daily interest represents the total return an investor get over the investment period.

**What is the minimum amount of investment?**

Minimum initial investment amount is N10,000.00 and subsequent addition of multiples of N5000. There is no cap on the maximum amount that can be invested.

**Is there any Lock-in period?**

For every new investment, there is a lock-in period of 90 days within which the funds may not be redeemed. Should there be a redemption within this period, an administrative fee of 20% of the income earned will be charged by the Fund Manager.