



ARM Investment Center Locations:

Lagos:

1 Mekunwen Road, Ikoyi
Tel: +234 (1) 791-7249

68C Coker Road, Ilupeju,
Tel: +234 (1) 448-8282; +234 (1) 810-8282

86 Adeniran Ogunsanya
Street, Surulere
Tel: +234 (1) 479 8720

Oluwole Urban Market
Lagos Island
Tel: +234 (1) 7386509; +234 (1) 4799201

Abuja:

Plot 23 Aminu Kano Crescent Wuse II
+234 (9) 4611 175

Port Harcourt:

12 Circular Road
Presidential Estate II
Off GRA Junction
+234 (84) 462 592

Onitsha:

60A Old Market Road, Onitsha
Tel: +234 (46) 321 216

Kano:

139, Murtala Mohammed Way
Tel: +234 (64) 980 711

Email: enquiries@arminvestmentcenter.com
website: www.arminvestmentcenter.com



The ARM Ethical Fund is another mutual fund from ARM Investment Managers (Fund managers of the ARM Discovery Fund, and ARM Aggressive Growth Fund).

ARM is a diversified financial services firm regulated by the Securities & Exchange Commission (SEC) with over 16 years experience and proven expertise in asset management.



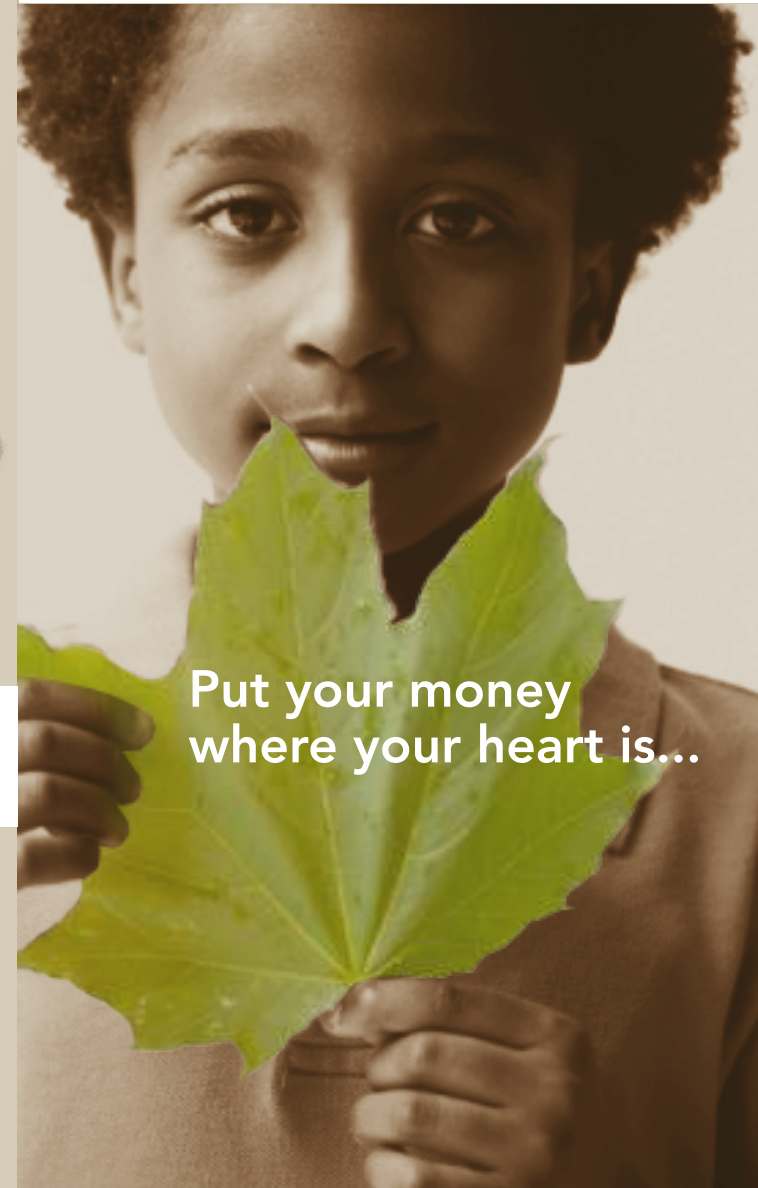
...Invest the Islamic Way

We believe that returns can be made on investments without compromising your moral standards. That your investments can be managed in a responsive and responsible manner, seeking profit without going against your values. We believe that everybody should win: from investors, to the companies you invest in, to the society at large. We believe that we are achieving this with the ARM Ethical Fund.

In accordance with the principles of Islamic finance, the ARM Ethical Fund is specifically designed to enable investors acquire investments that are Shari'ah⁸ compliant, and earn returns in adherence to approved guidelines.

The ARM Ethical Fund ultimately, helps you realise your ambitions.

For more information visit our website:
www.arminvestmentcenter.com



Put your money
where your heart is...

Invest in the ARM Ethical Fund Today!

The ARM Ethical Fund is an open-ended¹ Islamic mutual fund² designed to enable you achieve your long-term investment objectives without going against your moral, ethical, or religious beliefs.

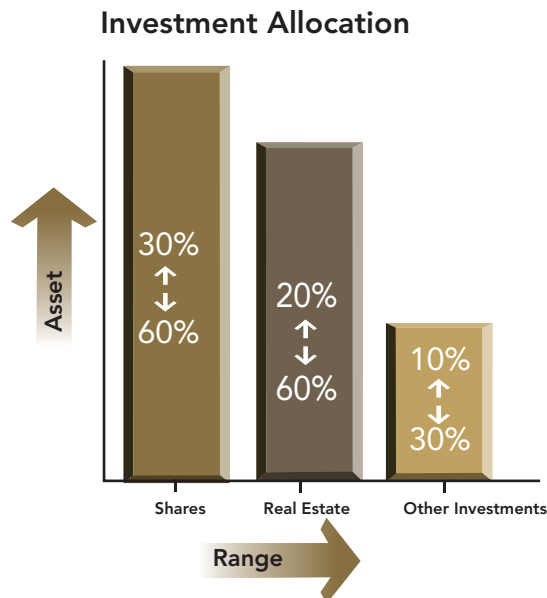


Who is it suitable for?

- Investors looking to build and grow their wealth, in line with their moral and spiritual beliefs
- Individuals who have long-term goals and seek to invest according to Islamic finance principles³
- Investors who would like their monies in a healthy and diversified investment⁴
- Investors who are prepared to take some degree of risk in pursuit of returns

How the Fund Works

The Fund will only partake in properly screened investments by a competent Shari'ah Advisory Board⁵, within the broad asset classes⁶ below :



- Shares in Shari'ah compliant companies quoted on the Nigerian Stock Exchange (NSE)
- Real Estate investments in viable Real Estate projects in Nigeria under the guidelines of the Securities and Exchange Commission (SEC)
- Other investments compliant with Islamic Finance

The fund will not invest in companies or any project involved in the following:



*Please note that a portion of the ARM Ethical Fund is invested in the equities market which is subject to price fluctuations, therefore, the value of your investment may go up or down in response to the market.

What the Fund Will Do for You

- The Fund enables you to invest conveniently in accordance with Islamic finance principles towards achieving your lifetime goals, such as your children's education, home acquisition, or a comfortable retirement
- It allows you to invest in line with your core values and beliefs
- The Fund provides the opportunity for long-term competitive returns on your investment, within strict operational guidelines
- It offers you the opportunity to enjoy professional asset management⁷ by experienced fund managers
- It provides easy and convenient payment channels, which include direct debit, ATM and online payment systems

***Start investing today with a minimum of =N=10,000!!!**

Glossary:

- Open-ended:**
This means that units of the Fund are issued or sold on behalf of investors whenever they want
- Mutual Fund:**
This is made up of different investments that tend to lower your risk (avoiding the old "all of your eggs in one basket" problem)
- Islamic Finance Principles:**
Financial practice that operates within the guidelines of Islamic law (Shari'ah)
- Diversified Investment:**
This means risk in investing is spread amongst different asset classes
- Shari'ah Advisory Board:**
A council of learned Islamic Finance advisers, responsible for ensuring that all practices within the Fund comply with the principles of Islamic Finance
- Asset Classes:**
A category of investments, such as shares, bonds, etc
- Asset Management:**
The professional process of managing funds and assets on behalf of investors and according to their predetermined financial objectives
- Shari'ah:**
Islamic law regulating conduct, both personal and moral