

UNIT TRUST

A unit trust is a collective investment scheme, which pools contributions from investors with a common investment objective. The pooled funds are then used to purchase a portfolio of financial securities. Depending on the objective of the unit trust, the type of securities to be bought can comprise of: equities (shares), bonds, cash, bank deposits etc. The unit trust portfolio is managed by a professional fund manager, while the assets are held by a bank acting as a custodian.

What asset classes does a fund manager invest in upon receipt of monies from investors?

- Local Stock Market - Listed shares
- Treasury Bonds
- Commercial Papers
- Treasury Bills
- Offshore Investments
- Fixed Deposits

There are three types of Unit Trust under the UAP-OM Unit Trust Funds and these are;

- UAP Money Market Fund
- UAP Umbrella Trust Fund
- UAP Balance Fund

UMBRELLA TRUST FUND

The investment objective of the UAP Umbrella Trust Fund is capital preservation and generation of consistent income with low to medium investment risk.

The investment portfolio of the Fund is invested in accordance with the Investment Guidelines Prescribed by the Retirement Benefits Regulations.

The fund is suitable for small to medium sized pension who are seeking for personal pension plans, schemes as well as individuals who are seeking for personal pension plans.

The fund invests in interest bearing securities offered in the market such as treasury bills, treasury bonds, corporate bonds, fixed deposits with approved financial institutions and other fixed income securities available in the market.

The fund has a bias towards fixed income securities offering long term value.

ABOUT THE FUND

Fund Manager	UAP Financial Services Ltd
Launch Date	August 2013
Risk Profile	Low
Charges	Initial Fee – Zero
Annual Management Fee	2% p.a
Trustee/Custodian	Standard Chartered Bank
Auditors	Ernst and Young
Lumpsum Investments	Minimum UGX 100,000

