

Sample document for testing the Investcent website. It is not an Investcent publication, and every figure in it is illustrative.

How our unit trust funds work

An investor guide from Investcent Investment Bank

What a unit trust fund is

A unit trust fund pools money from many investors and a licensed fund manager invests it for them. Each investor owns units, and the price of a unit moves with the value of what the fund holds.

Who looks after your money

Three parties keep each fund honest. Investcent manages the investments. NCBA Bank Kenya PLC, the trustee, checks that we follow the fund rules. I&M Bank Kenya, the custodian, holds the fund's assets.

How returns reach you

The money market fund adds its return to your balance every day. The special funds add theirs every month, and they ask you to stay invested for at least 180 days.

What to read before you invest

Read the key investor information document and the information memorandum for the fund you choose. Your adviser shares the latest reports and the schedule of fees with you before you subscribe.