

ENWEALTH CAPITAL UNIT TRUST SCHEME



INDIVIDUAL APPLICATION INFORMATION:

Title: _____ Surname: _____

Gender: M F Given Names: _____

Date of birth: _____ Marital Status: Married Single Divorced Widowed
Day Month Year

Postal Address: _____
Postal code: _____

Email Address: _____

Telephone (Home): _____ Mobile Number: _____

Telephone (Work): _____ Extension: _____

Check apply where appropriate: (Mark all that apply) Employed Self Employed Student Retired

Identification Document: (Please Attach copy)

I.D Card Passport I.D/Passport Number: _____

Country of Residency: _____ Pin # for Kenyan residence: _____

Signing Mandate: One to Sign Two to Sign All to Sign

JOINT APPLICANT(S): (For all persons who are joint holders or signatories to this investment account)

Title: _____ Surname: _____

Gender: M F Given Names: _____

Date of birth: _____ Marital Status: Married Single Divorced Widowed
Day Month Year

Postal Address: _____
Postal code: _____

Email Address: _____

Telephone (Home): _____ Mobile Number: _____

Telephone (Work): _____ Extension: _____

Check apply where appropriate: (Mark all that apply) Employed Self Employed Student Retired

Identification Document: (Please Attach copy)

I.D Card Passport I.D/Passport Number: _____

Country of Residency: _____ Pin # for Kenyan residence: _____

Signing Mandate: One to Sign Two to Sign All to Sign

FUND INFORMATION:

Please choose your investment option(s):

	Funds:	Amount (Kshs)
<input type="radio"/>	ENWEALTH MONEY MARKET FUND	
<input type="radio"/>	ENWEALTH BALANCED FUND	
<input type="radio"/>	ENWEALTH EQUITY FUND	

BANK ACCOUNT INFORMATION:

Account Holder Name(s): _____

Bank Name: _____ Branch Name: _____

Account Number: _____ Account type: Current Savings

Enwealth accepts personal/corporate and bankers cheques payable to the **ACCOUNT NAME** of the fund in which you intend to invest in. **NO THIRD PARTY CHEQUES** will be accepted. Payments can be made directly into the infow accounts in which case the transfer details must be attached to the application form. Please note that a bank deposit slip will be deemed as a receipt but not as value by Enwealth Capital Limited. Your investment account will only be credited upon receipt of value.

BANK NOTE:

Please attach a photocopy of your recent bank statement or a copy of void cheque or a copy of your ATM card as proof of the bank account details entered in the section above. Any change of bank details must be provided in writing. Upon redemption of your investment payment will only be made to the account provided above.

SOURCE OF FUNDS:

Please indicate source of funds in regards to this investment.

Sale of an investment portfolio Employment Disposable Income Savings

Other (specify): _____

Are you TAX exempt? (Please check the appropriate box) Yes No

(If yes Please attach a copy of Tax Exemption Certificate)

MANAGEMENT FEE: (On funds under management)

ENWEALTH MONEY MARKET FUND - 2.00% P.A

ENWEALTH BALANCED FUND - 2.00% P.A

ENWEALTH EQUITY FUND - 2.00% P.A

DECLARATION AND SIGNATURE(S):

1. I/We hereby apply to invest into the Enwealth Capital Unit Trust Scheme on the terms and conditions and regulatory information set out in the information Memorandum and Trust Deed.
2. I/We confirm to have read and understood the information Memorandum, the charges made by Enwealth Capital Limited and the terms and conditions of this application.
3. I/We confirm that the Units in the Enwealth Capital Unit Trust Scheme are not being acquired directly or indirectly by or on behalf of any person restricted by Law or any jurisdiction from acquiring such units and that I/We will not sell, transfer or otherwise dispose of any such Units directly or indirectly to or for the account of such person.
4. I/We agree that all proceeds for redemptions and income distribution will only be paid to the bank whose details are on this form and may only be amended in writing by the persons authorized to sign in accordance with this form.
5. I/We agree that NO proceeds for redemptions and/or income distribution will be paid to third parties.
6. I/We confirm that the money used for the investments in the Enwealth Capital Unit Trust Schemes is not the proceeds of any money laundering or other illegal activities. Enwealth Capital Limited reserves the right to seek evidence of identity and source of investment funds in order to comply with anti-money laundering regulations in force in Kenya from time to time. In such Case, delay or failure to provide satisfactory information to Enwealth Capital Limited may lead to this application being rejected.

SIGNATURE: _____ DATE: _____

SIGNATURE: _____ DATE: _____

How did you hear about Enwealth Capital Unit Trust Scheme?

- Family/Friends TV/Radio Ad Newspaper Social Media
- Other (Please specify): _____

FOR OFFICIAL USE ONLY

NAME OF FINANCIAL ADVISOR: _____

NAME OF INSTITUTION: _____

EMAIL : _____

SIGNATURE: _____ DATE: _____

Investor details check

Signature of client verified

Checked by:

Funds selection

Proof of payment attached

Administrator

APPROVED BY: _____ SIGNATURE: _____ DATE: _____

APPROVED BY: _____ SIGNATURE: _____ DATE: _____

ENWEALTH UNIT TRUST FUNDS INFORMATION

MEMORANDUM



In terms of part IV of the Capital Markets Authority (CMA) Collective Investment Schemes Regulations, 2022, permission has been granted by the CMA to offer to the public the securities which are the subject of this issue. As a matter of policy, the CMA assumes no responsibility for correctness of statements or opinions made or reports contained in this Information

Memorandum. This statement is valid as of October 2022. The Enwealth Capital Money Market Fund, Enwealth Capital Balanced Fund and Enwealth Capital Equity Fund collectively the Funds are Unit Trust Funds registered in terms of a Trust Deed, each individually, at the Offices of Enwealth Capital Ltd, which is the address where the Trust Deed and any other periodic reports may be obtained. Enwealth Capital Limited, the Fund Sponsor, was granted consent to register the Enwealth Capital Unit Trust Scheme on 24th October 2022.

RISKS ASSOCIATED WITH INVESTMENT: It is important to note that there are risks associated with Unit Trust investments, and more specifically that the price of units may fall as well as rise. There are no guarantees on investment capital or return. Past performance should not be used as a guide to future investment performance. It is recommended that should you have any queries with regard to this information memorandum or investing in the Funds, you should consult a financial advisor.

APPLICABLE TAX LAWS: The Funds are domiciled in Kenya and therefore fall under the tax law of Kenya. As all income is distributed, the Funds themselves do not attract any income tax. Unit holders are however cautioned that their particular tax position will depend on a number of circumstances and that it may be desirable to consult a qualified tax advisor.

UNIT HOLDERS' RIGHTS: All unit holders shall have a real right to their units and each unit is entitled to an undivided share of the relevant Fund and ranks equally with other units. The unit holders shall not be liable for the debts of any of the Funds. At no time shall any unit holder acquire any rights against the Trustee or Enwealth Capital Ltd except as expressly conferred upon unit holders in terms of the Trust Deed. The Trustee shall not be bound to make any payment to unit holders except out of funds held or controlled by it for that purpose under the Trust Deed.

UNIT HOLDER VOTING RIGHTS: In terms of the Trust Deed, each unit holder present at a duly convened meeting of the holders shall be entitled to vote, either personally or by proxy, on a show of hands on any matter affecting his/her rights. The voting rights associated with the underlying securities held by any Fund shall be exercised by Enwealth Capital Ltd on behalf of the unit holders in a manner considered to be in the best interests of the unit holders.

DENOMINATION OF UNITS: The Funds are denominated in Kenya Shillings.

REQUIRED CAPITAL: Each Fund shall have at all times a minimum of Kshs 2,500 invested capital with no maximum.

WINDING UP OF FUNDS: The Funds can be wound up by court order. Upon the winding up of any Fund, Enwealth Capital Ltd shall realize the underlying securities comprising such Fund as quickly as possible having regard to the interests of unit holders, as to the timing of realization of any security.

Upon the realization of the entire Fund in question and upon settlement of all liabilities of the Fund, Enwealth Capital Ltd shall make a final distribution to unit holders.

INVESTMENT POLICY & OBJECTIVES: Investments to be included in each Unit Trust fund portfolio shall comprise a mix of securities as provided within the Trust Deed with the aim of achieving the primary investment objective of each fund as follows:

Enwealth Capital Money Market Fund: The Fund's primary objective is to generate periodic interest income. The Fund invests in fixed deposit instruments and short-term debt securities provided that such debt securities do not have a tenor exceeding 12 months.

Enwealth Capital Balanced Fund: The Fund's primary objective is to seek long-term stability and growth of capital consistent with moderate investment risk and a reasonable level of current income. The Fund invests in money market, equities and fixed income instruments.

Enwealth Capital Equity Fund: The Fund's primary objective is to provide an efficient investment medium whereby investors can participate in a portfolio that will seek to provide total return, in the form of both income and capital growth which will be consistent with the investment of funds in an 80%-20% split equity to money market securities respectively.

ACCOUNTING PERIOD: The Funds' financial year-end is 31 December.

FUND MANAGER: Old Mutual Investment Group Ltd, 4th Floor, Old Mutual Tower, Upper Hill Road, Nairobi.

TRUSTEE: The Co-operative Bank of Kenya Ltd, CIC Plaza, 3rd Floor, Mara Road, Upper Hill, Nairobi.

CUSTODIAN: SBM Bank (Kenya) Ltd, Riverside Mews, Riverside Drive, Nairobi.

AUDITOR: KKCO East Africa LLP, Scripture Union Centre, Hurlingham, 1st Floor, Argwings Kodhek Road, Nairobi.

EVIDENCE OF TITLE: Enwealth Capital Ltd shall issue certificate as evidence of title upon request from a unit holder. A record of all unit holders' interests will be kept in a register which shall be kept at the offices of Enwealth Capital Ltd.

PAYMENTS TO FUND MANAGER: The Fund Manager shall be entitled to deduct monthly management fees. Payments to the Auditor, Custodian & Trustee shall be debited as expenses to each Fund.

SALE & REDEMPTION OF UNITS: Enwealth Capital Ltd will receive requests for the issue, switching or redemption of units from 09h00 - 15h00, and for that purpose to accept application monies. The minimum number of units that may be purchased shall be determined by Enwealth Capital Ltd from time to time.

VALUATION OF THE FUND: The formula to determine the Net Asset Value per unit of each Fund is to divide the aggregate market value of the underlying assets of each Fund LESS its expenses and/or liabilities by the units in issue.

GENERAL INFORMATION: The Fund Manager shall provide the Trustee and the Authority with an audited report of the funds within three (3) months of the accounting period.

I/We have confirmed that I/We have read and understood the above information Memorandum

SIGNATURE: _____

SIGNATURE: _____

BENEFICIARY NOMINATION FORM

BENEFICIARY INFORMATION:

Beneficiary Name(s): _____
 Spouse Child Sibling Parent Other
(%) Percentage Allocated: _____ ID/Passport No(*Please attach copy*): _____
Email: _____ Telephone: _____

Beneficiary Name(s): _____
 Spouse Child Sibling Parent Other
(%) Percentage Allocated: _____ ID/Passport No(*Please attach copy*): _____
Email: _____ Telephone: _____

Beneficiary Name(s): _____
 Spouse Child Sibling Parent Other
(%) Percentage Allocated: _____ ID/Passport No(*Please attach copy*): _____
Email: _____ Telephone: _____

If Beneficiary is a Minor, please provide Guardian details:

Title: _____ Surname: _____
Gender: M F Given Names: _____
Date of birth: ____/____/____ Relationship: Parent Grand Parent Aunty /Uncle Sibling
Day Month Year
Postal Address: _____
Postal code: _____
Email Address: _____
Telephone (*Home*): _____ Mobile Number: _____
Identification Document: (*Please Attach copy*)
 I.D Card Passport I.D/Passport Number: _____

I _____ of P.O. Box _____ being an adult of sound mind and therefore competent to make this decision hereunder, I hereby nominate the person(s) named herein to be the beneficiaries of my investment account (s) held with Enwealth Capital Limited in the event of my death.

SIGNATURE: _____ DATE: _____

UTILITY FORM

Surname: _____

Given Names: _____

Physical Address

Surname: _____

Estate/ House Number: _____

Nearest Landmark: _____

Town: _____

Dear Sir/Madam,

I write to confirm that the above is a description of my residential address. A description has been provided as I do not have any utility bill that may be used to verify my current residential address.

Signature: _____ Date: _____

I confirm that the above is the client's residential address.

Financial Advisor: _____

Signature: _____ Date: _____

FAX AND EMAIL INDEMNITY

Date: _____

Dear Sir/ Madam:

Re: Account(s)._____

I, _____ (full names), hereby request Enwealth Capital Limited, ("the Fund Administrator") to act upon my scanned and signed e-mail instructions ("Instructions"), as advised to the Fund Administrator in writing from time to time, in regard to my saving account(s) with the Fund Administrator, including, without limitation matters related to funds transfers to, from and within the Fund Administrator, breaking of investments, rollovers and settlements of securities, believed by the Fund Administrator to be issued by or originated from me if such Instructions are signed by me, irrespective of whether such instructions are genuine and/or authorized. So long as the Fund Administrator believes in good faith that the instructions are genuine and authorized, the Fund Administrator may act upon the instructions and shall not be required to obtain my confirmation that such instructions are genuine.

The Fund Administrator may, however, at its sole discretions, decline to act upon the instructions unless and until confirmation, in a form and substance acceptable to the Fund Administrator, has been obtained from me.

I agree to indemnify the Fund Administrator, its directors, officers and employees against any loss, cost, damage, expenses, liability or proceedings, which it/they may incur or suffer (directly or indirectly) as a result of the Fund Administrator or any such, director, officer, or employee acting upon or refraining from acting upon instructions and I acknowledge that neither the Fund Administrator nor any of its directors, officers, or employees shall be under any liability to me or any other person for any loss or damage caused as a result (including by reason of delay), direct or indirect, of acting upon or refraining from action upon instructions or in construing or processing such instructions in error, and the Fund Administrator may debit any of my account(s) with any amount paid out pursuant to the receipt of instructions. I undertake to confirm by letter, upon your request, all transactions having taken place from time to time pursuant to the instructions.

The Fund Administrator shall cease to be under obligation to comply with the instructions if the Fund Administrator gives me written notice to such effect. Such notice shall be effective upon the lapse of twenty-four hours from the date of my receipt or seven days from the date of notice, whichever is earlier.

Yours faithfully,

Signature : _____