ENWEALTH
DOLLAR MONEY MARKET FUND
FACT SHEET AS AT SEPTEMBER 2025

Enwealth
For a better tomorrow

Fund Objective

The objective of the Enwealth Dollar Money Market Fund is a low-risk investment with an objective to

1. Generate reasonable level of current income,
2. Provide steady growth through re-investment of income earned
3. Provide maximum stability for capital invested.
4. Provide liquidity

This is achieved through investing in interest-earning money market instruments which have a maximum tenor of 18 months.

Fund Investment Principles

1. To invest only in money market instruments spread amongst reputable institutions.
2. To manage the portfolio according to best practice of prudent investing.
3. To administer the portfolio according to best practice by treating the generation of income as a higher priority than capital growth.
4. To maximize on investment returns, by investing in near cash or cash deposits.
5. To ensure the Fund retains an acceptable level of liquidity to meet any liquidation obligations with the promised timelines.

Why Invest in the Dollar Money Market Fund?

- **US Dollar-Denominated:** This Fund is denominated in US dollars, which provides an option for investors looking to hold and transact in this currency as a hedge.
- **Liquidity:** Investors can easily access/redeem their invested funds.
- **Low Risk:** The Fund is focused on preserving capital and minimizing investment risk. It primarily invests in high-quality, short-term debt securities.
- **Stable Value:** The Fund invests in selected money market instruments providing an income yield and a high degree of capital stability.
- **Competitive Yields:** While prioritizing safety and liquidity, the Fund strives to provide a yield that is competitive compared to prevailing market interest rates.

Fund Details

Risk Profile: Low
Investment Horizon: Short Term
Minimum Initial Investment: USD 500
Annual Management Fee: 2%+ VAT
Initial Fee: Nil
Suitability: Investors with low-risk appetite and High liquidity needs
Weighted Average duration: 15.9 Months
Trustee: Co-operative Bank of Kenya Ltd
Custodian: SBM Bank Kenya Ltd
Fund Administrator: Enwealth Capital Limited
Fund Manager: Old Mutual Investment Group
Benchmark Returns: Average 3-month SOFR

Portfolio Manager Commentary

As at September 2025, the annual effective yield settled at **4.8%** as the fund manager continued to invest inflows into higher yielding longer duration instruments. The Kenya Eurobond and structured product exposures continue to anchor the yield of the fund.

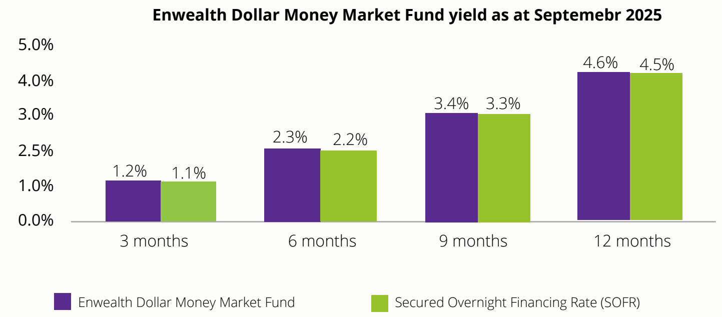
Year on year inflation rose to **2.9%**, the largest increase since January, after climbing **2.7%** in July driven by a rise in the costs of services, The Consumer Price Index increased **0.4%** in August after increasing **0.2%** in July.

The U.S. Fed resumed its easing policy in September, cutting its benchmark overnight interest rate by **0.25%** to the **4.00%-4.25%** range, to aid the labor market.

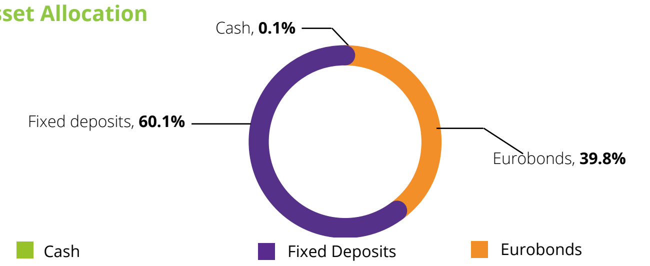
The Kenyan Shilling remained unchanged against major currencies, particularly the US dollar, closing the month at **KES 129.24** driven by adequate supply of US dollars in the market.

Outlook: The market believes that the tame labor market numbers will spur the Fed to reduce borrowing costs further this month however with the full inflationary effects of tariffs still to be felt, a rate cut is not guaranteed.

Performance (Annualised) as at September 2025



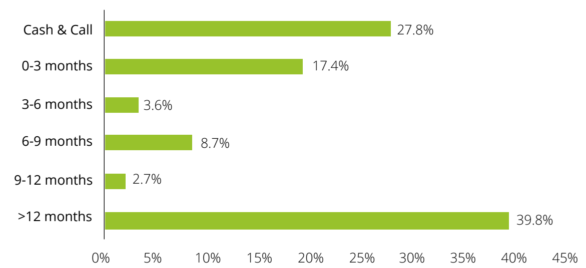
Asset Allocation



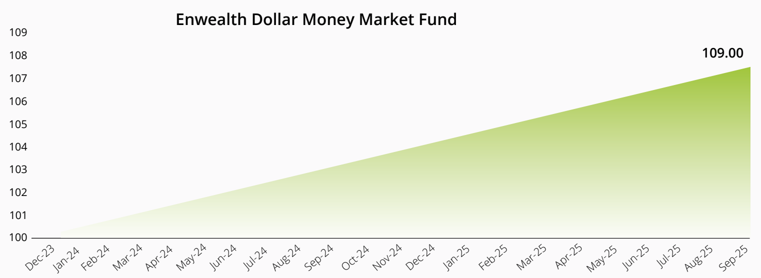
Risk Measures: Last 12 months

NAV	Since Inception
Max	5.62%
Min	3.82%
Standard deviation	0.45%

Duration Allocation



Cumulative Performance



Cumulative growth of USD 100 Investement

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