

What Is A Mutual Fund?

A mutual fund is an investment scheme consisting of a pool of funds collected from many investors. This pool of funds is invested in various assets including stocks, bonds and money market securities. The performance of the Fund is shared by all investors.

Why Choose A Mutual Fund?

Diversification: A mutual fund allows you to invest in a balanced portfolio of a broad range of investments without having to build a portfolio of individual assets on your own.

Expertise: The Funds are managed by a team of experienced professionals whose priority is to earn optimum returns on your investment.

Reduced Costs: Mutual fund investments prove less expensive than paying an investment professional to manage your individual portfolio, and buying and holding the assets in your account.

Consultations are as important to us as they are to you. Our Financial Advisors will be happy to address all your queries about JN Mutual Funds and the management of your portfolio.



A member of the  Group

Your Safer, Smarter Financial Partner

Contact us for further Information:

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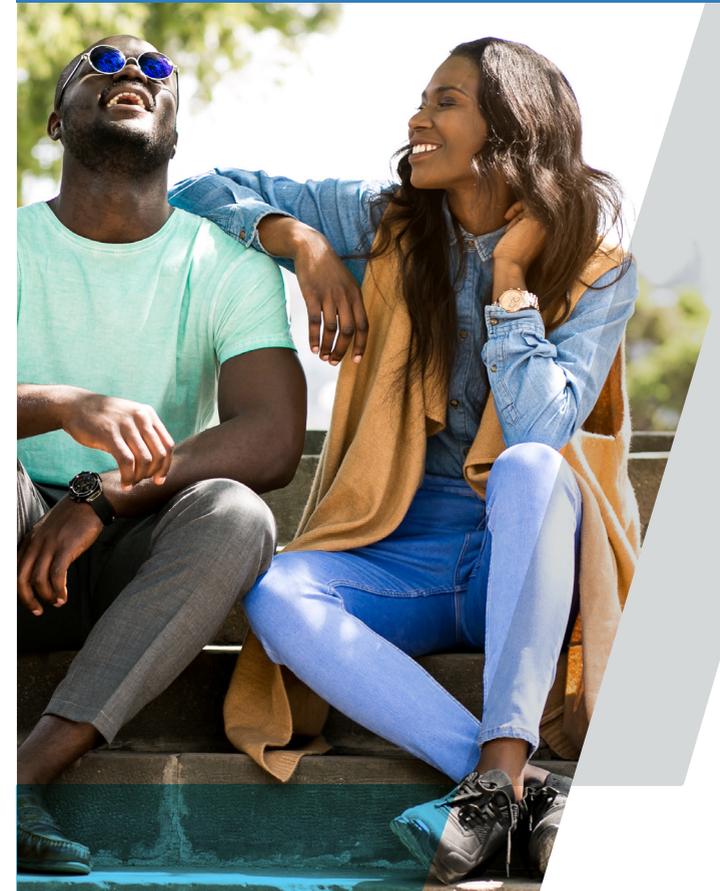
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Global US Dollar Fixed Income Fund

Achieve the lifestyle you dream of.



 **Mutual Funds**
YOUR GOALS REALISED

Managed by JN Fund Managers Ltd.
www.jnfunds.com

Diversify Your Portfolio

Build your investments and achieve your medium to long-term goals.

What are your goals? If you're planning to:

- Diversify the investment portfolio of your business
- Purchase your first home
- Improve the home you already own
- Pursue post-graduate studies
- Care for your elderly parents

Then we recommend the Global US Dollar Fixed Income Fund GFIF (US\$).



The Global US Dollar Fixed Income Fund

This Fund provides peace of mind for persons with medium risk appetite and is ideal for corporate investors seeking to diversify their portfolios.

The fund invests in US dollar denominated securities and offers a measure of protection from devaluation.

Terms:

- Initial minimum subscription is US\$30.00
- Minimum investment period is 90 days
- Redemptions available daily after minimum investment period

The Fund also invests in regional sovereign debt securities, local and international corporate bonds.

JN Mutual Funds

JN Mutual Funds consists of portfolios with distinct financial profiles.

Using a single Fund or a combination of two or more, you may create an investment portfolio that is uniquely designed for your goals and circumstances.

The portfolios are:

Local Money Market Fund

Global Money Market Fund

Global Equity Fund

Global Diversified Income Fund

Global Fixed Income Fund

Global US Dollar Fixed Income Fund

Getting Started

Start your investment at JN Fund Managers Ltd or any JN Bank branches islandwide

Simply Provide:

- Completed Customer Information Form and Subscription Form
- A valid photo ID
- Proof of residential address
- TRN

* Pay your subscription amount and shares will be allocated to you.

* Corporate entities can also subscribe for shares.

For further information visit our website @jnfunds.com or call us at (876) 929-2289 or (876) 929-7102

*Conditions apply