

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.



Your Safer, Smarter, Financial Partner

Contact us for further Information:

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www.jnfunds.com



Global Diversified Income Fund

Your Long-term goals can be achieved.



 **Mutual Funds**
YOUR GOALS REALISED

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

Invest In Your Tomorrow

How do you envision your financial future? Your long-term goals may include:

- Home expansion
- **Purchasing a second home**
- Estate planning
- A business start-up
- Gifting to your loved ones or a charity

Plans for the future begin today!

Consider your goals, time horizon, risk appetite and your unique circumstances, then consider the Global Diversified Income Fund (GDIF).



The Global Diversified Income Fund (GDIF)

The GDIF provides long-term investment growth.

The Fund invests primarily in fixed income securities and high yielding stocks providing access to local and international markets. US dollar denominated bonds offer some measure of protection against devaluation.

Terms:

- Initial minimum subscription is J\$50,000
- Minimum investment period is 90 days
- Redemptions available daily after initial investment period

GDIF provides long-term growth through exposure to a wide range of assets.

JN Mutual Funds

JN Mutual Funds consists of five 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 five portfolios are:

Local Money Market Fund

Global Money Market Fund

Global Equity Fund

Global Diversified Income Fund

Global Fixed Income Fund

Getting Started

You can start your investment at JN Fund Managers Ltd. or any JN branch islandwide.

Simply provide:

- Completed Subscription, Customer Information and Reference forms
- A valid photo ID
- Proof of residential address
- FATCA form
- TRN

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

Corporate entities can also subscribe for shares.*

For further information on each Fund, call 929-2289 to speak with a JNFM Financial Advisor or visit www.jnfunds.com.

*Conditions apply