

## 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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# Local & Global Money Market Funds

A world of achievements awaits you.



 **Mutual Funds**  
YOUR GOALS REALISED

Managed by JN Fund Managers Ltd.  
[www.jnfunds.com](http://www.jnfunds.com)

## Build A Solid Future

Need regular returns from your investments? Are safety and liquidity huge priorities for you? Then consider the Local and Global Money Market Funds for your short-term investment solutions including:

- **College tuition**
- A new car
- A rainy day fund
- A dream vacation or wedding



## Local & Global Money Market Funds

These Funds aim to provide income and liquidity in a relatively safe investment environment.

### Terms:

#### LOCAL MONEY MARKET FUND – J\$

- Initial minimum subscription is J\$10,000
- Choose cash or shares for re-investment
- No subscription fees
- Redemptions available daily

#### GLOBAL MONEY MARKET FUND - US\$

- Initial minimum subscription is US\$1,000
- Choose cash or shares for re-investment
- No subscription fees
- Redemptions available daily

The Local Money Market and Global Money Market Funds invest in local and global money market instruments.

## 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 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

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](http://www.jnfunds.com).**

\*Conditions apply