



**INVESTMENT ONE**  
Funds Management Limited  
RC 600261

**FORWARD  
THINKING  
INVESTMENT  
SOLUTIONS**

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## 1.0 INTRODUCTION

Sales agents are expected to be vast in knowledge about the company, its products and services as well as general business trends and most especially the customer. This study pack provides all the necessary information about Investment One. Sales agents are required to read and understand all the information contained in this study pack.

## 2.0 ABOUT INVESTMENT ONE

Investment One Financial Services Limited was incorporated as GTB Asset Management Limited (GTBAM), the Investment and Wealth Management subsidiary of Guaranty Trust Bank Plc. (GTBank) in 2008.

Following the reforms in the banking industry initiated by the Central Bank of Nigeria, GTBank Plc. divested its ownership from GTB Asset Management Limited in October 2011 through a management buyout resulting in the company being owned primarily by its Management and Staff (76% of the shares) and a few select investors (24%). The name “Investment One Financial Services Limited” was adopted in December 2012, to reflect the Company’s comprehensive range of product offerings within the financial services space. The Company is a limited liability company.

The Company commenced business in May 2008 and is licenced by the Securities and Exchange Commission to provide the following capital market services:

- Fund/Portfolio Management
- Trusteeship
- Issuing House/Financial Advisory
- Securities Brokerage (through our subsidiary company, Investment One Stockbrokers International Limited (formerly GTB Securities Limited)
- Pensions

### 2.1 Vision

“To become a global investment management firm and the partner of choice for investors coming to Africa”.

### 2.2 Mission Statement

“We help our clients achieve their investment goals”.

### 2.3 Our Core Values

As a former subsidiary of Guaranty Trust Bank Plc., our business values and culture since inception, collectively and individually are driven by the heritage and pedigree of our former parent company. Amongst others, we uphold three core values:–

- Service Excellence
- Innovation
- Market Insight

At Investment One Financial Services Limited, We also subscribe to the principles of respect for God and the individual, trust of and partnership with our clients and safety of investments before profit. These principles transcend our mission, vision and culture. We remain totally committed to reflecting them in every aspect of our set-up and work.



### 3.1 VANTAGE GUARANTEED INCOME FUND (VGIF)

The Vantage Guaranteed Income Fund (VGIF) is an actively managed hybrid investment product that invests in and combines the benefits of money market and capital market, affording subscribers a diversified hedge against inflation risk whilst ensuring minimum guaranteed income as well as the principal invested, the fund is the first of its kind in the Nigerian financial services market.

VGIF is particularly suited for investors who are seeking safety of their funds or preservation of capital, regular income streams, capital growth over a long time as well as above average market returns.

#### 3.1.1 Features

- VGIF is a unit trust scheme, with a well-diversified portfolio of fixed income securities & equities, providing capital preservation and a stream of guaranteed Income
- Buying and selling is at par value of N1.00 per unit. However, redemption before 6 months attracts 10% charge on income
- Minimum subscription or balance of N50,000.00 and additional investments can be made in multiples of N1,000.00
- Semi-annual review and payment of the income guaranteed rate of return which is indexed to the Central Bank of Nigeria (CBN) Standing Deposit Facility (SDF) on January 1 and July 1 to reflect the dynamics prevailing in the investments market.
- A potential for investors to earn an additional yield equal to 35% of net income of the Fund

#### 3.1.2 Benefits

- Guaranteed principal
- An annual minimum return paid half yearly at the end of June and December
- The return on investment is not subject to withholding tax
- Opportunity to capitalize earnings
- Investment is in a diversified portfolio of assets
- Professional expertise of Fund Manager

- Fund is regulated by the Securities and Exchange Commission (SEC) and a Trust Deed
- Unit holders may assign all or part of their interest in the Fund as collateral for borrowings procured by them or for any other reason

### 3.1.3 Account Requirements

- Filled subscription form
- A passport photograph
- Bank Verification Number
- Valid means of identification (International Passport, Nation ID card, Drivers licence)
- Copy of a recent Utility bill (waste, water or electricity)
- A cheque can be issued in favour of FTNL/Vantage Guaranteed Income Fund or transfer the funds. For the transfer option, kindly transfer the funds to our bank account with details below.

**Bank:** Stanbic IBTC Plc. Idejo Branch

**Account Name:** First Trustees Nigeria Limited (FTNL) / Vantage Guaranteed Income Fund (VGIF)

**Account Number:** 0000468186

**Sort Code:** 221150014



### 3.2 VANTAGE BALANCE FUND (VBF)

VBF is a balanced mutual fund that was created to maximise long term capital growth and maintain regular income distribution. These funds are invested in Equities, Fixed income, Money Market, and real estate.

#### 3.2.1 Features

- An open-ended fund, it allows unit holders ease of entry and exit
- The investment can be used as a collateral for loan from a lending institution
- Partial redemption of unit holding is permitted
- Unit holders can easily access the register of unit holders of NIGFUND via an e-link facility at [www.firstregistrarsnigeria.com/account.login.asp](http://www.firstregistrarsnigeria.com/account.login.asp)

#### 3.2.2 Benefits

- A diversified portfolio that offers opportunity for returns
- Its liquidity permit ease of redemption within 5 working days of Fund manager's receipt of a unit holder's redemption form and unit certificate
- Designed to achieve capital growth with minimal risk
- Managed by thoroughbred professionals

#### 3.2.3 Account Opening Requirements

- A passport photograph
- Valid means of identification (International Passport, Nation ID card, Drivers licence)
- Copy of a recent Utility bill (waste, water or electricity)
- BVN



### 3.4 ABACUS MONEY MARKET FUND

The Abacus Money Market Fund was authorized and registered by the Securities and Exchange Commission (“SEC”) on 28th November 1990 as Abacus Unit Trust Scheme. INVESTMENT ONE Funds Management Limited was later appointed by the Trustee and approved by SEC in 2014 to act as fund manager to ‘The Fund’.

#### 3.4.1 Features

- Abacus Money Market Fund is an Open-ended Investment Scheme with Competitive returns
- A diversified portfolio with investments in quality money market instruments, short term debt securities, such as banker’s acceptance, Commercial papers, treasury bills and others
- Minimum Lock in period of 30 days
- The fund is registered by Securities and Exchange Commission(SEC) and listed on the Nigerian Stock Exchange (NSE) by way of memorandum

#### 3.4.2 Benefits

- Capital preservation and competitive returns
- Opportunity to capitalize earnings whilst guaranteeing your principal
- Offers opportunities for good return compared to Fixed Deposits while maintaining a low risk/conservative approach to investment
- Professional expertise of the Fund Manager



### 3.4.2 Account Opening Requirements

- Passport photograph
- Valid means of identification (International Passport, Nation ID card, Drivers licence)
- Copy of a recent Utility bill (waste, water or electricity)

#### 4.0 APPENDIX

##### 4.1 Investment One's Bank Account Details

PRODUCT	BANK	ACCOUNT NAME	ACCOUNT NUMBER (NUBAN)
VGIF	STANBIC IBTC	FIRST TRUSTEES NIGERIA LIMITED (FTNL) / KAKAWA GUARANTEED INCOME FUND (KGIF)	0000468186
VBF	STANBIC	FIRST TRUSTEES ACCT/ VANTAGE BALANCED FUND	0004348761
ABACUS MMF	STANBIC IBTC	UNITED CAPITAL TRUSTEES/ ABACUS MONEY MARKET FUND	0020259768
ABACUS MMF	STANBIC IBTC	UNITED CAPITAL TRUSTEES/ ABACUS MONEY MARKET FUND	0020259768
ABACUS MMF	GTB	UNITED CAPITAL TRUSTEES/ ABACUS MONEY MARKET FUND	0242985739
ABACUS MMF	UBA	UNITED CAPITAL TRUSTEES/ ABACUS MONEY MARKET FUND	1014371856

## 4.2 Other Payment Platform

Interswitch Secure Payment Platform	Deposits can be made on our website at <a href="https://www.investment-one.com/payments/new-payment/">https://www.investment-one.com/payments/new-payment/</a>
GTB *737* (Only for Abacus clients)	Dial *737*50*(amount)*83#

	ADDRESS	PHONE NUMBER
HEAD OFFICE	37, Karimu Kotun street, Victoria Island, Lagos.	01-4488888
MARYLAND OFFICE	10, Benson Olaide street, after Conoil along Ikorodu road, Maryland, Lagos.	01-4480847
ABUJA OFFICE	871, Tafawa Balewa street opposite NICON Luxury Hotel, Area 1, Abuja	+2347098203029
ILORIN OFFICE	Kwara Hotel Ahmadu Bello way, GRA Ilorin, Kwara State.	+23431826027
PORT-HARCOURT OFFICE	21, Woji Road, off Olu Obasanjo road, GRA Port-Harcourt.	+23484847315