

PROVEN Non-Diversified Fund

Think even
BIGGER

Build . Invest . Generate

...even greater, effortless returns.

PROVEN
WEALTH

What is a Non-Diversified Fund?

A Non-Diversified Unit Trust Fund is a Collective Investment Scheme (CIS) approved by the Financial Services Commission (FSC). As the name states, the scheme is designed specifically to allow for greater flexibility to invest in assets without being restricted by concentration and illiquidity limits that other funds must adhere to. Therefore, the Fund Manager can invest in more of these assets with the potential to generate higher returns for investors. The Fund usually has investments that are deemed riskier given that there is not an active trading market for these securities.

The Non-Diversified Fund has two (2) portfolios:

- 1. PROVEN High Yield**
 - 2. PROVEN Real Estate**
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What is the PROVEN High Yield Portfolio?

This is a Fixed Income Portfolio that will invest in a wide cross section of medium to long term fixed income securities such as corporate paper, bonds, loans and other types of fixed income investments that will give clients an above average risk adjusted return on their investment. The primary objective of this portfolio is to provide a stable level of income and capital appreciation for investors over the medium to long term.

What are the benefits of investing in the PROVEN High Yield Portfolio?

- The Portfolio is professionally managed to maximize returns while minimizing portfolio risk.
- Investors will have access to a wide variety of corporate issues that are usually available to only accredited investors.
- Relatively short holding period of 180 days. Thereafter, units may be redeemed without penalty charges.
- Low starting amount of J\$200,000 with the ability to increase over time in increments of a minimum amount of J\$50,000

What is the PROVEN Real Estate Portfolio?

This is a diversified portfolio of local real estate and real estate linked investments. This includes commercial, residential and warehouse properties. The objective of this fund is to invest primarily in income generating properties that provide capital appreciation over the medium to long term.

What are the benefits of investing in the PROVEN Real Estate:

- Opportunity to invest in a diversified portfolio of real estate investments.
- Attractive rate of return which may provide a hedge against inflation.
- Income is primarily in USD which provides a hedge against depreciation.
- Offers better liquidity than direct real estate holdings.
- Relatively short holding period of 3 years. Thereafter, units may be redeemed without penalty charges.
- Offers lower transaction costs versus purchasing real estate directly.
- Low starting amount of J\$500,000 with the ability to increase over time in increments of a minimum amount of J\$100,000

How are returns calculated on the Portfolios?

Investors are allocated units based on the prevailing rates in exchange for their subscription amounts. The Portfolios are valued daily to calculate the Net Asset Value (NAV) which represents the performance of the fund based on the valuation of assets. Therefore, the returns on units owned by an investor is the movement in the unit price of the portfolio. Unit prices may increase or decrease and there is no assurance of guaranteed growth. Information regarding the unit prices will be published daily on our website at **www.provenwealth.com**.

Let the PROVEN Experts
manage your wealth.

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