Etica Capital
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Fact Sheet

September 30, 2026

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01 Etica Money Market Fund – KES

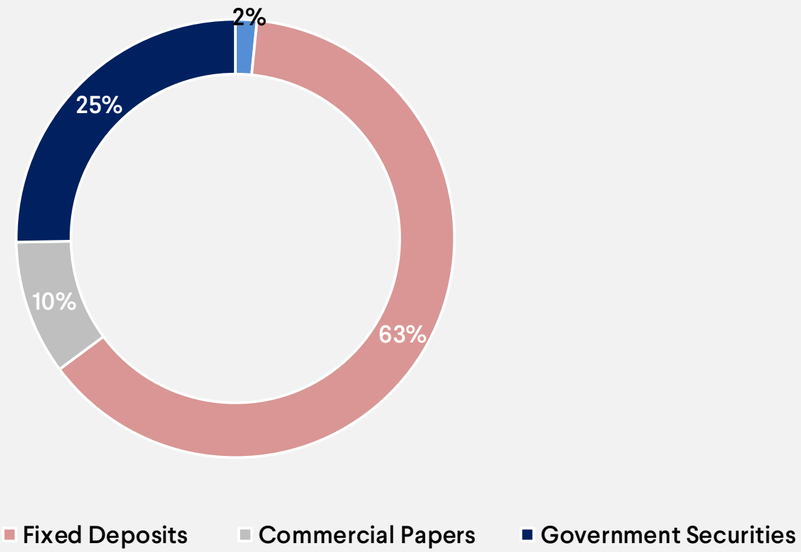
Key Facts

Product	Etica Money Market Fund
Currency	KES
Fund Inception Date	February 2023
Average Return – September 2026	10.33% p.a.
Lock- in Period	No Lock-in period
Management Fees	2.00% p.a.
Initial Fees	NIL
Benchmark	91-day T Bill + 1%
Min. Investment Amount	Kshs 100
Compounding Frequency	Daily
Trustee	Co – operative Bank Kenya Ltd
Custodian	Equity Bank Kenya Ltd
Fund Manager	Etica Capital Ltd
Regulator	Capital Markets Authority
Auditor	RSM Eastern Africa

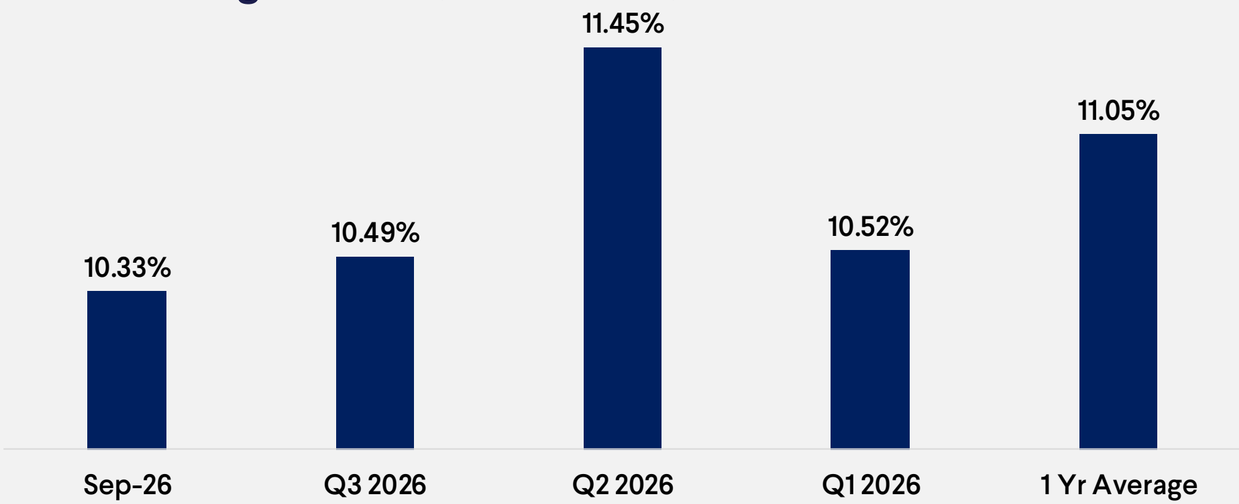
Summary of Investment Objective

The investment objective of Etica Money Market Fund is to obtain a high level of current income while protecting investor's capital. The fund aims to outperform the income yield available on money market instruments and fixed deposit accounts by holding a diversified portfolio of securities.

Asset Allocation



Fund Average Yields (Per Annum)



Disclaimer: The yield quoted is an effective annual yield, net of fees and gross of withholding tax. The past performance is no indication of future performance as the price of units may go up as well as down. The Capital Markets Authority does not take responsibility for the financial soundness of the scheme or for the correctness of any statements made or opinions expressed.

02 Etica Money Market Fund – USD

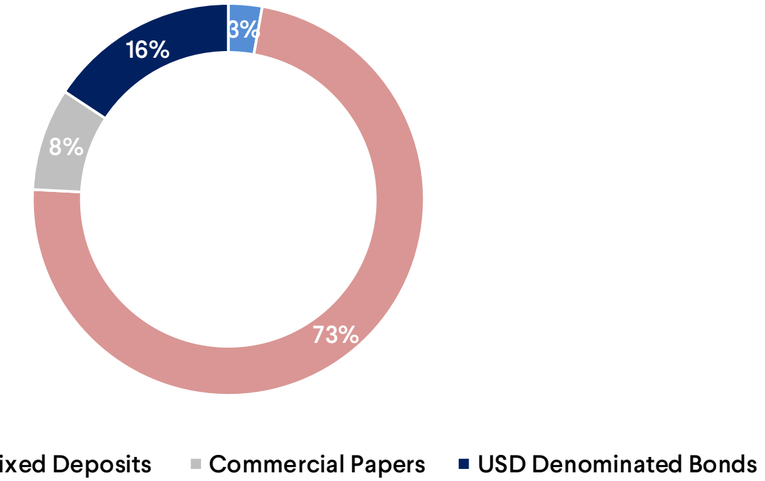
Key Facts

Product	Etica Money Market Fund
Currency	USD
Fund Inception Date	February 2024
Average Return – September 2026	6.44% p.a.
Lock- in Period	1 Month
Management Fees	2.00% p.a.
Initial Fees	NIL
Benchmark	Tier 1 Banks 3 Month Average Dollar Deposit Rate
Min. Investment Amount	USD 100
Compounding Frequency	Daily
Trustee	Co – operative Bank Kenya Ltd
Custodian	Equity Bank Kenya Ltd
Fund Manager	Etica Capital Ltd
Regulator	Capital Markets Authority
Auditor	RSM Eastern Africa

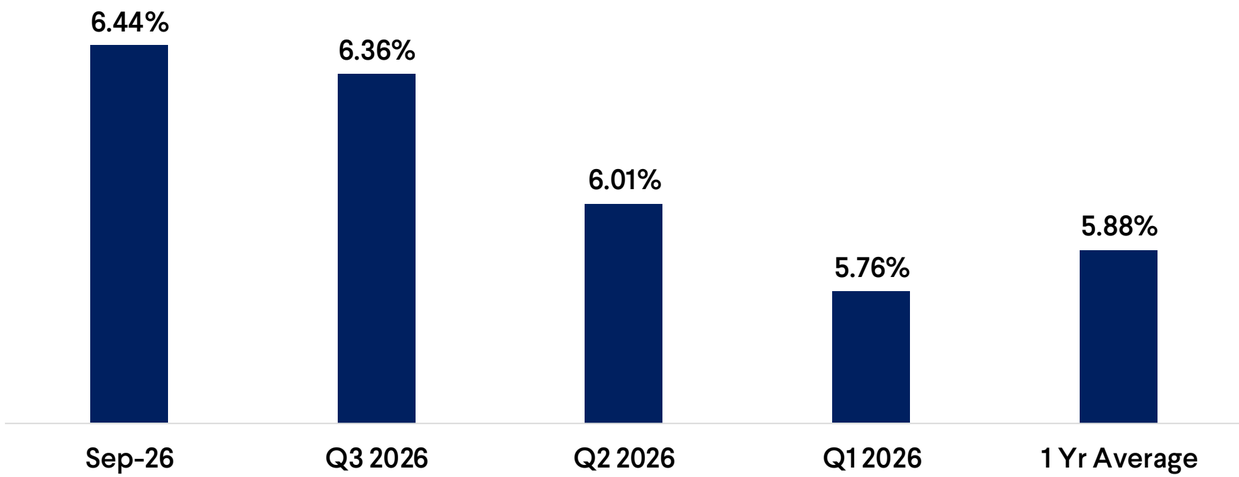
Summary of Investment Objective

The investment objective of Etica Money Market Fund is to obtain a high level of current income while protecting investor's capital. The fund aims to outperform the income yield available on money market instruments and fixed deposit accounts by holding a diversified portfolio of securities.

Asset Allocation



Fund Average Yields (Per Annum)



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03 Etica Fixed Income Fund - KES

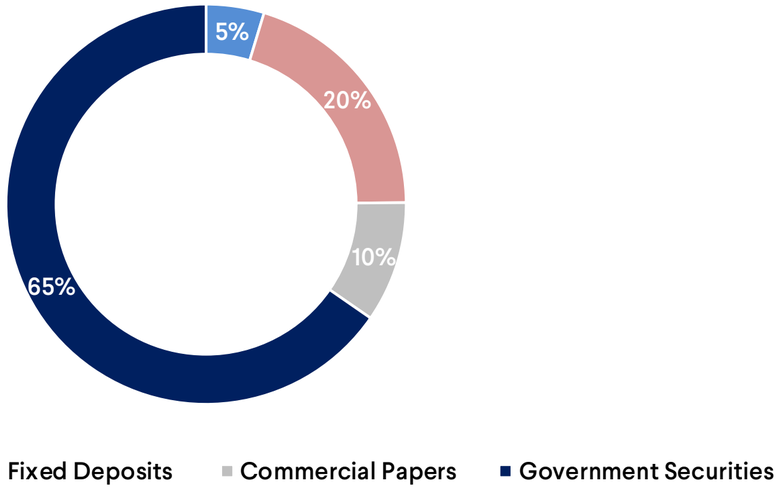
Key Facts

Product	Etica Fixed Income Fund
Currency	KES
Fund Inception Date	February 2023
Average Return – September 2026	13.05% p.a.
Lock- in Period	No Lock-in period
Management Fees	2.00% p.a.
Initial Fees	NIL
Benchmark	182-day T Bill + 1%
Min. Investment Amount	Kshs 100
Compounding Frequency	Daily
Trustee	Co – operative Bank Kenya Ltd
Custodian	Equity Bank Kenya Ltd
Fund Manager	Etica Capital Ltd
Regulator	Capital Markets Authority
Auditor	RSM Eastern Africa

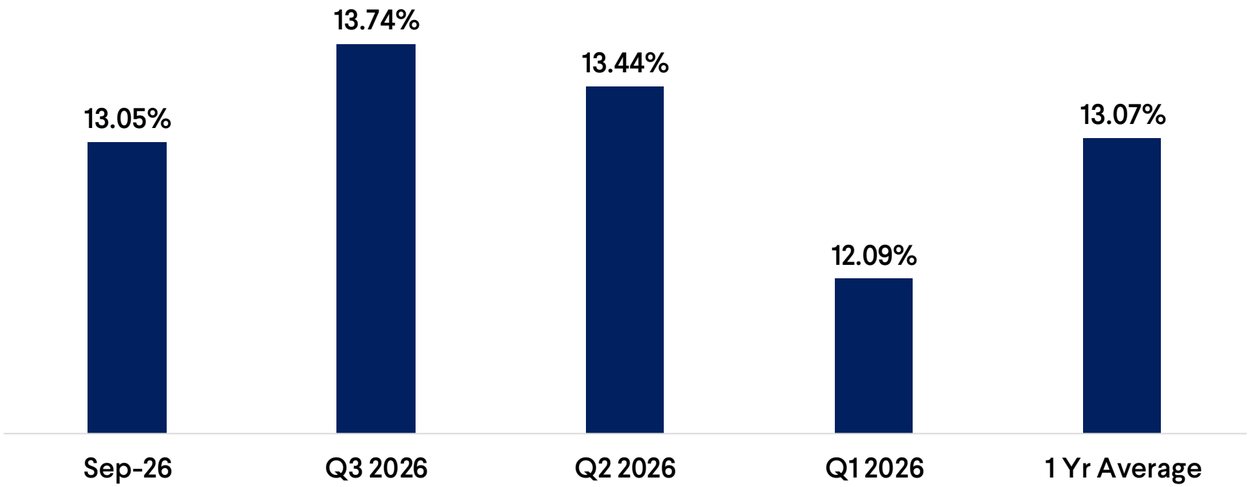
Summary of Investment Objective

The investment objective of Etica Fixed Income Fund is to obtain a high level of current income while protecting investor's capital. The fund aims to outperform the income yield available on money market instruments and fixed deposit accounts by holding a diversified portfolio of securities

Asset Allocation



Fund Average Yields (Per Annum)



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04 Etica Fixed Income Fund – USD

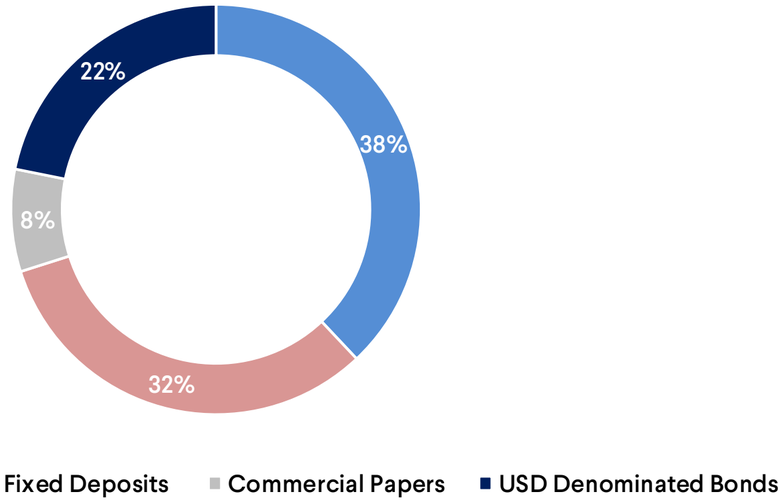
Key Facts

Product	Etica Fixed Income Fund
Currency	USD
Fund Inception Date	April 2025
Average Return – September 2026	6.73% p.a.
Lock- in Period	1 Month
Management Fees	2.00% p.a.
Initial Fees	NIL
Benchmark	Tier 1 Banks 3 Month Average Dollar Deposit Rate +0.25%
Min. Investment Amount	USD 100
Compounding Frequency	Daily
Trustee	Co – operative Bank Kenya Ltd
Custodian	Equity Bank Kenya Ltd
Fund Manager	Etica Capital Ltd
Regulator	Capital Markets Authority
Auditor	RSM Eastern Africa

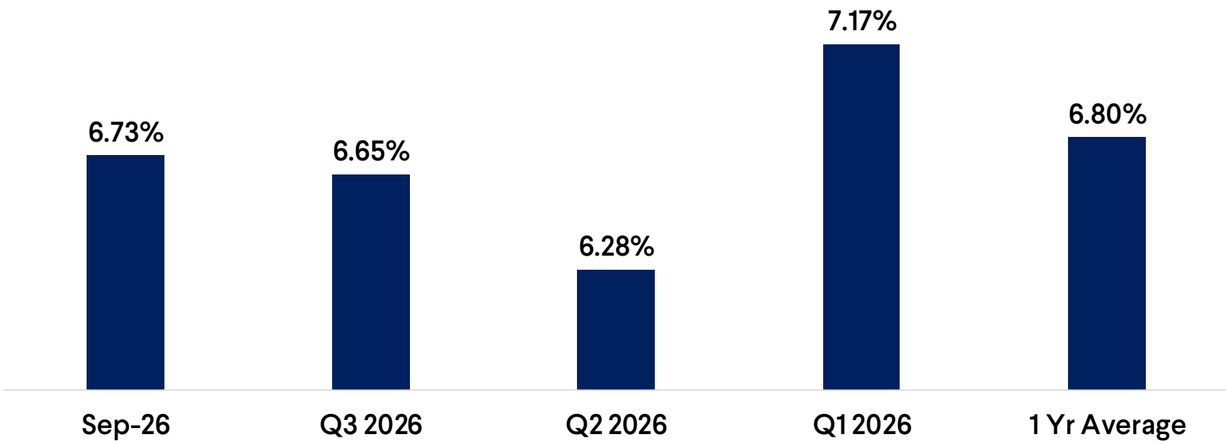
Summary of Investment Objective

The investment objective of Etica Fixed Income Fund aims at offering attractive returns by outperforming the income yield available on money market instruments and fixed deposit accounts and at the same time offering liquidity.

Asset Allocation



Fund Average Yields (Per Annum)



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05 Etica Special Multi Asset Fund - KES

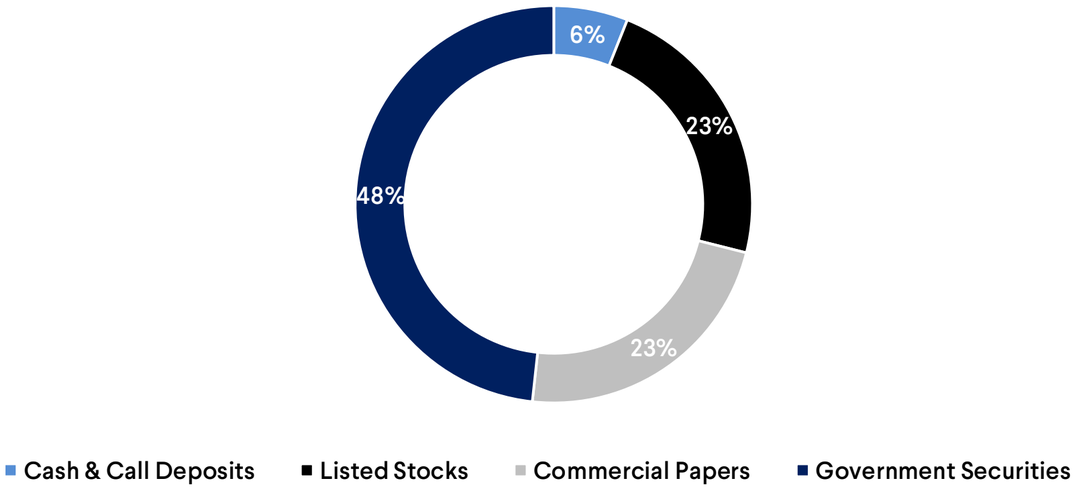
Key Facts

Product	Etica Special Multi Asset Fund
Currency	KES
Fund Inception Date	November 2025
Periodic Net Return – Q3 2026	5.52%
Lock- in Period	6 Months
Management Fees	Up to 5.00% p.a.
Initial Fees	NIL
Benchmark	50% NASI+2% p.a., 30% Prevailing yield on 5yr bond+2%, 10% 182-day t bill, 10% 91-day t bill
Min. Investment Amount	Kes 250,000
Compounding Frequency	Calendar Quarterly
Trustee	Co – operative Bank Kenya Ltd
Custodian	Equity Bank Kenya Ltd
Fund Manager	Etica Capital Ltd
Regulator	Capital Markets Authority
Auditor	RSM Eastern Africa

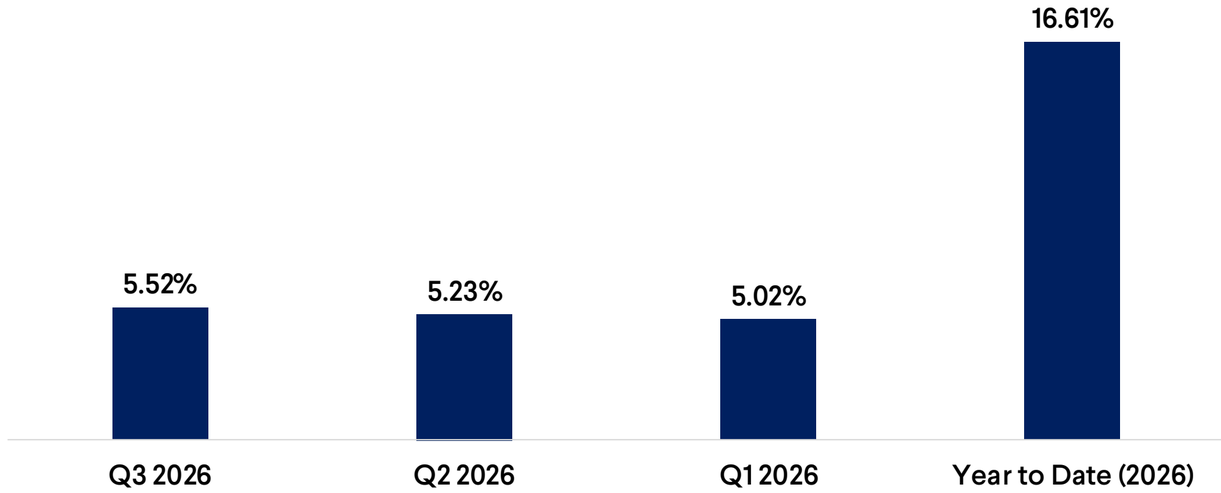
Summary of Investment Objective

The investment objective of Etica Special Multi-Asset Fund is to achieve long-term capital appreciation by investing in a diversified portfolio of securities portfolio across multiple asset classes.

Asset Allocation



Historical Fund Performance



Disclaimer: The yield quoted is net yield (Net of all fees and taxes). The past performance is no indication of future performance as the price of units may go up as well as down. The Capital Markets Authority does not take responsibility for the financial soundness of the scheme or for the correctness of any statements made or opinions expressed.

Etica Special Wealth Fund - KES

Key Facts

Product	Etica Special Wealth Fund
Currency	KES
Fund Inception Date	June 2023
Benchmark	182-day T Bill +2%
Min. Investment Amount	Kshs 1,000,000
Compounding Frequency	Daily
Trustee	Co – operative Bank Kenya Ltd
Custodian	Equity Bank Kenya Ltd
Fund Manager	Etica Capital Ltd
Regulator	Capital Markets Authority
Auditor	RSM Eastern Africa

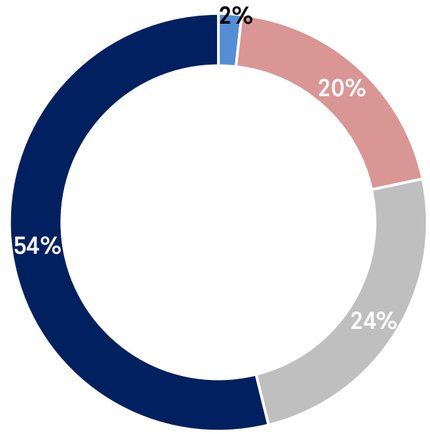
	Lock-in Period	Management Fee (p.a.)	Average Return - Sept 2026 (p.a.)
Class A	6 Months	2.25%	13.55%
Class B	9 Months	2.00%	13.72%
Class C	12 Months	1.75%	13.90%

Summary of Investment Objective

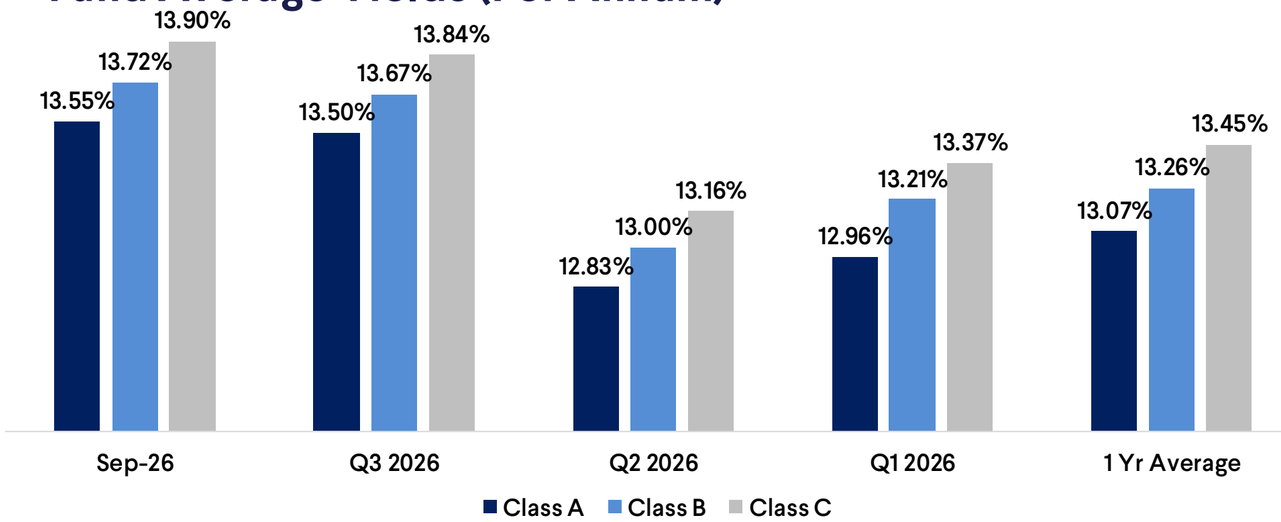
The investment objective of Etica Special Wealth Fund is to obtain a high level of current income while protecting investor's capital.

This is a medium risk fund suitable for investors with medium term investment horizon

Asset Allocation



Fund Average Yields (Per Annum)



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07 Etica Special Shariah Fund - KES

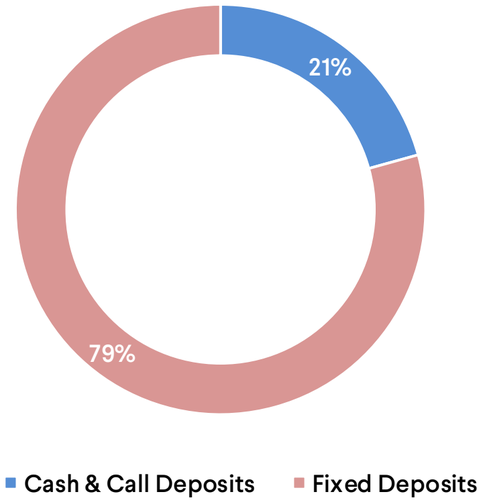
Key Facts

Product	Etica Special Shariah Fund
Currency	KES
Fund Inception Date	August 2023
Average Profit – September 2026	5.50% p.a.
Lock- in Period	No Lock-in period
Management Fees	2.00% p.a.
Initial Fees	NIL
Benchmark	Average rate of Shariah Compliant 3- months deposits + 2 % p.a.
Min. Investment Amount	Kshs 100
Compounding Frequency	Daily
Trustee	Co – operative Bank Kenya Ltd
Custodian	Equity Bank Kenya Ltd
Fund Manager	Etica Capital Ltd
Regulator	Capital Markets Authority
Auditor	RSM Eastern Africa

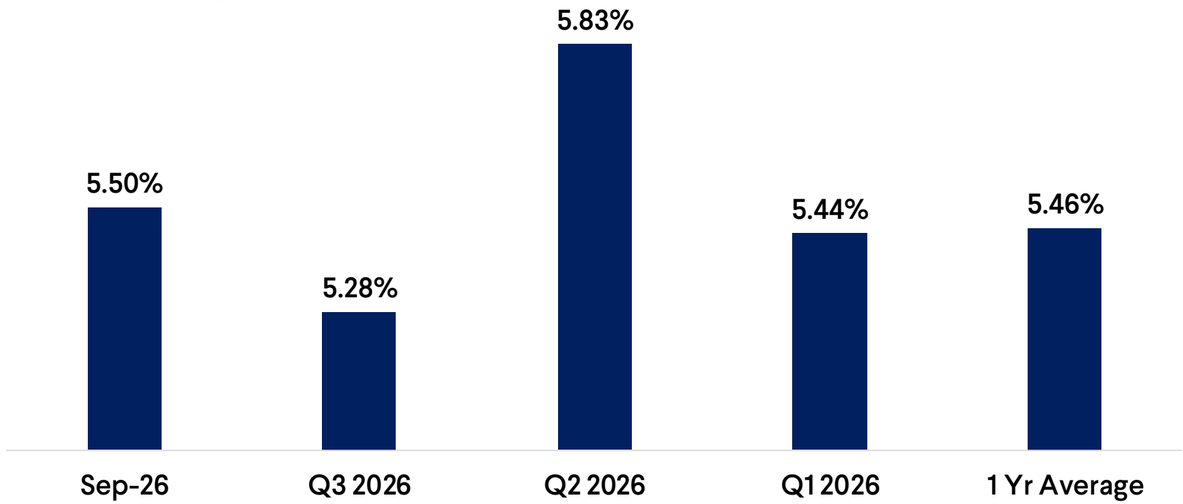
Summary of Investment Objective

The investment objective of Etica Shariah Fund is to achieve total return through investing in a diversified portfolio of shariah-compliant investments in the Kenyan and offshore markets. The fund seeks to achieve regular income from the short-term portion of the fund and capital growth in the medium to long term from the long-term Investment portion of the fund, while carrying only a medium level of risk.

Asset Allocation



Fund Average Profit (Per Annum)



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08 Etica Special Shariah Fund - USD

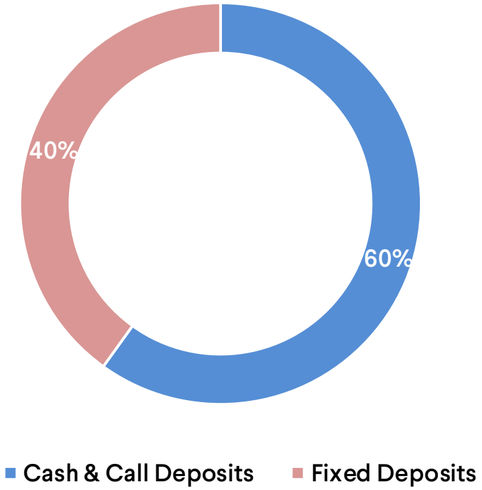
Key Facts

Product	Etica Special Shariah Fund - USD
Currency	KES
Fund Inception Date	March 2024
Average Profit – September 2026	3.44% p.a.
Lock- in Period	1 Month
Management Fees	2.00% p.a.
Initial Fees	NIL
Benchmark	Average rate of Shariah Compliant 3 - months USD deposits +2% p.a.
Min. Investment Amount	USD 100
Compounding Frequency	Daily
Trustee	Co – operative Bank Kenya Ltd
Custodian	Equity Bank Kenya Ltd
Fund Manager	Etica Capital Ltd
Regulator	Capital Markets Authority
Auditor	RSM Eastern Africa

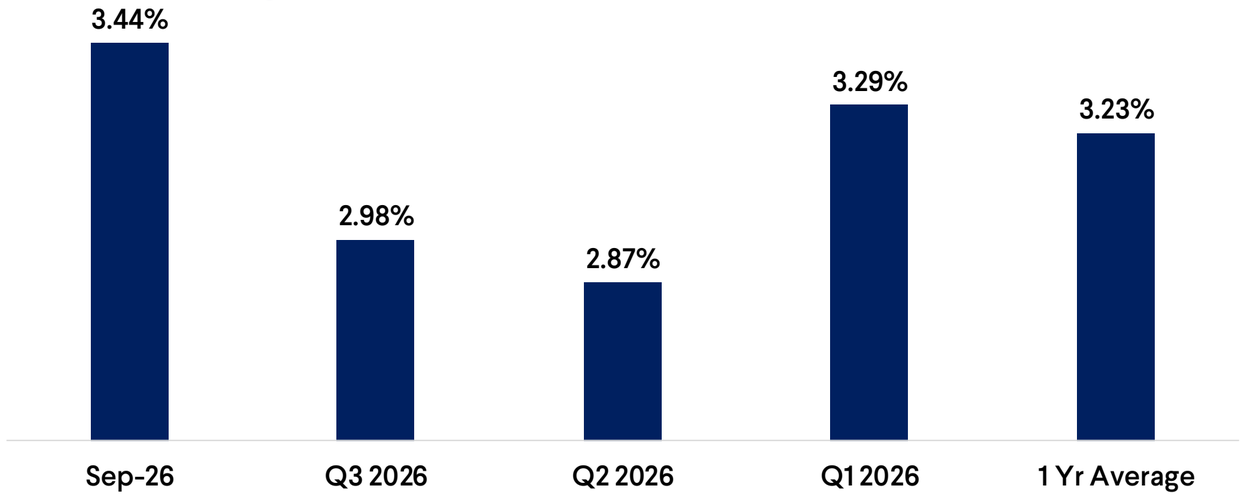
Summary of Investment Objective

Etica Sharia Fund-USD targets investors who are looking for an investment opportunity that follow the Islam principals of investing. The fund holds a diversified portfolio of shariah-compliant investments and aims to offer investors regular income and allowing the investors o diversify their investment into USD currency.

Asset Allocation



Fund Average Profit (Per Annum)



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Payment Options & Account Opening Options - KES

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Payment Options

Bank Transfers

Account Name
Etica Unit Trust Collection Account
Account Number
0180283951027
Bank Name
Equity Bank Kenya Limited
Branch
Community Supreme
Branch Code
018
Reference / Narration / Description
Your member number
(For Example 1060F)

M-PESA Option

Paybill Number
4096483

Account Number
Your Member Number
(For Example 1060F)

Equity Bank Channels

This includes Equity Bank Agents, Equitel and Equity Bank **USSD *247#**, use Biller Number **919292** and your Member Number as the Account Number.

For Example, Biller Name of 919292 and Account Number 1060F.

For Equity Bank Branches
Use Biller code Etica and Your member Number

To open an account and to view your account details kindly log on to: Open Account

Payment Options & Account Opening Options - KES

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Payment Options

Pesalink Bank Transfers

Bank Name
Equity Bank Kenya Limited

Account Name
Etica Unit Trust Collection Account

Account Number
0180283951027

Reference / Narration / Description
Your member number with alphabet at the end
(For Example 1060F)

To open an account and to view your account details kindly log on to: Open Account

Payment Options & Account Opening Options - USD

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Payment Options

Bank Transfers

Account Name
Etica Unit Trust Collection Account - USD
Account Number
0180285106666

Bank Name
Equity Bank Kenya Limited
Branch
Community Supreme
Branch Code
018

Reference / Narration / Description
Your member number with alphabet at the end
(For Example 1060U)

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