



## Income Unit Trust Funds

As Uganda's financial markets grow, the demand for accessible, diversified investment products is increasing. Cornerstone addresses this need through Unit Trust Funds, offering both local and international options:

- Uganda Shilling Income Fund: An ideal parking place for conservative investors seeking consistent returns in Uganda Shillings. Designed for those who prioritize security without compromising on yield.
- USD Income Fund: The ideal choice for discerning investors seeking exposure to US Dollar-denominated assets, offering a hedge against currency volatility while unlocking global investment potential.

Our Unit Trust Funds are carefully curated to suit both retail and institutional investors, ensuring accessibility, transparency, and long-term value creation.

# Cornerstone Uganda Shilling Income Fund

Fund Name	Cornerstone Uganda Shilling Income Fund
Fund Structure	The Fund is interest bearing with a maximum of one a day settlement period for both withdrawal requests and the creation of units.
Fund Risk Rating	Low Risk
Underlying Fund Asset allocation	Fixed Income securities i.e Treasury bonds, treasury bills, Fixed deposits, Call Accounts and cash.
Fund Manager	Cornerstone Asset Managers
Custodian and Corporate Trustee	KCB Bank Uganda LTD
Auditors	BDO East Africa
Expense Ratio	2% p.a management Fee on the Fund deducted off the investor return
Investment Performance	91 day Tbill+1% as performance benchmark
Minimum Investment	Ushs 100,000 initial and top ups of UGX 10,000

# Cornerstone United States Dollar Income Fund

Fund Name	Cornerstone United States Dollar Income Fund
Fund Structure	The Fund is interest bearing with a maximum of two days settlement period for both withdrawal requests and the creation of units.
Fund Risk Rating	Low Risk
Underlying Fund Asset allocation	Fixed Income securities i.e Sovereign and Corporate bonds of Investment grade, Fixed deposits, Call Accounts and cash, structured investments.
Fund Manager	Cornerstone Asset Managers
Custodian and Corporate Trustee	KCB Bank Uganda LTD
Auditors	BDO East Africa
Expense Ratio	1.5% p.a management Fee on the Fund deducted off the investor return
Investment Performance	SOFR (Secured Overnight Financing Rate) i.e the US Dollar benchmark interest rate.
Minimum Investment	USD 500 initial investment and top ups of USD 50