

**OAM CIS 4TH ANNUAL GENERAL MEETING HELD ON 23RD MAY 2023 AT 11.00 AM
QUESTION & ANSWER SESSION**

QUESTION	ANSWER
<p>1. What are the advantages of pension schemes investing in Money Market funds or Fixed Income Funds?</p>	<p>Investment in Unit Trusts for pensions help with risk diversification, with all assets having limits on how much can be invested in particular asset classes. Collective Investment Schemes give pension funds the option of a different investment vehicle. Pension funds also require steady returns and liquidity in their funds, the structure of Collective Investment Schemes gives pension funds the ability to manage this due ease of accessing funds.</p>
<p>2. Should OAM introduce a USD fund, how do you intend to guard against currency risk?</p>	<p>We are currently working on a Dollar Fixed Income Fund product. The fund will receive funds in dollars, invest in dollar oriented assets and the returns will be calculated in dollars, and upon withdrawal, the payment will be made in dollars. This addresses the element of currency risk on the fund.</p>
<p>3. How can unit holders who wish to utilise their investments as collateral for loans with SACCOs or other financial institutions go about it?</p>	<p>Collective Investment Scheme (CIS) investments cannot be used as collateral as the regulator has not sanctioned it.</p>

BOARD OF DIRECTORS

T.K. Muya - Chairman | **Dickson Gachũche Ngatia** - Independent Non-Executive Director
Jacqueline Oyuyo Githinji - Independent Non-Executive Director
Dr. George Rulgu - Independent Non-Executive Director
Kenya Orient Insurance Company Ltd - Director | **Joyce G.Kiragu** - General Manager

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Approved and regulated by the Capital Markets Authority