



Securities

(Member of The Nigerian Stock Exchange)

## THE ASPIRE GUARANTEED NOTES

The BGL AGN is a high yield investment product with a guaranteed rate of return on your investment. The fund is suited for those investors seeking guaranteed returns and very low risk on their investments. A key selling point of the fund is that it allows for quick, easy and efficient conversion to full direct equity exposure. The Fund provides an alternative investment in high yield and managed risks with investments in discountable instruments of reputable financial institutions, fixed income securities including debt instruments issued by blue chip companies, capital market investments, etc.

### Features

- Minimum Account Opening Balance of **N100,000.00**
- Flexible duration (90 | 180 day product)
- Guaranteed minimum investment return which is a function of invested amount and duration
- Guaranteed Security of Investment Capital
- Waiver of all penalties on drawdown before maturity, provided capital withdrawn is being re-invested through BGL Securities in the primary market (Public Offers) or in secondary market instruments
- Subject to a 24hr notice, Investors can drawdown on investment before maturity but such a transaction will cause a break of the product and a penalty discount of **15%** on the prorated guaranteed return will apply.
- An applicable call rate of 4% applies to investment liquidated before 30 days minimum duration
- Automatic and continuous rollover of principal and investment return feature (At prevailing terms)
- Personalized periodic statements.
- Zero COT
- Rates for **90 day is 8.5%**, **180 day is 9%** while **360 day is 9.5%**

## **I n v e s t m e n t**

Investment portfolio of the Fund comprise of the following:

- Investment in discountable instruments of reputable financial institutions in Nigeria
- Debt instruments issued by blue chip companies quoted on the Nigerian Stock Exchange.
- Discounted receivables of major oil producing companies in Nigeria.
- Capital Market Investments

## **B e n e f i t s**

- Higher than average investment returns with the benefit of zero charges
- Swift conversion to full primary and secondary markets investments
- Flexible structure with variable durations
- Indemnity for third party withdrawals (subject to a minimum investment of N10m)
- Reciprocal funds transfer (e.g. if an account is funded via an RTGS transfer, an RTGS transfer will be effected for exit i.e. RTGS in, RTGS out).