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WHAT SHOULD YOU BE

INVESTING YOUR MONEY IN?





Why should one invest their money?

Investing your money can allow you to **grow** it.

Most investment vehicles, such as **stocks**, certificates of deposit, or **bonds**, offer returns on your money over the long term.

This return allows your money to build, creating wealth over time.





What are Investment Funds?

An investment fund is a pool of capital that a number of individual investors pay into, **which is used to collectively invest in stocks, bonds and units in other collective investment schemes**

In an investment fund, each investor owns their individual units but they don't have any influence on where the money in the fund is invested.

This is down to the investment manager, who decides which assets to buy or sell, how many and when





Why should you invest in Funds?

The main benefit of investing in a fund is trusting the investment management decision to the professionals to invest your money in a range of investments

The benefit of this is that your **investment will be more diversified** across a range of different companies, industry sectors, regions, or types of asset.

Depending on the fund you choose, it could give you access to shares in a range of industry sectors such as technology, healthcare and energy, as well as markets across the world.

This can **help spread your risk** so that potential losses in one area may be offset by **potential gains in another although there are no guarantees.**





TYPE OF INVESTMENT FUNDS WE OFFER





Which Investment Funds we offer?

TOTAL RETURN INCOME FUND

HIGH INCOME FUND

GLOBAL EQUITY INCOME FUND



TOTAL RETURN INCOME FUND

- Aims to achieve **long-term income and growth**
- Aims to maximise total investment return consisting of a combination of income, capital appreciation, and currency gains with low volatility constraint
- Invests primarily in investment grade bonds and invests not more than 35% of total asset in collective investment schemes
- Invests to a limited extent in direct equities





GLOBAL EQUITY INCOME FUND

- Aims to provide capital appreciation with income as a secondary objective
- Aims to **diversify the portfolio** spread across countries and sectors
- Invests primarily in **equities** but may invest in fixed income securities
- Adapts to changing market conditions





HIGH INCOME FUND

- Aims to provide **high current income** with capital appreciation as a secondary objective
- **Invests worldwide** in fixed income securities which may be below investment grade securities or high yield bonds
- Does not invest more than 15% of total asset in direct equities





WHO IS MERILL FUNDS?





Who are we?

The Merrill SICAV P.L.C. is a multi-fund public limited liability investment company with variable share capital (SICAV), licensed as a collective investment scheme by the MFSA.

The company is situated at **Merill Sicav plc of 1 /2, St. Joseph High Street Hamrun, HMR 1019, Malta**

The Company is structured as an open-ended self-managed collective investment scheme and qualifies as a 'Maltese UCITS' in terms of the UCITS Regulations and the UCITS Directive.





Interested in starting to Invest your Money?

**We have launched our online platform! Through our online platform
you will be able to invest from the comfort of your own home.**

SIGNUP

<https://portal.merillfunds.com/OnboardingClient>

