



# STERLING'S HIGH YIELD BOND FUND

Are you saving towards retirement, the purchase of a house, the education of your children or grandchildren? Sterling's mutual fund is the perfect vehicle to grow your savings over the medium to long term.

## HOW MUTUAL FUNDS WORK FOR YOU

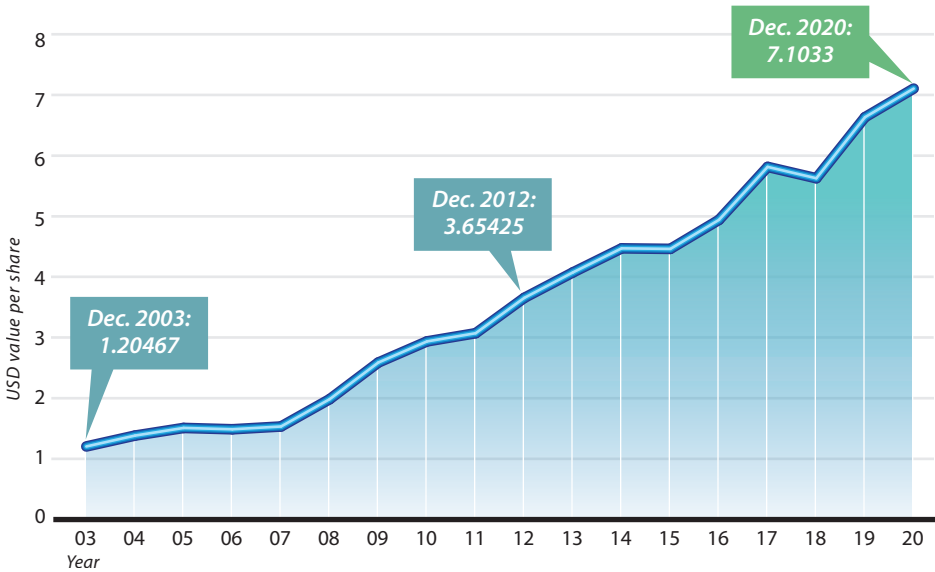
**Sterling's High Yield Bond Fund**, is focused on fixed income US\$ global securities. Mutual funds pool your money together with other investors to purchase shares in a professionally managed portfolio. Each investor that owns a share of a mutual fund, owns a piece of this single portfolio. This fund was one of the first global mutual funds offered in Jamaica. It gives investors access to investments outside of Jamaica and allows for diversification and higher risk adjusted returns.



*US\$100,000 invested in 2003 was worth US\$710,330 in December 2020.*

## High Yield Bond Fund Performance

*Net Asset Value since inception*





## PRODUCT DESCRIPTION

<b>Product:</b>	High Yield Bond Fund
<b>Rate:</b>	11.8% average annual return since 2003 (no tax withheld)
<b>Details:</b>	Our fund is invested in high quality, fixed income US\$ global securities. There are no interest or dividend payments distributed to investors. Investors benefit from capital appreciation, i.e. increases in the unit price of the Fund. The recommended time horizon is a minimum of 3 years.
<b>Special note:</b>	*Please talk to one of our investment advisors to see if you qualify for this investment.
<b>Terms and conditions</b>	<ul style="list-style-type: none"><li>• The minimum initial investment is 1000* units at the prevailing price per share/unit (* conditions apply)</li><li>• The Net Asset Value (NAV) per share is determined on the Trading Day, that is, Wednesday of each week. Investments made after 12:00 noon on the Trading Day or any other business day thereafter will be valued and allocated on the next Trading Day.</li><li>• Investors may purchase additional units on any given Trading Day.</li><li>• Ten (10) business days' notice must be provided if you wish to sell (encash) your units.</li><li>• Investors must maintain a minimum balance of 1,000 units, otherwise the residual shares will be sold and the account automatically closed.</li><li>• Encashment of units within six (6) months of initial purchase will attract a penalty.</li></ul>
<b>Manager, Registrar &amp; Transfer Agent:</b>	Sterling Asset Management Ltd., Ja. W.I.
<b>Auditor:</b>	KPMG Peat Marwick, Ja. W.I.
<b>Regulators:</b>	Financial Services Commission, BVI, W.I.



### Product Benefits:

- Medium to long term investment
- Capital growth
- Moderate risk levels
- Diversification outside of Jamaica

**Minimum initial investment:** 1000 units at the prevailing price per share/unit (*Conditions apply*)

**Issuer:** Sterling Global Funds