Sigma Global Funds

Overview

Sagicor Sigma Global Funds is a collective investment scheme that provides investors with the flexibility of investing in an individual portfolio or a combination of portfolios, depending on their investment objectives. The value of these investments may change from day to day, and are valued at the prices prevailing at market close.

What is a Collective Investment Scheme?

A collective investment scheme is an investment instrument in which the investments of many individuals are pooled together in a fund, and is managed by a professional fund manager. Investors' ownership in the fund is determined by the number of units they hold. These investors are called unit holders. Collective Investment Schemes in Jamaica are governed by the provisions of the Securities Acts and are regulated by the Financial Services Commission (FSC), a government body established to regulate the operations of certain financial institutions.

SAGICOR SIGMA GLOBAL FUNDS

Build a portfolio of funds to meet your specific investment needs based on the investment objective and make-up of the Sigma portfolios outlined below:

Portfolio	Investment Objective	Investment Make-Up
Sigma Income	An open-ended daily investment fund that provides liquidity for customers invested in a diversified portfolio	An open-ended daily investment fund that provides liquidity for customers invested in a diversified portfolio of Government securities, placements and other short-term instruments denominated in Jamaican dollars.
Sigma Money Market	To provide investors with returns above the established short-term 30 day risk free Bank of Jamaica (BOJ)/Government of Jamaica (GOJ) benchmark	Mainly invested in suitable short term sovereign debt denominated in Jamaican Dollars.
Sigma Real Growth	To provide investors with returns above the Jamaican inflation rate	Mainly Inflation Indexed sovereign debt denominated mainly in Jamaican Dollars.
Sigma Global Income	An open-ended daily investment fund that provides liquidity for customers invested in a diversified portfolio	An open-ended daily investment fund that provides liquidity for customers invested in a diversified portfolio of Government securities, placements and other short-term instruments denominated in United States dollars.
Sigma Bond	The portfolio seeks to provide investors with returns above the established risk free government bond benchmark	Mainly Jamaican dollar denominated Government of Jamaica debt instruments.
Sigma Global Corporate	The portfolio seeks to provide investors with a return above the United States 10 year Treasury Bond yield plus 175 basis points and devaluation	Mainly United States dollar denominated global corporate and sovereign debt securities.

Portfolio	Investment Objective	Investment Make-Up
Sigma Global Bond	The portfolio seeks to provide investors with returns above the JSE Global Bond Index plus Jamaican Dollar devaluation	Mainly Government of Jamaica Global bonds.
Sigma Diversified	The portfolio seeks to provide investors with a stable investment that generates a return in excess of the Jamaican inflation rate	A balanced asset portfolio invested in a mix of the other Sigma portfolios as determined by the Manager denominated in Jamaican Dollars.
Sigma Global Markets	The portfolio seeks to provide investors with a stable investment that generates a return in excess of the United States inflation rate plus Jamaica Dollar devaluation	A balanced asset portfolio invested in a mix of the other Sigma portfolios as determined by the Manager denominated in United States dollars.
Sigma Real Estate	This portfolio seeks to outperform the Jamaican Inflation rate plus 100 basis points	Primarily invested real estate related assets across property types, geographical borders and regional in focus.
Sigma Global Equity	To provide investors with returns above the Standard & Poor's 500 (S&P 500) benchmark	Mainly equities listed on recognized global exchanges and denominated primarily in United States Dollars.
Sigma Equity	To provide investors with a return above the Jamaica Stock Exchange (JSE) Main Index	Mainly Blue Chip stocks listed on the Jamaican Stock Exchange.
Sigma Global Venture	The portfolio seeks to provide investors with capital appreciation above the Jamaica Stock Exchange Main Index plus Jamaican Dollar devaluation	Mainly equity based Jamaican Dollar and United States Dollar securities. These equity-based securities are local and global equity holdings including listed shares, private ventures, equity-linked notes, exchange traded funds or convertible securities
Sigma Principal Protector (JMD)	The portfolio seeks to preserve the capital of investors whilst generating income and providing stable returns.	This is a Jamaican Dollar denominated portfolio invested mainly money market instruments, government securities and principal protected notes.
Sigma Principal Protector (USD)	The portfolio seeks to preserve the capital of investors whilst generating income and providing stable returns.	This is a US Dollar denominated portfolio invested mainly money market instruments, government securities and principal protected notes.

facts

Sigma Global Funds Investment Growth Fund was registered in Jamaica on May 25, 1994, and subsequently changed to The Sigma Fund in October 2004.

On May 31, 2012 Sagicor Life Jamaica Limited (Sagicor) was delegated specific management and administrative duties of the now Sagicor Sigma Funds.

The Trustee, Jamaica Central Securities Depository (JCSD) Trustee Services Limited protects the interests of the investors by ensuring that the managers comply with the provisions of the Trust Deed along with the regulations of

the Unit Trust Act and Securities Act.

There are ten Sigma Global Fund portfolios that are differentiated by their investment policies and differentiated by their investment policies and strategies.

How does it work

Sagicor Sigma Global Funds provides you with the flexibility of investing in an individual portfolio or a combination of portfolios, depending on your investment objectives. The value of these investments may change from day to day, and are valued at the prices prevailing at market close. Units are valued each business day and are published on our website.

MANAGEMENT

- Our professional Fund Managers select the best investments to include in each portfolio with the aim of outperforming the established benchmarks.

FLEXIBILITY

- Unit holders have full access to their funds at any time.

DIVERSIFICATION

- Investors in The Sigma Fund benefit from diversification within and across asset classes to manage risk.

PROTECTION

- The Trustee ensures that the Unit Trust operates in accordance with the Trust Deed as specified by the Unit Trust Act and Securities Act.

TRANSPARENCY

- Prices are published daily on our website. Statements are also produced quarterly or upon request, so you may monitor the performance of your investment.

ACCESSIBILITY

- With a minimum investment of $500, Sagicor Sigma Global Funds is the most affordable unit trust available in Jamaica

fees

Sagicor Sigma Global Funds carry no front load fee. A penalty however will be applied if the portion invested at any point in time is encashed before the minimum holding period outlined below:

Portfolio	Holding Period	Preliminary Charge	Penalty Charge
Sigma Bond	90 days	0.0%	4.0%
Sigma Equity	90 days	0.0%	4.0%
Sigma Real Estate	3 years	0.0%	4.0%

Portfolio	Holding Period	Preliminary Charge	Penalty Charge
Sigma Money Market	90 days	0.0%	4.0%
Sigma Real Growth	90 days	0.0%	4.0%
Sigma Diversified	90 days	0.0%	4.0%
Sigma Income	0 days	0.0%	4.0%
Global Portfolios:			
Sigma Global Bond	90 days	0.0%	4.0%
Sigma Global Equity	90 days	0.0%	4.0%
Sigma Global Venture	90 days	0.0%	4.0%
Sigma Global Corporate	90 days	0.0%	4.0%
Sigma Global Markets	90 days	0.0%	4.0%
Sigma Global Income	0 days	0.0%	4.0%

forms and tools

Application forms for Product

- Customer Information Form

Tools and resources

- Calculator
- Offering Circular

FAQs