Sanlam | Allianz Investments

Key Investor Information Document

SanlamAllianz Money Market Fund

Updated: 30 September 2026

Fund Information:

Portfolio Size: KES 134 Billion

Minimum Investment KES 2,500

Minimum Top-up KES 1,000

Inception Date 18th November 2014

Risk Profile: Conservative

Income price dates Daily excl. holidays & weekends

Transaction Cut-off Time: 10:00 AM

Benchmark: 91 Day Treasury Bill

Income Distribution: Monthly

Annual Management Fee: 2.0%

Expense Ratio: 2.6%

Trustee: Stanbic Bank

Custodian: Standard Chartered Bank, Kenya

Auditors: KPMG

Fees are calculated as a percentage of the fund asset value.
The Fund is tax exempt. Income distributions to investors may be subject to withholding tax at the applicable rate, depending on the investor's tax status and any applicable exemptions or tax treaty provisions.

Investment Objective:

SanlamAllianz Money Market Fund (MMF) aims to provide high liquidity, generate steady income, and maintain a low-risk profile by investing in short to medium-term debt securities.

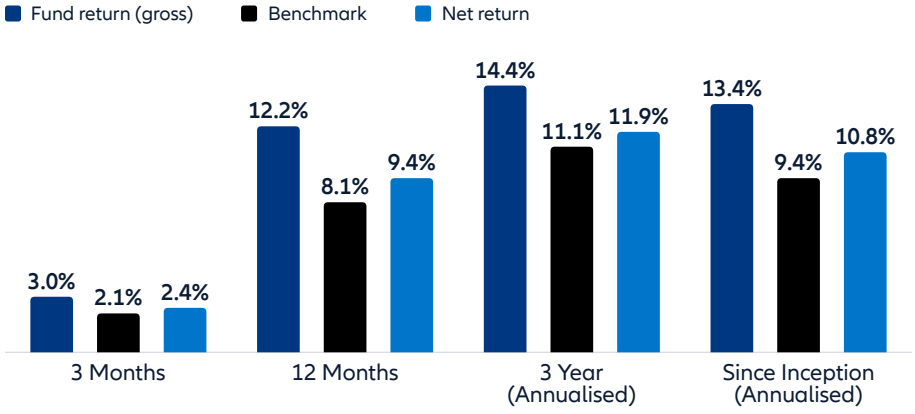
Investment Policy:

The Fund invests in high-quality money market instruments, with a portfolio designed to preserve capital and offer daily liquidity. It seeks to generate returns above traditional deposit rates.

The Fund follows a disciplined, low-risk approach and provides monthly income with access to funds. It is suitable for managing short-term liquidity needs or building an emergency fund.

Investment Performance:

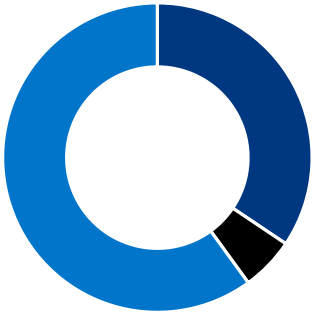
To 30 September 2026



Returns in KES; periods over one year are annualised.
Past performance is not indicative of future results.

Asset Allocation

- Treasury securities – 34.4%
- Corporate debt – 5.6%
- Cash & bank deposits – 60.0%



Asset Allocation as at 30th September 2026

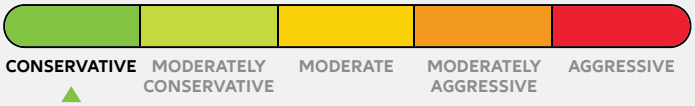
This document presents essential investor details regarding this fund, distinct from market content. It is mandated by regulations to facilitate your comprehension of the fund's characteristics and associated risks. ***We strongly recommend reviewing it to enable an informed investment decision.***

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Risk & Reward Profile

The Fund is designed for investors looking for a **low-risk option**. It invests in interest-bearing instruments such as treasury securities, corporate debt, and call & fixed deposits, with a maximum weighted average tenor of 18 months.



Reward Profile

Investing in the Fund offers several potential benefits:

- **Competitive Returns:** While the Fund offers modest returns compared to equities or long-term bonds, it generally provides yields superior to traditional savings accounts, making it an attractive option for short-term investments.
- **High Liquidity:** Investors have the flexibility to access their funds with ease, making the Fund suitable for managing short-term financial needs or emergency reserves.
- **Moderate Long-Term Returns:** The Fund's portfolio comprises a diverse mix of short-term debt instruments, managed by experienced professionals aiming to optimize returns while mitigating risks.

Risk Profile

The Fund is categorized as a low-risk investment due to its focus on high-quality, short-term fixed-income securities. While the risk of capital loss is minimal, it's important to consider the following factors:

- **Liquidity Risk:** In exceptional market conditions, the Fund may face challenges in liquidating assets promptly without affecting their value.
- **Interest Rate Risk:** Fluctuations in interest rates can influence the yields of the Fund's underlying securities, potentially impacting overall returns.
- **Credit Risk:** Although the Fund invests in high-quality securities, there's a possibility that an issuer could default on its obligations. Government bonds typically present minimal credit risk, whereas corporate bonds may carry a higher risk of default.
- **Inflation:** The Fund's returns might not always outpace inflation, which could lead to a decrease in purchasing power over time.

To access more information about the Fund please click the links below.

ANNUAL REPORT

Click to view

TRUST DEED

Click to view

INFORMATION MEMORANDUM

Click to view

Disclosure Statement

Sanlam Allianz Investments Limited ("the manager") is regulated by the Capital Markets Authority (CMA) in Kenya and Uganda, and by the Capital Markets and Securities Authority (CMSA) in Tanzania to provide investment advisory and management services. The firm has been operational in Kenya since 1998, in Uganda since 2004, and in Tanzania since 2024. It is a leading fund manager in the region with a strong record of accomplishment in service delivery and performance. SanlamAllianz Investments is a subsidiary of Sanlam Allianz Africa PTY Limited.

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Risk Warning: All investments involve risk, including possible loss of principal. Past performance is not indicative of future results. If applicable, the offering document should be read for further details including the risk factors. Our investment management services relate to a variety of investments, each of which can fluctuate in value. The total return to the investor is made up of interest and/or dividends received, and any gain or loss made on the fair market value of any particular instrument. There may be times when fair market value cannot be determined due to the illiquidity of a security. Under such conditions, the manager will value the securities using a best practice pricing hierarchy. Investment risks vary between different types of instruments and the value of investments may fall suddenly and substantially when these risks materialize. In making an investment decision, prospective investors must also rely on their own examination of the merits and risks involved as part of their fiduciary duty to beneficial owners of assets.

Performance Notes: Past performance is not indicative of future results. There can be no assurance that any investment objective will be met. Benchmarks are used for illustrative purposes only, and any such references should not be understood to mean there would necessarily be a correlation between investment returns of any investment and any benchmark. Any referenced benchmark does not reflect fees and expenses associated with the active management of a portfolio. There is no assurance that any returns can be achieved, that the strategy will be successful or profitable for any investor, or that any industry views will come to pass. Actual investors may experience different results than other investors and any benchmark or model referenced.

Information is unaudited unless otherwise indicated, and any information from third-party sources is believed to be reliable, but SanlamAllianz Investments cannot guarantee its accuracy or completeness.

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