

| # | Agenda | Question | Response |
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| 1 | Financial Statement, Auditors ,Trustees , Fund Managers and Custodian report | Who sets the bench mark of investment returns especially now CIC almost control the market | Dear Client, the benchmark normally used is the treasury bills issued by CBK |
| 2 | Financial Statement, Auditors ,Trustees , Fund Managers and Custodian report | Has the Dollar Money Market Fund license been issued? If not, when is it expected to commence? | Thank you for your question. The dollar fund is licensed and the product is active in the market |
| 3 | Financial Statement, Auditors ,Trustees , Fund Managers and Custodian report | How does one invest in the Dollar Fund- Not heard of this in the financial statement? | Thank you for your question. This is a new product recently launched. Your agent will be contact you directly with more information.It is also available on our company website |
| 4 | Financial Statement, Auditors ,Trustees , Fund Managers and Custodian report | Very good report on performance Well done the board and management. The accounts reflect actual position of the group. I propose | Thank you for your feedback. We appreciate your patronage. Thank you |
| 5 | AOB | Is the AGM recorded?. Can someone access recording later? | Kindly click on the link in your email to review. Note however, the recording will be available for a limited time |
| 6 | Financial Statement, Auditors ,Trustees , Fund Managers and Custodian report | How can we access the Fund Managers report after this meeting? | Thank you for your question. The detailed fund managers report can be access from the financials updated on the company website. The meeting link will also be available to watch again after the meeting |
| 7 | AOB | Can one borrow money if one has an annuity which is continuing | Thank you for your question. Borrowing in the unit trust fund is done by placing a lien on the funds you currently hold in the Unit Trust Fund. |
| 8 | Financial Statement, Auditors ,Trustees , Fund Managers and Custodian report | I can see that the money market fund did so well.Pliz give a breakdown on where the fund was invested in 2020. | The detailed holdings are available on the fund facts sheets available on our company website |

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| 9 | Financial Statement, Auditors ,Trustees , Fund Managers and Custodian report | When is the fixed fund payout done. | Fixed income fund payout is in June & December |
| 10 | AOB | Thanks Cic for the good work you are doing. My only request is that you enhance the Cic portal to facilitate instant withdrawals through Mpesa. As it is now,we have to wait for 2 to 4 working days which means it cannot serve as an emergency fund. | Dear Client, we are working on new and additional features. We shall update members once this is done |
| 11 | AOB | - Why has the company not embraced mobile transactions (withdrawals) - Why are we not able to access our MMF funds on real time basis. Why wait for 3-4 days to have the transaction done? | Dear Client, we are working on new and additional features. We shall update members once this is done |
| 12 | AOB | Where can I get information on the Dollar Fund? | Thank you for your question. The dollar fund details are available on our company website |
| 13 | AOB | Im patroba an investor with cic group ,do you give loans if not then i think you prvide a platform how to give loans on future..can really help | Dear Client, you can use the savings in your account as collateral to take a loan with another financial institution. We however are not licensed to issue loans |
| 14 | AOB | Lately I have Issues with Logging in to the Mobile App. What could be happening?? | Kindly ensure you manually type out you 5 digit member number when logging in and request for new password to log in. |
| 15 | Financial Statement, Auditors ,Trustees , Fund Managers and Custodian report | The monthly deposits for the MMF using the bank transfer is quite cumbersome, that is has to be accompanied by an email. Is there a way it can be automated with the membership number to avoid the additional process of sending an email? | Dear Client, We require your e receipt to ensure proper reconciliation of your deposits as different banks use various systems that are not all integrated with ours. Kindly bear with us and share via email to ensure accuracy on your investments |

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| 16 | AOB | In future, please give a breakdown of where the funds are invested in. If FDs, which banks? If Treasury or commercial bonds, what percentage and which bonds? | Kindly follow https://cic.co.ke/product/cic-money-market-fund/ for more details on the fund fact sheets as enquired |
| 17 | AOB | Please work on your MPESA paybill transaction charges. When I look at interest earned vs transaction charges I find them very prohibitive...Is there a way to strike a balance? | Dear Client, alternatively use mpesa to bank option but ensure that you send the transaction text to cic.asset@cic.co.ke for reconciliation |
| 18 | Financial Statement, Auditors ,Trustees , Fund Managers and Custodian report | If I don't withdraw my interest for long,does it affect my total balance | Dear Client, Your interest will then be compounded at the end of the month and continue to accrue more interest until the day you withdraw |
| 19 | AOB | 1. On money market fund, is it possible for the unit holders to access an excel file that would help us track our investment performance across the month given some time, there are different rates as published in the dailies? 2. Is it possible to have the rates on local dailies posted on the website or app? | Dear Client, Please note that we are upgrading our app & portal to accommodate this and more additional features. |
| 20 | Financial Statement, Auditors ,Trustees , Fund Managers and Custodian report | Does CIC have a last expense fund and if so how does it work? | Dear Client, your financial advisor will contact you in regards to your specific enquiry. Thank you |
| 22 | AOB | Well done! Good organization. | Thank you! We are glad you were able to tune in and enjoy. |
| 23 | Agenda | Any meeting allowance | Dear client, we do not pay out allowances from the fund. We can only pay interest/returns on funds invested on clients' deposits |

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| 24 | AOB | Kindly advise on why it's not possible to make deposits through Co-op mtaani & if this can be changed. | Co-op mtaani platform would not capture member numbers well. This caused an increase in funds in suspense which are surrendered to UFFA as unclaimed assets. We integrated our system with co-op bank to ensure accuracy of deposits to protect clients funds thus the best channel free service for now |
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