

Investment objective

To help people finance their educational needs by investing in fixed-income securities and equities in Ghana and across Africa.

Fund details

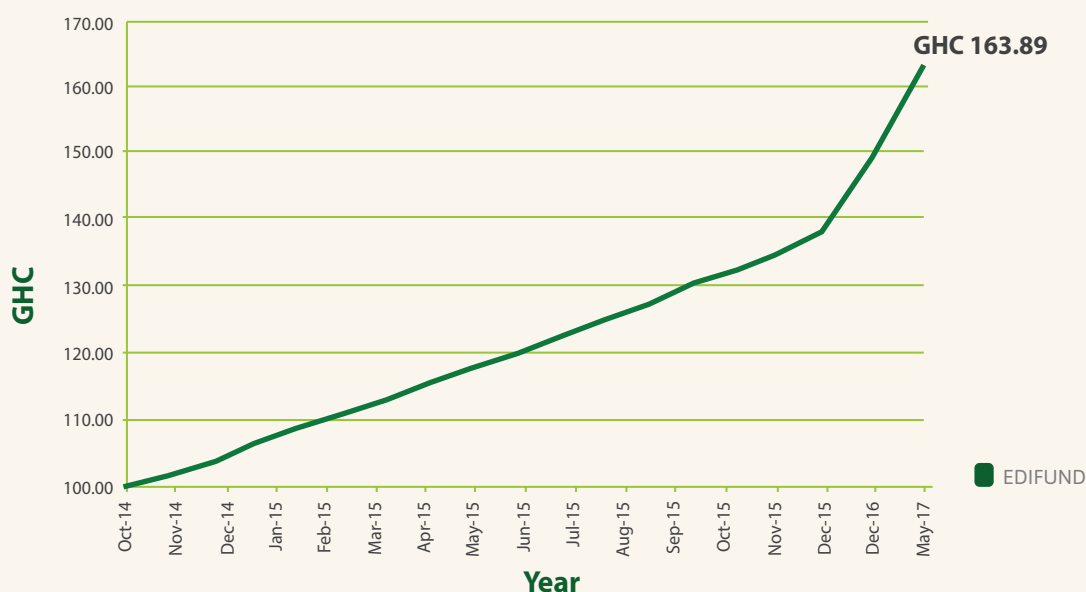
| Databank Educational Investment Fund, Tier 1 | |
|--|--|
| Fund type | Balanced fund |
| Asset allocation | Equity: 0%-30%; Fixed Income: 70%-100% |
| Recommended holding period | At least 3 months |
| Total assets | GHC 6.241 million |
| Share price | GHC 0.1624 |
| Start date | October 2014 |
| Minimum investment | GHC 200 |
| Minimum monthly contribution | GHC 20 |
| Risk/Return profile # | ● ● ○ ○ ○ Low to medium |

Who should invest in this Fund

Individuals who want to set aside money to fund **short-term** educational needs of their wards or their personal education needs.

#Risk/Return profile measures the degree of uncertainty that an investor can handle regarding fluctuations in the value of their portfolio. The amount of risk associated with any particular investment depends largely on your personal circumstances including your time horizon, liquidity needs, portfolio size, income, investment knowledge and attitude towards price fluctuations. Investors should consult their financial investment advisor before making a decision as to whether this fund is a suitable investment option for them.

Tier 1: Growth of GHC 100 (From inception to May 31, 2017)



Compounded Annual Growth¹ (As at May 31, 2017)

| | YTD | 1 Year | Life ² |
|------------------------------|-------|--------|-------------------|
| EdiFund | 8.41% | 23.22% | 27.44% |
| Benchmark³ | 5.23% | 17.72% | - |

¹Compounded Annual Growth Rate (CAGR) is the average annual growth (or return) of an investment over a specified period of time

²Start date: October 2014

³EdiFund's benchmark is the return on the 1 Year Government of Ghana note.

Calendar Performance⁴

| Year | YTD ⁵ | 2016 | 2015 | 2014 ⁶ |
|-------------------|------------------|--------|--------|-------------------|
| Return (%) | 8.41% | 24.32% | 18.52% | 2.60% |

⁴For the period from January 1 to December 31 of each calendar year

⁵As at May 31, 2017

⁶For the period from October 2014 to December 2014

Commissions, management fees and expenses may all be associated with mutual fund investments. Please read the scheme particulars before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

Investment objective

To help people finance their educational needs by investing in fixed-income securities and equities in Ghana and across Africa.

Fund details

| Databank Educational Investment Fund, Tier 2 | |
|--|--|
| Fund type | Balanced fund |
| Asset allocation | Equity: 0% - 40%; Fixed Income: 60% - 100% |
| Recommended holding period | At least 5 years |
| Total assets | GHC 9.574 million |
| Share price | GHC 0.1557 |
| Start date | October 2014 |
| Minimum investment | GHC 200 |
| Minimum monthly contribution | GHC 20 |
| Risk/Return profile[#] | ● ● ● ○ ○ Medium |

Who should invest in this Fund

Individuals who want to set aside money to fund **long-term** educational needs of their wards.

#Risk/Return profile measures the degree of uncertainty that an investor can handle regarding fluctuations in the value of their portfolio. The amount of risk associated with any particular investment depends largely on your personal circumstances including your time horizon, liquidity needs, portfolio size, income, investment knowledge and attitude towards price fluctuations. Investors should consult their financial investment advisor before making a decision as to whether this fund is a suitable investment option for them.

Tier 2: Growth of GHC 100 (From inception to May 31, 2017)



Compounded Annual Growth ¹ (As at May 31, 2017)

| | YTD | 1 Year | Life ² |
|------------------------------|-------|--------|-------------------|
| EdiFund | 7.90% | 21.74% | 24.78% |
| Benchmark³ | 7.75% | 15.15% | - |

¹Compounded Annual Growth Rate (CAGR) is the average annual growth (or return) of an investment over a specified period of time

²Start date: October 2014

³EdiFund's benchmark is a 85:15 blend between returns on the 1 Year Government of Ghana note and the Ghanaian equity market (measured by the GSE CI). The equity return does not account for reinvested dividends and as such is understated.

Calendar Performance ⁴

| Year | YTD ⁵ | 2016 | 2015 | 2014 ⁶ |
|-------------------|------------------|--------|--------|-------------------|
| Return (%) | 7.90% | 21.72% | 13.48% | 2.40% |

⁴For the period from January 1 to December 31 of each calendar year

⁵As at May 31, 2017

⁶For the period from October 2014 to December 2014

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