

Investment objective

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

Fund details

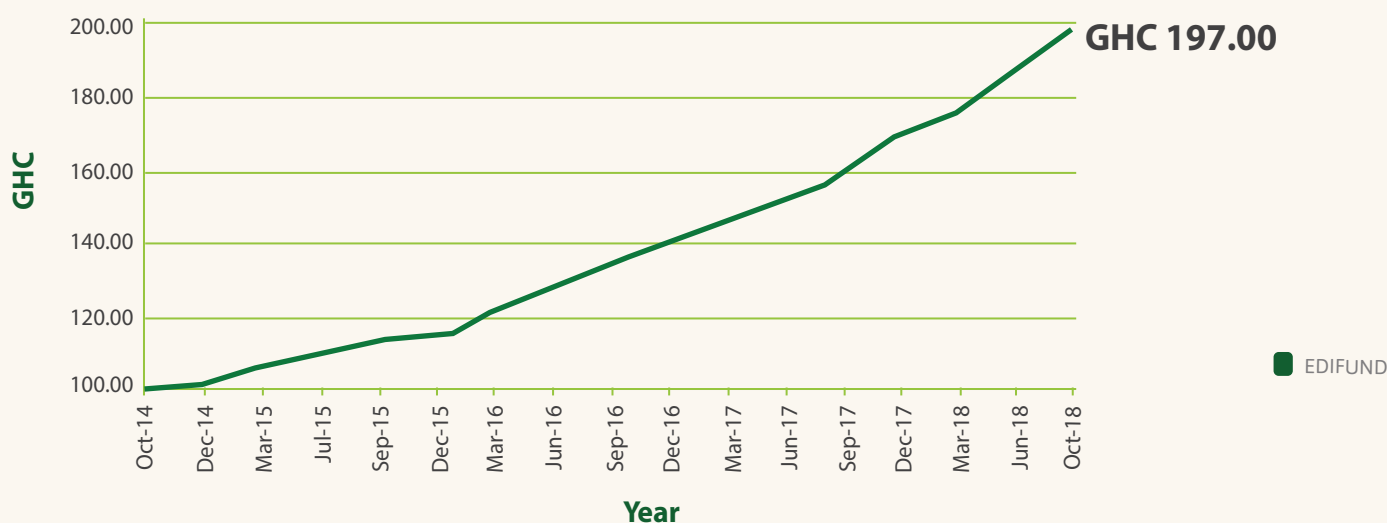
Databank Educational Investment Fund, Tier 1	
Fund type	Balanced fund
Asset allocation	Equity: 5.18%; Fixed Income: 94.82%
Recommended holding period	At least 3 months
Total assets	GHC 10.10 million
Share price	GHC 0.1970
Start date	October 2014
Minimum investment	GHC 50
Minimum monthly contribution	GHC 20
Front load fees	0.75% on each deposit
Risk/Return profile[#]	● ● ○ ○ ○ Low to medium

Who should invest in this Fund

Individuals who want to set aside money to fund the **short-term** educational needs of their wards or their personal educational 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 October 31, 2018)



Compounded Annual Growth¹ (As at October 31, 2018)

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	Life ²
EdlFund, Tier 1	10.12%	1.29%	3.25%	4.95%	13.41%	18.56%	18.46%
Benchmark³	12.42%	1.25%	3.69%	7.42%	14.92%	18.57%	20.19%

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

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

Calendar Performance⁴

Year	YTD ⁵	2017	2016	2015	2014 ⁶
Return (%)	10.12%	19.30%	24.32%	18.52%	2.60%

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

⁵As at October 31, 2018

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

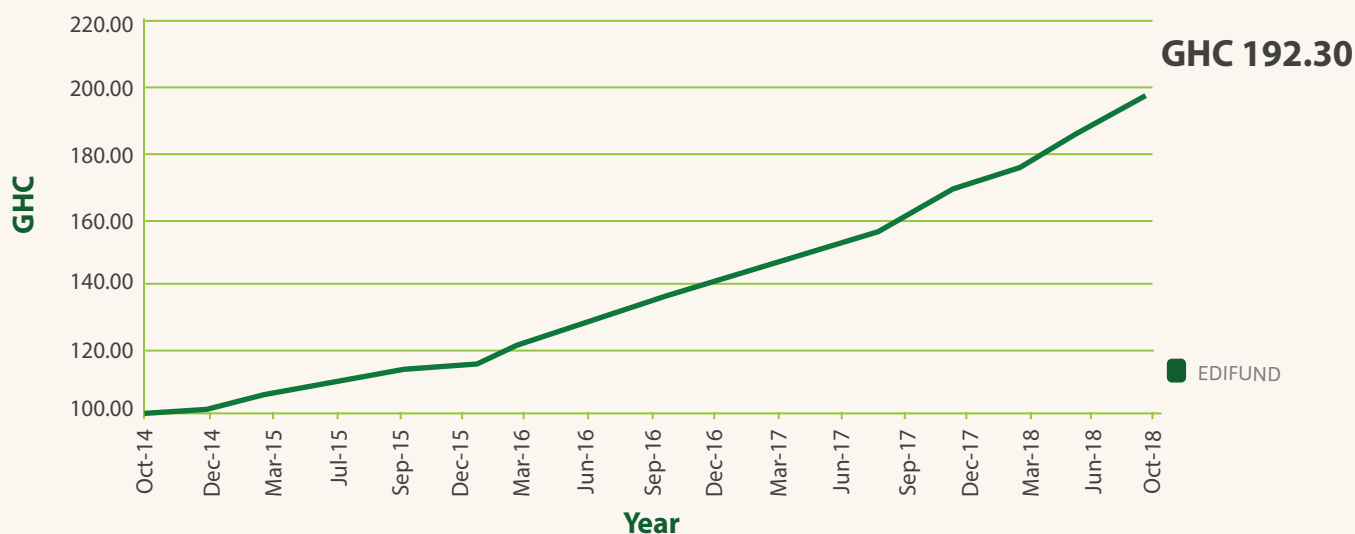
Databank Educational Investment Fund, Tier 2	
Fund type	Balanced fund
Asset allocation	Equity: 21.52%; Fixed Income: 78.48%
Recommended holding period	At least 5 years
Total assets	GHC 19.92 million
Share price	GHC 0.1923
Start date	October 2014
Minimum investment	GHC 50
Minimum monthly contribution	GHC 20
Exit load fees	5% (Year 1), 4% (Year 2), 3% (Year 3) 2% (Year 4), 1% (Year 5)
Risk /Return profile[#]	● ● ● ○ ○ Medium

Who should invest in this Fund

Individuals who want to set aside money to fund the **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 October 31, 2018)



Compounded Annual Growth¹ (As at October 31, 2018)

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	Life ²
EdIFund, Tier 2	9.45%	-0.31%	1.21%	-4.75%	12.52%	18.22%	17.75%
Benchmark³	11.56%	-1.33%	1.03%	-2.94%	17.14%	16.03%	14.53%

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 from October 2014 to September 2017 was 85:15 blend of the One Year GOG Note and the Ghanaian equity market (measured by the GSE-CI). Effective October 2017, the benchmark was adjusted to 60:40 to reflect the fund utilizing its equity mandate.

Calendar Performance⁴

Year	YTD ⁵	2017	2016	2015	2014 ⁶
Return (%)	9.45%	20.48%	21.72%	13.48%	2.40%

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

⁵As at October 31, 2018

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.