



Investment objective

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

Who should invest

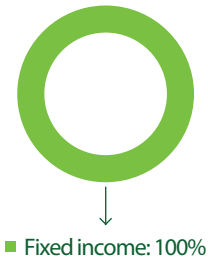
Individuals who want to set aside money to fund the **short-term** educational needs of their wards or their personal educational needs.

Fund details

| | |
|-------------------------------|-------------------------|
| Fund type | Fixed-income fund |
| Recommended holding period | At least 3 months |
| Total assets under management | GHC 18.42 million |
| Share price (Amortized) | GHC 0.5031 |
| Share price (Mark-to-Market) | GHC 0.3944* |
| Start date | October 2014 |
| Minimum investment | GHC 50 |
| Minimum monthly contribution | GHC 10 |
| Front load fees | 0.75% on each deposit |
| Management fee (per annum) | 1.25% |
| Risk profile | ● ● ○ ○ ○ Low to medium |

*From January 2025, the Fund Fact Sheets will reflect the mark-to-market performance in line with the introduction of this valuation method.

Asset Allocation



Top holdings

| Fixed income | % |
|-----------------|-------|
| 5-Year GOG Bond | 53.08 |
| 4-Year GOG Bond | 46.92 |

Compounded Annual Growth¹ (As at May 31, 2025)

| | YTD | 1 Month | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years | Life ² |
|------------------------|--------|---------|----------|----------|--------|---------|---------|-------------------|
| EdlFund, Tier 1 | 15.11% | 1.55% | 13.79% | 19.84% | 21.58% | 6.28% | 10.71% | 13.84% |
| Benchmark ³ | 9.49% | 1.39% | 4.62% | 12.08% | 26.21% | 29.25% | 24.30% | 21.45% |

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 Tier 1's benchmark is the average return on the 364-day Treasury Bill over these specified periods

Calendar Performance⁴

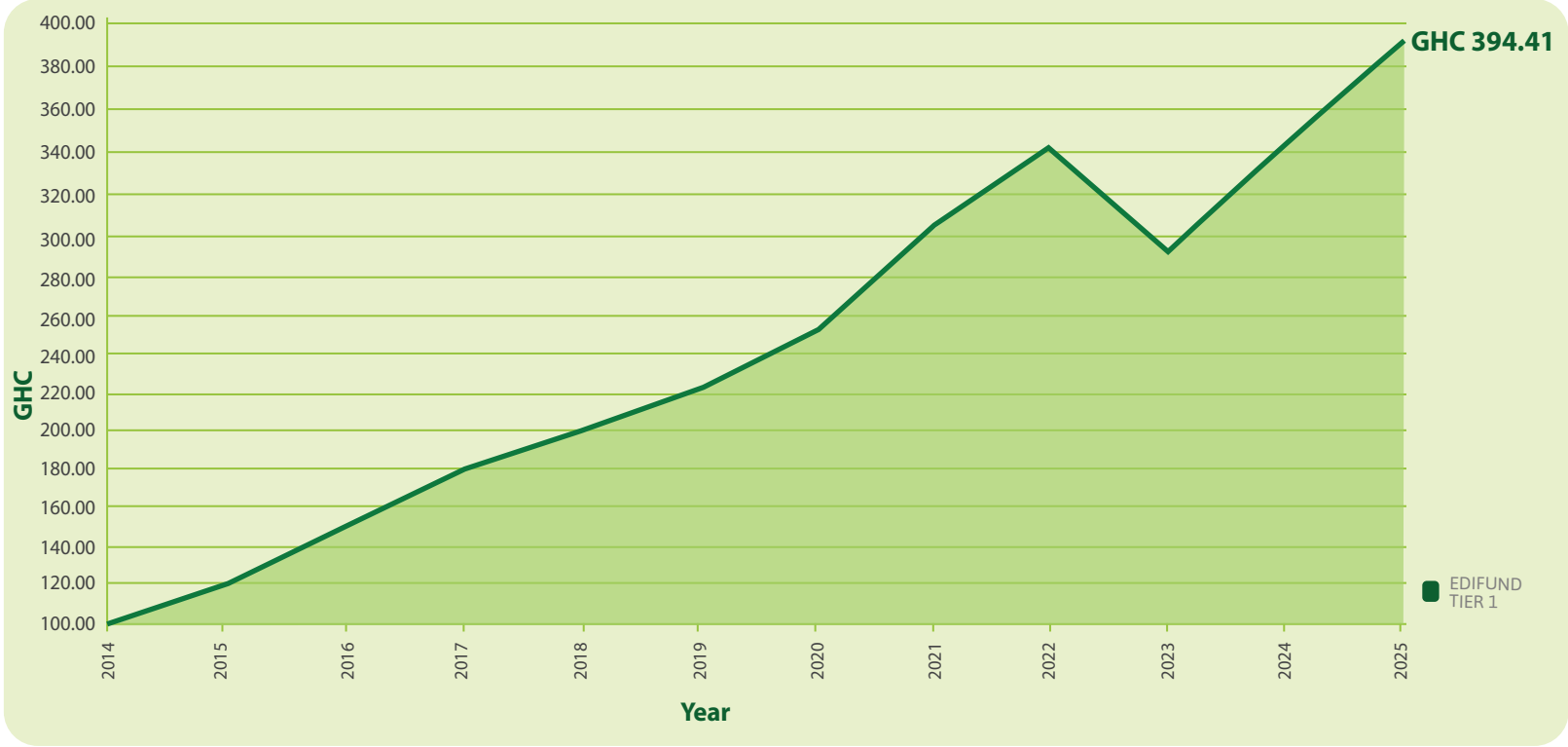
| Year | YTD ⁵ | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 ⁶ |
|------------|------------------|--------|--------|-------|--------|--------|--------|--------|--------|--------|--------|-------------------|
| Return (%) | 15.11% | 16.01% | -8.14% | 4.79% | 19.77% | 14.32% | 11.44% | 11.32% | 19.30% | 24.32% | 18.52% | 2.60% |

⁴For the period from January 1 to December 31 of each calendar year. Effective 2022, the valuation method for calendar returns has been changed from amortized to mark-to-market.

⁵For the period from January 1 to May 31, 2025

⁶For the period from October 2014 to December 2014

Tier 1: Growth of GHC 100 (From inception to May 31, 2025)



Management fees and other expenses may all be associated with mutual fund investments. Please read the scheme particulars before investing.
MUTUAL FUND RETURNS ARE NOT GUARANTEED, THEIR VALUES CHANGE DAILY AND PAST PERFORMANCE MAY NOT BE REPEATED.



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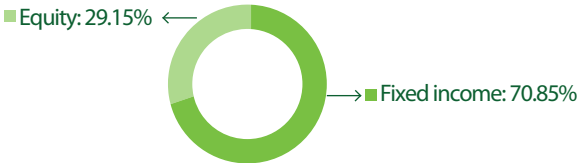
Individuals who want to set aside money to fund the **long-term** educational needs of their wards or their personal educational needs.

Fund details

| | |
|-------------------------------|---|
| Fund type | Balanced fund |
| Recommended holding period | At least 5 years |
| Total assets under management | GHC 36.89 million |
| Share price (Amortized) | GHC 0.4840 |
| Share price (Mark-to-Market) | GHC 0.4109* |
| Start date | October 2014 |
| Minimum investment | GHC 50 |
| Minimum monthly contribution | GHC 10 |
| Exit load fees | 5% (Year 1), 4% (Year 2), 3% (Year 3) 2% (Year 4), 1% (Year 5) |
| Management fee | 2.00% |
| Risk profile | ● ● ● ○ ○ Medium |

*From January 2025, the Fund Fact Sheets will reflect the mark-to-market performance in line with the introduction of this valuation method.

Asset Allocation



Top holdings

| Equity | % | Fixed income | % |
|--------|------|-----------------|-------|
| MTNGH | 9.45 | 4-Year GOG Bond | 32.25 |
| TOTAL | 6.88 | 5-Year GOG Bond | 30.77 |
| GCB | 4.12 | 5-Year BFS Bond | 2.71 |
| SOGECH | 3.06 | | |
| SCB | 1.62 | | |

Compounded Annual Growth ¹ (As at May 31, 2025)

| | YTD | 1 Month | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years | Life ² |
|------------------------|--------|---------|----------|----------|--------|---------|---------|-------------------|
| EdiFund, Tier 2 | 17.97% | 1.31% | 14.24% | 21.21% | 30.40% | 12.15% | 14.51% | 14.28% |
| Benchmark ³ | 16.02% | 1.19% | 6.24% | 19.65% | 41.26% | 31.16% | 24.96% | 16.90% |

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 Tier 2's benchmark from October 2014 to September 2017 was an 85:15 blend of the 1 Year GOG Note and the Ghanaian equity market (measured by the GSE-CI). Effective October 2017, the benchmark was adjusted to 60% of the 364-day treasury bill and 40% GSE-CI to reflect the fund utilizing its equity mandate.

Calendar Performance ⁴

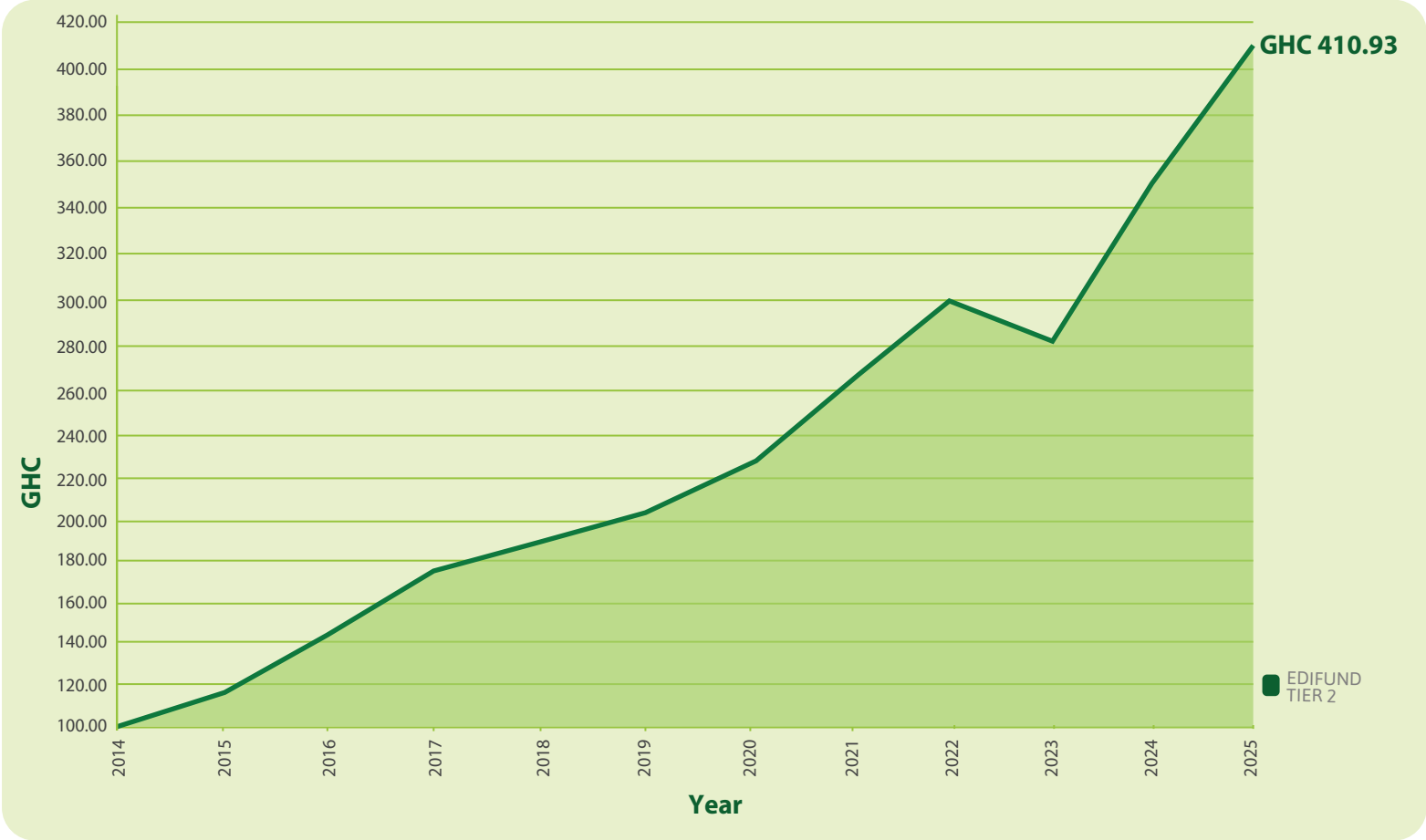
| Year | YTD ⁵ | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 ⁶ |
|------------|------------------|--------|--------|-------|--------|--------|-------|-------|--------|--------|--------|-------------------|
| Return (%) | 17.97% | 23.06% | -0.04% | 2.08% | 22.71% | 11.76% | 6.87% | 8.32% | 20.48% | 21.70% | 16.70% | 2.40% |

⁴For the period from January 1 to December 31 of each calendar year. Effective 2022, the valuation method for calendar returns has been changed from amortized to mark-to-market.

⁵For the period from January 1 to May 31, 2025

⁶For the period from October 2014 to December 2014

Tier 2: Growth of GHC 100 (From inception to May 31, 2025)



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