

Investment objective

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

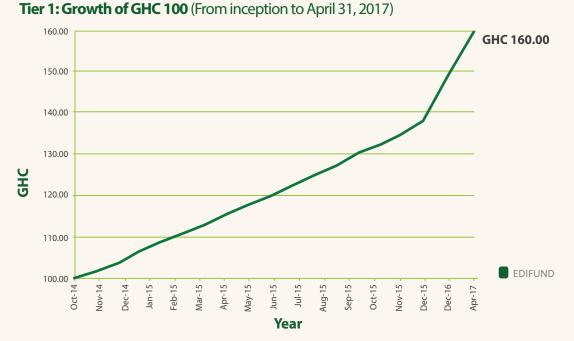
Fund details

Databank Educational Investment Fund, Tier 1			
Fund type	Balanced fund		
Asset allocation	Equity: 0%-30%; Fixed Income: 70%-100%		
Recommended holding period	d holding period At least 3 months		
Total assets	GHC 5.777 million		
Share price	GHC 0.1600		
Start date	October 2014		
Minimum investment	GHC 200		
Minimum monthly contribution	imum monthly contribution GHC 20		
Risk/Return profile #	• • O O O 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.



Compounded Annual Growth¹ (As at April 31, 2017)

	YTD	1 Year	Life ²	
EdIFund	6.81%	23.55%	26.49%	
Benchmark ³	5.37%	6.14%	-	

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	YTD⁵	2016	2015	2014 ⁶
Return (%)	6.81%	23.19%	18.52%	2.60%

⁴For the period from January 1 to December 31 of each calendar year ⁵As at April 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% - 1009	
Recommended holding period At least 5 years		
Total assets GHC 9.112 million		
Share price	GHC 0.1535	
Start date	October 2014	
Minimum investment GHC 200		
Minimum monthly contribution	GHC 20	
Risk /Return profile# 		

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.





Compounded Annual Growth¹ (As at April 31, 2017)

	YTD 1 Year		Life ²	
EdIFund	6.38%	21.44%	23.90%	
Benchmark ³	7.44%	5.41%	-	

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 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 Performance⁴

Year	YTD⁵	2016	2015	2014 ⁶
Return (%)	6.38%	24.18%	13.48%	2.40%

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

⁵As at April 31, 2017 ⁶For the period from October 2014 to December 2014

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