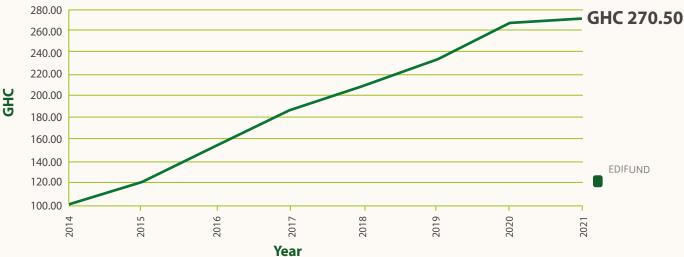


Investment objective

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

Fund details		Who should invest ir	n this Fund	
Fund type Asset allocation Recommended holding period	Balanced fund Equity: 0.00%; Fixed Income: 100.00% At least 3 months	to set aside Icational nee educational r	ds of their	
Total assets under management	GHC 18.18 million			
Share price	GHC 0.2705	Top 5 holdings		
Start date	October 2014			
Minimum investment	GHC 50	Fixed income	%	
Minimum monthly contribution	GHC 20	10-Year GOG Bond	15.79	
Front load fees	0.75% on each deposit	15-Year GOG Bond	12.53	
		3-Year GOG Bond	7.89	
Management fee (per annum)	1.5%	20-Year GOG Bond	7.09	
Risk profile	• • • • • • Low to medium	5-Year GOG Bond	6.69	

Tier 1: Growth of GHC 100 (From inception to April 30, 2021)



Compounded Annual Growth¹ (As at April 30, 2021)

		YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Life ²
	EdlFund, Tier 1	5.95%	1.39%	4.52%	6.62%	15.55%	12.95%	15.87%	16.54%
ſ	Benchmark ³	5.57%	1.37%	4.18%	8.42%	16.83%	16.85%	17.09%	18.25%

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

Lun und her 13 benchmark is the average retain on the 304-day measury bit over these specified periods

Calendar Performance⁴

Year	YTD⁵	2020	2019	2018	2017	2016	2015	2014 ⁶
Return (%)	5.95%	14.28%	11.87%	11.32%	19.30%	24.32%	18.52%	2.60%

⁴For the period from January 1 to December 31 of each calendar year ⁵For the period from January 1 to April 30, 2021 ⁶For the period from October 2014 to December 2014

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.



Investment objective

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

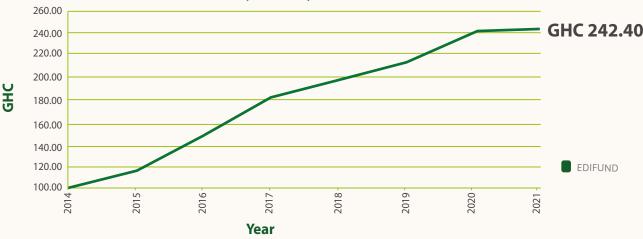
Fund details	
Fund type	Balanced fund
Asset allocation	Equity: 14.70%; Fixed Income: 85.30%
Recommended holding period	At least 5 years
Total assets under management	GHC 29.11 million
Share price	GHC 0.2424
Start date	October 2014
Minimum investment	GHC 50
Minimum monthly contribution	GHC 20
Exit load fees	5% (Year 1), 4% (Year 2), 3% (Year 3) 2% (Year 4), 1% (Year 5)
Management fee (per annum)	2.5%
Risk profile	•••OO Medium

Who should invest in this Fund

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

Top 5 holdings								
Equity	%	Fixed income	%					
MTNGH	2.35	10-Year GOG Bond	9.40					
SOGEGH	1.66	15-Year GOG Bond	7.30					
EPACK	1.46	15-Year GOG Bond	6.18					
TOTAL	1.45	10-Year GOG Bond	5.76					
EBG	1.45	5-Year GOG Bond	4.62					

Tier 2: Growth of GHC 100 (From inception to April 30, 2021)



Compounded Annual Growth¹ (As at April 30, 2021)

		YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Life ²
EdIFu	nd, Tier 2	6.93%	2.11%	5.16%	10.43%	16.09%	6.28%	13.91%	14.59%
Bench	nmark³	16.11%	7.12%	13.05%	20.82%	18.87%	6.20%	13.04%	12.01%

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

EdiFund 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 Performance⁴

Ye	'ear	YTD⁵	2020	2019	2018	2017	2016	2015	2014 ⁶
Re	eturn (%)	6.93%	11.07%	7.42%	8.32%	20.48%	21.70%	16.70%	2.40%

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

⁵For the period from January 1 to April 30, 2021

⁶For the period from October 2014 to December 2014

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.