

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 6.670 million	
Share price	GHC 0.1645	
Start date	October 2014	
Minimum investment	GHC 200	
Minimum monthly contribution	GHC 20	
Risk/Return profile #	• • 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.

Tier 1: Growth of GHC 100 (From inception to June 30, 2017)



Compounded Annual Growth¹ (As at June 30, 2017)

	YTD	1 Year	Life ²
EdlFund	9.81%	21.94%	28.26%
Benchmark ³	5.05%	17.13%	-

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

Calendar Performance 4

Year	YTD⁵	2016	2015	20146
Return (%)	9.81%	24.32%	18.52%	2.60%

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

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

⁵As at June 30, 2017

⁶For the period from October 2014 to December 2014

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Fund details

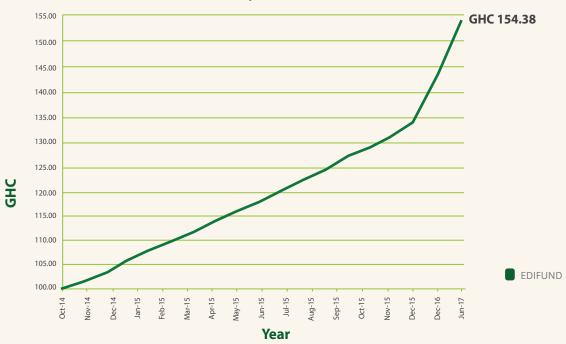
Databank Educational Investment Fund, Tier 2		
Fund type	Balanced fund	
Asset allocation	Equity: 0% - 40%; Fixed Income: 60% - 100%	
Recommended holding period	At least 5 years	
Total assets	GHC 10.081 million	
Share price	GHC 0.1575	
Start date	October 2014	
Minimum investment	GHC 200	
Minimum monthly 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 June 30, 2017)



Compounded Annual Growth 1 (As at June 30, 2017)

	YTD	1 Year	Life ²
EdIFund	liFund 9.15%		25.50%
Benchmark ³	8.43%	14.96%	-

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

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	YTD⁵	2016	2015	2014 ⁶
Return (%)	9.15%	21.72%	13.48%	2.40%

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

²Start date: October 2014

⁵As at June 30, 2017

⁶For the period from October 2014 to December 2014