

Is Epack good for you?

3 qualities of highly successful equity investors

Equities are a special investment type that demand special qualities to get the most out of the investment. They are special because, unlike fixed income, stocks are highly volatile and tend to fluctuate a lot. Today they are up; the next day they are down. Epack, being an equity mutual fund, shares this characteristic and investors must appreciate its nature before investing. Otherwise, like many-an-investor, you risk making huge losses instead of gains on the investment. Here are some key traits of an equity investor:



Patience

What do you do when your returns start to drop? Do you rush to withdraw or wait it out? Equity investing rewards the patient investor because he leaves his money there longest. When the impatient investor has sold his investment because of drops in investment, the patient investor will see his money go through all the changing cycles (rise and fall) of the investment and grow significantly after a long time.



Calmness

Successful equity investors have a high tolerance for volatility and remain calm in the face of trouble. Stocks are highly unpredictable and could give you some pleasant and unpleasant surprises along the way. Remaining calm helps you to keep a cool head and not make bad short-term decisions with a long-term impact. One of the biggest mistakes equity investors make, for example, is timing the market by investing when the stock market is performing well and selling when prices start to fall. By the time they are ready to reinvest, the stock has already made its best returns. Do not panic.



Long-term vision

How long do you plan to invest? If you want to succeed as an equity investor, you should be looking at long-term investing. Consider it a long-term relationship and you will not give up along the way. Epack has a recommended holding period of 5 years and investors are expected to hold the investment for longer than that. If you would need your money before then, maybe you should reconsider if equity should be your investment choice. Staying invested for a long time will set you on the path to achieve your investment goals.

Stay the course with Epack

Epack, like other equity investments, experiences fluctuations and you may be tempted to sell (or disinvest) during a downturn. But with calmness, patience and long-term vision, you will make the best out of your Epack investment.

With over 24 years in existence (since 1996), Epack has delivered on its promise to provide investors with significant long-term returns. Epack's average annual return is 26%, showing a stronger performance compared to the Ghana Stock Exchange's life return of 23%*. Our fund managers also use their expertise to select quality stocks across Pan-African countries that they believe will yield strong returns in the long term. This should give you the much needed peace of mind as an investor to stay invested.

To open an Epack account, visit any Databank location or Digital Services at www.databankgroup.com. You can also open an account by dialing *6100# (MTN and Vodafone). Top up your Epack account at any Databank location, on our website or at any of our partner banks (Absa, Access, Fidelity, GCB, GTBank, UBA and Zenith Bank). You can also use any of these USSD codes: *6100#, *737*100#, *790*100# and *422*400#.

* as at April 30, 2021

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