

Databank Money Market Fund (MFUND)

(As at September 30, 2018)



Investment objective

To preserve investors' capital through investments in high-yielding, high-quality money market and fixed-income securities, while simultaneously providing short-term liquidity needs.

Fund details

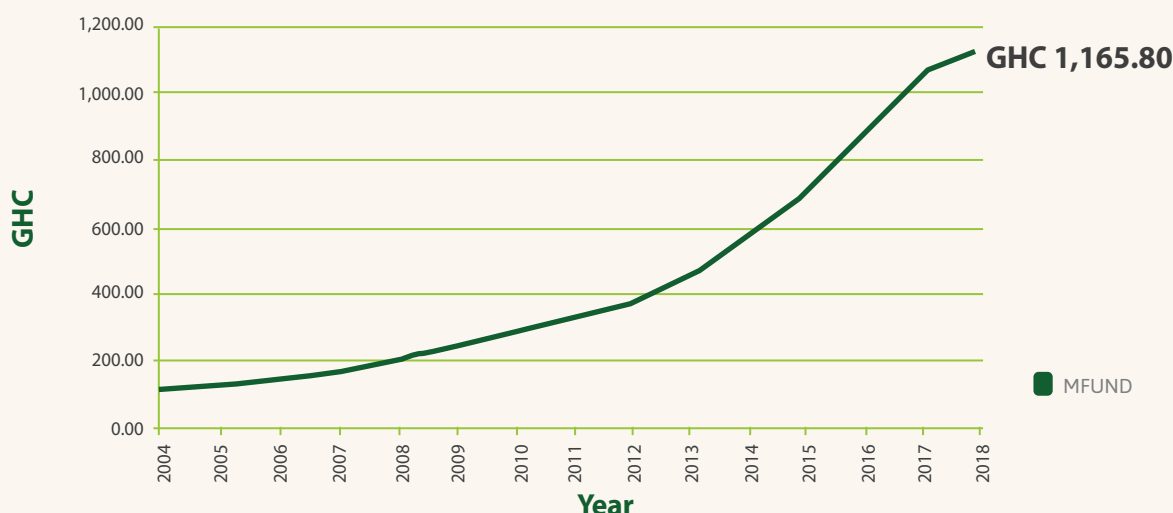
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|--|--|
| Fund type | Fixed income fund |
| Asset allocation | Money market securities: 70.27%; Bonds: 29.73% |
| Recommended holding period | At least 3 months |
| Total assets under management | GHC 561.256 million |
| Share price | GHC 1.1658 |
| Start date | April 2004 |
| Minimum investment | GHC 50 |
| Minimum monthly contribution | GHC 10 |
| Risk/Return profile[#] | ● ○ ○ ○ ○ Low |

Who should invest in this Fund

Individuals who are looking for a short-term investment that offers better returns than a savings account.

[#]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.

Growth of GHC 100 (From inception to September 30, 2018)



Compounded Annual Growth¹ (As at September 30, 2018)

| | 1 Month | 3 Months | 6 Months | 1 Year | 3 years | 5 Years | 10 years | Life ² |
|--------------|---------|----------|----------|--------|---------|---------|----------|-------------------|
| MFund | 1.05% | 3.26% | 7.35% | 16.26% | 19.75% | 21.88% | 20.35% | 18.50% |

Annualised Yield

(As at September 30, 2018)

| | |
|----------------------|------------------------------|
| MFund: 16.19% | 91 Day T-Bill: 13.33% |
|----------------------|------------------------------|

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

²Start date: April 2004

Calendar Performance³

| Year | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 ⁴ |
|-----------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------------|
| MFund Annualized Yield | 17.19% | 24.97% | 21.94% | 26.31% | 22.11% | 14.81% | 12.18% | 17.23% | 28.06% | 18.00% | 11.99% | 14.47% | 16.86% | 18.77% |
| Avg. Yield on 91-day Tbill | 13.31% | 22.10% | 22.90% | 23.97% | 21.94% | 18.63% | 10.69% | 13.95% | 25.39% | 17.92% | 9.91% | 10.24% | 15.45% | 17.29% |

³For the period from January 1 to December 31 of each calendar year

⁴Start date is April 2004

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.