

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

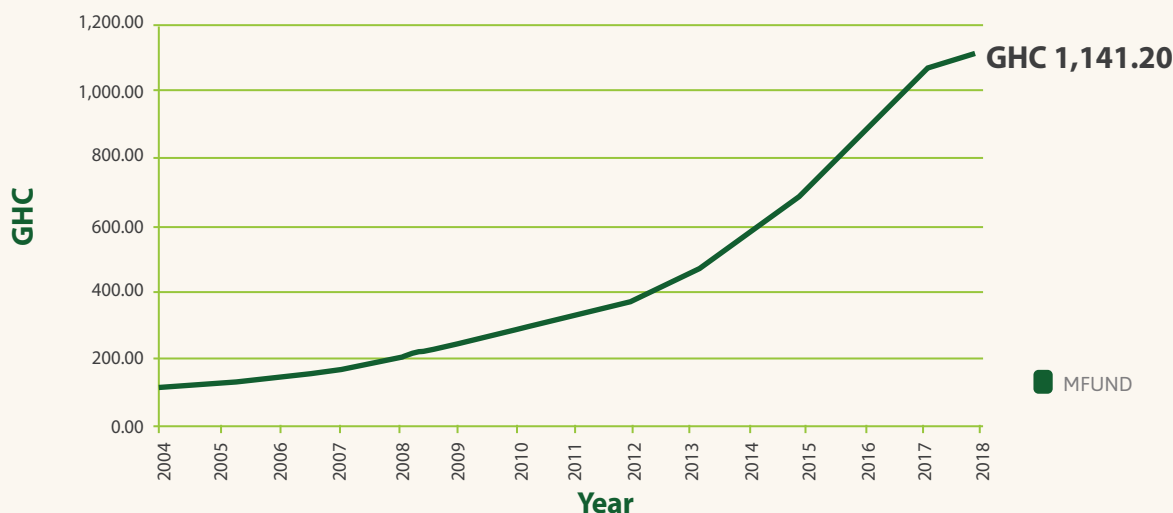
Fund type	Fixed income fund
Asset allocation	Money market securities: 70.08%; Bonds: 29.92%
Recommended holding period	At least 3 months
Total assets under management	GHC 532.217 million
Share price	GHC 1.1412
Start date	April 2004
Minimum investment	GHC 50
Minimum monthly contribution	GHC 10
Risk/Return 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 July 31, 2018)



Compounded Annual Growth¹ (As at July 31, 2018)

	1 Month	3 Months	6 Months	1 Year	3 years	5 Years	10 years	Life ²
MFund	1.08%	3.73%	8.24%	17.71%	20.41%	22.25%	20.45%	18.56%

Annualised Yield

(As at July 31, 2018)

MFund: 16.77%	91 Day T-Bill: 13.34%
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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	20.55%	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	14.11%	22.16%	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.