

Investment objective

To provide opportunities for capital appreciation through a portfolio of high-yielding fixed-income instruments.

Who should invest

Individuals who are looking for a **medium-term** investment that can offer competitive returns.

Fund details

| | |
|--------------------------------------|--------------------|
| Fund type | Fixed-income fund |
| Recommended holding period | 1 year |
| Total assets under management | GHC 865.47 million |
| Share price | GHC 3.3813 |
| Start date | April 2004 |
| Minimum investment | GHC 50 |
| Minimum monthly contribution | GHC 20 |
| Front load fees | 1% on each deposit |
| Management fee (per annum) | 1.25% |
| Risk profile | ● ● ● ○ ○ Medium |

Asset Allocation



Top holdings

| Fixed income | % |
|----------------------------------|-------|
| 5-Year GOG Bond | 47.50 |
| 4-Year GOG Bond | 44.33 |
| 60 Day Access Bank Fixed Deposit | 3.71 |
| 365-Day BFS Fixed Deposit | 2.65 |
| 365-Day BFS Fixed Deposit | 1.80 |

Compounded Annual Growth¹ (As at March 31, 2026)

| | YTD ² | 1 Month | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years | 10 Years | Life ³ |
|--------------|------------------|---------|----------|----------|--------|---------|---------|----------|-------------------|
| MFund | 13.55% | 7.78% | 13.55% | 19.06% | 59.54% | 15.18% | 14.57% | 16.42% | 17.38% |

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

² For the period January 1 to March 31, 2026

³ Start date: April 2004

Calendar Performance⁴

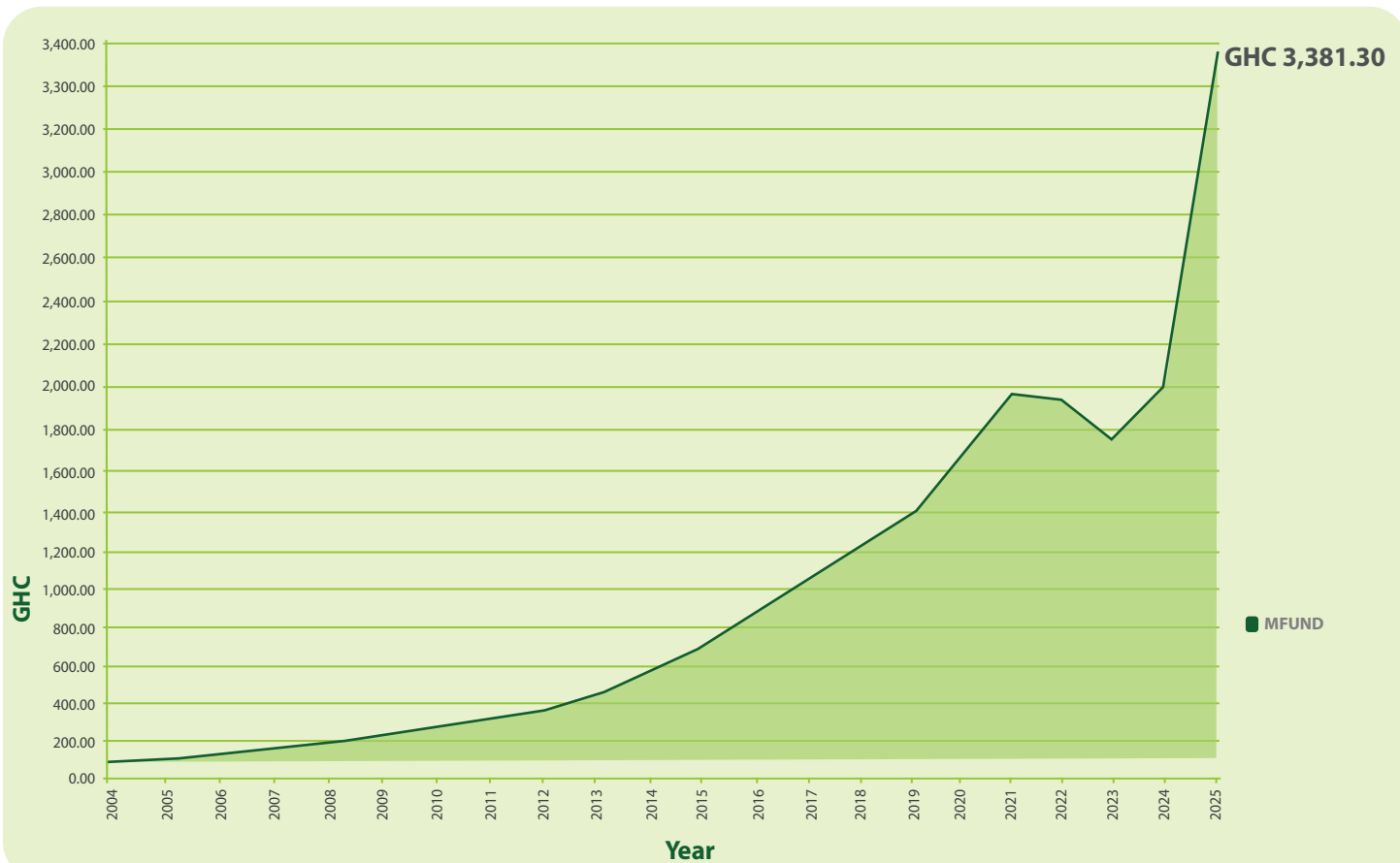
| Year | 2025 | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 | 2010 | 2009 |
|------------------------|--------|--------|---------|--------|-------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| MFund | 49.88% | 18.27% | -12.70% | -2.41% | 19.82% | 18.06% | 15.57% | 15.98% | 19.62% | 25.00% | 21.94% | 26.31% | 22.11% | 14.81% | 12.18% | 17.23% | 28.06% |
| Benchmark ⁵ | 17.35% | 29.10% | 31.11% | 25.58% | 16.46% | 17.12% | 18.00% | 14.96% | 14.11% | 22.16% | 22.90% | 23.97% | 21.94% | 18.63% | 10.69% | 13.95% | 25.39% |
| Year | 2008 | 2007 | 2006 | 2005 | 2004 ⁶ | | | | | | | | | | | | |
| MFund | 18.00% | 11.99% | 14.47% | 16.86% | 18.77% | | | | | | | | | | | | |
| Benchmark | 17.92% | 9.91% | 10.24% | 15.45% | 17.29% | | | | | | | | | | | | |

⁴ For the period from January 1 to December 31 of each calendar year. Effective 2022, the valuation method for calendar returns has been changed from amortized to mark-to-market.

⁵ MFund's benchmark from 2004 to 2019 was the average yield on the 91-day Treasury Bill. Effective January 2020, the benchmark was adjusted to the average yield on the 364-day Treasury Bill.

⁶ For the period from April 2004 to December 2004.

Growth of GHC 100 (From inception to March 31, 2026)



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 preserve investors' capital by investing in **short-term** money market instruments to offer competitive returns while meeting short-term liquidity needs.

Who should invest

Individuals who are looking for a **short-term** investment that can offer competitive returns and easy access to their money.

Fund details

| | |
|--------------------------------------|--------------------|
| Fund type | Money market fund |
| Recommended holding period | At least 3 months |
| Total assets under management | GHC 245.32 million |
| Share price | GHC 1.6282 |
| Minimum investment | GHC 50 |
| Minimum monthly contribution | GHC 20 |
| Front load fees | 1% on each deposit |
| Management fee (per annum) | 1.25% |
| Risk profile | ● ○ ○ ○ ○ Low |

Asset Allocation



Top holdings

| Money Market | % |
|-----------------------------------|------|
| 30-Day ABSA Repo | 9.21 |
| 31-Day Stanbic Bank Fixed Deposit | 9.21 |
| 60-Day Access Bank Fixed Deposit | 9.13 |
| 182-Day Government of Ghana Bill | 8.86 |
| 182-Day Government of Ghana Bill | 8.84 |

Compounded Annual Growth¹ (As at March 31, 2026)

| | YTD ² | 1 Month | 3 Months | 6 Months | 1 Year |
|--------------|------------------|---------|----------|----------|--------|
| MFund | 2.38% | 0.75% | 2.38% | 5.27% | 13.55% |

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

²For the period January 1 to March 31, 2026

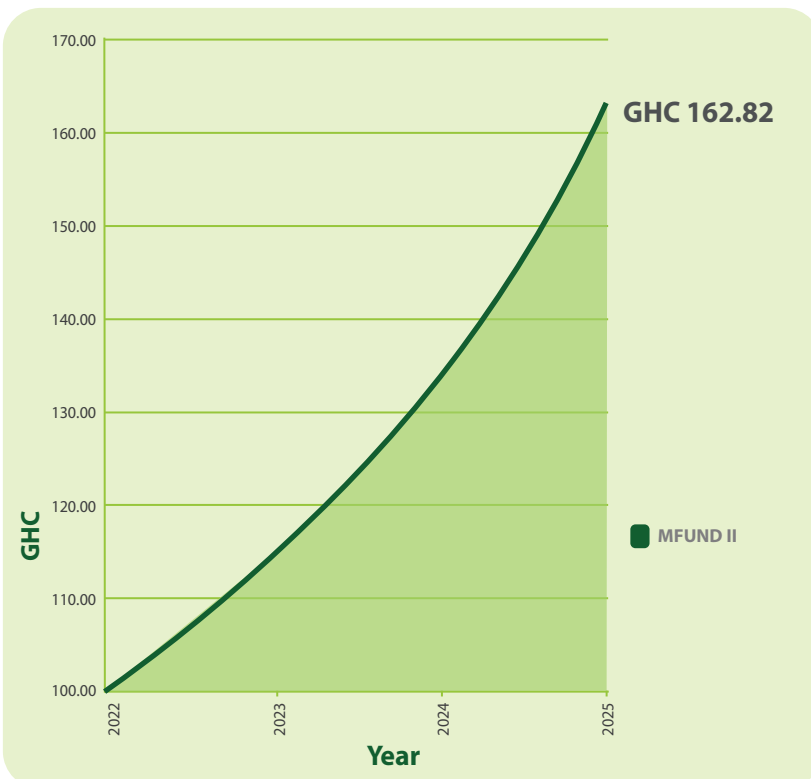
Calendar Performance³

| Year | YTD | 2025 | 2024 | 2023 | 2022 ⁴ |
|-------------------|-------|--------|--------|--------|-------------------|
| Return (%) | 2.38% | 16.38% | 19.77% | 13.39% | 0.62% |

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

⁴For the period from November to December 2022

Growth of GHC 100 (From inception to March 31, 2026)



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