

Databank MFund (MFUND)

(As at June 30, 2021)

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: 8.88%; Bonds: 91.12%
Recommended holding period	At least 3 months
Total assets under management	GHC 1.09 billion
Share price	GHC 1.7893
Start date	April 2004
Minimum investment	GHC 50
Minimum monthly contribution	GHC 10
Front load fees	1% on each deposit
Management fee (per annum)	1.25%
Risk profile	● ○ ○ ○ ○ Low

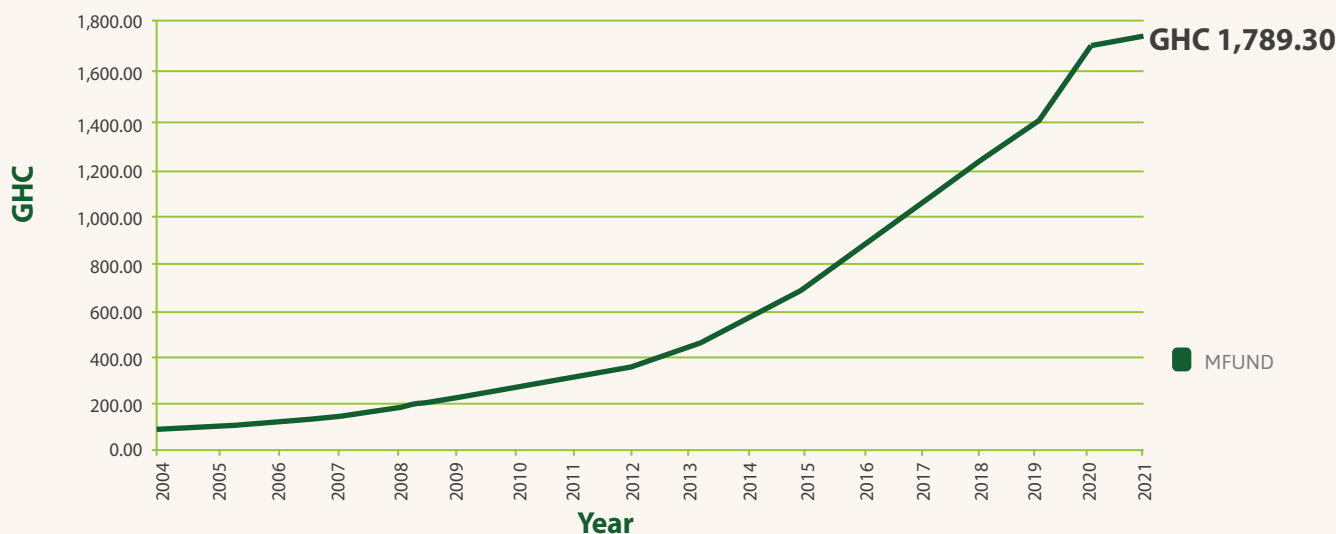
Who should invest in this Fund

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

Top 5 holdings

Fixed income	%
15-Year GOG Bond	11.50
20-Year GOG Bond	11.48
10-Year GOG Bond	10.50
10-Year GOG Bond	7.47
6-Year GOG Bond	5.22

Growth of GHC 100 (From inception to June 30, 2021)



Compounded Annual Growth¹ (As at June 30, 2021)

	YTD ²	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Life ³
MFund	8.73%	1.61%	4.46%	8.73%	18.66%	16.59%	18.07%	19.18%	18.24%

Year on year

(As at June 30, 2021)

MFund : 18.66%
364-Day T-Bill : 16.76% ⁴

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

²For the period from January 1 to June 30, 2021. ³Start date: April 2004

⁴Average 364-day Treasury Bill rate over the past 12 months

Calendar Performance⁵

Year	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004 ⁶
MFund	18.06%	15.57%	15.98%	20.55%	25.00%	21.94%	26.31%	22.11%	14.81%	12.18%	17.23%	28.06%	18.00%	11.99%	14.47%	16.86%	18.77%
Benchmark ⁷	17.14%	14.70%	13.55%	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%

⁵For the period from January 1 to December 31 of each calendar year. ⁶For the period from April 2004 to December 2004.

⁷MFund'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.

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.