

## Investment objective

To balance the investors' risk-return expectations by investing in a combination of equity and fixed-income securities. BFund aims at helping you realize sustainable growth in capital over the medium to long term.

## Fund details

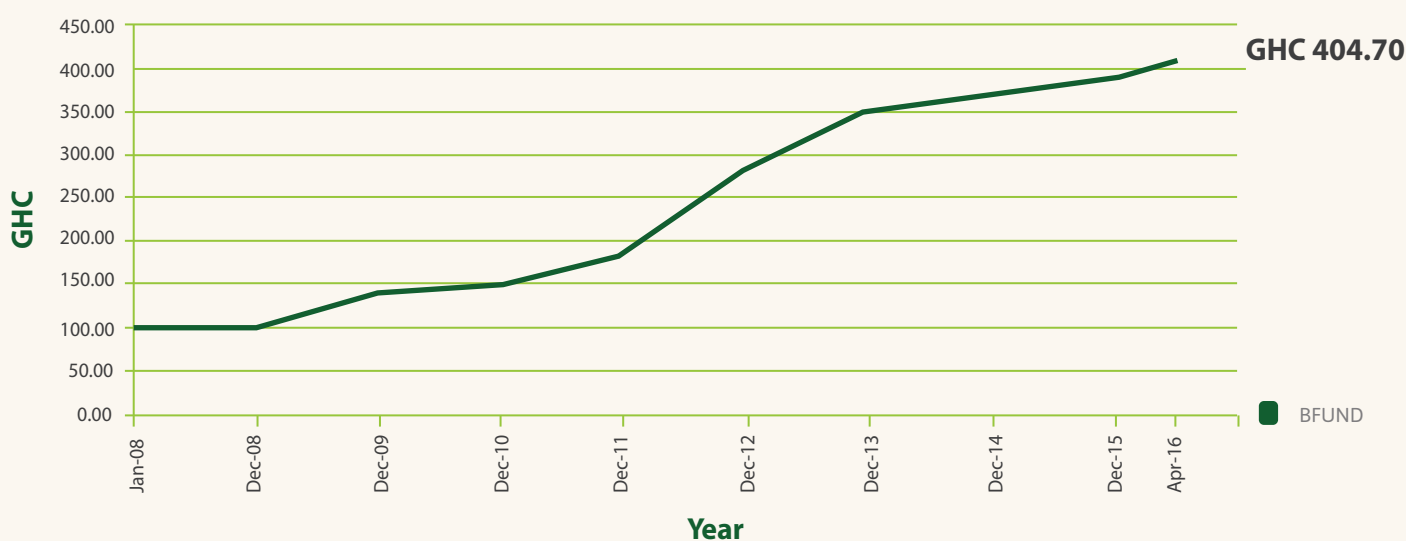
<b>Fund category</b>	Balanced fund
<b>Asset allocation</b>	Equity: 40%; Fixed income: 60%
<b>Recommended holding period</b>	At least 4 years
<b>Total assets</b>	GHC 17.359 million
<b>Share price</b>	GHC 0.4047
<b>Holdings</b>	34 (Total securities); 11 (Equities)
<b>Start date</b>	January 2008
<b>Minimum initial investment</b>	GHC 100
<b>Minimum monthly contribution</b>	GHC 10
<b>Risk /Return profile<sup>#</sup></b>	● ● ● ○ ○ Medium

## Who should invest in this Fund

Individuals who want to invest for retirement or are looking for a diversified investment.

\*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 suitable investment for them.

## Growth of GHC 100 (From inception to April 30, 2016)



## Compounded Annual Growth<sup>1</sup> (As at April 30, 2016)

	YTD	1 Year	3 Year	5 Year	Life <sup>2</sup>
<b>BFund</b>	2.81%	7.78%	17.35%	19.03%	28.68%
<b>Benchmark<sup>3</sup></b>	7.34 %	0.02%	10.78%	15.64%	15.04%

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

<sup>2</sup>Start date: January 2008

<sup>3</sup>BFund benchmark is a 50:50 blend between returns on the Ghanaian equity market (measured by the GSE CI) and the return on the 1 Year Government of Ghana note. Equity returns do not account for reinvested dividends and as such is understated.

## Calendar Performance<sup>4</sup>

Year	YTD <sup>5</sup>	2015	2014	2013	2012	2011	2010	2009	2008
<b>Return (%)</b>	2.81%	13.08%	16.31%	53.89%	16.79%	7.33%	37.71%	-4.61%	18.11%

<sup>4</sup>For the period from January 1 to December 31 of each calendar year.

<sup>5</sup>As at April 30, 2016

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.