

THE SAS FORTUNE FUND

What is the SAS Fortune Fund?

The SAS Fortune Fund is an open-ended mutual fund that seeks medium to long-term capital appreciation by investing in a diversified portfolio of listed and unlisted equity and debt securities.

What is a Mutual Fund?

It is a fund that invests in a diversified portfolio of securities. Each share of a mutual fund represents stake in several securities. These securities include short and long-term equity, debt and government securities as well as other financial instruments.

Who can invest in the SAS Fortune Fund?

- Individuals
- Institutions with provident funds and pension funds.
- Social and investment clubs
- Organizations like churches and schools

How do I invest in the SAS Fortune Fund?

At Our Office

Simply pick up an application from our offices at 2nd Ridge Link, North Ridge,

Accra. Complete the application form and pay for your shares. You may pay for your shares in cash or by a cheque payable to SAS Fortune Fund

By Mail

You may request for an application form by calling us on 021-251546-9. Complete the form and return with a cheque payable to SAS Fortune Fund

On the Internet

You can download our application form from our website www.sas-ghana.com. Make payment to:

A/C name: SAS Fortune Fund

Bank : Barclays Bank

Branch : High Street

Account #: 2623697

Fax the pay-in slip to 021 7011774

Payments

You may make lump sum (“one-off”) payment at the initial account opening, and make further investments anytime at your discretion.

OR

You may make regular subscription through a direct debit or post-dated cheques. The timing of the

contribution is subject to the investors’ preference.

What is the minimum amount I can invest?

The minimum number of shares an investor may hold is 100 shares. Subsequent purchases are subject to a minimum of 50 shares. The shares of the Fund are priced each day after a valuation has been done.

What are the charges associated with the SAS Fortune Fund?

There is no charge for joining the SAS Fortune Fund. However since the SAS Fortune Fund is a growth fund, an exits fee of between 1%and 3% is charged on the value of investment if an investor leaves the fund within the first 3 years.

What are the benefits of the SAS Fortune Fund?

- *Professional Investment Management*

The SAS Fortune Fund is professional managed to achieve its capital growth objective. The capital growth seeking investor is, thus, relieved of the hassle of investing.

➤ *Diversification*

Through the fund, investors buy into a fully diversified portfolio of securities. This reduces the risks associated with investing.

➤ *Convenience*

With a single purchase an investor buys numerous securities and owns shares in various companies. It is also easy to keep track of your money as you receive regular statements and financial reports.

➤ *Services*

The SAS Fortune Fund provides the individual investor with an unmatched financial and administrative support team. We report regularly to investors and offer continuous investment advice

➤ *Quick access to your money*

You can sell your shares at anytime, and usually receive your money within 3 working days.

What returns can I expect from the SAS Fortune Fund?

The SAS Fortune Fund invests for growth in the total value of its assets. As the fund grows the value of an investors shares investment also grow. The return is an appreciation in the value of your investment. The value of your investments

can however fall. This is because the value depends partially on the equities the fund invests in and the price of equities fluctuates.

I have other investments can I also buy the SAS Fortune Fund?

The SAS Fortune Fund is another investment that allows the investor to diversify his/her investment holdings while not compromising investment returns. Anybody can invest in the Fortune Fund no matter the number of investments one has.

What are the risks associated with the SAS Fortune Fund?

The main risks of this fund are equity price risk and interest rate risk. However, the Fortune Fund minimizes risk by investing in a professionally managed diversified portfolio of financial instruments with the objective of providing higher returns to compensate for the risks.

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