

HOW CAN PAYMENTS BE MADE TO THE FUND?

1. Via cash or cheque at the office of First Atlantic Asset Management, located at #3 Dr. Isert Street, North Ridge, Accra or any GT Bank branch.
2. Via Standing Order with your bankers and direct debits for monthly investments, direct funds transfer into the FAIF account.
3. Via mobile number **0597 385 145** and **FlexiPAY App**.

WHAT DO I NEED TO INVEST?

- A valid ID Card (Voter ID, NHIS, Driving License, passport or National Identity Card).
- One passport size picture.
- A completed FAIF application form. The application forms can be obtained on any working day from the office of First Atlantic Asset Management at #3 Dr. Isert Street, North Ridge, Accra or any First Atlantic Bank Branch across the country. It can also be downloaded from **www.faam.com.gh**

WHEN CAN I START?

The right time to start investing was yesterday!!!! The next best time is now.

For further information,
kindly visit our website at
www.faam.com.gh

send us an email via
clientservice@faam.com.gh

or call
0302200116.

First Atlantic Income Fund (FAIF)

Today and beyond...



FIRST ATLANTIC INCOME FUND (FAIF) is a short-term collective investment scheme that pools resources of a group of investors known as shareholders and manages it on their behalf.

The objective of the Fund is to provide maximum current income that is consistent with maintaining liquidity and preserving capital by investing in a diversified portfolio of money market and fixed income instruments.

BENEFITS:

- **Diversified portfolio:** diversified investment portfolio helps to reduce risk of exposure to one company or security as investments are spread across a widerange of fixed income and money market instruments.
- **Preservation of Principal:** exposure to fixed income securities allows for principal amount invested to be secured with varying returns.
- **Liquidity:** easy access to investments at any time and at no cost to the investor. Redemptions of all or part of the investment can be made at any time. Payment is processed within 48hrs of receipt of the redemption form.
- **Expertise:** Investors will benefit from FAAM's professional fund management team.
- **Ease and Flexibility:** Low start up cost and variety of channels available for topup.

FEATURES:

- **Initial Contribution:** GH¢ 50.00
- **Minimum top-up amount:** GH¢ 10.00
- **Tenor:** FAIF is an open-ended fund and investors can invest as well as redeem funds at any time. We however recommend you keep your funds invested for longer to maximize your gains.
- **Fees Structure**
 - Management Fee: 1.0%
 - Front Load/Entry Fee: None
 - Exit Fee: None

FREQUENTLY ASKED QUESTIONS

HOW DOES THE FUND OPERATE?

Funds are mobilized from shareholders/investors into a large pool and invested on their behalf in purely money market instruments. The returns that are obtained from such investments are shared across board to all shareholders based on the amount invested.

HOW OFTEN CAN I CONTRIBUTE TO THE FUND?

An investor can invest on a daily, weekly or monthly basis or how often the investor wants to invest.

HOW ARE THE FUNDS INVESTED?

The fund intends to invest up to 90% of its assets in fixed income and money market instruments while keeping up to 10% in cash and cash equivalents to provide liquidity. The fund invests in Treasury and Bank of Ghana Bills, Notes, and Bonds, Corporate Bonds, Certificate of Deposit and other short-term instruments.

WHO SHOULD INVEST?

FAIF is targeted at investors looking for income and security over a short to medium-term period. The fund is suitable for individuals, institutions, organisations, schools, clubs, associations, churches, endowment funds, pension funds and cooperative credit unions with surplus cash to invest at regular intervals or lump sum investments.

WHAT RETURNS CAN I MAKE AS A SHAREHOLDER?

There is no guaranteed return on the Fund. However, the Fund seeks to outperform the benchmark of the 182 days Treasury Bill rate + 2.

"Please refer to our current fact sheet for the performance of the fund. You can access the fact sheet on our website, www.faam.com.gh. You can also call us on 0302200116 for assistance."

ARE THERE ANY RISKS ASSOCIATED WITH THIS INVESTMENT?

There is always a relationship between risks and investments and FAIF is not different. Bearing this in mind, shareholders will bear an inherent risk associated with the fixed income market such as interest rate fluctuations, inflation etc but this will not affect your principal. FAIF is classified as a low-risk investment.

WHO MANAGES THE FUND

FAIF is managed by First Atlantic Asset Management, a licensed fund management company.

WILL I RECEIVE UPDATES ON MY INVESTMENTS?

Yes. A text message will be sent to you anytime you top up your investments. Additionally, monthly statements and annual reports will be made available to all shareholders.

CAN I ACCESS THE FUNDS WHENEVER I NEED MONEY?

Yes. You will be required to complete a withdrawal form available at any of our First Atlantic Bank Branches. The forms can also be downloaded from www.faam.com.gh. and submission done in person or via email to clientservice@faam.com.gh.