

HOW CAN I MAKE WITHDRAWALS FROM THE SCHEME?

- Complete and sign PSL withdrawal form and submit to our office.
- Payment will be made within a maximum of 5 working days at the prevailing price.

WHY INVEST IN PSL FIXED INCOME UNIT TRUST?

Diversification

The scheme will invest in a wide range of fixed income instruments offering higher yields with relatively lower risk.

Security

Investors' funds are safe and secure because it is managed by Prudential Securities LTD, one of the best fund managers in the country with well-experienced professionals who uphold the highest ethical standards, confidentiality, and transparency.

Liquidity

Investors' withdrawal requests are processed within 5 working days.

Affordability

Investors can sign onto the scheme with a minimum initial amount of GH¢50.00 and a minimum top-up amount of GH¢5.00.

Convenience

Investors can top-up their investments or make withdrawals at any Prudential Bank branch

OTHER SERVICES

- Investment advisory
- Wealth management
- Pension Fund management
- Provident Fund/ Welfare Scheme management
- Personal Pension management

CORPORATE INFORMATION

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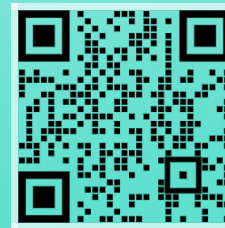
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Scan Code To Download
Contact Details

PSL FIXED INCOME UNIT TRUST

 **PRUDENTIAL
SECURITIES LTD.**

Licensed by Securities and Exchange Commission Ghana

WHAT IS PSL FIXED INCOME UNIT TRUST?

PSL Fixed Income Unit Trust is an open-end unit trust scheme promoted and managed by Prudential Securities LTD. The scheme is an investment vehicle established to invest in fixed income instruments for investors with similar objectives.

WHO IS THE FUND MANAGER?

PSL Fixed Income Unit Trust is managed by Prudential Securities LTD, an asset management subsidiary of Prudential Bank LTD.

WHAT IS THE SCHEME STRUCTURE?

The scheme primarily invests in high yielding fixed income securities such as Government debt securities, corporate bonds, and fixed deposits.

WHAT IS THE INVESTMENT OBJECTIVE?

The PSL Fixed Income Unit Trust objective is to preserve capital while optimizing returns to meet medium to long term financial goals of the investor.

WHO CAN INVEST IN THE PSL FIXED INCOME UNIT TRUST?

- Individuals, corporate bodies, societies, pension funds, churches, educational institutions, and provident funds.
- Investment can also be made in trust for others such as a parent in trust for their children.

WHAT CAN I INVEST TOWARDS?

- Mortgage
- Child's education
- Retirement
- Starting a business
- Others

HOW LONG SHOULD I BE IN THE SCHEME?

You can be in the scheme for as long as you want. However, we recommend that you stay in the scheme for at least 3 years before making any withdrawals. This will enable you to realize optimum returns on your investment.

WHAT RETURN WILL I GET FROM THE SCHEME?

The scheme does not guarantee a fixed interest rate return. Members of the scheme will receive both capital gain/loss and income as the total return from investing in the scheme. Capital gain/loss is the difference between the current market price of the unit and the purchase price. For example; if you bought a unit at GH¢50 and the current price is GH¢70, then the return is the GH¢20 difference. Investors are to note that the returns on the investment can rise or fall.

WHAT ARE THE RISKS OF INVESTING IN THE SCHEME?

In the investment world, returns are associated with risk. PSL Fixed Income Unit Trust is no exception. The risk the investor is exposed to are the following;

Credit risk – This is the probability that the issuer of the fixed income security may not repay the principal and/or the interest on time or in full.

Interest rate risk – This is as a result of fluctuations in the value of a fixed income investment due to changes in interest rate.

HOW CAN I MONITOR MY INVESTMENT?

- Investment statements showing the amount deposited, purchase price, number of units and current price will be sent every quarter to all clients.
- The unit price of the scheme will be published every business day at our office.
- You can also visit our website www.prudentialsecurities.com.gh for the current price
- Statements will also be sent upon request.

WHAT IS THE MINIMUM CONTRIBUTION?

- The minimum initial amount required to join the scheme is GH¢50.00.
- Investors can make a minimum top-up investment amount of GH¢5.00

WHAT ARE THE MODES OF PAYMENT?

- Cash payment at any Prudential Bank LTD branch.
- Cheques can be made payable to PSL Fixed Income Unit Trust.
- Clients can establish Standing Orders with their bankers for monthly investments
- Clients can issue post-dated cheques
- Wire transfers can be initiated at any branch. Ask for detail at any PBL branch
- Direct debit

HOW DO I SIGN UP ON THE PSL FIXED INCOME UNIT TRUST?

- Complete an account opening form at Prudential Securities LTD or any Prudential Bank branch.
- You may download the account opening form from our website, www.prudentialsecurities.com.gh
- Add one passport picture and a copy of your valid national ID (Ghana Card)
- Pay initial investment amount (GH¢50.00) into the PSL Fixed Income Unit Trust Account.
- Submit documents to officer in charge.

