

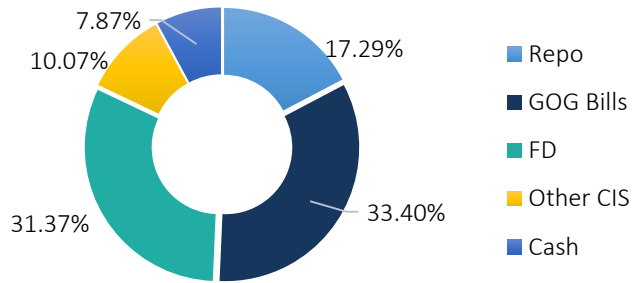
PSL FIXED INCOME UNIT TRUST

FUND FACT SHEET (FEBRUARY 2026) - Price (GHS): 0.8357 - YTD (%): 1.67% - Returns (Inception (%): 67.15%

Fund Details

Portfolio Manager	Joyce Dentu-Kurtsmann
Inception Date	February 2023
Currency	Ghana Cedi (GH¢)
IPO Unit Price	GHS 0.50
Current Unit Price	GHS 0.8357
Fund Size	GHS 6,862,685.54
Minimum Initial Amount	GHS 50.00
Minimum Top-Up Amount	GHS 5.00
Subscription Fee	None
Redemption Fee	1% (<3yrs); Nil (>3yrs)
Valuation Period	Daily
Management Fee	1.5% p.a.

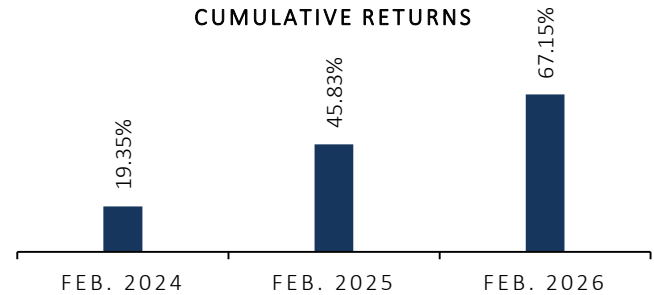
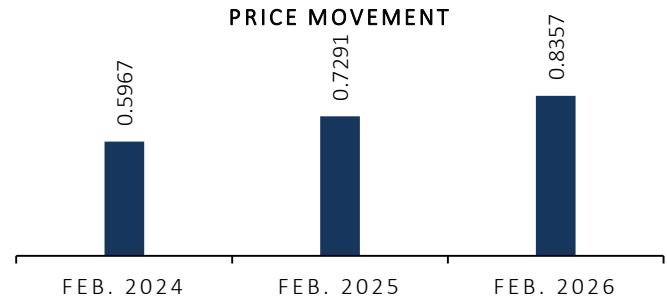
Asset Allocation



Top Holdings

182 Day Bill – 29.09%	60 Day FD – 17.29%
364 Day FD – 16.24%	Other CIS – 10.07%

Price Movement and Returns



Investment Objective

The PSL Fixed Income Unit Trust is an open-end unit trust scheme that invests primarily in Fixed Income Securities. The objective of the Fund is to preserve capital while optimizing returns to meet medium to long-term financial goals of the investor.

Strategy

The PSL Fixed Income Unit Trust is a medium to long term investment fund. The Fund primarily invests in high yielding fixed income securities such as GoG Treasury securities, Repurchase Agreement, Corporate Bonds, and Fixed Deposit.

Fund Performance

The PSL Fixed Income Unit Trust recorded a month-on-month return of 0.72% in February. The Year-to-Date (YTD) return of the fund is 1.67%. The net value of the fund stood at GHS 6,862,685.54, as at February 2026 with an outstanding share of 8,211,618.53.

Risk Profile	Low	Low-Medium	Medium	High
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Monthly Perf. (%)	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YTD
2026	0.94	0.72											1.67
2025	1.75	1.62	1.75	1.39	1.29	1.23	1.19	1.10	1.08	1.06	0.99	0.98	16.58
2024	2.06	1.73	2.13	1.64	1.81	1.52	1.75	1.65	1.55	1.59	1.54	1.61	22.69
2023	-	0.50	0.88	1.17	1.59	1.60	1.75	0.38	1.38	1.74	1.80	1.74	14.94

Fund Performance	1M	3M	6M	YTD	1Y	Inception
PSL FIUT (%)	0.72	2.66	5.91	1.67	14.62	67.15

Auditor: Asamoah Bonsu & Co | Trustee: Universal Merchant Bank | Fund Manager: Prudential Securities Ltd
Address: Prudential Bank Head Office, No. 8 John Harmond Street – Ring Road Central Accra

Kindly read the scheme particulars before investing.

Note that returns are not guaranteed. Investment returns and principal value may fluctuate and past performance may not repeat.