

An Investment that fits
your growing needs.

Fidelity Balanced Trust – Invest today.



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The Fidelity Balanced Trust is an investment fund that offers sustainable growth to suit your growing needs. With this investment, you get to enjoy a unique blend of stability from the Fixed Income market and growth from the equity market. This balance helps you lower your risk while taking advantage of growth opportunities in the equity market. As your family grows, so do your needs. Invest in the Fidelity Balanced Trust today!

Benefits:

- **Diversification:** Access to a wide variety of asset classes to diversify your risk.
- **Professional Management:** Access to the expertise of experienced professional fund managers
- **Ease and flexibility:** Convenient channels to top up your investment: Mobile money, mobile banking app, Fidelity agent points and all Fidelity Bank branches nationwide.
- **Liquidity:** Quick and easy access to your money when needed.

Features:

- **Initial Contribution:** GH¢ 100.00
- **Minimum top-up amount:** GH¢ 10.00
- **Tenor:** The Fidelity Balanced Trust is an open-ended fund. You can thus invest and redeem your funds whenever you need to. We however recommend you keep your funds invested for longer to maximize your gains.
- **Applicable fees**
 - Entry Fee: None
 - Exit fee: None
 - Management fee: 0.5% of total Assets under Management quarterly

Frequently Asked Questions

Who can invest?

The Unit Trust is suitable for all investors – individuals, pension funds, institutions and groups. It is the ideal investment vehicle for investors seeking to achieve both stability and growth.

How does it work?

Investors' funds are pooled together and invested in various quality stocks and fixed income securities. Returns are earned from income, capital appreciation and dividends. The Fund is open-ended and allows you to deposit regularly to increase your investment stake and as a result grow your wealth faster.

How can I start?

Visit any Fidelity Bank branch nationwide, fill an account opening form and receive an investment account number. Make initial deposit into the collections account making reference to your Investment Account number.

What type of Assets will I own?

With this Unit Trust, you get to enjoy a unique blend of quality stocks and fixed income securities such as Government of Ghana securities, corporate bonds, fixed deposits etc.

What are the returns?

There is no guaranteed return on the fund. However, the fund seeks to outperform the benchmark of 50% average return on the 364 Day Treasury Bill plus 50% return on GSE Composite Index.

Are there any risks?

Yes. Like every investment, unitholders will bear the inherent risk associated with the fixed income market and volatility of the stock market. This investment is classified as a medium risk investment.

How do I make withdrawals?

Download a form from our website or visit any Fidelity Bank branch and complete a withdrawal form for a portion of or for your entire investment.

When can I start?

NOW is the best time to start.

For further information, kindly visit our website at www.fidelitysecuritieslimited.com.gh or call 0241 695296.