

Step Up Your Income

Fidelity Fixed Income Trust – Invest today.



FIDELITY  **SECURITIES**

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The Fidelity Fixed Income Trust is designed to help you boost your income by offering steady growth on your investment. This Fund invests in high quality fixed income securities with low risk, building your wealth steadily over time and affording you the opportunity to do more with your investment income. Increase your purchasing power with the Fidelity Fixed Income Trust. Invest 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 Fixed Income 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 stable growth from the fixed income market.

How does it work?

Investors' funds are pooled together and invested in various quality fixed income assets, earning returns for unitholders. 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?

This Unit Trust invests in fixed income securities such as Government of Ghana securities, corporate bonds, fixed deposits etc. As the name implies, it is an excellent tool for generating income.

Are there any risks?

Yes. Like every investment, unitholders will bear an inherent risk associated with the fixed income market such as interest rate fluctuations, inflation etc. This investment is classified as a low risk investment.

What are the returns?

There is no guaranteed return on the Fund. However, the Fund seeks to outperform the benchmark of the 364 day Treasury Bill rate.

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.