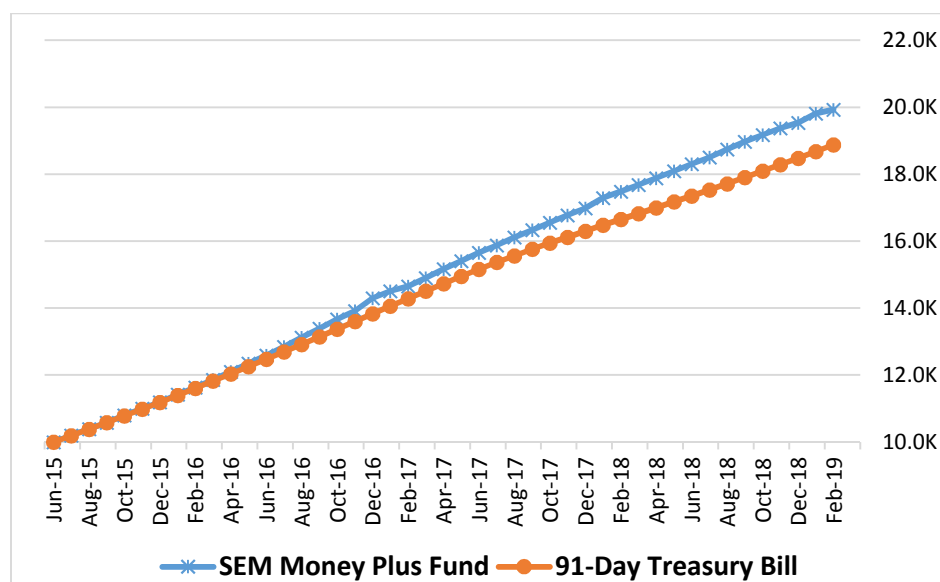


SEM MONEY PLUS FUND (MPF)

Hypothetical Growth of GH¢10,000 (JUNE 2015 – FEBRUARY 2019)
(SEM MONEY PLUS FUND - GH¢ 19,925.59 VS 91-DAY T-BILL- GH¢ 18,874.36)

SEM Money Plus Snapshot



RETURNS ★★★★★

RISK ★☆☆☆☆

EXPENSES

DETAILS

FUND INCEPTION
1ST JUNE, 2015

FUND SIZE (as of 28-FEB-19)
GH¢ 5,442,727.30

Price (as of 28-FEBRUARY -19)
GH¢ 0.9963

EXP RATIO (for FY18)
2.8%

MINIMUM TO INVEST
GH¢50

LOAD CHARGE
NONE

FUND MANAGER

 SEM CAPITAL
ADVISORS
LIMITED

ANNUAL RETURN	2015	2016	2017	2018
SEM Money Plus Fund	21.20%*	27.70%	19.98%	15.01%
91-Day T-Bill (Benchmark Return)	24.78%	22.18%	14.08%	13.55%

ANNUALIZED RETURN *

Performance

Annual Return (as at 28-FEBRUARY-19)

YOY

SEM MONEY PLUS FUND

14.89%

Quarter-End Returns	2017				2018			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
SEM MONEY PLUS FUND	4.3%	5.0%	4.3%	4.0%	4.1%	3.5%	3.7%	3.0%

NB: Return- Return after Expenses

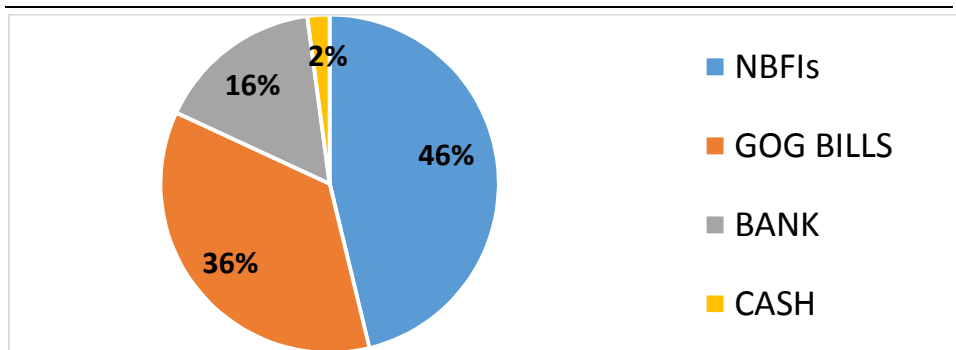
Calendar Year Returns

	2015	2016	2017	2018
SEM MONEY PLUS FUND (%)	21.2*	27.7	19.9	15.0

NB: Return- Return after Expenses

ANNUALIZED RETURN *

Asset Allocation (28-FEBRUARY-19)



Fund Overview

Objective and Policy

The SEM Money Plus Fund is designed to earn a high rate of interest income and at the same time to preserve capital and maintain liquidity, by investing in short-term, high-quality, fixed-income securities with minimal volatility and credit risk.

The Fund will invest in short term money market securities issued by Bank of Ghana licensed banks and non-bank financial institutions.