

- Unitholders experience steady growth of their investments.
- Withdrawals can be made during emergencies without penal charges.

How to sign up

To sign up one will need the following:

- A completed KYC Form.
- A copy of Ghana Card.
- One passport size photo.
- Initial investment amount of at least GHS100.00.

Who should invest in the CAL Benefit Unit Trust?

The CAL Benefit Unit Trust is available to all investors who are interested in building funds to take care of intermittent expenses and emergencies.

Contact Details

To know more about growing your wealth through a diversified portfolio, contact our Investment Advisors at:

CalBank Tower
23 Independence Avenue
Ridge – Accra, Ghana
Website: www.calassetmanagement.net
Phone Number: 0501678606 / 0574769204
Email: calassetmanagement@calbank.net

OR
Visit any of the CalBank branches nationwide

Are your finances sufficient to support you and your family in times of emergency?



CAL Benefit Unit Trust

Goodbye To Living
On Edge

Overview of CAL Asset Management

CAL Asset Management Company Limited is a wholly owned subsidiary of CalBank PLC. The Firm is licensed by the Securities and Exchange Commission (SEC) to provide Fund Management Services and registered by the National Pensions Regulatory Authority (NPRA) as a Pension Fund Manager.

What is Unit Trust?

A Unit Trust is an investment vehicle through which investors' funds are pooled together and invested in various financial instruments, with the beneficial interest in the assets of the trust divided into units. A Unit Trust is constituted by a document known as the Trust Deed. Under the Securities Industry Act, 2016 (Act 929), unit trusts are open-ended funds, and their managers stand ready to issue new units or redeem outstanding units on a continuous basis.

The CAL Benefit Unit Trust

The CAL Benefit Unit Trust is an open-ended fixed income Unit Trust that seeks to provide additional income and preserve wealth for individuals and institutions by investing in high-quality fixed income instruments aimed at meeting medium to long terms goals.

Investment Strategy of the CAL Benefit Unit Trust

The Unit Trust shall seek to achieve its objectives through investments in a diversified portfolio of fixed income securities such as Government and Quasi Government securities and corporate bonds.

Investment Policy of the CAL Benefit Unit Trust

The CAL Benefit Unit Trust shall invest in bonds, treasury bills, certificates of deposits and other suitable fixed income securities. The Unit Trust's return benchmark is the 364-Day Government of Ghana Treasury Bill.

Minimum initial investment

The minimum initial investment per investor shall be GHS100 and subsequently, GHS100 or more. Unitholders are required to maintain a minimum balance of GHS100 to keep the account running.

Are there any subscription charges?

The CAL Benefit Unit Trust imposes no initial charge upon subscription of units.

Fees & Charges

The Manager shall be entitled to a management fee

of 2.00% per annum based on the Net Asset Value of the Unit Trust.

Also, the Trustee is entitled to receive remuneration for its services, which shall be 0.25% per annum based on the Net Asset Value of the Unit Trust. The CAL Benefit Unit Trust imposes no charges on redemptions by unitholders.

Redemption Period

Redemptions shall be processed within 48hrs of receipt of the request.

Objectives

- To offer a safe investment opportunity to the public.
- CAL Benefit Unit Trust offers an investment option to grow wealth of individuals with focus on the short to medium term.
- Investors can make intermittent withdrawals in times of emergency.

Features

- Investments in this Unit Trust will be in debt instruments only.
- To balance market risks and reduce the investment risk of Unitholders.

Benefits

- Professional investment management.
- Security of funds.
- Reduces the need to invest in multiple assets classes.

Advantages

- CAL Asset Management's seasoned Investment Bankers shall select high yielding but safe fixed income securities for the Trust.



- To offer a credible retirement planning opportunity to the investing public.

Features

- This is a medium to long-term investment plan.
- To balance market risks and reduce the investment risk of Unitholders

Benefits

- Professional investment management.
- Security of funds.
- Reduces the need to invest in multiple asset classes.

Advantages

- CAL Asset Management's seasoned Investment Bankers combine tactical and active asset allocation to manage the investments.
- The Trust offers a good opportunity for portfolio diversification.
- There is constant monitoring and portfolio rebalancing.

How to sign up

To sign up one will need the following:

- A completed KYC Form.
- A copy of Ghana Card.
- One passport size photo.
- Initial investment amount of at least GHS100.00.



Who should invest in the CAL Advantage Unit Trust?

The CAL Advantage Unit Trust is available to all investors who are interested in building wealth towards a secure and comfortable retirement.

Contact Details

To know more about growing your wealth through a diversified portfolio, contact our Investment Advisors at:

CalBank Tower
No 23 Independence Avenue
Ridge – Accra, Ghana.
Website: www.calassetmanagement.net
Phone Number: 0501678606 / 0574769204
Email: calassetmanagement@calbank.net
OR
Visit any of the CalBank branches nationwide.

Will your finances be sufficient to support you and your loved ones when you retire?



CAL Advantage Unit Trust

Your Reliable Retirement Plan

Overview of CAL Asset Management

CAL Asset Management Company Limited is a wholly owned subsidiary of CalBank PLC. The Firm is licensed by the Securities and Exchange Commission (SEC) to provide Fund Management Services and registered by the National Pensions Regulatory Authority (NPRA) as a Pension Fund Manager.

What is a Unit Trust?

A Unit Trust is an investment vehicle through which investors' funds are pooled together and invested in various financial instruments, with the beneficial interest in the assets of the trust divided into units. A Unit Trust is constituted by a document known as the Trust Deed. Under the Securities Industry Act, 2016 (Act 929), unit trusts are open-ended funds, and their managers stand ready to issue new units or redeem outstanding units on a continuous basis.



The CAL Advantage Unit Trust

The CAL Advantage Unit Trust is an open-ended balanced Unit Trust that seeks to systematically grow investor's wealth by investing in a combination of fixed income and equity securities.

Balanced funds invest in a 'balanced' portfolio of equities, long-term debt securities, and money market instruments with the objective of providing reasonable returns with low to moderate risk.

Investment Strategy of the CAL Advantage Unit Trust

The CAL Advantage Unit Trust shall seek to achieve its objectives through investments in a diversified portfolio of fixed income securities and equity securities (listed and unlisted). The management of the CAL Advantage Unit Trust shall be based on a tactical asset allocation style where a more active approach will be adopted in selecting securities that will provide the best risk-adjusted return in the long term while taking advantage of short-term gains from time to time.

Investment Policy of the CAL Advantage Unit Trust

The CAL Advantage Unit Trust shall invest in the combination of bonds, treasury bills, certificates of deposits, other suitable fixed income securities, listed and unlisted equities. The Trust's return benchmark is a proportionate weight of the fixed income (70% of the average yield on the 364-Day Treasury Bill) and the equity components of the Trust (30% of the return on the GSE Composite Index). The mix of equity securities, debt securities, and cash may be varied periodically as the Manager consistently looks out for lucrative opportunities in different asset classes based on the macroeconomic environment and the market cycle.

Minimum initial investment

The minimum initial investment per investor shall be GHS100 and subsequently, GHS100 or more. Unitholders are required to maintain a minimum balance of GHS100 to keep the account running.

Fees & Charges

The Manager shall be entitled to a management fee of 1.50% per annum based on the Net Asset Value of the Unit Trust.

Also, the Trustee is entitled to receive remuneration for its services, which shall be 0.25% per annum based on the Net Asset Value of the Unit Trust.

The CAL Advantage Unit Trust imposes no initial charge upon the subscription of units by investors.

Unitholders are however expected to stay in the Fund for a minimum of two (2) years before making redemptions. Investors who shall elect to redeem their investments prior to the recommended minimum holding period of two (2) years shall pay a small part of their earnings as redemption fee according to the following schedule:

Withdrawal Charge before Year 1	3.00%	of total earnings
Withdrawal Charge before Year 2	2.00%	of total earnings
Withdrawal Charge after Year 2	0.00%	of total earnings
No Exit Load Threshold on Total Funds	25.00%	of investment value

Redemption Period

Redemptions shall be processed within 5 working days of receipt of the request.

Objectives

- To offer opportunities to both low and high-end investors to build wealth.