How do we keep clients informed?

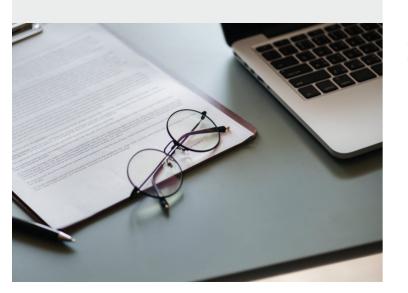
We make sure our cherished clients are well informed about the performance of their funds. Clients receive detailed quarterly reports on the performance of their portfolio.

Can I accumulate enough funds to help acquire that house, begin that project, pay my child's tertiary educational fees, etc?

Yes you can! The action plan to achieving that starts with us! Talk to us now!! You may also contact us through any Republic Bank Branch all over the country.

What do I need to start a Portfolio?

- Initial investment amount
- Duly Signed agreement
- Duly signed Investment Policy Statement
- One passport sized picture
- Photocopy of a valid national ID card
- Copy of a utility bill (Proof of Residence)
- Board Resolution(Corporate requirements)
- Tax Identification Number (TIN)





Republic Investments (Ghana) Limited

P. O. Box CT 4603, Cantonments, Accra No. 48 A, Sixth Avenue, North Ridge, Accra.

Tel:+233 0302 664214 +233 0289 669310 /11 Fax:+233 0302 664106

Email:assetmanagement@republicghana.com investments@republicghana.com

Website: www.republicinvestmentsgh.com

OTHER SERVICES

Financial Advisory

Debt Instrument Structure, Feasibility Studies, Business Plans/Valuation.

Managed Funds

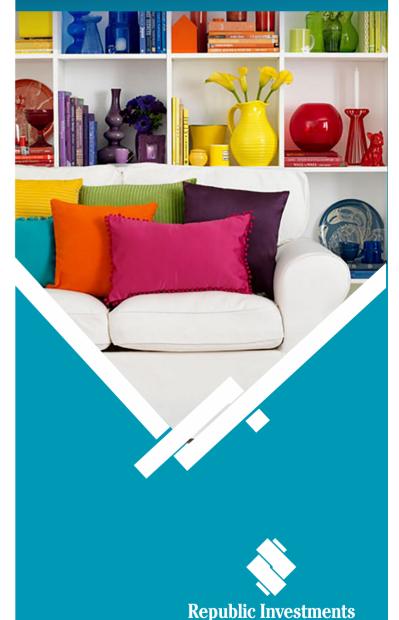
Republic Unit Trust, Republic REIT, Republic Equity and Republic F-Plan Trust

Republic Securities

Securities Trading, Brokerage Services, Corporate Finance, Investment Advisory & Research.

Republic Asset Management

Private Client Services



Private Client Services

The Asset Management Department of Republic Investment (Ghana) Limited offers Portfolio Management Services for individuals and institutions. With a minimum of GH¢100,000.00 you can open a private client investment account with us and access our portfolio management services. An investment portfolio is designed for the client based on the client's risk tolerance and investment objectives. Different assets are purchased into the investment portfolio which is actively managed by well trained investment managers. The performance of the portfolio is determined by the careful selection of asset classes or securities.

What benefits do I get from holding a Portfolio?

- Diversification of your investment instruments through strategic asset allocation.
- Competitive returns on your investment.
- Periodic statements , Macroeconomic & Research reports.
- Possibility of using your investment to secure a variety of financial needs with Republic Bank.
- Easy access to Products of Republic Bank.
- Have your investment managed by experienced and highly skilled Portfolio Managers with proven track records.

Who can invest in the Portfolio?

The Portfolio Management Services is opened to all; individuals, corporate bodies and institutions who meet the minimum deposit requirements.

What investment options are available?

The risk tolerance level of the individual investor will be assessed to determine the preferred portfolio mix. Republic Investments offers free advice on asset allocation. Careful discussion with the investor will guide us in designing a portfolio option (Conservative, Moderate or Aggressive) that incorporates the preferred risk tolerance level through world class standards and processes. Available investment options include the following Asset Classes/ Securities:

- Corporate Bonds
- Government Bonds
- Commercial Paper
- Treasury Bills
- Fixed Deposits
- Equities
- Collective Investment Schemes

Who decides where my money should be invested?

The Portfolio Manager is responsible for the selection of assets and the management of the portfolio. The decision to invest in various asset classes stems from the investment policy which indicates the expectations, objectives and guidelines of the portfolio. The asset allocation reflects the risk profile of the client, and based on thorough research into the proposed investment, the Portfolio Manager makes informed decisions on which asset classes/ securities to invest in.

How is the portfolio performance measured?

The performance of the portfolio stems from the Portfolio Management style, i.e. whether Active Portfolio Management (outperforming a specific benchmark) or Passive Portfolio Management (mimicking the performance of a specific index). This is measured by the contribution of each asset class to the portfolio's return. The Portfolio Manager calculates the weighted average return of the portfolio and compares it to a specified benchmark or index, for example the 182-day Treasury bill or the 1-year Treasury note. The actively managed portfolios, in most cases perform better than the benchmark because of the combination of different asset classes into a sinale portfolio, thereby reaping diversification benefits of increased return on investment. We do not guarantee fixed rates of return on investments. Please find below a sample portfolio structure : From the above table, it is evident that when you

diversify by investing in different asset classes or

Portfolio Structure of a Fund with a Moderate Risk Profile

ěĭ i óñìòōmäṇṇǐ òălî ṇṇ	c li ąólī	ÄÕĨ Ñ Į Ĭ Ć Ď Ñ ŅÒ Rate
ÆÐÆĀ ĴLIŅŎ ĿŎŅ	PNLNNC	ONINNC
ĂĿÑŃĿŃŎĂĿŁĪŅ	PVW/NC	PSINNC
Ç oney Market Securities	RNINNC	PRINNC
HẤNÓ ĐĨ Ņ	ULNNC	QNLNNC
ç óàóî l'ąółī Ņ	QNNC	PPLNNC
ĀÎ ŁĹ ĀĨ LÎ ŁÏ Ĭ	NLPNC	ONLINNC
ËĿÕĽ	ONNLINIC	

Weighted average return of the portfolio: 23.63% Return on Benchmark (Average 182-day Treasury bill): 7.38%

securities, it reduces the level of risk you would have encountered if you had invested all your funds in only one asset.

How do I contribute into my Portfolio?

We encourage clients to contribute funds regularly to the growth of their investment Portfolio. This can be done by any of the following ways:

- Cash payments at any of the Republic Bank branches nationwide.
- Cheques can be made payable to Republic Client Asset Management.
- Clients can institute Standing Orders with their respective bankers for monthly contributions to their Portfolio. For clients with Republic Bank accounts, no transfer fees will be charged.
- Clients can issue postdated cheques
- Wire transfers can be initiated at any bank. Please ask for details at the branch.

Our Promise to our Clients

- Dedicated Relationship Team
- Tailored Products & Services
- Fast & Flexible Decision Making
- Maximising the return on your investments
- Good records management
- Timely reporting
- Competitive charges

Are there any charges on my Portfolio?

There is a management fee chargeable quarterly in arrears.