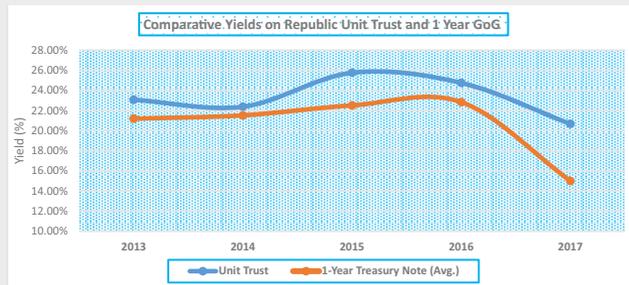


WHAT BENEFITS DO I GET FROM INVESTING IN THE UNIT TRUST?

Below is a track record of Good Performance.



TRUSTEES

UMB Investment Holdings Limited, a subsidiary of Universal Merchant Bank (Ghana) Limited, is the Trustee of the Fund. It is the Trustee's responsibility to ensure that the Republic Unit Trust is managed effectively for the benefit of the unit holders.

AUDITORS

John Kay & Co. Ltd, a firm of reputable Chartered Accountants, audits the Fund

OTHER SERVICES

- Financial Advisory: Debt Instrument Structure, Feasibility Studies, Business Plans/Valuation.
- Asset Management: Pension/Provident Funds, High Net Worth, Endowment Fund.
- Managed Funds: Republic Unit Trust, Republic REIT, Republic Equity and Republic F-Plan Trust
- Republic Securities: Securities Trading, Corporate Finance, Investment Advisory & Research

GOOD CORPORATE GOVERNANCE

Republic Bank is a listed company on the Ghana Stock Exchange with a wide shareholder base. This provides a form of security for your funds. The confidence of having access to your fund at any time lowers default risk.

Call in person at the following Republic Bank branches:

- | | |
|------------------|-----------------------|
| 1. ABOSSEY OKAI | 22. KASOA AGENCY |
| 2. ACCRA CENTRAL | 23. KNUST |
| 3. ACHIMOTA | 24. KOFORIDUA |
| 4. ADABOKROM | 25. KUMASI MAGAZINE |
| 5. ADABRAKA | 26. KUMASI MAIN |
| 6. ADJIRINGANOR | 27. LEGON |
| 7. AKONTOMBRA | 28. MADINA |
| 8. ASAMANKESE | 29. NEWTOWN |
| 9. ASANKRAGUA | 30. POST OFFICE |
| 10. ASEMPEYEE | 31. PRIVATE BANKING |
| 11. ASHAIMAN | 32. RIDGE |
| 12. ASOKWA | 33. SEFWI BEKWAE |
| 13. BAATSONA | 34. SEFWI WIAWSO |
| 14. BOLGATANGA | 35. SWEDRU |
| 15. CAPECOAST | 36. TAKORADI |
| 16. DANSOMAN | 37. TAMALE |
| 17. EBANKESI | 38. TECHIMAN |
| 18. ESSAM | 39. TEMA |
| 19. GOASO | 40. TEMA COMMUNITY 25 |
| 20. JUABOSO | 41. TUDU |
| 21. KASOA | 42. WINNEBA |

Republic Investments (Ghana) Limited

P. O. Box CT 4603, Cantonments, Accra
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North Ridge, Accra.

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

Fax: (233) 0302 664106

Website: <http://www.republicinvestmentsgh.com>

E-mail: investments@republicghana.com

Republic Unit Trust



Republic Investments

WHAT IS REPUBLIC UNIT TRUST?

The Republic Unit Trust is a collective investment scheme whose main objective is to invest mobilized funds into short-term money market securities. It was set up in 1991 by then HFC Bank now Republic Bank (Ghana) Limited as the first collective investment scheme in Ghana. It is currently part of a family of funds managed by Republic Investments (Ghana) Limited, a wholly owned subsidiary of the Republic Bank (Ghana) Limited.

THE FUND'S INVESTMENT OBJECTIVES

The Republic Unit Trust has dual objective: short term income and capital preservation.

INVESTMENT STRATEGY AND PORTFOLIO STRUCTURE

To obtain its high-income goal, the fund invests in a portfolio of money and capital market instruments from different institutions. The main instruments are bonds, debentures, fixed deposits, treasury instruments and commercial paper. Capital appreciation is achieved by investing up to 10% of the portfolio in equity and other funds.

HOW DIFFERENT IS THE REPUBLIC UNIT TRUST FROM THE EXISTING FUNDS IN THE FAMILY?

The existing funds are the Republic Equity Trust, Republic Future Plan Trust and the Republic REIT. The Republic Equity Trust invests mainly in listed shares on the Ghana Stock Exchange (GSE). Republic Future Plan Trust investments mobilised funds into both listed stocks on GSE and money market instruments, while the Republic REIT invests directly in the real estate sector.

HOW DOES THE REPUBLIC UNIT TRUST OPERATE?

The fund mobilizes savings from individuals, groups, churches, charities and corporate bodies into a big pool and invests such funds on behalf of members. The minimum initial investment is GHc20 and subsequent investments are at a minimum of Ghc10.

HOW CAN I INVEST IN THE FUND?

The fund is opened to the general public. All individuals and institutions who can afford the required minimum contributions may purchase units. Parents also invest in trust for their children and dependents. Transactions can be made through all Republic Bank branches nationwide.

WHAT ARE THE INVESTMENT METHODS?

- Cash payments at any of the Republic Bank branches.
- Cheques can also be made payable to Republic Unit Trust.
- Clients can institute Standing Orders with their bankers for monthly investments.
- For clients with Republic Bank accounts, no transfer fees will be charged.
- Clients can issue post-dated cheques.
- Wire transfers can be initiated at any branch. Ask for details at any branch.
- Direct Debit
- Mobile Money

WHO DECIDES ON WHERE MY MONEY SHOULD BE INVESTED?

The Fund Manager is responsible for the selection of assets and the management of the portfolio based on the above methodology and philosophy. Also, unit holders do not have direct ownership of the individual securities purchased by the fund but are rather part owners of the Republic Unit Trust.



WHAT TYPE OF RETURNS CAN I MAKE FROM MY INVESTMENTS?

Members of the Fund will receive both capital gains/loss and income as the total return from investing in the fund. Capital gains/loss is the difference between the current market price of the unit and the purchase price. E.g. If you bought a unit at ₵100 and the current price is ₵200, then the return is the ₵100 difference. Investors are to note that the yield on their investments is not guaranteed and can rise or fall.

HOW CAN I MONITOR THE PERFORMANCE OF MY INVESTMENT?

Regular publication of the unit price of the fund will be made available in the press and on our website www.republicinvestmentsgh.com. Additional information is also provided in the annual reports of the fund. Client statements can be requested for by phone calls or contact with the offices of the Manager or via email.

HOW CAN I GET OUT OF THE FUND COMPLETELY OR REDEEM PART OF THE MONEY?

Complete a redemption form and submit it duly signed. The Manager is obliged to redeem the units and make payments for them within a maximum of five working days with respect to the Republic Unit Trust at the prevailing bid price on the actual day of disinvestments as displayed by the Manager. Withdrawal of funds from the scheme is allowed one week after the initial investment.

WHO ARE THE REGULATORS OF THE FUND AUTHORISING INSTITUTION?

The Republic Unit Trust was established under the companies' code, 1963 (Act 179). The scheme is authorized by the Registrar-General of companies under the terms of Section 318 of the Companies Code. Following the promulgation of the Securities Industry Law, 1993 (PNDC Law 333), the operations and regulations of the Republic Unit Trust have been placed under the supervision of the Securities and Exchange Commission (SEC).