



TTL Income Haven Fund
Build Your Wealth



Q&A

ANSWERS TO YOUR QUESTIONS

YOUR QUESTIONS & ANSWERS



What is TTL Income Haven Fund?

- A medium-term open-ended mutual fund which seeks to generate a high level of current income, security of principal and growth amidst liquidity.

How does it operate?

- It involves mobilizing funds from the shareholders and reinvesting the funds in high quality fixed income instruments.
- Options available are: Initial minimum contribution of ₱50.00 and regular contributions of a minimum ₱20.00 or a lump-sum contribution.
- Monies received are used to buy TTL Income Haven fund shares at the current market price based on the value of the fund.

How does one enter and exit?

- By filling an application form to enter and redemption form to exit from the Fund.

Requirements to start the Fund

- Valid National ID Card
- 1 passport size picture
- Fill TTL Income Haven Fund account opening form.
- Submit form and make payments
- For institutions, copies of incorporation documents

What are the Payment Methods?

- Cash and cheque payments at TTL Capital Office.
- Cash and cheque payments into TTL Income Haven Fund Account, at any Zenith Bank, UBA or Fidelity Bank branch.
- Mobile money transfer into TTL accountt using MTN, Tigo or Airtel



- Direct debit authorization into TTL Income Haven Fund Account at any Zenith Bank or Fidelity Bank branch.
- Standing order to client's bank for daily, weekly or monthly payments can be made by clients.
- Issuance of post-dated cheques for a period.

Can I get foreign currency if I pay in like manner?

- No, TTL Income Haven Fund is a cedi investment and clients who pay foreign currency will be given the cedi equivalent of the amount paid.

Investment Strategy

- Funds are invested mainly in fixed income instruments. The fixed income instruments include Commercial Papers, Bankers Acceptances, Certificates of Deposit and Government debt obligations.
- The investments are research driven.
- This is strongly supported by TTL Capital Research.

How long must I be in the Fund?

- Although we encourage a minimum investment duration of 3 years, one can exit the fund at anytime but will incur an exit load
- 2% charge shall be applied within the first year, 1% within the second year, and 0.5% within the third year of liquidation.
- There shall however be no exit load after the third year of each deposit.

What can I use TTL Income Haven Fund for?

- To meet your medium-term to long-term financial needs such as taking advantage of a business opportunity, saving for the rent of a home or providing for a child's education, as well as saving for retirement.

Can I decide on where my money is to be invested?

- No, the Fund Manager is responsible for the portfolio construction and management. Also, shareholders are vested with shares of TTL Income Haven Fund and do not have direct ownership of TTL Income Haven Fund's Investments

What Returns Do I make as a TTL Income Haven Fund Shareholder?

- The Fund seeks to outperform the returns on the Government of Ghana Treasury bill.

Will the Fund distribute dividends?

- The Fund would not distribute any dividends. All income will be reinvested into the fund. Investors would benefit from fund price appreciation. Eg. If you buy a share at ₵1.00 and the current price is ₵2.00, then the return is $₵2.00 - ₵1.00 = ₵1.00$

How do I get out of the Fund or take part of my money?

- Complete a redemption form and submit by hand, email or post to P.O. Box SK 1081, Tema.
- Shares being withdrawn will be sold at the prevailing price.
- For partial withdrawals, a minimum of ₵20.00 is to be left in the account
- Payments are made by cheque within a maximum of 2 working days.
- For total withdrawals, payments are made by cheque within a maximum of 3 working days.
- All payments above ₵3,000 are made by crossed cheques.

Advantages of being a TTL Income Haven Fund Shareholder?

- Effective spread of investments in income yielding instruments that reduce risk and enhance returns.
- Tax exempt returns implying higher net returns.
- Appropriate investment vehicle for meeting your income requirements.
- No entry charges hence higher net returns.
- Enjoy the expertise of a professional Fund manager.

How do I get information on my investment?

- A contract note showing the number of TTL Income Haven Fund shares bought and the purchase price will be given to clients upon receipt of contributions.
- Detailed client's statements will be sent to clients every half-year.
- Report on the Fund's performance will be published every half year and full year.

How do I monitor the performance of my investment

- TTL Income Haven Fund prices will be posted on our website – www.ttlcapital.com .
- TTL Income Haven Fund prices will be published regularly in selected widely circulated newspapers.
- The price of the fund may also be published on our registered office.

Once you know the number of shares you have in TTL Income Haven Fund, you can determine the value of your investment by multiplying your total shares by the prevailing price.

What are the risks of investing in TTL Income Haven Fund?

- The major risk associated with the Fund are credit and interest rate risk.
- Credit risk refers to the possibility that the issuer of a security will be unable to make interest payments and/or repay the principal of its debt.
- Interest rate risk refers to fluctuations in the value of a fixed-income security resulting from changes in the general level of interest rates.

The fund will not invest in:

- Equity or share of companies.

What charges do I incur?

- Management fee of 2% p.a. (indirect charge on the whole fund)
- Other expenses of 1.5% p.a. (indirect charge on the whole fund)

Who Manages the Fund?

This Fund is managed by TTL Capital Ltd, established in December 2014 to undertake the investment functions of the TTL Income Haven Fund.

TTL Capital Limited (TTL Capital) is an integrated investment banking and financial advisory firm. It is managed by experienced professionals committed to providing quality services to both private and institutional investors. The company is licensed and regulated by the Securities and Exchange Commission of Ghana.

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