

## Fund Summary

The detailed information of respective funds is provided in this section however a summary is tabulated below:

No:	Features	Income Fund				Income & Growth Fund		
		Children Investment Plan	Income Plus Plan	Farmer's Investment Plan	Employee Investment Plan*	Fijian Investment Plan	Global Investment Plan	Employee Investment Plan*
<b>1</b>	Fund Type	Single-sector Fund				Multi-sector balanced Fund		
<b>2</b>	Unit Prices	Fixed at a par value of \$1.00				Based on the Net Asset Value of the Fund		
<b>3</b>	Minimum opening balance	10 units (F\$10)	50 units (F\$50)	50 units (F\$50)	Nil under EIS	50 units	200 units	Nil under EIS
<b>4</b>	Maximum investment	Unlimited						
<b>5</b>	Dividend policy	Based on the net investment income of the Fund						
<b>6</b>	Dividend entitlement	Unit holders will be entitled to the dividends based on their unit holding up to the dividend cut-off dates. For Income Fund, the dividends will be pro-rated from the date of the investment. The dividends will not be paid on those units that have been withdrawn before the dividend cut-off dates.						
<b>7</b>	Dividend distribution	Reinvestment Bank Direct Credits (unit holding above 10,000 units) No cheque payments						
<b>8</b>	Withdrawals	Conditional (medical, education & natural disasters)	No conditions					
<b>9</b>	Withdrawal notice	Up to 30 days						
<b>10</b>	Switching	Switching is allowed						
<b>11</b>	Transfer	Transfer of units is allowed						
<b>12</b>	Fees & charges	<ul style="list-style-type: none"> <li>No entry and exit fee</li> <li>No switching fee</li> <li>Management fee – 0.5% of NAV is deductible from the investment income (not directly charged to the investor)</li> </ul>				<ul style="list-style-type: none"> <li>Entry fee – 3% which is included in the unit price</li> <li>No exit fee</li> <li>Management Fee</li> </ul>		