Researchers have found that although talent is a factor of success, opportunity and circumstances play a greater role in determining the success of any one person. As a parent, you can proactively take steps to build the launch pad of your child's future by affording them the right environment to bring out and develop their talent into success. The Bifm Letlotlo Education Fund can help you create the first of many opportunities for your child by investing for their education today. At your own pace, and according to your own affordability, take the first step towards building your child's future. Open a Bifm Letlotlo Education Fund account today.

"Success is not a random act. It arises out of a predictable and powerful set of circumstances and **OPPORTUNITIES.**"

- Malcolm Gladwell, Outliers: The Story of Success



Learn more about Bifm Unit Trusts:

Telephone +(267) 395 1564 • Fax +(267) 390 0358 WhatsApp +267 76 227 017 / +267 72 946 834 Email retailservices@bifm.co.bw

www.bifm.co.bw



A member of the BIHL Group Bifm Unit Trusts are regulated by the Non-Bank Financial Institutions Regulatory Authority (NBFIRA). Please note capital invested is not guaranteed and that past performance does not guarantee future performance. All fund prospectuses are available at Bifm offices, Plot 66458, Fairgrounds Office Park, Gaborone.

Bifm Letlotlo Education Fund

What are the benefits of investing in unit trusts?

Unit Trusts are an investment vehicle where investors' contributions are pooled together to invest in a wide range of financial assets, both locally and offshore, such as equities (shares), bonds, cash, fixed deposits etc., managed by professional fund managers



Why Invest in the Bifm Letlotlo Education Fund?

- Helps you plan for child's future education
- Helps you build up for your child's education fund at your own pace
- Contribute your child's education fund according to your affordability
- Gives you as a parent peace of mind knowing that your child's education is catered for

How do I start investing?

Opening the Bifm Letlotlo Education Fund is as easy as ABC:

- A Complete the application form;
- B Provide the following KYC documents:
- Certified copy of ID
- Proof of residential address
- Proof of your banking details
- Proof of source of income/contributions

C Submit your completed application form along with the KYC documents to the Bifm office at Fairgrounds Office Park, Plot 66458, Block A, ground Floor.

> Moderately low risk means that the fund is suitable for investors who are comfortable accepting a small degree of risk and volatility to seek some degree of growth.

Bifm Letlotlo Education Fund

The rising cost of education is one of the many reasons why people struggle to save enough money for school fees, not forgetting new uniforms, the extra lessons, the school trips, which could cost a rather daunting amount of money. Planning for your child's education with Bifm Unit Trusts gives you control over your investment and allows you to decide when and how much to invest, and what to do with it; based on which years of education you are planning for. The Bifm Letlotlo Education Fund will set you on the right path to meet your long-term education saving goals.

Fund Facts

- Anyone can invest in this Fund
- Open ended fund of unlimited duration
- 7 Year Lock-in period after which withdrawals will be allowed
- Moderately low risk profile
- Minimum investment amount of P200 per month
- No initial fee and 1.5% annual management fee