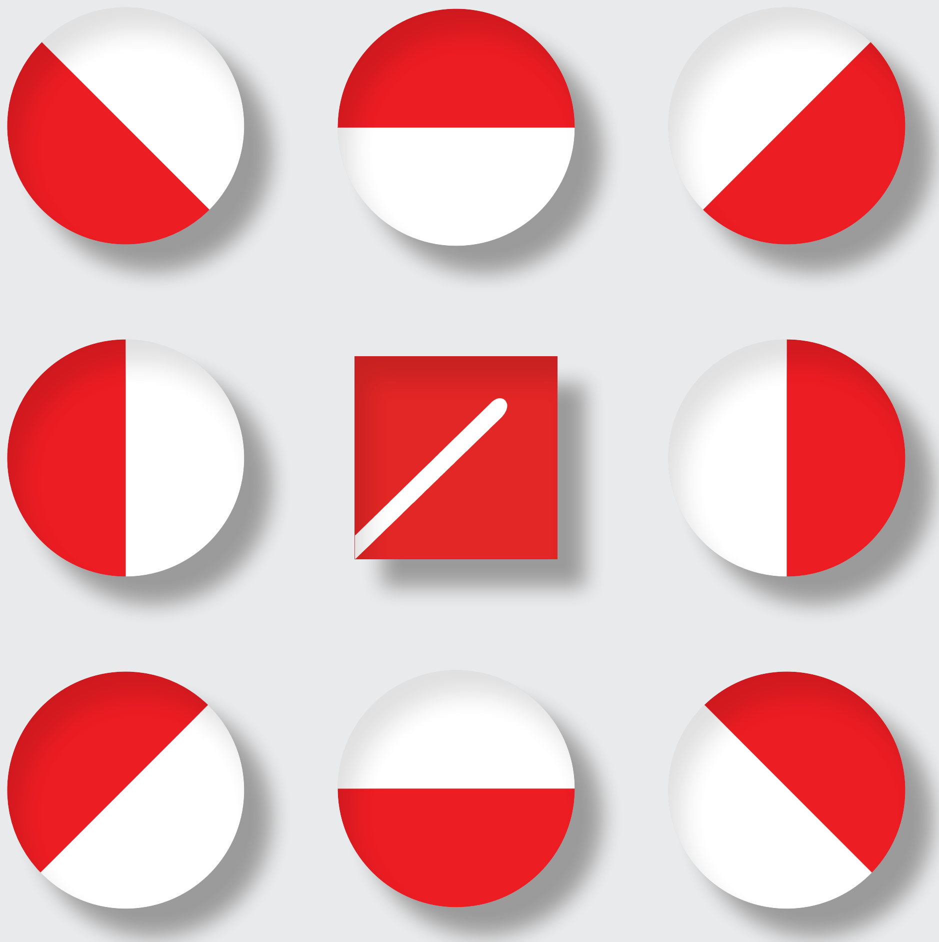
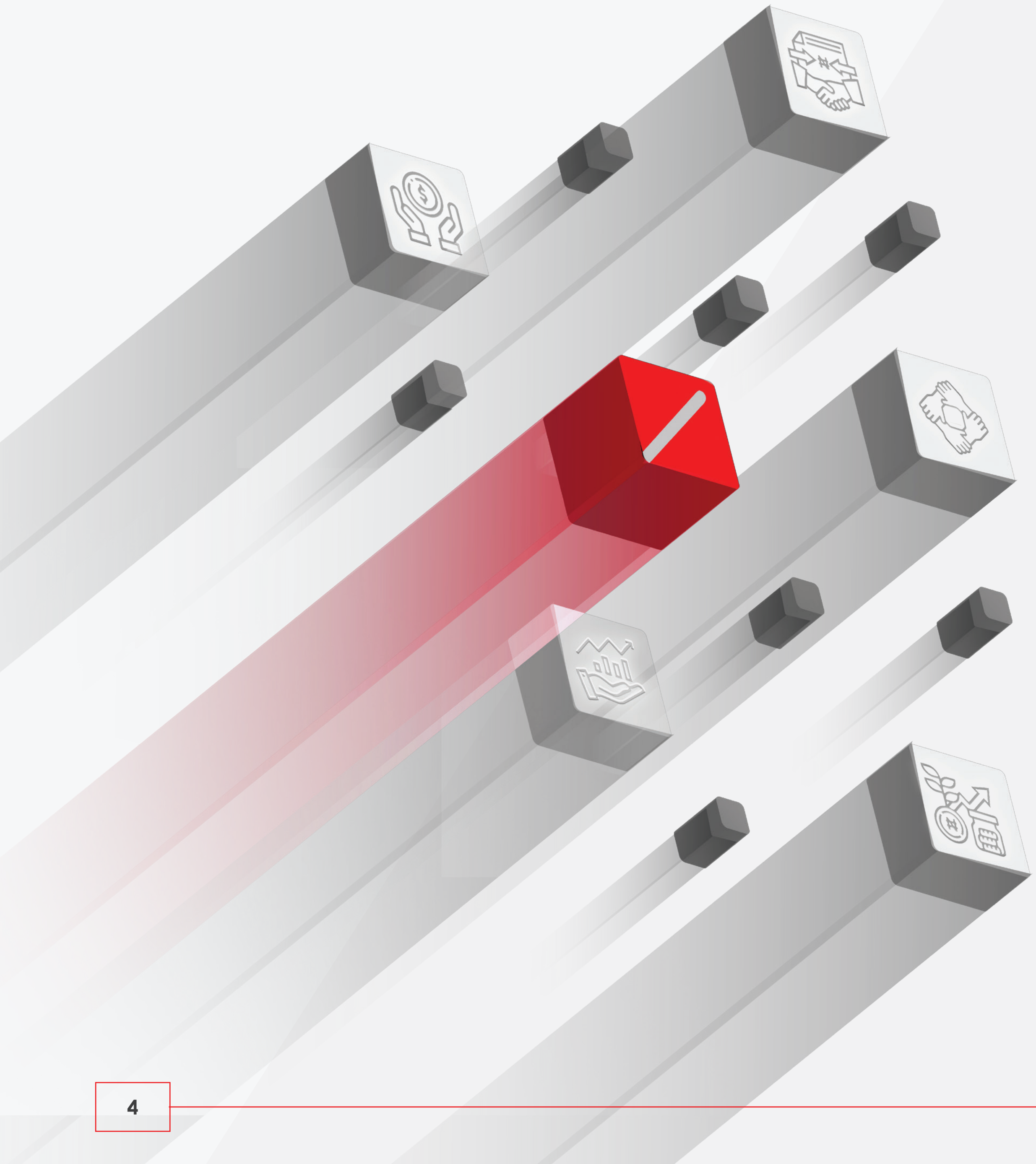
United Capital

Africa's Foremost Financial Services Group



United Capital Plc is a leading Pan-African financial and investment services group, providing bespoke value-added services to its clients. United Capital Plc is positioned to play a strategic role in helping African governments, corporates, and individuals achieve their strategic objectives, through a robust suite of financial service offerings under its subsidiary businesses - Investment Banking, Asset Management, Securities Trading, Trusteeship, and Consumer Finance. The Group is regulated by the Securities and Exchange Commission (SEC) in Nigeria.



We exist to empower Africans in the pursuit of their goals as individuals, companies and governments through superior finance products and services.

CONTENT

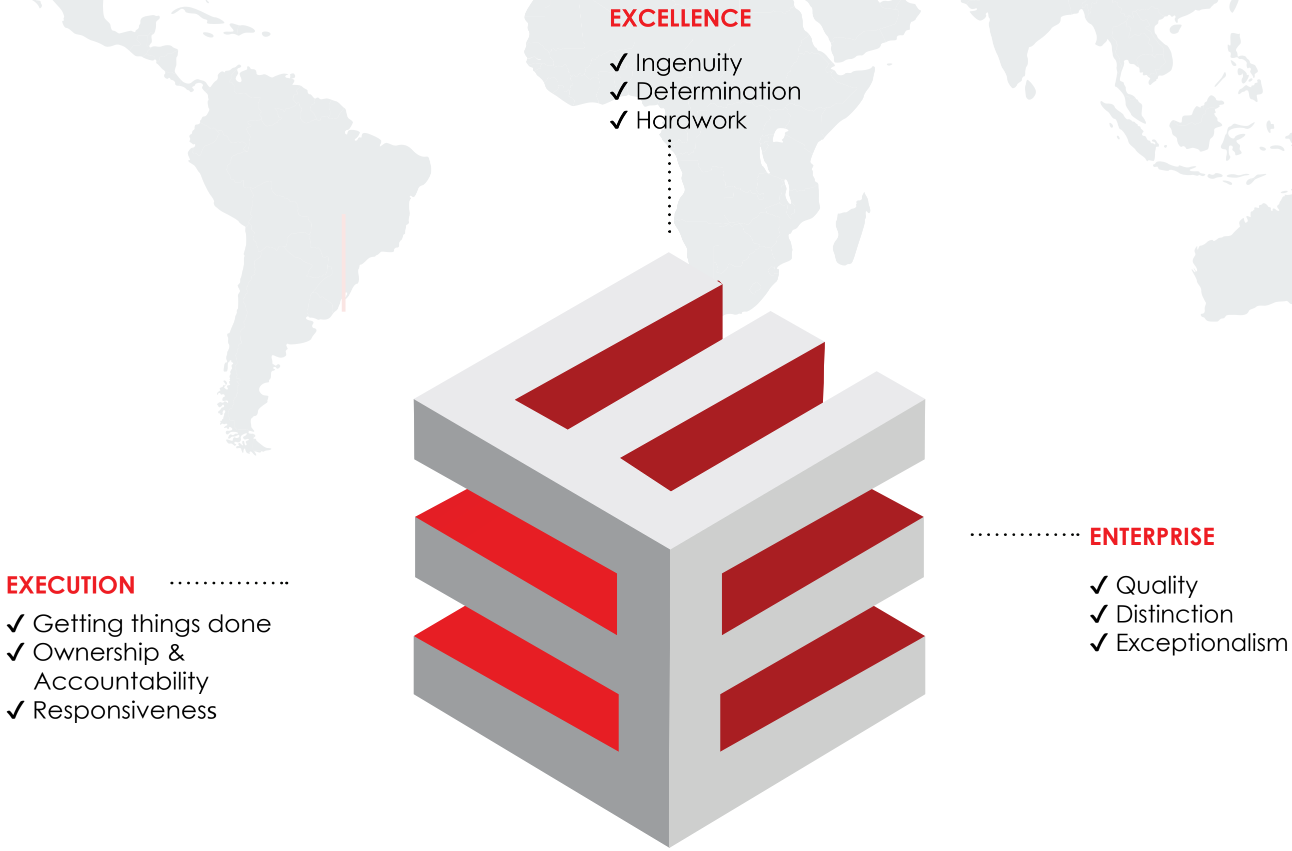
5 Decades of financial leadership

For over 5 decades, United Capital Plc has sustained a legacy of excellence in the African financial sector. Its track record of seamless transaction execution, industry leadership and client focus remain unparalleled. It has achieved this through provision of top-of-the-line financial services, consistency in service delivery and commitment to client satisfaction. The Group has demonstrated a remarkable capacity to adapt to change, innovating with each passing season and discovering ingenious methods to provide even more value to its clients, which accounts for its continued relevance till date. Its digital investing platform, InvestNow, provides a one-stop shop for retail clients to engage with various investment and financial services solutions - mutual funds, stock trading, loan creation, and so on - from the convenience of their smartphones or personal Computers.

United Capital Plc is also broadening its reach into new markets. It recently obtained a license from the Central Bank of Nigeria to operate a microfinance bank subsidiary. United Capital Microfiance Bank is set to adopt a hybrid banking model - maintaining the operational framework of a traditional bank while leveraging technology to deliver seamless, customer-centric digital banking solutions.

In recent years, the group has expanded its geographical footprints across Africa. The company now has offices in Lagos, Ibadan, Abuja, Port-Harcourt, Warri, Onitsha, Kano, Kaduna, Gombe, Adamawa and Accra, Ghana, with future plans to expand into additional African nations. Its Pan-African expansion drive is borne out of the need to replicate its numerous successes in the Nigerian market to the broader African space and gradually change the narrative of financial service offerings through provision of cutting-edge financial solutions leveraging innovation, technology, and specialist skills. The company is well-positioned to be the financial and investment role model across Africa and a reference in the global business world - a long-standing mission that has begun to materialize, as evidenced by its dual recognition by the Financial Times as one of Africa's fastest growing companies.

Our Values



OUR PURPOSE

United Capital Plc is transforming the African continent by providing innovative investment banking solutions to governments, companies and individuals.

CULTURE CODE

We are focused on managing our clients' investments with a fundamental approach, while adhering to robust risk control processes and procedures to protect and enhance their assets.

OUR CORPORATE GOALS

To be the financial and investment role model across Africa, deploying innovation, technology and specialist skills to exceed client expectations, whilst creating superior value for all stakeholders.

▪ MILESTONES

N601.92bn Total Assets 33% YoY

N32.99bn Shareholder Funds

>N820bn Funds Under Management

300,000+ Accounts

A+ Rating DataPro

A- A- Rating Agusto

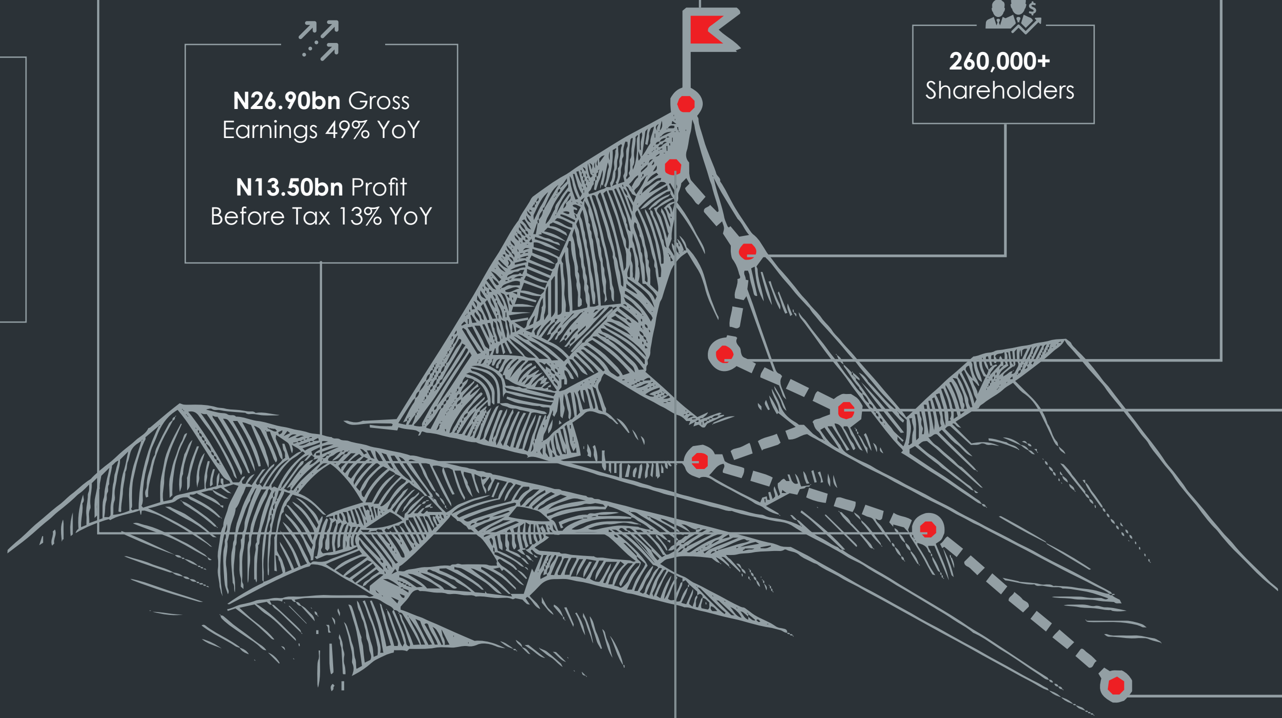
N26.90bn Gross Earnings 49% YoY

N13.50bn Profit Before Tax 13% YoY

260,000+ Shareholders

Strong Presence in **Nigeria** & **Ghana**

1st Bond Issuance by a Capital Market Operator in Nigeria



Our journey

2000-2002

Started out as United Bank Global Markets, a division of UBA Plc. We were incorporated as UBA Capital, a subsidiary of UBA Plc in March 14, 2002.

2005-2007

Established United Metropolitan Life, a joint venture with Metropolitan International Holdings. Served as Lead Arranger to the First Mortgage Securitization in Nigeria involving a $130.6 Million mortgage-backed bond.

2012-2013

Spun off from UBA Plc Group to become UBA Capital Plc. We were successfully listed on the Nigerian Stock Exchange (now Nigerian Exchange) on January 11, 2013, becoming the first listed Investment Bank in Nigeria. An Equity capital of N1.8 Billion was raised by way of Rights Issue.

2014

Change of name from UBA Capital to United Capital Plc. Served as Lead Issuing House & Underwriter to the N30.50 Billion bond, for a Nigerian Tier 1 bank.

2015-2017

Structured the US$250 million Tranche 1 Crude pre-payment facility for the Democratic Republic of Congo-based Orion Oil. Divested stake in United Metropolitan Life.

2017-2019

Served as Local Book runner to the US$300 million FGN Diaspora Bond. Launched US$10miillion Eurobond Fund and N2BN Wealth for Women Bond. Shareholders' Fund stood at N19.5 Billion.

2020

Expanded in Operations to Ghana. First issuance N20 Billion multi-tranche Commercial Papers, Issued Series 1 - five-year 10Billion bond. Full commencement of consumer finance business.

2021-2023

NSE's reclassification of UCAP shares to Medium Price Stock Group Launched United Capital Infrastructure Fund (UCIF). Emerged as Africa's Top 100 fastest growing companies in 2023.

OUR AWARDS

2023

One of Africa's Fastest Growing Companies (2023)

Financial Times & Statista Magazine Ranking

2022

Fastest Growing Investment Management Firm 2022 (Asset Management)

International Finance Magazine

2022

One of Africa's Fastest Growing Companies (2022)

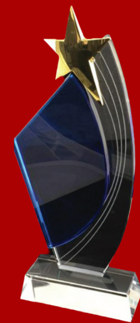
Financial Times & Statista Magazine Ranking

2022

Sectorial Leadership Award – Financial Services (other Financial Institutions)

Performance Earnings and Returns Leadership (PEARL)

2022



Africa CEO Awards 2022

African Business Leadership Awards (ABLA)

2021

Most Profitable Company (Financial Services: Other Financial Institutions)

BusinessDay (Nigerian Investor Value Awards 2021)

2021

Shareholder Capital Allocation Company of the Year (Dividends Payments)

BusinessDay (Nigerian Investor Value Awards 2021)

2021

Equities Fund Manager of the Year Award 2021 (United Capital Asset Management Ltd)

BusinessDay Banking and Financial Institutions (BAFI) awards

2021

Fund Manager of the Year (United Capital Asset Management Ltd)

Business A.M. 2021 Mutual Funds Outlook and Awards

OUR AWARDS

2018

Highest Overall Award

Performance Earnings and Returns Leadership (PEARL)

2018

Sectorial Leadership Award – Financial Services (other Financial Institutions)

Performance Earnings and Returns Leadership (PEARL)

2018

Sectoral Leadership Award: Highest Dividend Yield (Main Competitive Category)

Performance Earnings and Returns Leadership (PEARL)

2018

Sectoral Leadership Award, Financial Services Other Financial Institution (Main Competitive Award Category)

Performance Earnings and Returns Leadership (PEARL)

2018

Special Recognition Award Category: Good Corporate Governance Award

Performance Earnings and Returns Leadership (PEARL)

2018

Outstanding CEO of the Year Award (Honorary Award Category)

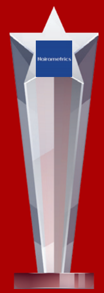
Performance Earnings and Returns Leadership (PEARL)

2018

Stockbroking firm of the year

BusinessDay Banking and Financial Institutions (BAFI) awards

2018



Top high-yield Money Market Fund that beat inflation in Nigeria (United Capital Asset Management Ltd)

Nairametrics

2018

Money Market Fund of the year (United Capital Asset Management Ltd)

BusinessDay Banking and Financial Institutions (BAFI) awards

Our Board

Professor Chika Mordi
Chairman (Non-Executive Director), United Capital Plc

Mr. Peter Ashade
Group Chief Executive Officer, United Capital Plc

Mr. Sunny Anene
Deputy Group Chief Executive Officer, United Capital Plc

AyodejiAdigun
Executive Director/ Chief Operating Officer, United Capital Plc

Mr. Emmanuel Nnorom
Non-Executive Director, United Capital Plc

Mr. Oluleke Ogunlewe
Non-Executive Director, United Capital Plc

Mr. Oladipupo Fatokun
Independent Non-Executive Director, United Capital Plc

Mr Chiugo Ndubisi
Non-Executive Director, United Capital Plc

Sam Nwanze
Non-Executive Director, United Capital Plc

Uche Ike
Non-Executive Director, United Capital Plc

■ Management team

Excellence At Your Fingertips

- Investment Banking
- Asset Management
- Securities Trading
- Trusteeship Service
- Wealth Management

Investment banking

United Capital Investment Banking business is a leading investment banking institution in Nigeria, with a proven track record of providing financial advisory solutions to corporate/institutional clients (both private and public) and sovereign entities by utilising long-standing expertise in capital markets and advisory services, structured trade finance, project finance, and infrastructure financing.

Our track record of executing specialized transactions in Nigeria and across Africa sets us apart as a leader in the industry. Consequently, we have built a reputation of excellence and a commitment to developing the African continent.

Qualified and Experienced Team

The United Capital Investment Banking team consists of highly qualified and experienced professionals drawn from a range of disciplines with competencies in the financial services industry, executing domestic and cross-border financial transactions.transactions.

Specialist Business Offerings

United Capital Investment Banking has dedicated business lines which include Financial Advisory, Capital Markets, Project Finance, Structured Trade Finance and United Capital Infrastructure Fund.

End-to-End Transaction Advice

We provide the necessary support to clients at every stage of a transaction, including but not limited to financial analysis, deal structuring, execution, capital raising and distribution, closure and post-closure stages.

Stellar Track Record

We have a proven track record of providing strategic transaction advice to national and sub-national governments as well as corporate entities looking to raise capital from domestic and international investors

Strong Network and Investor Engagement

We have built and actively maintain a robust network of domestic and international investor groups to access on behalf of our clients.

Regulatory

We are licensed by the Nigerian Securities and Exchange Commission as an Issuing House and Market Maker.

SERVICE OFFERINGS

- Financial Advisory
- Capital Markets
- Project Finance
- Structured Trade Finance
- United Capital Infrastructure Fund

Financial Advisory

Our Financial Advisory desk is responsible for the execution of business valuations, mergers, divestitures, acquisitions and buyouts. Our team possesses world-class execution capabilities and is responsible for executing leveraged and management buyouts in addition to providing strategic assistance to private equity investors seeking to exit their investments.

In executing these transactions, we adopt valuation methodologies based on proven technical concepts and leverage our negotiation skills to ensure that final transaction terms match the client's desired outcome.

CAPITAL MARKETS

Our Capital Markets desk provides specialist capital raising and issuing house services to clients across Nigeria and Africa, by leveraging on our competence and vast network of relationships with regulators and providers of capital. Our capabilities cut across a spectrum of sectors including financial services, power, oil & gas, hospitality, real estate, consumer goods and government parastatals. Some of our accomplishments are listed below.

United Capital Plc has the ability to deploy its balance sheet to assist corporates in meeting their funding objectives. It is important to note, the business has provided and continues to provide considerable support to clients (in terms of funding) on transactions executed in the Nigerian money and capital market.

Achievements

United Capital continues to make waves In the Nigerian and African capital market, with some significant highlights over the years;

FMCG - Participated on the largest corporate bond issuance in the Nigerian debt capital market.

Oil & Gas - Lead Issuing House in the first bond issuance in the downstream segment of the Nigerian oil and gas sector.

Power- Financial Adviser on the first power sector merger in Nigeria

Sovereigns- Financial Adviser to the Federal Government of Nigeria on its debut **$300m** Diaspora Bond.

Fintech - closed the first commercial paper by a FINTECH company

Power- Acted as a lead issuing house on the largest approved corporate bond issuance by a power generating company in Nigeria. United Capital also participated on closing the first power company issuance of a guaranteed green bond in Nigeria.

Service Offerings

Debt Capital Markets

Our Debt Capital Markets (DCM) focuses on raising short, medium and long-term debt. The team assists clients to issue fixed-rate capital market instruments to address their funding needs. These instruments/issuances include but are not limited to Private Notes, Commercial Paper, Local Currency Bonds, Green Bonds, Sukuk and Eurobond

Equity Capital Markets

Our Equity Capital Markets (ECM) team specializes in advising companies seeking to raise equity capital and quasi-equity from both the domestic and international capital markets. We provide financial advisory and issuing house services to corporations on various capital-raising transactions including: initial listings on stock exchanges, raising additional equity and private/ special placements by listed and unlisted companies. We have successfully executed mandates for the public offering as well as seasoned equity offerings of various corporations in Nigeria.

Project finance

Our Project Finance desk provides cross border bespoke financial advisory, structuring and arranging services to clients (developers and companies looking to undertake capital intensive projects) across Africa by leveraging on our extensive expertise, unrivalled track record and vast network of relationships with providers of capital.

Our range of expertise covers industries and sectors which are critical to economic growth including; oil & gas, power, infrastructure, mining, healthcare, hospitality and manufacturing.

- **Power/Energy:** Over the past decade the team has completed over US$6 billion in large scale financing (particularly in energy) with a recent transaction being one of the largest oil and gas financing in Africa in more than a decade, with a financing component of US$1.1billion, provided by a consortium of global & regional banks and investors.

We are a leading power sector financial advisers in Nigeria, having structured the financing for the acquisition of most of the electricity generation companies privatized in the 2013 privatization exercise conducted by the Nigerian government. Furthermore, we have actively supported clients in various IPP (including renewable energy) projects in Nigeria and other African countries.

- **Infrastructure:** United Capital acknowledges that quality infrastructure is the backbone of any developing economy. We remain committed on partnership opportunities with governments and private sector stakeholders across Africa to develop key infrastructure to drive the growth of the economy.

- **Oil & Gas:** Our Project Finance team has raised capital for industry leaders across the oil & gas value chain - upstream, midstream, and downstream companies - in Nigeria and other parts of Africa.

- **Mining:** Africa has tremendous potential within its mining sector due to the scale of its mineral endowment. United Capital is well positioned by virtue of its continent-wide reach to help mining companies meet their financing requirements on mining projects.

Capital Raising (Debt & Equity Arranging and Structuring)

We offer innovative debt and equity solutions to meet the project's funding requirements, drawing on our extensive relationships with providers of capital. We support our clients in structuring the financing they require to pursue project delivery, acquisitions, expansion opportunities, working capital requirements or restructurings.

Project Finance Advisory

Our expertise enables us to provide critical guidance throughout the project finance cycle, from the initial stages of project development to financial close. We produce transaction documents (including financial models, term sheets, teasers, information memoranda), monitor and coordinate due diligence and other work streams involving other transaction parties.

Negotiation Support

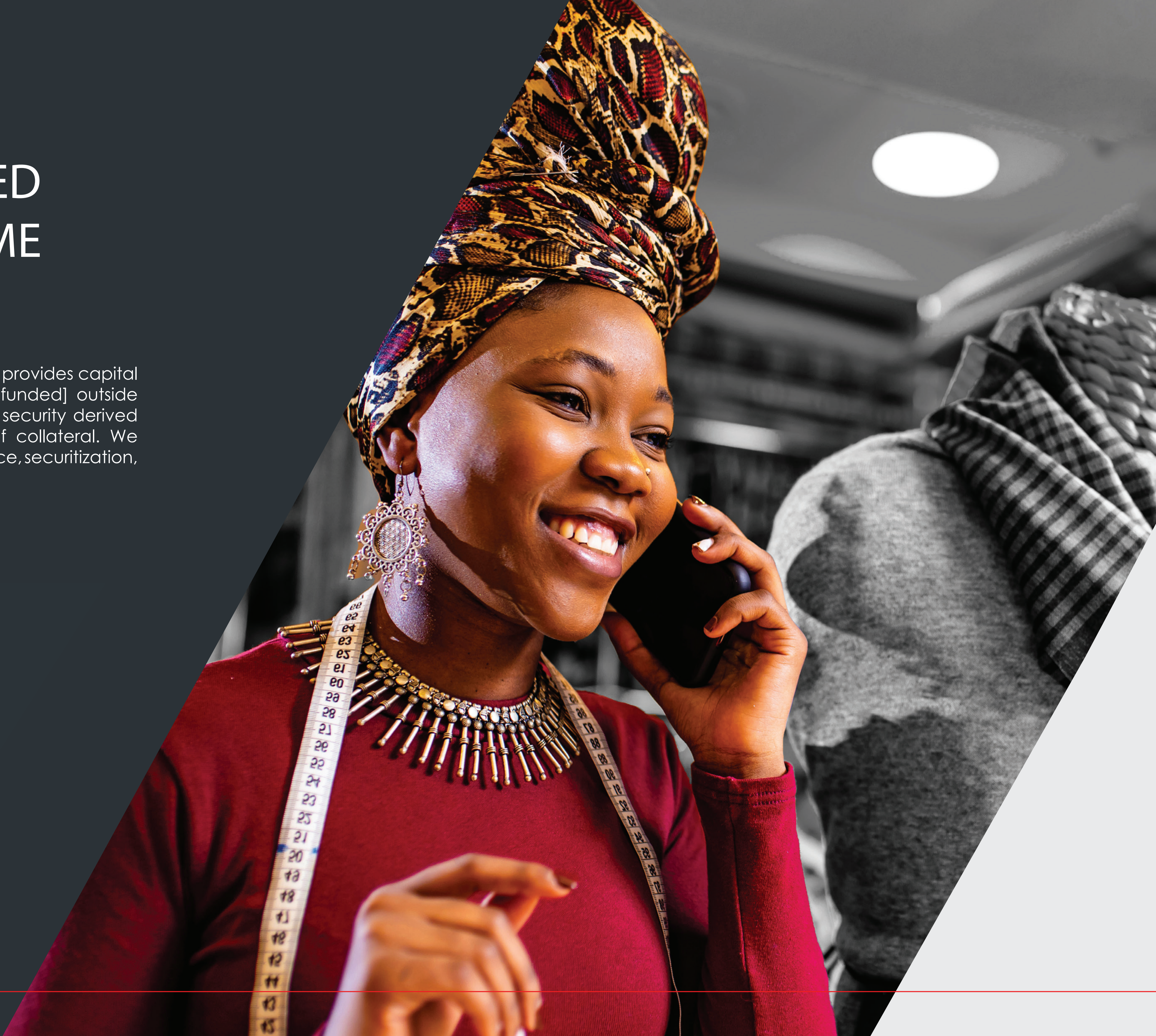
We understand that negotiation is a key part of any successful financing process. We provide support to our clients by providing negotiation support backed up by the up-to-date market research and intelligence to ensure that favourable terms are secured.

Facility Agency

Upon a successful capital raise through a loan syndication, we are well placed to act as Facility Agent, to provide loan administration and monitoring services. This role involves the coordination of information flow between the borrower and the lenders in a syndicated facility as well as monitoring of financial covenants and information undertakings in line with the financing terms.

STRUCTURED TRADE & SME FINANCE

Our structured finance desk provides capital solutions [funded and non-funded] outside the traditional fall back on security derived from conventional forms of collateral. We have expertise in trade finance, securitization, and commodity finance.



Pre-Export Financing

STF helps corporates in their growth stage to meet up with their working capital needs for the purpose of sourcing raw materials for export.

Arrangement of Bank Financing

The desk engages with corporate and commercial banks to ensure credit facilities such as; import finance facilities (IFF), confirmation line facility (CLF) and import overdraft (IOD) are approved through partner banks within short timelines. CBN intervention funds are also processed for clients through our partner banks.

Pre-Import Financing

The desk remains committed to assisting Small and Medium sized businesses to raise working capital to support their import needs. The funds raised are majorly used to purchase FX for import payment.

Trade Finance

Our Trade finance desk aims provide financing solution to aid domestic and international trade while reducing delivery and settlement risk. This type of financing creates a safety net to protect the interests of buyers and sellers in the international marketplace and help complete transaction that may involve multiple currencies. Some of these products include lending, issuance of letters of credit, bill for collection, export credit and financing.

BG or SBLC issuance

With the help of our partner banks, we arrange the issuance of Bank Guarantees ("BGs") or Standby Letter of Credit ("SBLC") to support international trade.

United Capital Infrastructure Fund

The United Capital Infrastructure Fund (UCIF) is a close-ended infrastructure fund, with a N150 billion program size, duly registered with the Securities and Exchange Commission ("SEC"). United Capital Plc ("United Capital") is the Fund Sponsor and United Capital Asset Management Limited ("UCAM") is the Fund Manager. With AUM in excess of N440 billion as of June 30, 2022, UCAM is licensed by SEC to act as Investment Advisers, Portfolio, and Asset Managers.

UCIF launched in November 2021 with the goal of bridging the infrastructure deficit in Nigeria and Sub-Saharan Africa, by providing medium to long-term (up to 15 years) senior debt facilities to infrastructure and trade-enabling infrastructure projects that have a high degree of certainty of future cash flows. The Fund is authorized to invest 80% of total assets in Nigeria and up to 20% in Sub-Saharan Africa.

Target sectors include;

- **Agribusiness**
- **Captive Power & Utilities**
- **Renewable Energy**
- **Social Infrastructure**
- **Telecommunication**
- **Transportation**

Service Offerings

Term Loans

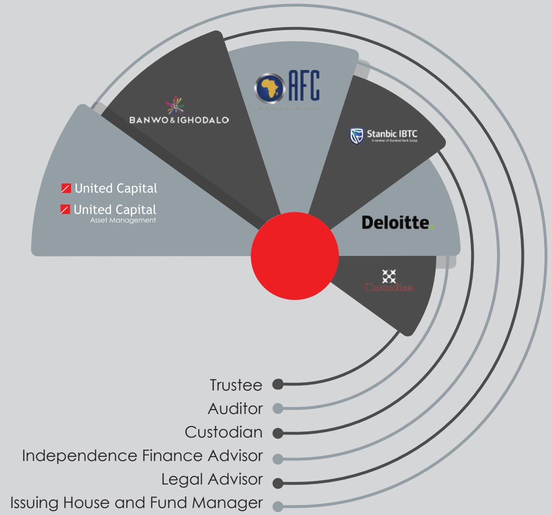
The Fund provides financing to portfolio companies and projects involved in infrastructure, infrastructure related and trade-enabling infrastructure projects through financing products in the form of senior secured term loans and structured loan products. Senior loans may be provided on a stand-alone basis or with one or more co-lenders, either through a predetermined "club" or in a "syndicated" transaction structured and negotiated by one or more lead arranger(s) and then subsequently shared with other lenders.

Other Loan Facilities

On a case-by-case basis, the Fund may also offer other products to Portfolio Companies under complementary financing arrangements, where such products could include:

- Bridge financing provided on customary terms to Portfolio Companies, on the basis that such financing will be converted to a term loan
- Revolving credit facilities provided to Portfolio Companies under a financing program involving a pipeline of assets being delivered under a phased delivery program
- Working capital facilities provided to Portfolio Companies under complementary financing terms, alongside a Term Loan

Transaction parties



UCIF in Numbers

PROGRAM SIZE
N150Bn

FACILITY LIMIT - Upto -
N10BN*
*Facility limit per project is subject to sectorial considerations and the fund's investor guidelines

TARGET RETURN- Upto -
+3-5%

FACILITY TENOR -Upto-
15 years

FACILITY TENOR -Upto-
15 years

DEAL STAGES
5

TARGET GEOGRAPHY

The Fund is authorized to invest 80% of total assets in Nigeria and up to 20% in Sub-Saharan Africa.

Some of our Achievements

Lagos State
Bond Issuance Series 1, 4 & 1

NGN 352.3 Billion

Issuing House

United Capital 2020/2021/2023

FMN
Food and Agro-Allied Group

Commercial Paper Issuance
Series 1 & 2

NGN 64.9 Billion

Joint Issuing House

United Capital 2023

RMB

Commercial Paper Issuance
Series 5 & 6

NGN 28.1 Billion

Joint Issuing House

United Capital 2023

UCIF
UNITED CAPITAL INFRASTRUCTURE FUND

Series I & II Issuance

NGN 6.6 Billion

Lead Issuing House

United Capital 2023

GEREGU POWER PLC

Geregu Power Plc
Series 1 Bond Issuance

N40.1 Billion

Lead Issuing House

United Capital 2022

DANGOTE

Dangote Industries Limited
Series 1 & 2 Bond

N289 Billion

Joint Issuing House

United Capital 2022

Raedial

Private Note Issuance
Series 1, 2 & 3

NGN5 Billion

Sole Arranger

United Capital 2022

MTN

Series 1 Bond

NGN115 Billion

Joint Issuing House

United Capital 2022

DANGOTE CEMENT

Dangote Cement Plc
Series 1& 2 Bond

N216 Billion

Joint Lead
Issuing House

United Capital 2020/2022

UBA

Eurobond

US$300 Million

Co - Manager

United Capital 2021

Some of our Achievements

Fidelity
Series 1 Bond
NGN41 Billion
Joint Issuing House
United Capital 2021

seplat
Eurobond
Capex Financing Facility
US$650 Million
US$700 Million
Co – Manager
Facility Agent
United Capital 2021/2015

CORONATION
SPV PLC Bond
NGN25 Billion
Joint Issuing House
United Capital 2020

G.O.S. Management Company Limited
NGN8.2 Billion
Joint Issuing House/
Underwriter
United Capital 2020

Series 1 Tranche A & B Private Bond
NGN 26.52 Billion
Joint Lead Issuing House
United Capital 2019/2020

GEL UTILITY LIMITED
Series 1 Bond
NGN13 Billion
Lead Issuing House /
Financial Advisor
United Capital 2019

NORTH SOUTH POWER
Green Infrastructure Bond
Capex Financing Facility
NGN8.5 Billion
US$122 Million
Sole Arranger
United Capital 2019/2014

Capex Financing Facility
US$1 Billion
Financial Adviser to UBA
United Capital 2017

ORION OIL LTD
Pre-Export Financing
US$250 Million
Financial Adviser/
Facility Agent
United Capital 2020/2022

ExxonMobil
Financing Programme
US$1.5 Billion
Financial Adviser/
Lead Arranger
United Capital 2014

Asset management

Our Value Proposition

■ Over $1billion Asset Under Management (AUM)

United Capital Asset Management Limited ("UCAML") is a wholly owned subsidiary of United Capital Plc. We are a leading Fund Manager providing asset management services to private and institutional investors across different sectors of the Nigerian economy and Africa at large.

We are registered and licensed by the Securities and Exchange Commission of Nigeria as Fund and Portfolio Managers with operating offices in Lagos, Abuja, Ibadan, Port Harcourt, Adamawa, Onitsha, Kano, Kaduna, Gombe, Warri, and Ghana. With total Asset Under Management of over $1billion+, we operate eight (8) Mutual Funds as well as several separately managed portfolios.

UCAML is willing to bring to bare a strong track record in portfolio management in managing clients' investment portfolios to generate superior returns. We currently provide fund management services to state government stabilization funds, insurance companies including a health insurer, as well as several gratuity funds for corporates across different sectors.

■ **United Capital Asset Management Limited is a leading fund manager in Nigeria with Assets Under Management in excess of US $1billion+.**

- **First and only Asset Management firm in Nigeria to simultaneously launch four Mutual Funds - Balanced Fund, Bond Fund, Equity Fund, and Money Market Fund**

We are leaders in the areas of fund and portfolio management, as well as investment advisory with particular focus on:

- Portfolio Construction and Restructuring
- Portfolio Management
- Mutual Funds
- Gratuity Fund Management

- **Over $1bn Mutual Collective Investment Scheme**
- **United Capital Fixed Income Fund is the Largest fixed income fund in Nigeria.**
- **Over $1bn in AUM**

- **We are able to leverage our strong track record in portfolio management to manage investment Portfolios under our Portfolio Management Schemes on a discretionary or non-discretionary basis.**

- **Features of our Portfolio Management Services**

▸ Minimum investment of N50 million for HNIs and N100 million for Corporates

▸ Performance benchmark set

▸ Minimum tenure of one year subject to a renewal

▸ Additional contributions to portfolio allowed.

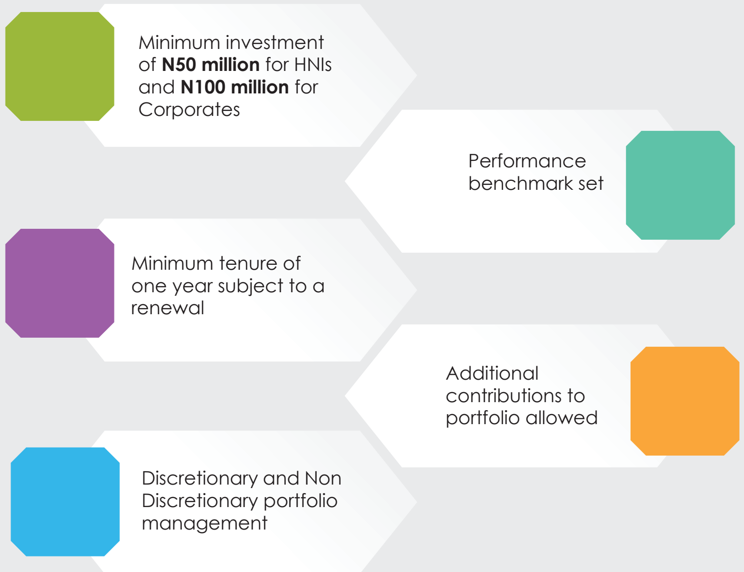
▸ Discretionary and Non-Discretionary portfolio management

- **Corporate Fund Management**

We take the responsibility of managing shareholders' funds or company's investible funds off organizations to enable them concentrate on their core businesses.

- **Gratuity Fund Management:**

We work with multi-national corporations, organizations, foundations and/or groups to manage/establish various types of investment schemes (Gratuity/Employee Savings Plan) designed to create future wealth for the members of staff or beneficiaries.



OUR MUTUAL FUND OFFERINGS

United Capital Fixed Income Fund

The main objective of the United Capital Fixed Income Fund is to achieve consistent streams through investment in select portfolio of securities and investments specified in the Trust Deed. The Fund's assets are invested in Federal Government bonds, sub national bonds, corporate bonds and high-quality money market securities. The Funds is not affected by the fluctuations in the equity markets. However, opportunities of capital appreciation are dependent on movements in market yields. Investors enjoy protection from equity market volatility, long term capital preservation and growth as well as a low minimum entry threshold of **N10,000** and multiples of **N1000** subsequently.

United Capital Nigerian Eurobond Fund

The United Capitol Nigerian Eurobond Fund is an open-ended mutual fund that is invested in US Dollar-denominated Eurobonds, floated by the Federal Government of Nigeria, as well cs top-tier corporates. Subscribers can expect to receive competitive short to medium term capital appreciation on their USD holdings invested in the Fund better than they would receive on domiciliary deposits. The minimum investment is $1,000 and multiples of $500 thereafter.

United Capital Money Market Fund

The United Capital Money Market Fund is a Collective Investment Scheme which invests in quality money market instruments like treasury bills and certificates, commercial papers and Banker's acceptance. The Fund is an income Fund. It provides liquidity, capital preservation, as well as moderate and stable returns. The Fund is appropriate for corporate end individual investors who desire less volatility in returns using their surplus funds for short periods of time. The Money Market Fund preserves capital, offers quarterly interest payment as well as safety and liquidity. Minimum entry threshold of N10,000 and multiples of N1000 subsequently.

United Capital Balanced Fund

The objective of the United Capital Balanced Fund is to achieve long-term capital appreciation and income distribution through investment in a portfolio of securities and instruments as specified in the Trust Deed. The Fund is targeted at investors who seek a blend of safety, income and modest capital appreciation. The equity portion of the Fund has exposures to mid-cap and large-cap stocks with significant diversification across sectors of the Nigerian economy. Investment decisions are driven by rigorous research in line with carefully designed Enterprise Risk Management framework. Minimum entry threshold of N10,000 and multiples of N1000 subsequently.

United Capital Sukuk Fund

The objective of the United Capital Sukuk fund is to provide investors with a low-risk investment with stable and competitive returns through investments in short, medium end long-term Sharia-Compliant securities and investment products, whilst ensuring the preservation of capital and maintaining a reasonable degree of liquidity. The Fund aims to provide its Unitholders with halal profits on the growth of their capital over the long-term in accordance with the principles of Islamic finance. Minimum entry threshold of N10,000 end multiples of N1000 subsequently.

United Capital Equity Fund

The United Capital Equity Fund invests in quoted equities that are traded on the Floor of the Nigerian Stock Exchange ("NSE"). The objective of the Fund is to achieve high returns over a medium to long-term period. The Fund is suited for investors who have a long-term outlook and have funds that can be set aside for investments extending for a period of more than one year. The Fund seeks to achieve long-term capital appreciation and income distribution through investment in fundamentally strong companies. As such, the Fund targets investors who seek significant capital appreciation in the long-term and can tolerate the volatility in the stock market. Minimum entry threshold of N 10,000 and multiples of N1000 subsequently.

United Capital Wealth for Women Fund

The objective of the United Capital Wealth for Women Fund is to promote the financial inclusion of the female gender by increasing their access to financial investment products and addressing the current imbalance of most investment products being skewed towards the male gender. The Fund Manager seeks to maintain a balance between realized income and capital growth to ensure regular distribution payments and continuous appreciation in asset values while ensuring optimal safety of assets and adequate liquidity to meet the Fund's obligations as they fall due. The equity portfolio is tilted towards companies with significant female representation on their boards and management teams. Minimum entry threshold of N 10,000 and multiples of N1000 subsequently.

United Capital Global Fixed Income Fund

An actively managed open-ended specialized fund whose main objective is to achieve consistent income streams through investment in select dollar-denominated global Fixed income securities issued by non-Nigerian issuers, sovereign as well as top-tier corporate Eurobonds. Subscribers can expect to receive competitive short to medium-term capital appreciation on their USD holdings invested in the Fund better than they would receive on domiciliary deposits. The Fund is targeted at Qualified Institutional Investors, and High Net Worth Individuals (HNIs), Africans and Nigerians in the diaspora, and Institutional investors with USD-denominated liquidity who desire access to higher returns and have the appetite for foreign traded securities as long-term investors. The minimum investment amount is $50,000 and subsequent investment of $500. The fund has a holding period of 180 days.

OUR SERVICES

Investment Advisory

We offer investment advisory services to our clients to enable them keep control over their investment decisions and take advantage of a wide range of investment opportunities. This service will offer your organization periodic investment strategy meetings to review and discuss portfolio strategies amidst the investment terrain.

Other features of our Investment Advisory Services include;

- Periodic evaluation of existing investment portfolios
- Expert advice on asset class and security selection
- Periodically reviewing the institution's objectives and current market realities considering existing regulations
- Creating an appropriate investment risk management framework
- Market analysis updates and reports

Alternative Investment

We also offer specialist services in the identification, analysis, advisory and management of alternative investments. These include unconventional assets held in portfolios such as strategic share acquisitions, real estate, hybrid asset structures, unquoted equities as well as private equity options and much more. We have consistently created and maintained an impressive track record of effectively managing risk to deliver performance consistent with our clients' investment objectives.

OFFSHORE SECURITIES OFFERINGS

- **Foreign Stock/Securities purchase**

We provide execution, clearing and settlement services for the purchase and sole of foreign securities on behalf of our clients. Based on clients' instructions, we would carry out such transactions on any market to trade foreign stocks such as shares of Apple, Tesla, Google, Facebook etc.

- **Access to international Collective Schemes/ Mutual Funds**

We provide access to subscribe and invest in mutual funds and other managed Funds operated by global Fund managers such as BlackRock, Vanguard, Fidelity, Investec etc. We aid the processing of subscriptions and redemptions from these Funds based on client request.

- **Access to Global Custody services**

We are able to serve as custodians far foreign securities acquire from or through us or, with our agreement, deposit securities with us from time to time.

- **Corporate actions**

We are able to provide any notices, announcements, agenda, proxies or other corporate action materials received by us as securities depository in respect of your securities. This include following up with the receipt of outstanding dividends and bonuses declared on your securities.

Brokerage Services

Corporate Bonds and Commercial Papers: Purchase or sale at the primary or secondary market

FGN Eurobonds: Purchase or sale at the primary or secondary market.

FGN Treasury bills and Promissory Notes: Purchase or sale at the primary or secondary market.

African Sovereign Eurobonds: Purchase or sale at the primary or secondary market.

Corporate Eurobonds: Purchase or sale at the primary or secondary market.

- We advise clients and provide best execution using our experienced Fund Management and Treasury teams.
- Efficient and Timely settlement using our Global Custody Relationships.
- Portfolio Monitoring, Reporting, and Research Recommendations on entry and exit points.

Achievements

GROWTH

The Total Net Asset value of United Capital Mutual Funds exceeded N227Billion as of 31st Dec, 2022

TOP RANKING

UCAML is currently ranked as the 3rd largest CIS Fund manager in terms of Mutual Fund Asset Under Management.

LAUNCHED ANOTHER DOLLAR DENOMINATED FUND

United Capital Global Fixed Income Fund with an offer of $3m.

UCAML WAS ASSIGNED A FUND MANAGER RATING AT A (IM)

Signifying that UCAML is considered to have good investment and risk management capabilities.

Achievements

2ND LARGEST DOLLAR MUTUAL FUND

LARGEST FIXED INCOME FUND MANAGERS

MANAGED OVER N200BN OF INVESTORS ASSET

Through Mutual Funds, Privately Managed Funds and Portfolio Management Services.

LAUNCHED UNITED CAPITAL SUKUK FUND

In 2020 with an offer size of N1bn.

SECURITIES TRADING

Our Securities Trading business is a dealing member of the Nigerian Exchange and registered by the Securities and Exchange Commission. We are also a registered dealing member of NASD OTC Plc and FMDQ OTC Plc, allowing us to deal in over-the-counter Equity and Fixed Income Securities.

OUR SERVICES

Sales and trading of listed and unlisted securities for both private and institutional clients.

Equity Portfolio Management Services

- Non-Discretionary: We provide research-based market insight to clients to enhance the efficient management of their Equity Portfolios.
- Discretionary: We actively manage the equity portfolio of our High-Net-Worth Individuals and Institutional clients, subject to pre-agreed performance benchmarks.

Receiving Agent to New Issues

As a receiving agent to new issues, we provide in-depth market analysis on new issues to assist clients with their investment decisions, leveraging on our robust operational support to surpass remittances specified periods to the Issuing House to ensure efficiency.

Stockbrokers to Primary Issues

We support companies seeking to raise capital in form of Equity or Debt on the Nigerian Exchange. We leverage on our large distribution capability, to ensure a successful completion of the offer process.

Designated Adviser to SMEs

Providing small and medium enterprises with the required knowledge and professional advice to prepare and guide them to listing on the Alternative Securities Market (ASeM).

Supplemental Market Making

We also provide Equity Supplemental Market Making to improve market liquidity for selected stocks listed on the Nigerian Stock Exchange (NGX).

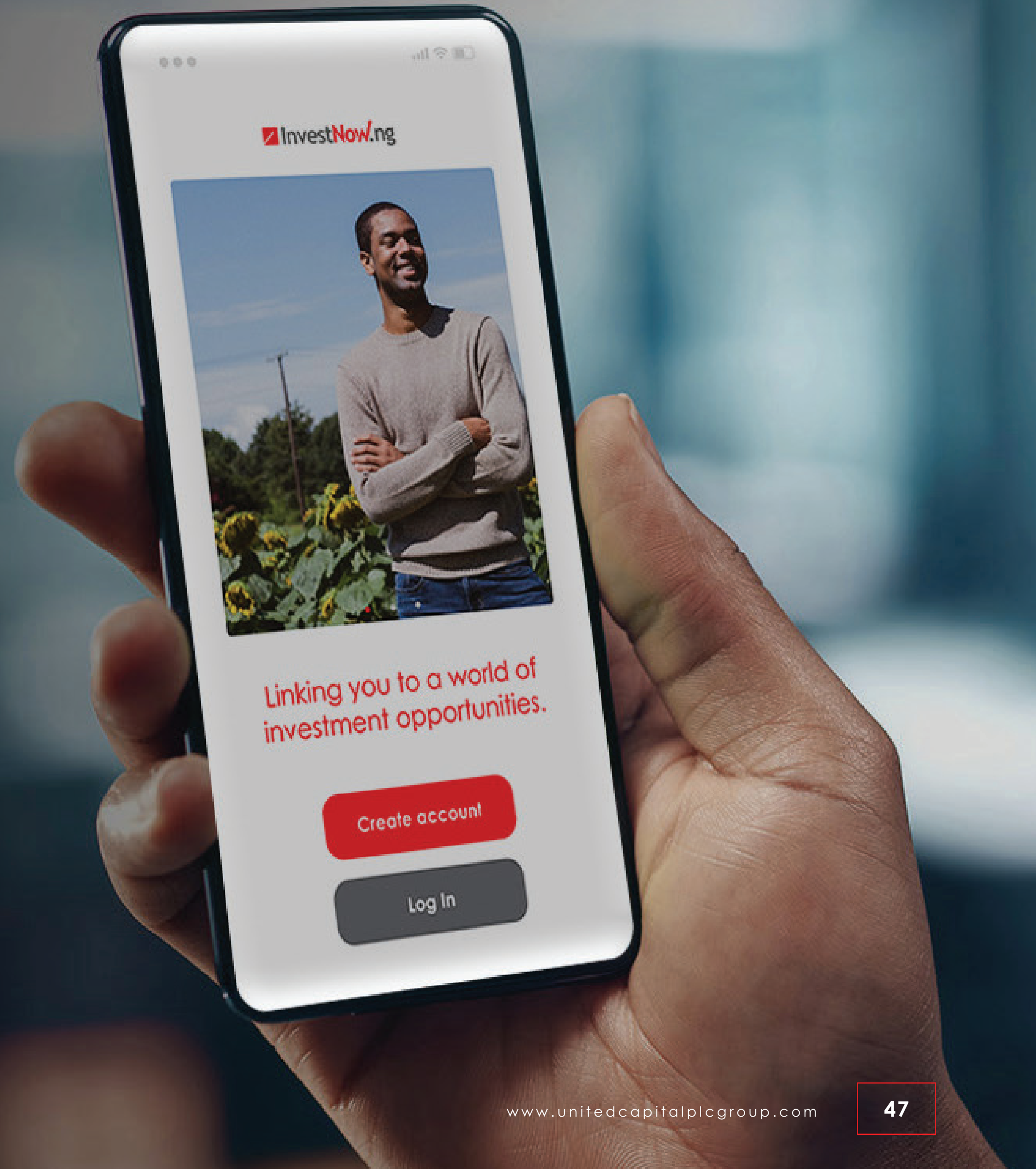
U-TRACE

We assist you track and unlock the value of all unclaimed dividends/outstanding bonuses from quoted companies in Nigeria. The service enables you to have access to shares bought through the Stockbroking houses that are now inactive or moribund ensuring the following amongst others:

- Reconciliation of clients’ investments
- Recovery and dematerialization of all shares certificates
- Recovery of all outstanding bonuses and dividend warrants
- Revalidation of stalled dividend warrants
- Consolidation of multiple shareholdings and CSCS accounts
- Transfer of shares from inactive/moribund Stockbroking houses to UCSL
- Transfer of minor accounts to beneficiaries upon attainment of age

Stock trading On InvestNow

Our digital platform provides direct market access to enable clients to trade stocks real-time on the floor of the Nigeria Exchange, access advisory information and monitor their shares portfolio from the comfort of their smartphone or computer.



Trusteeship SERVICES

Our Trusteeship business plays a key role in different fiduciary transactions, where we are charged with protecting the interests of Lenders and Investors. Our expertise includes extensive, in-depth experience in a wide range of Capital Market transactions, Debenture Trusts, Collective Investment Schemes and Private Trust with Trust mandates in excess of N6 Trillion.

OUR SERVICES

We act as Trustees to Corporate Bond/Notes Issuances, State Bonds, Federal Agency Bond Issues, Collective Investment Schemes (including Real Estate Investment Trusts), Debenture Trusts (Consortium Lending and Loan Syndications) as well as Private Trust.

- **Public Trust**

This comprises Bond/Notes Issuances, Collective Investment Schemes and Real Estate Investment Trusts wherein we secure and protect the interest of the investors and monitor Issuer activities in order to ensure compliance with the Investment and Securities Act, the Securities and Exchange Commission Rules, as well as the respective transaction documents.

We also manage Sinking Fund/Debt Service Repayment Accounts to generate returns and ensure timely payments of entitlements to investors when due.

Corporate Trust

As Trustees on Debenture and Loan Syndications, we advise on a security structure for the transaction which will support affordable costs within the ambit of the law. To achieve this, we act as an independent and impartial third party managing the charged assets, overseeing the preparation and perfection of the Trust Deeds, associated security documents, and necessary filings with the appropriate regulatory authorities. Our other duties include enforcement of the security under laid down procedures in the governing Trust Instruments, to act as an effective communication bridge between the Lenders and Borrowers, maintain custody of Title Documents of the collateral and ensure current Insurance Policies are in place, amongst other things.

Private Trust

We provide a wide range of Private Trust products and services designed to assist individuals and groups in making enduring and effective estate planning arrangements. A Private Trust allows you transfer assets to a set of beneficiaries typically named in a Will or Trust Deed. Our product offerings include Estate Planning, Living Trusts, Private Investment Trust, Private Inheritance Trust, Testamentary Trusts, Private Heritage Trust, Nominee Services, Offshore Trusts, Islamic Products and Setting up of Foundations, Charities and Endowments.

Education Trust

This is a trust account that ensures every wish of the settlor as regards education, welfare, heath, leisure (travel) of their beneficiary is actualized. Education Trust is distinct from other children's products because it is specifically created for the benefit your children/ wards and designed to assist in providing an enduring legacy and uninterrupted welfare for your minors. The Trust can be created in both Naira and Dollar denomination to cater for any eventualities and provide an enduring arrangement for the education and welfare of named beneficiaries with an annual minimum subscription of N 100,000 or $1,000.

Private Investment Trust

A trust account open to investors who want to set aside either a lump sum amount or periodic contributions over time for long-term saving and investment under a Trust towards a predefined purpose such as a future major investment, business start-up. real estate or other key acquisitions. Your named beneficiaries can access the balance on the contribution(s) in the event of any contingency without a grant of probate and letter of administration.

Estate Planning

A written expression of how a person wants their assets to be owned, managed, preserved during their lifetime and distributed after demise. United Capital Trustees offers a range of Estate Planning products and services designed to assist you in preserving your financial legacy. Our products and services are confidential, stress-free, and cost-effective regardless of your assets.

See below our estate planning tools:

- **Living Trust**

The Trust takes effect during the Lifetime of the Settlor. This type of trust often is used by individuals with large estates to reduce estate taxes and avoid probate.

- **Blind Trust**

This Trust it is usually used specially to avoid conflict of interest. In effect, the settlor gives up the right to information regarding the status of the asset.

- **Family Trust**

We offer Family Trust which has been developed to oversee family investment management, tax planning, succession insurance, philanthropy, and a myriad of other needs particular to the family. This protects liquidity, cashflow and ensures longevity of wealth for generations to come.

- **Wills and Executorship**

The clients' wishes & desires as reflected in a will are protected and executed efficiently after his or her death after processing a Grant of Probate.

- **Letters of Administration**

In the event that a person dies intestate, i.e., without a Will, we as Trustees assist to apply for Letters of Administration (LA) in order to be able to administer the affairs of the Estate.

- **Custodial Services**

We offer custodial services to individual and corporate clients. We act as Custodians of important legal/title documents, share certificates and other valued articles belonging to our clients. Benefits includes safe keeping of assets as well as adherence to client's wishes as stipulated in the Custody Agreement.

- **Dollar-Denominated Trust**

Our Dollar Denominated Trust is a variant of our Private Trust products that cater to oil Trust and Investment in US Dollars.

- **Endowment/Foundations**

An arrangement/organization designed to accumulate, preserve, manage, and utilize wealth over time for public/charitable purposes over a lengthy period of time or even in perpetuity.

Achievements

Collective Investment Scheme FSDH Coral growth fund

Collective Investment Scheme-Abacus Money Market Fund

Corporate Bonds - Shelter Afrique Bond Programme

Collective Investment Scheme - UPDC REIT

Collective Investment Scheme - Coronation Money Market Fund

Corporate Bonds - Stanbic IBTC Fixed/Floating Rate Bond

State Bond - Lagos State Government Bond Programme

State Bond - Delta State Government Bond Programme

Achievements

Notore
Security Trusteeship
-
Security Trusts

State Bond
-
Bayelsa State Government Bond Programme

Corporate Bonds
-
Geregu Power Plc

Security Trusteeship
-
Security Trusts

State Bond
-
Delta State Government Bond Programme

Corporate Bonds
-
Flour Mills of Nigeria Bond Programme

Security Trusteeship
-
Security Trusts

Security Trusteeship
-
Security Trusts

Wealth management

Wealth Management is more than an investment advice; it encompasses all facets of a client's financial life. Rather than attempting to integrate pieces of advice and various products from multiple professionals, High-Net-worth Individuals (HNIs) are more likely to benefit from a holistic approach of financial health and prosperity.

Wealth management combines other financial services to address the diverse needs of the HNI clients by identifying opportunities and risks, and the steps necessary to reach their financial goals. We help clients find a balance that allows them to live for today and be at ease about a secure future.

It involves working closely with clients to build an investment portfolio to be able to withstand volatility and shocks with robust risk management and compliance mechanisms in alignment with the client's values, needs and lifestyle goals to achieve well-being on a greater scale.

The clients can benefit from our global perspective and strategic insight of top investment minds from around the world in providing personalized services.

Our Wealth Advisors provide advice about investing and financial planning (Retirement, Estate, Insurance and Education) with a view to grow, preserve and protect the client's wealth.

VALUE PROPOSITION

- We offer personalized and customized services to our clients
- We offer expertise, unbiased advice and access to the best solutions in the market
- We plan for tomorrow and pride ourselves in our dynamic advisory approach
- We provide in-dept & specific experience in managing Nigerian assets offshore
- Our partnership with German/Swiss domicile Private Banking firms and international offshore locations, provides our Clients with global access to the very best in private banking and capital markets. It ensures their assets are safe in one of the best-regulated financial jurisdiction in the world, and guarantees a higher service level at much lower fees.

Access to International Financial institutions and service providers

- Reputable Jurisdictions
- Reputable Institutions

Access to high-end products and services

- High Yielding Opportunities
- Leveraged Products

Holistic view on Client relationship

- One-stop-shop
- Asset Consolidation

WHAT WE Do

- What we offer goes far beyond Investment consulting or Asset Management
- We help leading individuals and families grow, preserve, and manage their wealth
- We take the time to understand your unique needs to develop a plan that evolves with you, while also meeting your goals
- We ensure you benefit from our global perspective and strategic insight of top investment minds from around the world
- We build your investment portfolio to be able to withstand volatility and shocks with robust risk management and compliance mechanisms
- We are experts in offshore structures that address asset protection, tax optimization, protection against political and economic instability.

OUR SERVICES

Global Investment Management Service

Our Global Investment Management Service (GIMS) proffers access to global financial markets in collaboration with our strategic partners. With GIMS we provide our clients immediate access to local and international investment opportunities that encompasses multi-asset, multi-currency, and multi-market solutions in line with their goals and aspirations.

Goal-based Investment Management

Our Goal-based Investment Management (GIM) process has a holistic, in-depth, and detailed analysis of our clients' liabilities and investment objectives. We deploy and compare the merits of different investment strategies or product that will enable the client to achieve his set out objective and fulfil his liabilities.

The focus is on the client, and not just on generating superior returns, especially in the short term. Portfolios are built from beta and alpha components by bringing together asset allocation and strategies that directly relate to the objectives of the client.

Family Office

Our clients and their family have worked hard to build their business and wealth; this defines their legacy. No family is identical to the other, we at United Capital Wealth Management recognize the uniqueness of your family, therefore, our approach to managing your family business and wealth is unique. We do not believe in a one-size-fits-all approach to family office.

Whether you are thinking about initiating a family office or transforming a long-established operation, this requires a unique approach.

Philanthropy Management

The philanthropic community face formidable challenges which we seek to help our clients navigate. Whether philanthropy is your vocation or avocation, At United Capital Wealth Management, we serve as an experienced and capable ally in helping our clients fulfil their philanthropic goals.

Our Philanthropy Management provides a broad range of solutions designed to help nonprofit organizations ranging from family foundations to some of the nation's largest nonprofits, refine, deploy, and evaluate their strategies.

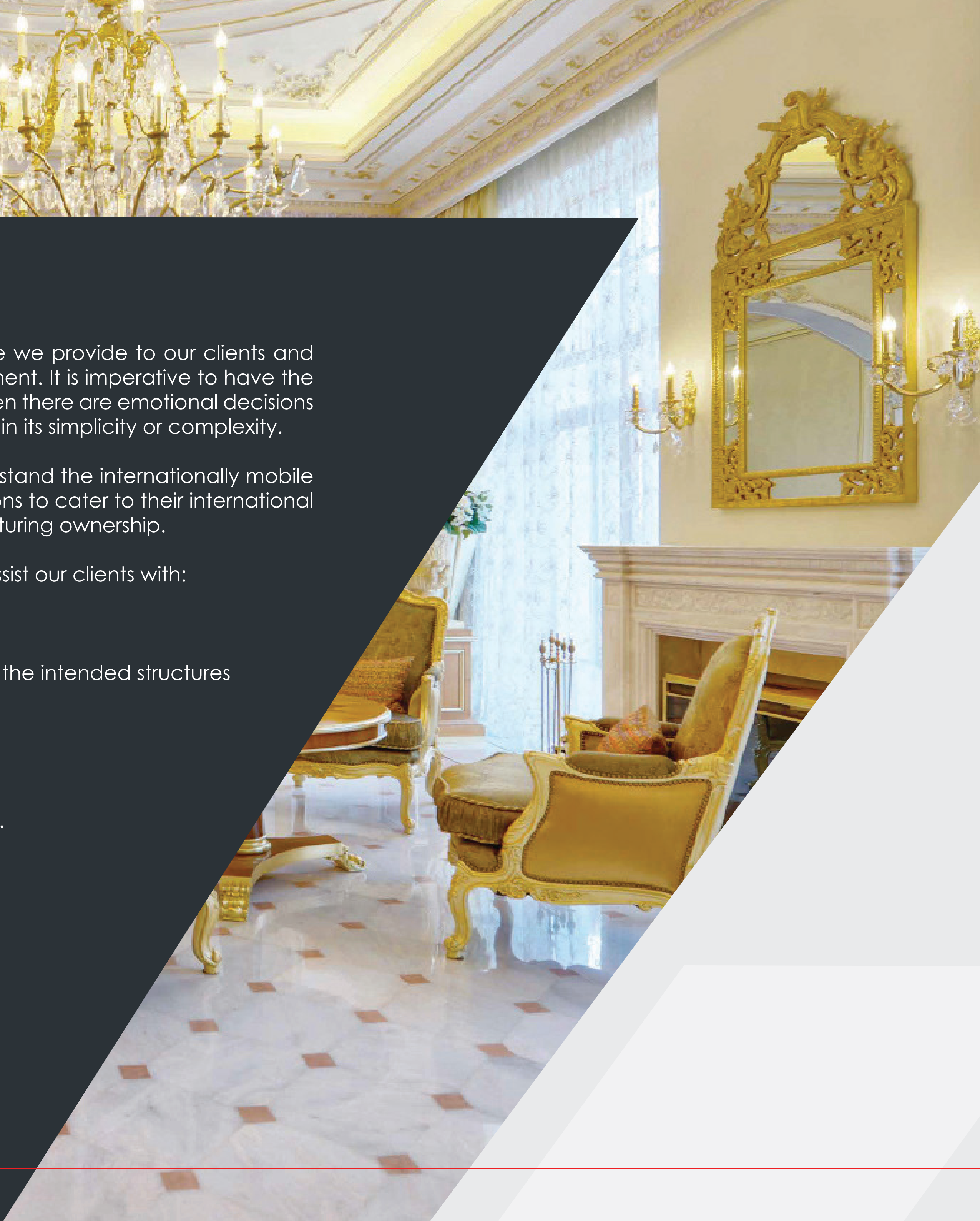
We assist our clients in identifying and implementing the most effective methods of funding and governing their institutions.

Offshore Securities Trading

Offshore investing can sound like a daunting experience. Beyond what you need to understand about domestic investments, there are many more aspects to offshore investing.

When it comes to offshore assets and investing, we help our clients gain access to multi-assets across various financial markets. This is done with quantitative and qualitative research in partnership with our global partners.

In an uncertain world, global diversification should be mandatory for the modern investor. By investing offshore and making smart decisions for their portfolio, our clients rely on a combination at our expert advice and access to the world's leading companies and fund managers.



Wealth Structuring

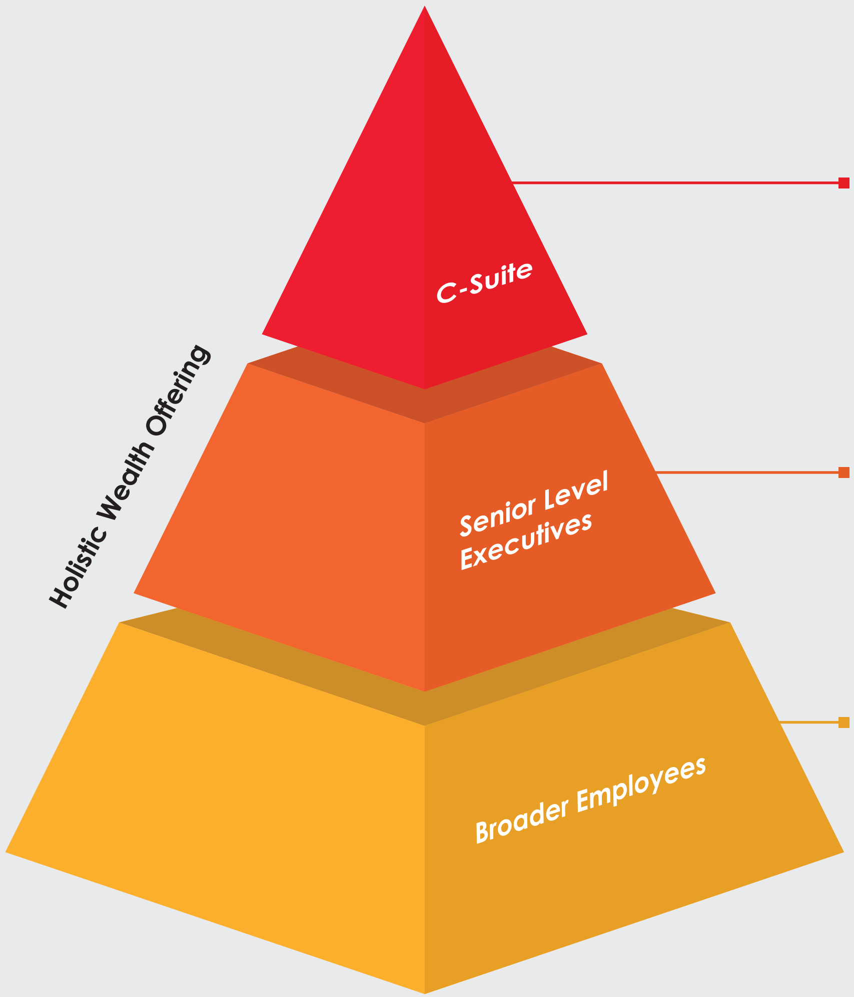
Wealth structuring can often be the single most important service we provide to our clients and involves the creation of an efficient framework for asset management. It is imperative to have the right strategy from the outset and we provide objectivity where often there are emotional decisions to be made. It is also important to note that every case is different in its simplicity or complexity.

Whether our clients are based in the country or abroad, we understand the internationally mobile high net worth client requires best of breed asset protection solutions to cater to their international needs when it comes to estate planning, wealth transfer and structuring ownership.

What types of services are included? At a broader level we can assist our clients with:

- Implementing wealth transfer strategies
- Sourcing external specialist tax and legal advisors in respect of the intended structures
- Working with you and your external advisors in:
  - Global asset ownership, succession, and estate planning
  - Remittance planning in relation to emigration and immigration.
  - Philanthropy planning

INTEGRATED CORPORATE CLIENT SERVICE



- Financial counselling and family office
- Full service integrated offering

- Personalized financial planning via dedicated advisor
- Private wealth, wellness and budgeting

- Life coaching
- High-value Investment banking products

WHY CONSIDER A: FAMILY OFFICE

Can my wealth work in all the ways I want it to?

From family issues to wealth transfer, asset protection and location to business, succession planning – this is your family office – focused on helping you recognize the past, inform the present and protect the future.

A written expression of how a person wants their assets to be owned, managed, preserved during their lifetime and distributed after demise. United Capital Trustees offers a range of Estate Planning products and services designed to assist you in preserving your financial legacy. Our products and services are confidential, stress-free, and cost-effective regardless of your assets.

- **Consolidation**

  By consolidating your financial, fiduciary and family affairs, you'll gain greater control, reduce complexity and lower costs.

- **Alignment**

  Aligning your family's values, investment strategy, philanthropic aspirations and future ambitions ensures a clear, united purpose.

- **Governance**

  Establishing policies and procedures to deal with the complexities of your family's wealth transparently will help you avoid future conflicts.

- **Privacy**

  A dedicated family office provides the best protection for the family's privacy and security of financial information.

- **Education**

  Helping to nurture your family's human capital by informing the current custodians and equipping the next generation.

- **Customization**

  A complete service – from asset allocation and impact investing, to the educational needs of your family office – developed with your family, for your family.

- **Access**

  Benefit from a broad adviser network and pooled assets delivering economies of scale that unlock preferential deal access and products.

- **Freedom**

  Take the burden of managing the day-to-day from your desk. Have your administration handled efficiently, expertly and without fuss.

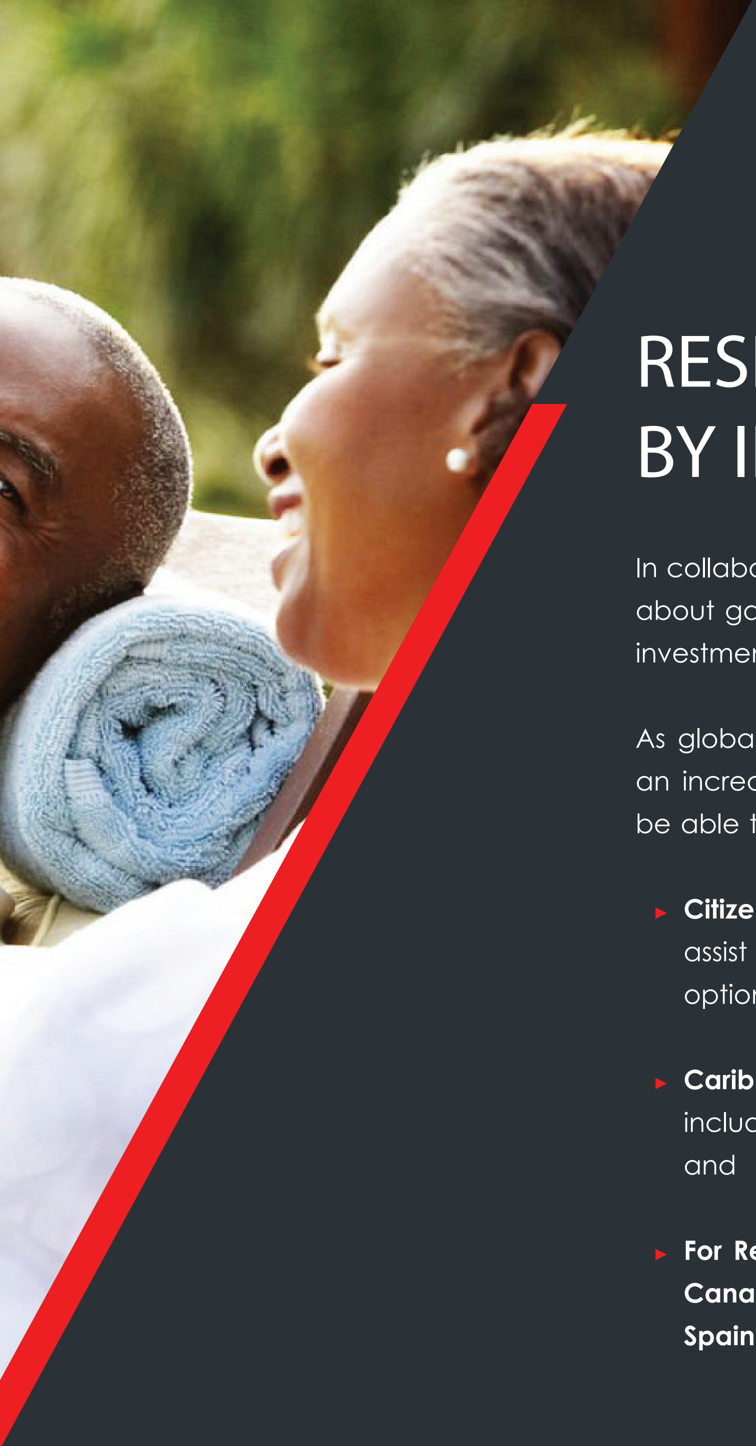
RETIREMENT PLANNING

Planning to have sufficient funds to cover your needs in retirement, is one of the most pressing issues of wealth management. Many people are uncertain as to whether their Retirement Savings Account (RSA) and other investments will provide them with sufficient income to live the way they desire, or whether they will be faced with the prospect of selling assets – such as the family home – in order to get by.

Other considerations include: Does your retirement plan allow for the possibility of early retirement as a voluntary or forced option? And should Retirement Savings capital be taken as a lump sum and reinvested, or drawn on as a regular payment?

United Capital Private Wealth has wide-ranging experience in assisting individuals and families find optimal solutions to their retirement and RSA challenges. Depending on each client's life-stage, asset-base and income, we develop a tailored plan that will assist them maximize their savings and wealth and allow them to anticipate a secure future and a fulfilling retirement.

Enjoying the rewards of your endeavors by living well in retirement



RESIDENCE AND CITIZENSHIP BY INVESTMENT

In collaboration with our strategic partner, we specialize in advising high net worth individuals and their families, about gaining residence and/or citizenship in their country of choice by assisting them to complete qualifying investments.

As globalization has expanded, residence and citizenship have become topics of significant interest among an increasing number of internationally mobile entrepreneurs and investors. We believe every person should be able to define their future and experience the freedom and peace of mind that dual citizenship can offer.

- **Citizenship by Investment (CBI):** the options available in Europe offer the highest amount of flexibility – we can assist our clients with citizenship in **Austria, Malta, Montenegro and North Macedonia. Jordan** and **Turkey** are options also available to our clients.

- **Caribbean CBI Options:** we provide our services in all five jurisdictions offering CBI including **Antigua & Barbuda, Dominica, Grenada, Saint Lucia and St. Kitts & Nevis** and offer a tailored, hassle-free service to assist clients to a successful outcome.

- **For Residence by Investment (RBI)** programs around the world, we can assist with RBI in **Australia, Austria, Canada, Cyprus, Greece, Italy, Korea, Malaysia, Malta, Mauritius, Monaco, New Zealand, Portugal, Singapore, Spain, Switzerland, Thailand, the UK** and the **US.**

UC PRESTIGE

Gain exposure to offshore markets with Competitive Returns.
UC Prestige offers you the opportunity to diversify your investments effectively in terms of geographic regions, currencies and asset classes through a range of offshore fixed income securities. It grants access to leverage against a pledge of marketable assets in foreign currency (FCY) denominated instruments such as bonds or investment funds with predictable, stable returns, and minimal risk.

The investment is suitable for investors who desire competitive rates on their foreign denominated holdings better than returns on domiciliary bank deposits.

Trading currencies includes:

USD - US Dollar | **GBP** - Great Britain Pounds | **EUR** - Euro

CHF - Swiss Franc | **JPY** - Japanese Yen

CAD - Canadian Dollar | **SEK** - Swedish Krona

NOK - Norwegian Krone | **DKK** - Danish Krone

AUD - Australian Dollar | **NZD** - New Zealand Dollar

HKD - Hong Kong Dollar | **SGD** - Singapore Dollar

UC Prestige: Your Benefits

- Gain exposure to offshore markets by diversifying your investments effectively in terms of geographic regions, currencies and asset classes
- Gain exposure to International markets and access to leverage granted against a pledge of marketable assets such as Bonds or Investment Funds
- Fees are transparent, with quarterly reporting on your Portfolio holdings, investment values and transactions
- You can alter the structure of your portfolio at any time. UC Prestige adapts to your Investment objectives and needs.
- We can help you structure the Portfolio to meet your individual needs with respect to type, amount, time frame, currency, and risk tolerance.
- You will enjoy access to a flexible, cost-efficient financing solution

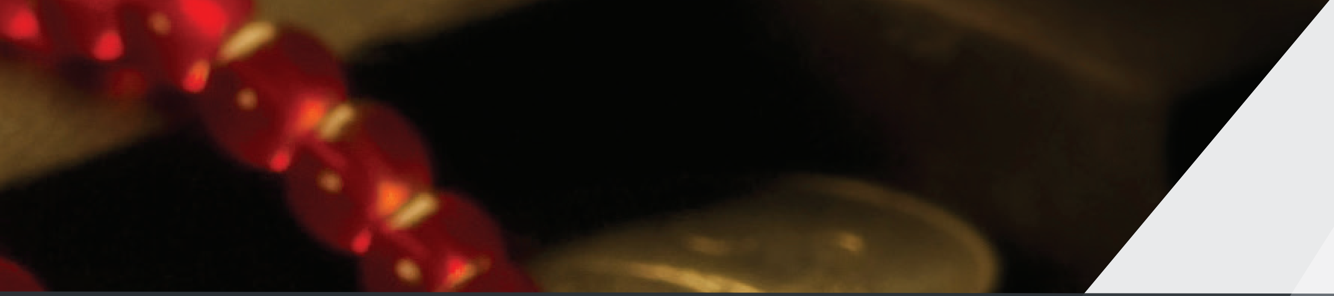
UC-IMRAN: USD Sukuk Portfolio

UC-Imran is a USD denominated Shariah-compliant product which is prejudice to riba (interest) and unethical investing. Investment horizon ranges from short to medium term positions in equities from halal organizations, real estate, Sukuk-as-Salam, Sukuk-al-Murabaha, Takaful contracts, Mudaraba, Musharaka, Ijarah, diminishing Musharaka, Istisna, Wakala and Islamic Export Refinance while avoiding investment in companies that deal largely in alcohol, tobacco, pork, adult content, gambling, weapons, conventional banks and insurance companies.

Investors will derive the following associated benefits from investing in UC-Imran:

- **Halal investing:** Funds will be invested in fixed income, and equity securities issued in accordance with Islamic finance principles. Sharia finance law is centred on the concepts of social justice, ethics, and using finances to help build communities.
- **Portfolio diversification:** Funds are invested in different asset classes and securities with negative correlation to minimize the overall risk of the portfolio.
- **Hedge against depleting Naira:** The fund invests in USD-denominated assets thus providing investors with a hedge against fluctuations in the value of the Naira.

In collaboration with our offshore partners, investors who subscribe to UC Imran will have access to various halal-based funds and securities on a discretionary or non-discretionary basis. Fact sheets and research papers on the various funds will be made available to investors when required.



murabaha

Literally means a sale on mutually agreed profit; a contract of sale in which the seller declares his cost and the profit.

UCAP Commodity Murabaha - Features

- A liquidity management product designed to provide a Shari'ah-compliant trade-based alternative to straight treasury deposits
- Product is based on the "Murabaha Deferred Payment Sale" concept
- The structure involves the client trading in LME base metal warrants by buying from a third-party broker and selling to UCAP, through an appointed agent
- All trades are Over the Counter ("OTC")
- The purchase from the broker is a spot transaction and the sale to UCAP is on deferred payment terms
- The return to investors from the deferred sale is comparable to returns generated on money market instruments for similar duration

OFFSHORE SECURITIES OFFERINGS

ACCESS TO INTERNATIONAL COLLECTIVE INVESTMENT SCHEMES /MUTUAL FUNDS

We provide access to subscribe and invest in mutual funds and other managed Funds operated by global Fund managers such as BlackRock, Vanguard, Fidelity, Investec etc. We aid the processing of subscriptions and redemptions from these Funds based on client request.

FOREIGN STOCK/SECURITIES PURCHASE

We provide execution, clearing and settlement services for the purchase and sale of foreign securities on behalf of our clients. Based on your instructions, we would carry out such transactions on any market to trade foreign stocks such as shares of Apple, Tesla, Google, Facebook etc.

ACCESS TO GLOBAL CUSTODY SERVICES

We can serve as custodians for foreign securities acquired from or through us or, with our agreement, deposit securities with us from time to time.

CORPORATE ACTIONS

We can provide any notices, announcements, agenda, proxies or other corporate action materials received by us as securities depository in respect of your securities. This include following up with the receipt of outstanding dividends and bonuses declared on your securities.

OFFSHORE SECURITIES TRADING: Your Benefits

01 Client gets access to a comprehensive range of equities and fixed income securities and trade on world's leading exchanges

02 You can benefit from professional, individually tailored advice.

03 Enables you to create your own portfolio of internationally listed securities. You can construct a hand-picked portfolio of global shares, bonds, mutual funds, exchange traded funds (ETFs) and exchange traded notes (ETNs).

04 Monthly or Quarterly reporting on portfolio holdings, investment value and transactions

05 Competitive management and brokerage fees

06 Adequate research on recommended securities based on growth rate, valuation, competitive advantage and market rate

FINANCIAL PLANNING: Your Benefits

WE TAKE PRIDE IN BEING YOUR PARTNER AND EMPOWERING YOU IN THE PURSUIT OF YOUR FINANCIAL GOALS.

MAKE THE INTELLIGENT CHOICE TODAY!

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Lagos • Abuja • Port Harcourt • Ibadan • Ghana

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