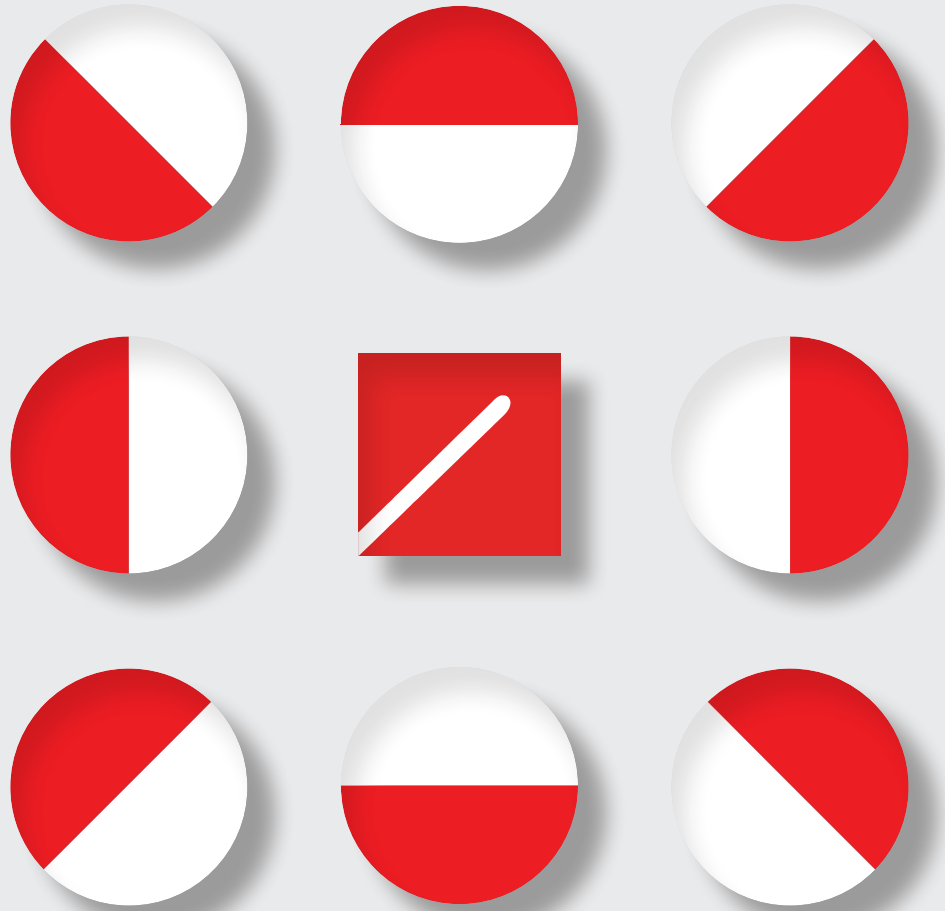




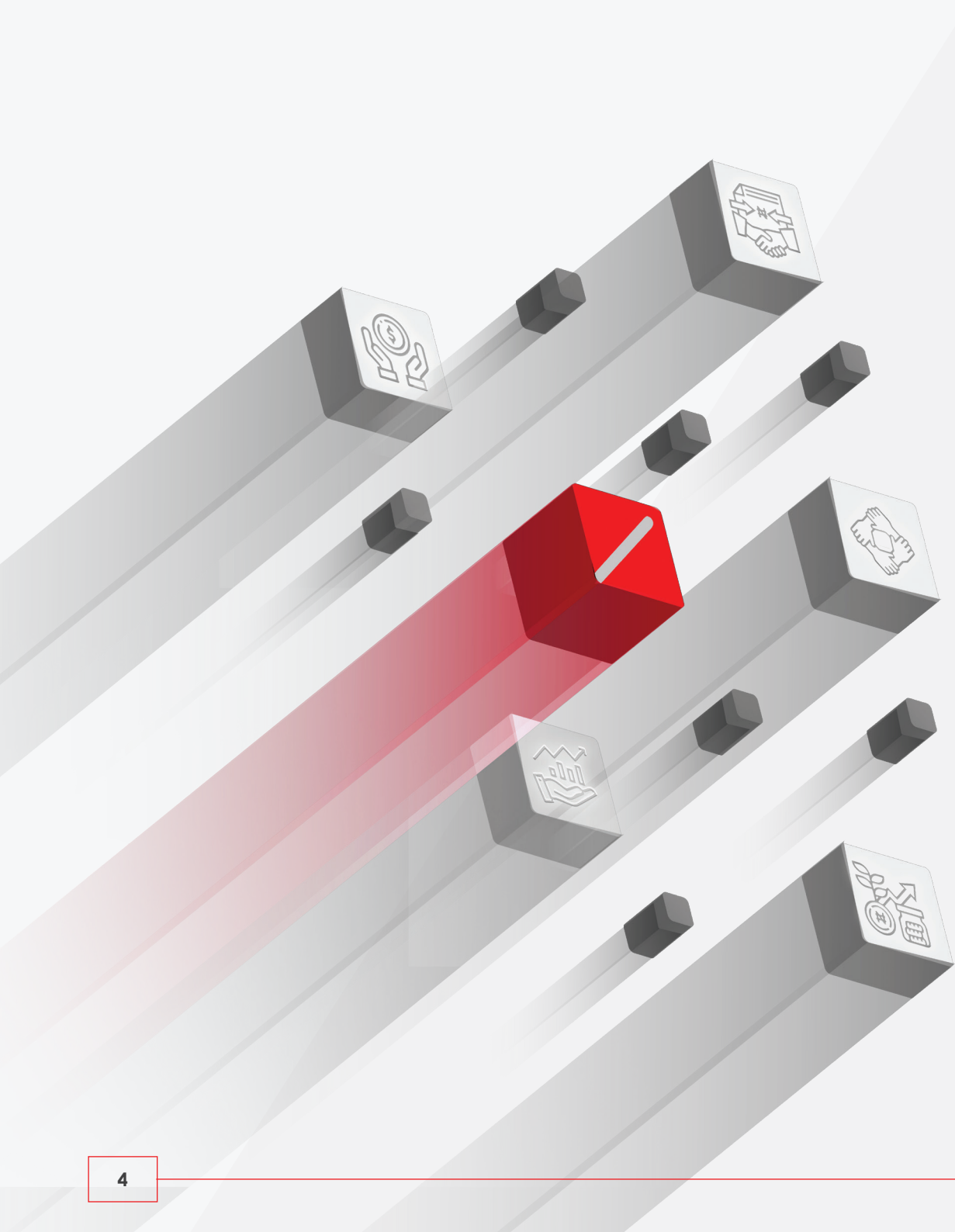
AFRICA'S
FOREMOST
FINANCIAL
SERVICES
GROUP

United Capital Trustees Limited is a subsidiary of United Capital PLC



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.

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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 Microfinance 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

EXECUTION

- ✓ Getting things done
- ✓ Ownership & Accountability
- ✓ Responsiveness

EXCELLENCE

- ✓ Ingenuity
- ✓ Determination
- ✓ Hardwork

ENTERPRISE

- ✓ Quality
- ✓ Distinction
- ✓ Exceptionalism

OUR PURPOSE

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

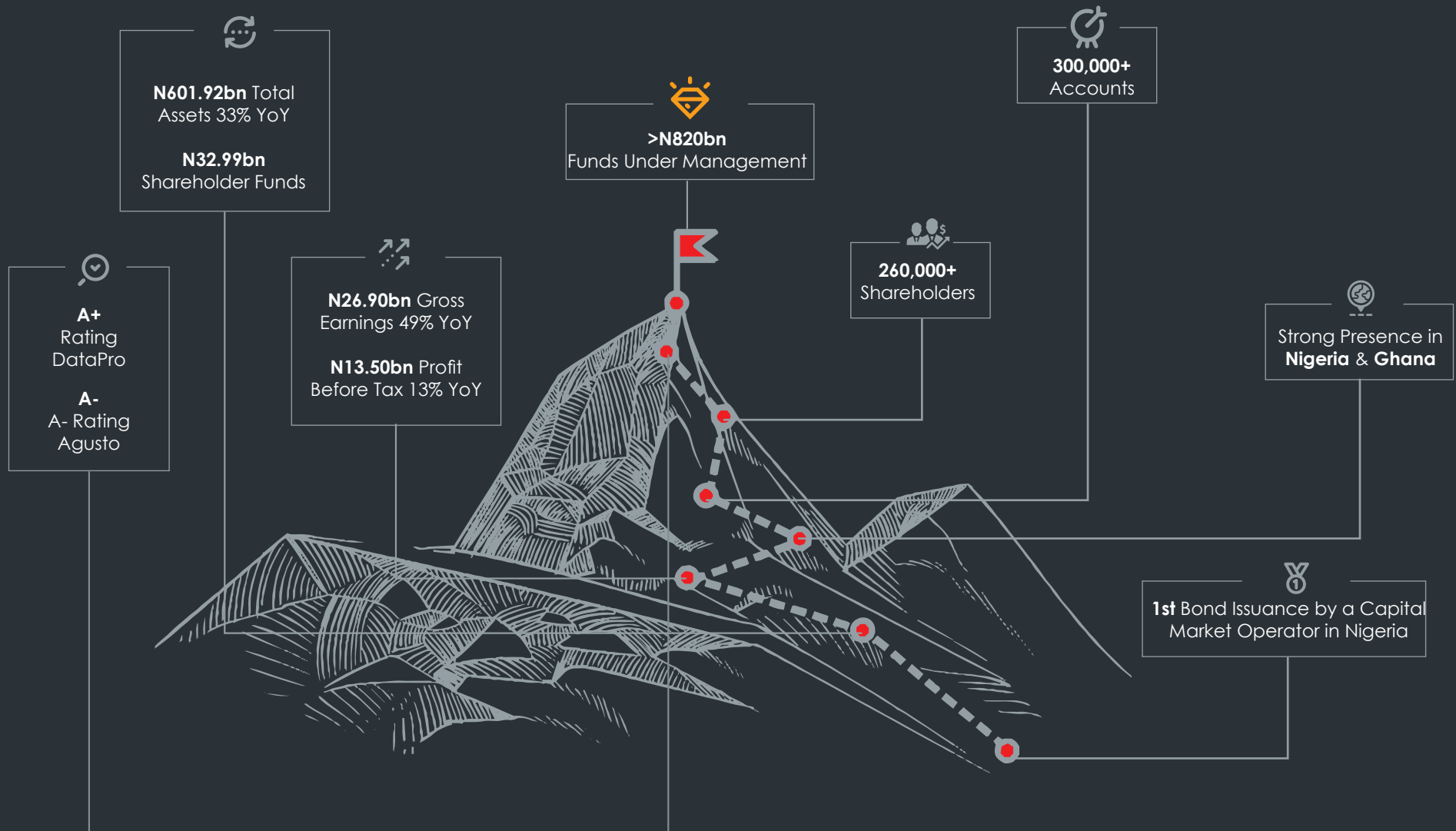
CULTURE CODE

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



■ 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.

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.

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.

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.

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.

2017-2019

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

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



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

Performance Earnings and Returns Leadership (PEARL)

2018



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

*Performance Earnings and Returns Leadership (PEARL)
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)

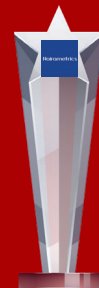
2018



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



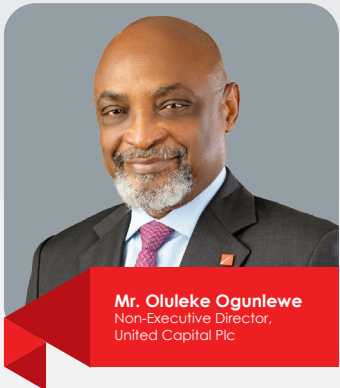
Mr. Sunny Anene
Deputy Group Chief
Executive Officer, United
Capital Plc



Ayodeji Adigun
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 Ndobisi
Non-Executive Director,
United Capital Plc



Sam Nwanze
Non-Executive Director,
United Capital Plc



Uche Ike
Non-Executive Director,
United Capital Plc

■ LEADERSHIP TEAM





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, health, 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



ACHIEVEMENTS





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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