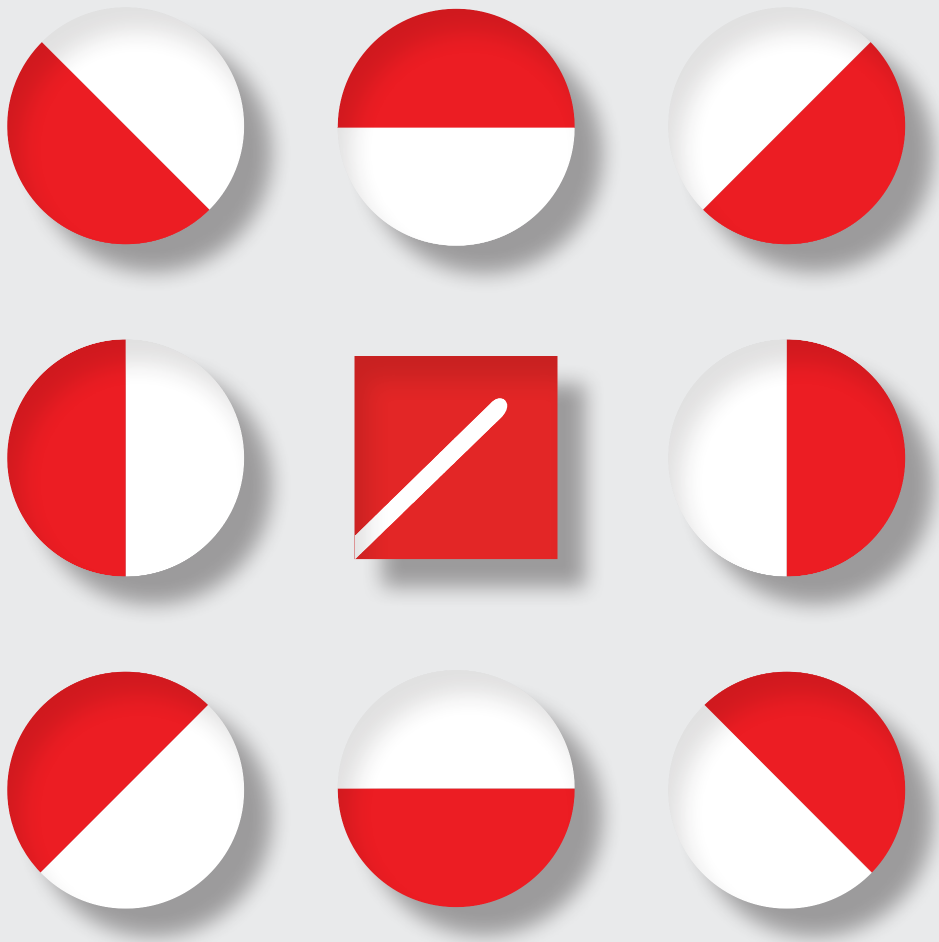
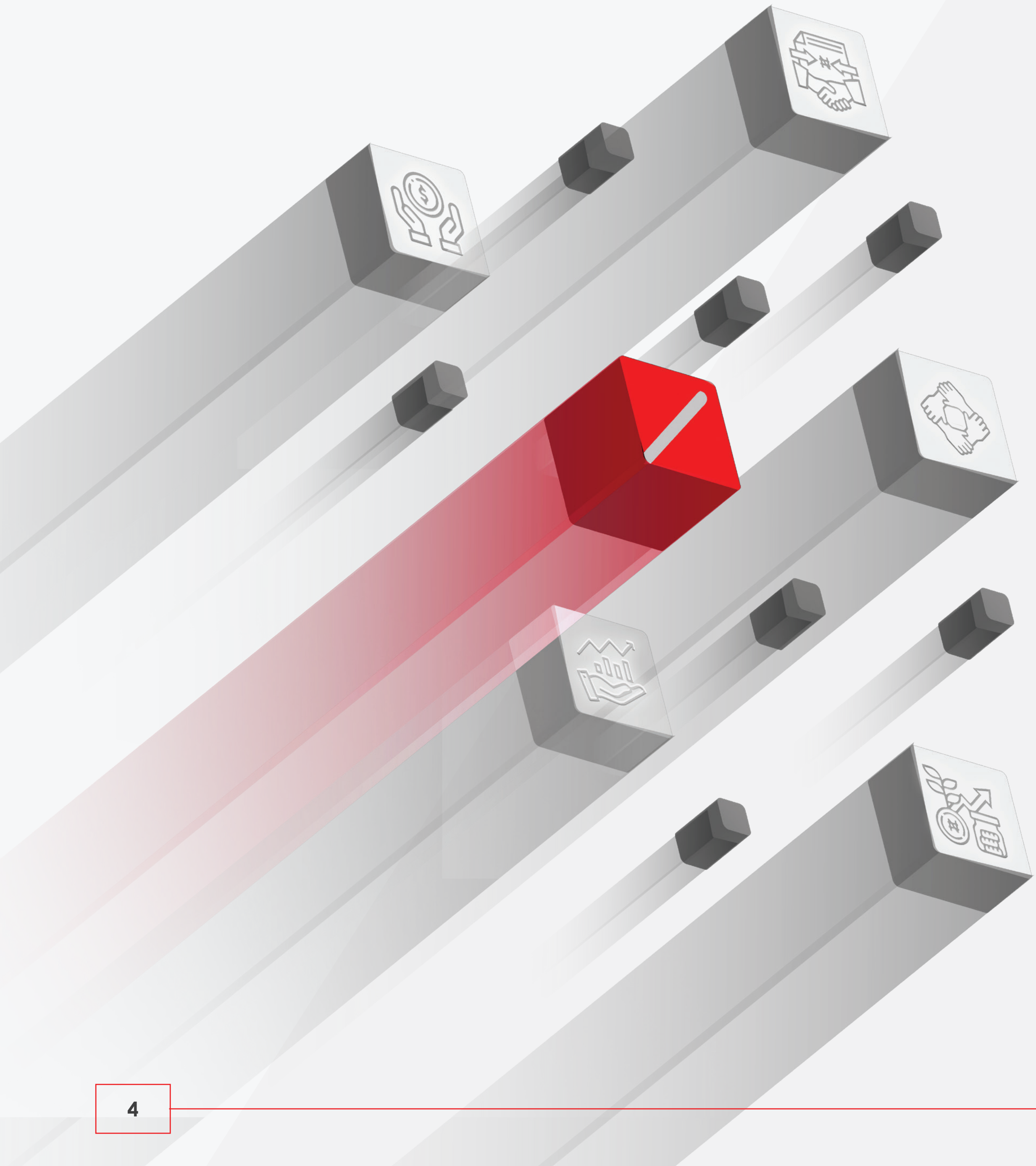
United Capital

Africa's Foremost Financial Services Group

Wealth Management



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

EXCELLENCE

✓ Ingenuity
✓ Determination
✓ Hardwork

EXECUTION

✓ Getting things done
✓ Ownership & Accountability
✓ Responsiveness

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

N601.92bn Total Assets 33% YoY

N32.99bn Shareholder Funds

A+
Rating
DataPro

A-
A- Rating
Agusto

N26.90bn Gross Earnings 49% YoY

N13.50bn Profit Before Tax 13% YoY

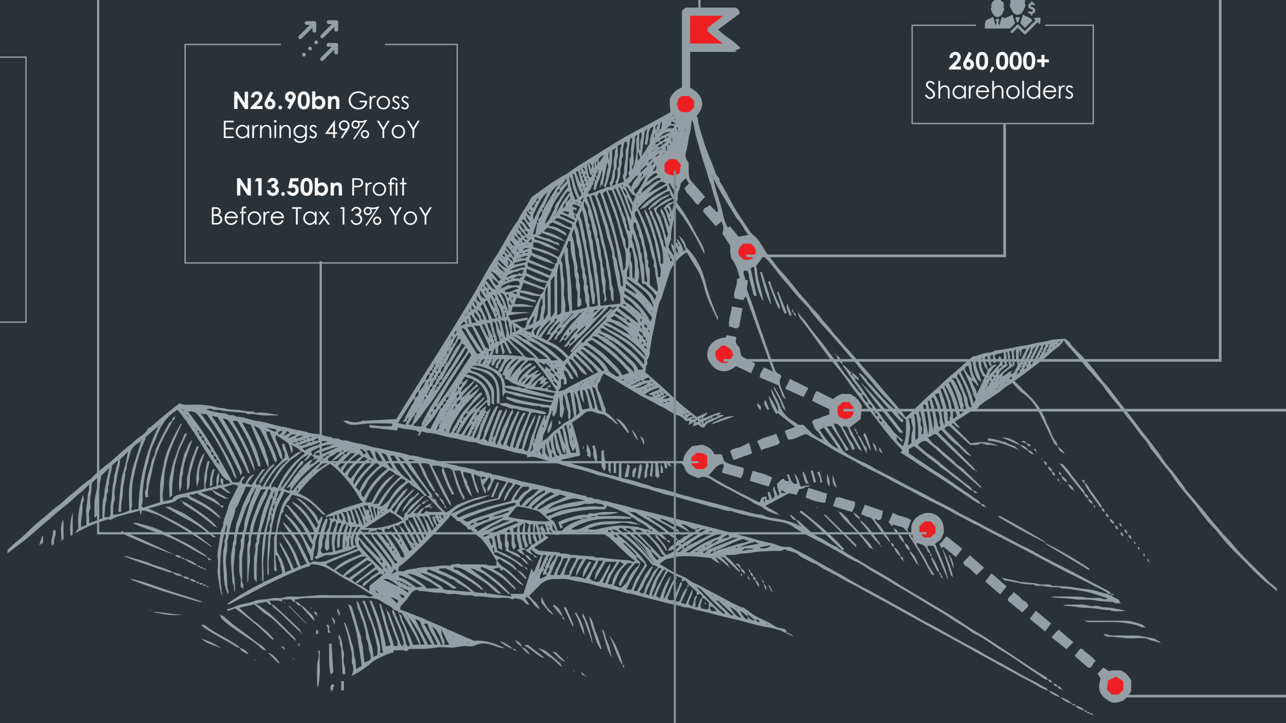
>N820bn
Funds Under Management

260,000+
Shareholders

300,000+
Accounts

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)

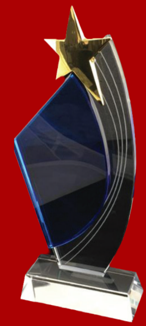
Financial Times & Statista Magazine Ranking

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)

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)

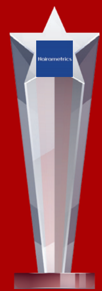
Performance Earnings and Returns Leadership (PEARL)

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)

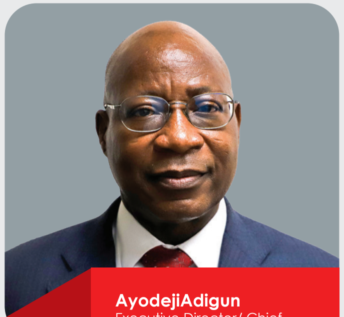
BusinessDay Banking and Financial Institutions (BAFI) awards

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

LEADERSHIP TEAM

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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

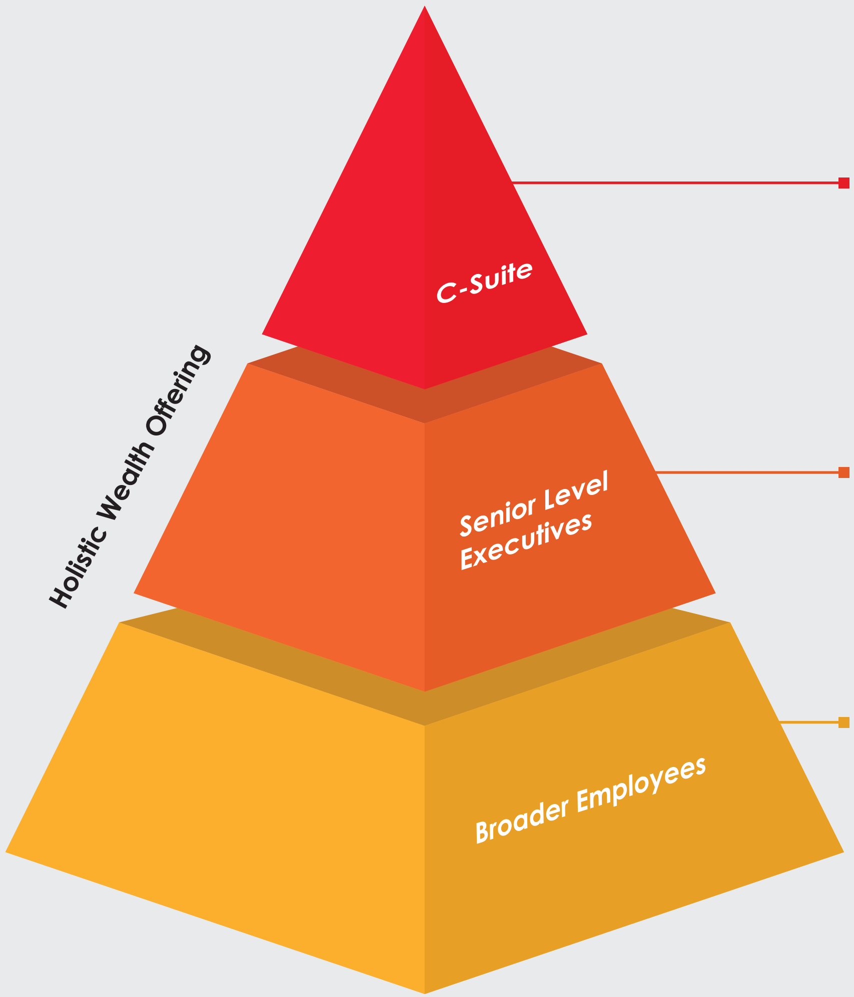
Wealth structuring can often be the single most important service we provide to our clients and involves the creation of an efficient framework for asset management. It is imperative to have the right strategy from the outset and we provide objectivity where often there are emotional decisions to be 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.

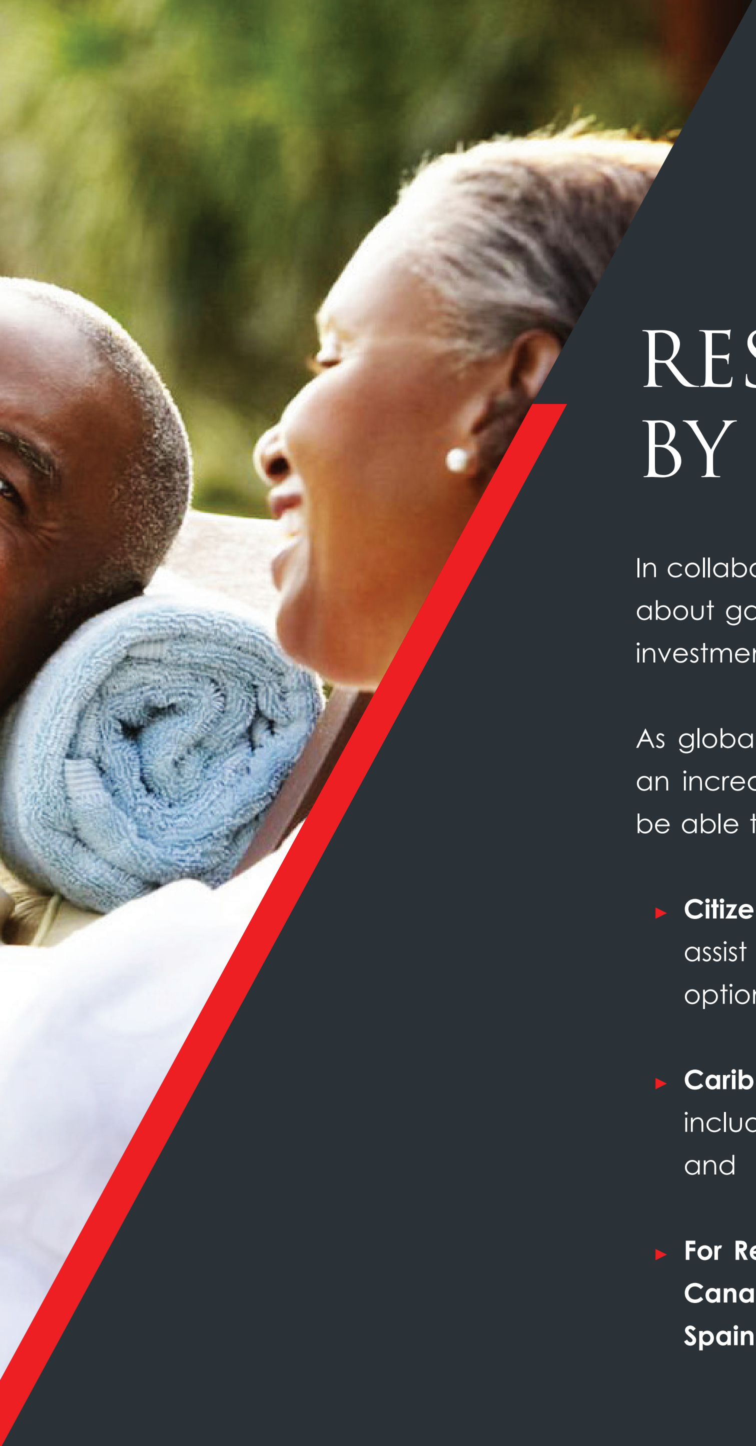
RETIREMENT PLANNING

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

FINANCIAL PLANNING

Help clients plan for their future and take better control of their financial goals

We help analyze clients present circumstances and resources, with which we use in developing a written financial plan

We schedule regular meetings with clients and assist in the management of their financial affairs

Regularly evaluating plans, adjusting and revising according to current circumstances

Goes far beyond investing money and building wealth, but also credit obligations, everyday spending, budgeting, retirement planning etc.

The whole process is focused on clarity, confidence and goal driven direction

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

MAKE THE INTELLIGENT CHOICE TODAY!

Lagos (Head Office)

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