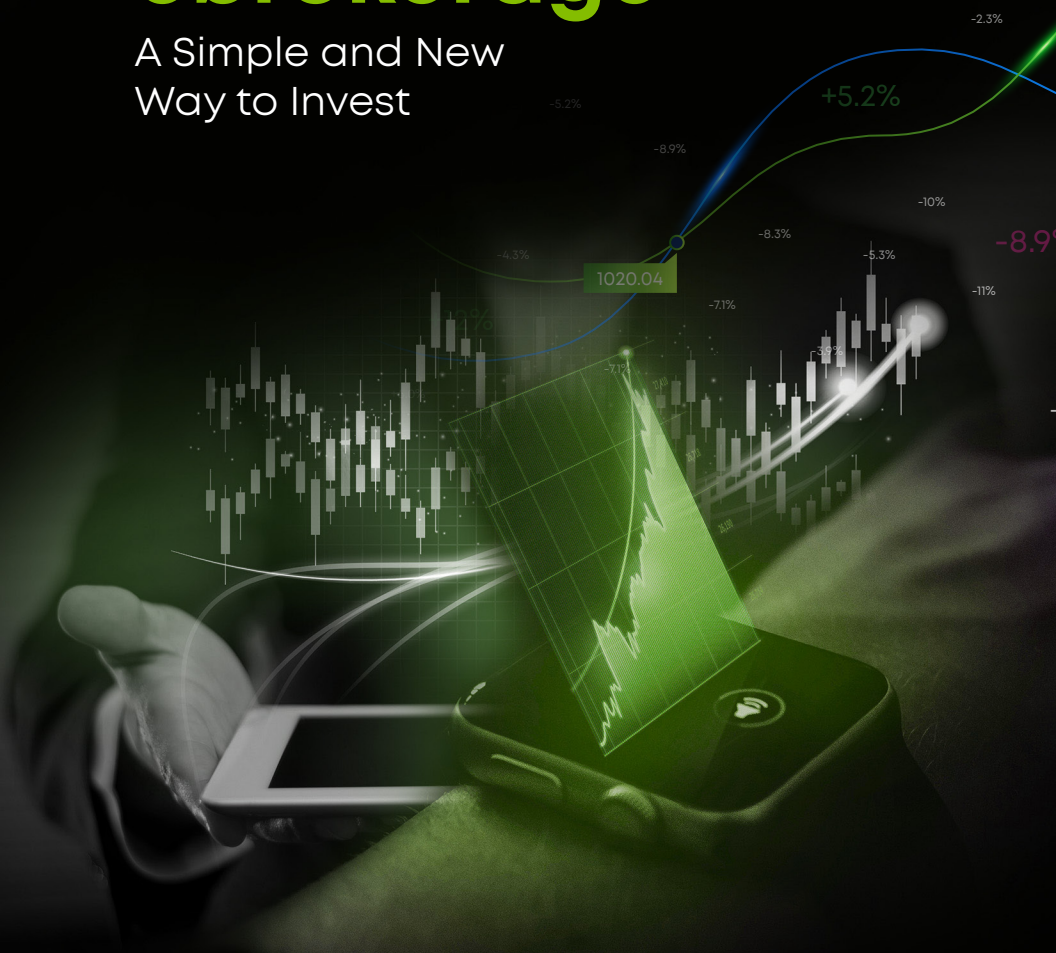
Sagicor ebrokerage

A Simple and New Way to Invest



ebrokerage

Sagicor Investments
TRINIDAD & TOBAGO

Discover an innovative investment service that offers access to a diverse range of international investment products, including stocks, bonds, mutual funds, and ETFs, through Sagicor ebrokerage. Whether you're planning for the long term or saving for a specific goal, you'll have the flexibility to access your funds as needed.

Key Benefits

- Services designed to meet investor needs: Self-Trade, Advisory, Wealth Management.
- Comprehensive global market coverage, including international products trading in the USA.
- Access to advanced investment tools, research, and strategies for informed investment decisions.
- Robust security and reliability, ensuring fast order execution times to capitalize on market opportunities.

Why ebrokerage?

Self-Trade Service

Take full control of your investment decisions and trade executions with Sagicor ebrokerage's self-trade services. You can also authorize SAMI to execute transactions on your behalf.

- A minimum investment of US $1,000 or the equivalent in international currency is required.
- Basic knowledge and understanding of securities markets are essential.

Advisory Service

Set your investment journey on auto pilot with Sagicor ebrokerage's advisory services. A service built on the ebrokerage platform for those who prefer a professionally managed solution.

- Determine your risk tolerance through a risk score from 1 to 5, aligning with a predefined investment portfolio. See table 3
- Benefit from Sagicor's market research, portfolio monitoring & rebalancing, intellectual capital, and trading execution.
- A minimum investment of US $50,000 or the equivalent in international currency is required.

Wealth Management Service

If you desire a tailored investment solution and wish to invest more than $500,000 USD please contact our Wealth Management Specialist at **ebrokerage_wealth@sagicor.com**

Fees

Commission Fees

Table 1

Service	Per Share	Minimum
Self-Trade	0.05	$1 per Trade
Advisory	-	-
Wealth Management	-	-

*A trade involving less than 20 shares attracts a minimum fee of $1

Advisory Fees

Table 2

Minimum Deposit	Fee (Annual)	Upper Limit
$ 5,000	0.90%	$ 10,000
$ 10,000.01	0.80%	$ 50,000
$ 50,000.01	0.70%	$ 250,000
$ 250,000.01	0.60%	$ 500,000
$ 500,000.01	0.50%	$ 1,000,000

Dollar Cost Averaging
It is strongly recommended that subsequent annual deposits ranging from 25% of the minimum initial deposit on the lower end to 5% on the higher end are made to take advantage of market fluctuations.

Advisory Risk Assessment Chart

Table 3

0 - 1.4
Conservative
This strategy focuses on preserving capital and generating income through low-risk investments. It involves investing 18% in equities, 80% in fixed income securities, and 2% in cash.

1.5 - 2.4
Income & Growth
This strategy aims to create a diversified portfolio that balances capital appreciation and low income generation. It involves investing 38% in equities, 60% in fixed income securities, and 2% in cash.

2.5 - 3.4
Moderate
This strategy aims to balance opportunities and risk. It involves investing 58% in equities, 40% in fixed income securities, and 2% in cash.

3.5 - 4.4
Moderate Growth
This strategy seeks to provide capital appreciation and income generation. It involves investing 70% in equities, 28% in fixed income securities, and 2% in cash.

4.5 – 5.0
Aggressive
This strategy aims to achieve higher returns by allocating a larger portion of resources into equities. It involves investing 80% in equities, 18% in fixed income securities, and 2% in cash.

Begin your investment journey with Sagicor ebrokerage today by visiting
www.sagicor.com/ebrokerage

Disclaimer: Past performance is no guarantee of future results. Investments carry risk and may lead to partial or total loss. We strongly advise all prospective investors to review supplemental documents and seek guidance from tax and legal professionals. Our Advisory asset allocations are constantly evolving and are likely to have changed since the distribution of this brochure.