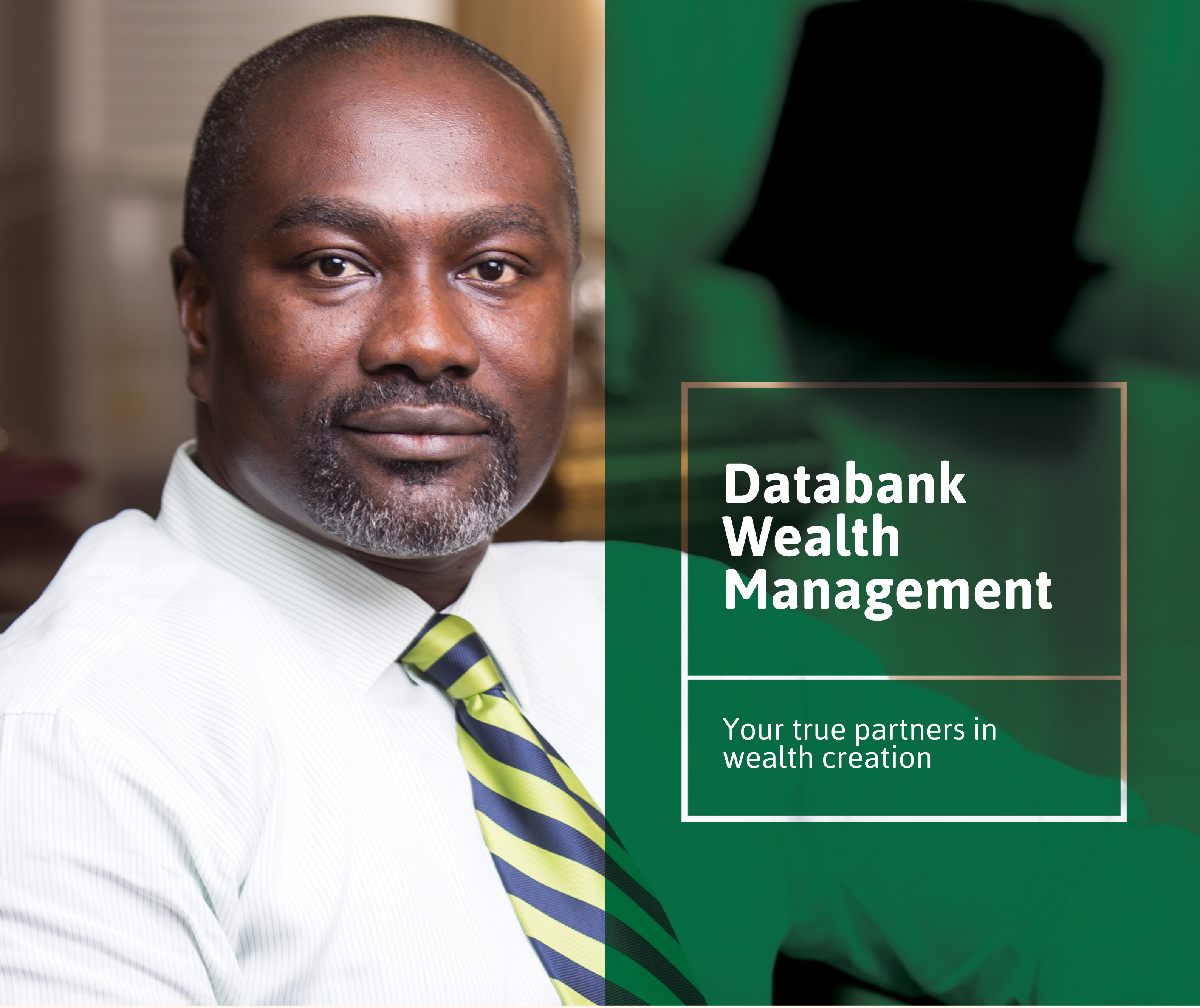

Databank Wealth Management

Your true partners in wealth creation

Managing wealth since 1996

Databank
Leadership


Because you
deserve it.

As your affluence rises, so should your investment experience...

For most people, building wealth does not come easy, but with a lot of hard work and determination. Databank Wealth Management specializes in helping you acquire more wealth using what you already have. As a Databank Wealth Management client, you have the luxury of choice. Our team can build a customized portfolio to suit your unique investment needs, or recommend a managed portfolio that is right for you. You will also enjoy access to a dedicated fund manager and relationship manager.

Databank Wealth Management delivers the enhanced investment experience you deserve.

Benefits of partnering with Databank Wealth Management

Personalized approach

1 **Engage.** When you come to us for the first time, we will engage you in a conversation regarding your investment needs and aspirations. Our Wealth Management team will work with you to formulate strategies that will help you meet your investment objectives faster. Your mandate is our mantra.

2 **Create.** We create an investment bouquet that meets your specific needs by considering your investment time horizon, appetite for risk, and desire for an appreciable level of return. The investment options available to you will include equities, fixed-income instruments, real estate and alternative investment options.

3 **Manage.** We monitor and manage your portfolio on an active basis, as market conditions and individual investment objectives change.

4 **Communicate.** We communicate with you on a regular basis to update you, inform you and recommend investment strategies.

Dedicated fund manager

As a Databank Wealth Management client, we will assign you a Fund Manager who will work with you to achieve your investment objectives and respond to queries regarding your investments. Your Fund Manager will communicate with you regularly (at your convenience) through phone calls, emails or visits. You will also receive regular updates on the performance of your holdings, as well as strategies and recommendations in line with market trends.

Security of your investments

Security of your investments is our highest priority, and it is underpinned by the Fund Manager's commitment to observe the fiduciary duties required by Asset Managers under the Securities Industry Act, 2016 (Act 929).

We are closely regulated by the Securities and Exchange Commission (SEC) and the Ghana Stock Exchange (GSE), which ensures we observe best practices in managing your assets.

Our treasury investments through our brokerage units are secured by the Bank of Ghana. Furthermore, your listed equity and fixed-income investments on the GSE and through Bank of Ghana are held on the Central Securities Depository (CSD), the official registrar for investments. Your assets are held directly in your name and can be accessed at your convenience.

Confidentiality

In order to protect your privacy with regard to your investments, we commit to the highest standards of confidentiality in managing your investment.


Investment solutions available
just for you

Investment solutions available from Databank Wealth Management

Investment is a time-honored principle that works for all levels of income earners. Databank Wealth Management offers you the choice of customized investment solutions through our Private Wealth Management. You can also make a choice from our range of managed portfolios to suit your specific investment circumstances.

Customized portfolios

- Private Wealth Management
- Private Wealth Management Pooled Funds (Based on your mandate)
- Dollar Wealth Investment Package

Pooled Funds

- Executive Wealth Pool
- KidZ Wealth Pool

Customised Portfolios

created with you in mind

Databank Private Wealth Management

Databank's Private Wealth Management service is designed to meet your unique investment needs through customized investment solutions that will help grow your wealth significantly over time.

Features

- **Customized asset allocation.** Your wealth is managed based on a strategic investment bouquet created to satisfy your unique investment needs

- **Daily valuation of your portfolio.** Your portfolio is valued on a daily basis to determine performance

- **Quarterly reporting and visits.** You will receive a quarterly report on your portfolio from your Fund Manager. Depending on your service level, you may also receive visits from your Fund Manager to present these reports to you and answer any questions you may have, or make any strategic adjustments (if necessary) to reflect a change in your investment goal

- **Flexible fee structure.** You can choose between a fixed management fee of 2% per annum or a performance-based fee that depends on the size of your assets under management

Benefits

- **Dedicated Fund and Relationship Manager.** As a Private Wealth Management client, you have access to dedicated Fund and Relationship managers through whom you can access information about your investment at any time

- **Customized investment strategy.** We manage your funds with an eye on your specific investment objectives and constraints

- **Investment security.** Your investment is structured to meet your unique needs in a manner that gives you a sense of security

- **Proven investment expertise.** Our Private Wealth Management team is backed by Databank's 20-plus year track record of successfully managing money through mutual funds, wealth pools, equity and fixed-income investments

- **Access to research reports.** You can stay up-to-date on the investment landscape through our research reports that provide insights into the equity and fixed-income markets on a quarterly basis

- **Informative articles.** Our clients receive informative articles once every quarter via e-mail

- **Gifts.** As a treasured PWM client, you will receive annual corporate gifts as well as calls and/or gifts on special occasions

Packages

As your wealth grows, you advance toward a higher level of service with Databank Private Wealth Management. Each level comes with special features that enrich your customer experience.

Silver Package	GHS 20,000 - GHS 99,999	Phone calls every two months	Quarterly reports by email			
Gold Package	GHS 100,000 - GHS 499,999	Monthly phone calls	Quarterly reports by email	Semi-annual visits	Investment strategy lunch meeting*	
Platinum Package	GHS 500,000 and above	Monthly phone calls	Quarterly reports by email	Quarterly visits	Investment strategy lunch meeting*	Annual dinner for two**

* The top five clients in this category (based on assets under management) will be individually treated to an annual lunch meeting to discuss investment strategies for the coming year.** End-of-year dinner with a Databank director or Voucher for two for either a Dinner or program of entertainment

Additional Packages for Platinum Clients (may be at an "additional" fee)

- **Cocktails**. Thematic cocktail and networking events from time to time
- **Vacation planning.** Helping you secure your vacation destination and travel packages
- **Flight reservations.** Making flight reservations and effecting payment from your account
- **Philanthropy.** Facilitating your philanthropic activities
- **Retirement planning.** Helping you to comfortably plan towards your retirement
- **Tax planning.** Helping you plan and file tax returns
- **Estate assessment and planning**. Helping you to eliminate uncertainties over the administration of a probate and maximize the value of the estate by reducing taxes and other expenses. This will help keep your wealth in your family and provide continuity
- **Trust Management.** Helping guarantee the maximization of estate for intergenerational benefit.
- **Private insurance.** Helping you protect certain assets by insuring them
- **Family office advisory services.** Financial planning and investment management for family estates

What you need to get started with Private Wealth Management

- Complete a Mandate form and questionnaire
- One passport size picture
- National ID card (e.g., Passport, Driver's License, Voters ID, National Identification Card, National Health Insurance Card)
- Proof of your address (e.g., utility bill, Google map printout)

Managed Portfolio solutions

created with you in mind

Databank Dollar Wealth Package

Databank Dollar Wealth (DDW) is your ideal investment option if you wish to preserve and grow your wealth in dollars. This Package is positioned to meet the needs of investors who seek to grow their wealth while avoiding the risks associated with the volatility of the Ghanaian Cedi.

Features

- **Customised solutions.** The Dollar Investment Package is structured to offer customised solutions according to client mandates. Depending on your risk tolerance level, return objectives and other investment constraints, you can choose from an array of portfolio structures, spanning from Conservative Portfolios to Capital Preservation Portfolios, Balanced Portfolios, Growth Portfolios and Aggressive Portfolios.

- **Carefully selected investment options.** Expected return and volatilities in the portfolios will be dependent on your specific mandate. Taking your specific risk tolerance into consideration, Databank Wealth Management will use its expertise and experience to select investment options that are expected to generate the highest return.

- **Minimum tenure of five (5) years.** Databank Dollar Wealth operates for a minimum of five (5) years. However, depending on the availability of investment options, you can invest for a shorter period or a longer period.

- **New deposits accepted anytime a new product theme is launched.** On a periodic basis, the Wealth Management team will launch a product theme that will guide investment within that period. The period will commence with a launch of the product theme and a presentation of expected risk and return associated with investment options and various mandates. The launch will signal the opening of the window for mobilization of funds for investment according to the articulated investment theme.

Portfolio Structure

- **Separately managed portfolios.** If your funds are above US$500,000.00, you will have a separately managed dollar portfolio. Databank Wealth Management will profile you to determine your risk tolerance and return objectives, as well as your other investment constraints. An appropriate customised portfolio will then be structured to reflect your investment needs.

- **Pooled funds.** If your funds are below US$500,000.00, you will have your funds managed in a pool together with other investors with similar mandates. You will be profiled to determine your risk tolerance level, return objective and other investment constraints. An appropriate pool will then be selected for you to match your specific investment needs.

  Whether your money is being managed as a customised portfolio or as part of a pool, Databank Wealth Management ensures that you get the highest level of return for your risk tolerance level, while preserving the value of your investment in dollar terms.

Fee Structure

- **Separately managed portfolios.** Clients who have their funds managed in separate portfolios will have the option to choose from two types of management fees as follows:
  - Flat Fee: A 2% annual management fee, charged on a daily basis on AUM
  - Performance-based fee: the fee will be charged as follows:
    - Maintenance Fee: 1% (charged on AUM)
    - Performance Fee: 20% of excess return charged on a daily basis with high watermarks within the year

- **Pooled funds.** The pooled funds will have a two-tiered fee structure:
  - Maintenance Fee: A flat annual management fee of 1%,charged on a daily basis on AUM
  - Performance Fee: 20% of excess return charged on a daily basis with high watermarks within the year

Benefits

- **Dedicated Fund and Relationship Manager.** You have unlimited access to a dedicated Fund Manager and Relationship Manager through whom you can access information about your investment.

- **Daily valuation of your portfolio.** Your portfolio is valued on a daily basis to determine performance.

- **Quarterly reporting and visit.** You will receive a quarterly report on your portfolio from your Fund Manager. Depending on your Assets under Management, you may also receive visits from your Fund Manager to present these reports to you and discuss needed strategic adjustments (if necessary) to reflect changes in your investment goals and objectives.

- **Protection against foreign exchange volatility risk.** Investing your funds in dollars without having to convert to Ghana Cedis helps to reduce the Cedi/Dollar volatility risk.

- **Investment security.** The investment avenue is structured to have low-risk instruments, which means your investment is exposed to very minimal risk and hence highly secured.

- **Proven investment expertise.** Databank Dollar Wealth is backed by Databank's 20-plus year track record of successfully managing mutual funds, wealth pools, equity and fixed-income investments.

What you need to get started

- Complete a Dollar Wealth Mandate form
- One passport size picture
- National ID card (e.g., Passport, Driver's License, Voters ID, National Identification Card, National Health Insurance Card)
- Proof of address (i.e., water or electricity bill, Google map printout, etc.)

Minimum investment required:

- US$100,000

Databank Executive Wealth Pool

The Databank Executive Wealth Pool is designed for individuals who want to build their wealth steadily over time.

Features

- **100% fixed-income investment.** The portfolio is invested wholly in fixed-income instruments.
- **Five-year recommended holding period.** It is recommended that your money remains invested for a minimum duration of five years. This is to allow your money to grow.
- **Open-ended investment pool.** As a new investor, you can join the pool at any time. New investors have an all-year-round opportunity to join Databank Executive Wealth Pool.
- **Quarterly performance reports.** You will receive quarterly performance reports on your investments via email.
- **Management fee of 2%.** A flat fee of 2% per annum is charged as management fee on the entire fund.

Benefits

- **Dedicated Fund and Relationship Manager.** You have unlimited access to a dedicated Fund Manager and Relationship Manager through whom you can access information about your investment.
- **Competitive investment returns.** The Executive Wealth Pool yields very competitive returns over time.
- **Low risk.** The Pool invests solely in fixed-income instruments, which significantly limits your investment risk.
- **Convenient deposit options.** In addition to visiting our branch, you can also sign up for direct debit and remit funds directly from your bank account into your investment account.

What you need to get started

- Complete an Executive Wealth mandate
- One passport size picture
- National ID card (e.g., Passport, Driver's License, Voters ID, National Identification Card, National Health Insurance Card)
- Proof of address (e.g., water or electricity bill, Google map printout, etc.)

Minimum investment required:

- GHC 20,000.00 (You can sign up for the Databank Direct Debit Service to make monthly deposits of a least GHC 300.00).
  Note: a lower amount may be accomodated when you exhibit a commitment to consistent investments.

Databank KidZ Wealth Pool

The KidZ Wealth Pool is a long-term investment package designed for children with the aim of helping parents build proper trusts for their wards.

Features

- **Strategic asset allocation.** The Fund Managers adopt an aggressive asset allocation approach in order to maximize returns at every point in time. The Pool invests up to 85% of its assets in equities and a minimum of 15% in fixed-income securities.

- **Funds remain invested until minor is 18 years old.** The KidZ Wealth Pool works like a trust fund, where funds have to remain invested until your child reaches age 18. At that time, the parent can decide if the investment will be transferred to the child.

- **Open-ended.** The Pool is open ended to receive your deposits. There are no black-out periods where you are unable to invest.

- **Management fee of 2%** per annum on average funds under management.

Benefits

- **Dedicated Fund Manager.** You can enjoy access to a dedicated team of Fund and Relationship managers, who will provide you with ongoing updates about your investment.

- **Superior capital growth.** KidZ Wealth Pool invests mainly in equities and has the potential to offer superior capital growth over the long term.

What you need to get started

- Complete a KidZ Wealth mandate
- One passport size picture
- National ID card (e.g., Passport, Driver's License, Voters ID, National Identification Card, National Health Insurance Card)
- A copy of child's birth certificate, passport or NHIS card
- Proof of address (e.g., water or electricity bill, Google map printout, etc.)

Minimum investment required:

- GHC 5,000.00 plus a minimum monthly investment of GHC 200.00 (You can sign up for the Databank Direct Debit Service to make monthly top-ups.)

How we manage your Portfolio

for your success

Databank has a long-standing reputation in wealth management. This is because we approach managing your wealth with passion and enthusiasm, as if it were our own money.

To help grow your wealth over time, a team of experienced wealth managers are specifically assigned to manage each portfolio. Our Wealth Managers meet to discuss, debate and design investment strategies based on in-depth market, industry and company analysis as well as reports furnished by our award-winning research team and other institutions.

Our Wealth Management team holds a wealth of experience and expertise in asset allocation and alternative investment solutions. They dedicate their intellectual capital, creativity, imagination and entrepreneurial spirit to identifying unique investment ideas, which they believe will provide you with attractive and competitive returns over time.

At Databank, your financial success is our priority. Invest with us today and we will be your lifelong financial partner.

Databank offers you more choice when it comes to investing...

Databank
Leadership

ABOUT DATABANK

Databank is Ghana's leading investment bank and one of the first investment banks to emerge from West Africa. Databank has been instrumental in the development of the Ghanaian capital market and has built a strong reputation for its pioneering works in the industry. Driven by the mission of helping Ghanaians achieve financial independence, Databank is committed to promoting financial literacy and offering a diverse range of investment products and services to suit the investment style of different kinds of investors.

Databank Wealth Management rides on the 26+ years experience of the Databank Group to deliver customized solutions to its clients in both Cedi and foreign currency, for optimal wealth creation.

CONTACT WEALTH MANAGEMENT:

Tel: 0302 610610 x 1808 - 1810
Email: pwm@databankgroup.com

DATABANK BRANCHES

HEAD OFFICE
61 Barnes Road
Adabraka
Accra, Ghana
Tel: 0302 610610
Fax: 0302 681443
Email: info@databankgroup.com

SUNYANI
3rd Floor
GCB Bank Building (Main Branch)
Tel: 0576 001533
Tel: 0577 704516
Email: info@databankgroup.com

TEMA
Meridian Plaza
Room 201 & 202, 2nd Floor
Community 1, Tema
Tel: 0303 213240, 210050
Fax: 0303 203438
Email: : tema@databankgroup.com

KUMASI
Ground Floor
House of Excellence Annex - Adum
PMB,Central Post Office Adum, Kumasi
Tel: 0322 081483, 80077, 80078
Fax: 0322 029740, 80070
Email: : kumasi@databankgroup.com

TAKORADI
SSNIT Office Complex
1st Floor, Room 208
Tel: 0312 023628, 25465
Fax: 0312 021653, 25075
Email: info@databankgroup.com