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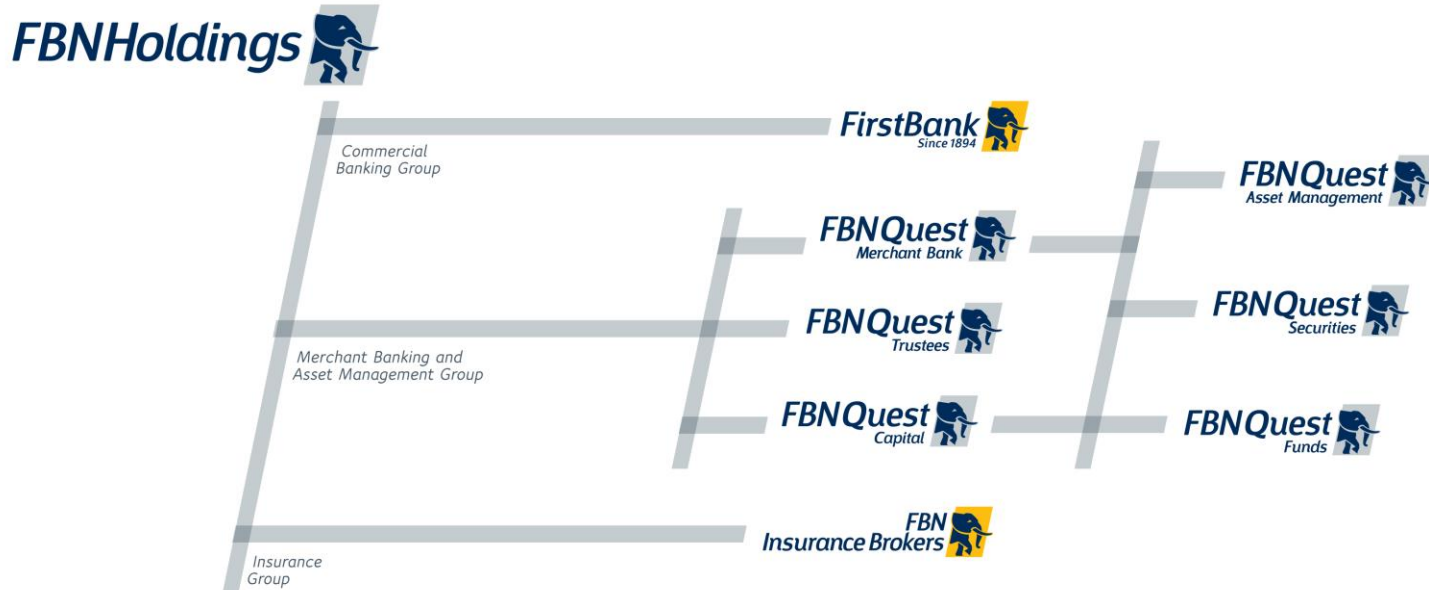
Leading Conversations
With FBNQuest:
Wealth Management

September 2020

Outline

1. Our Firm
2. Wealth Management
3. Our Bespoke Solutions
4. Additional Value Offerings
5. Advisory and Experience

About FBNQuest Merchant Bank Limited

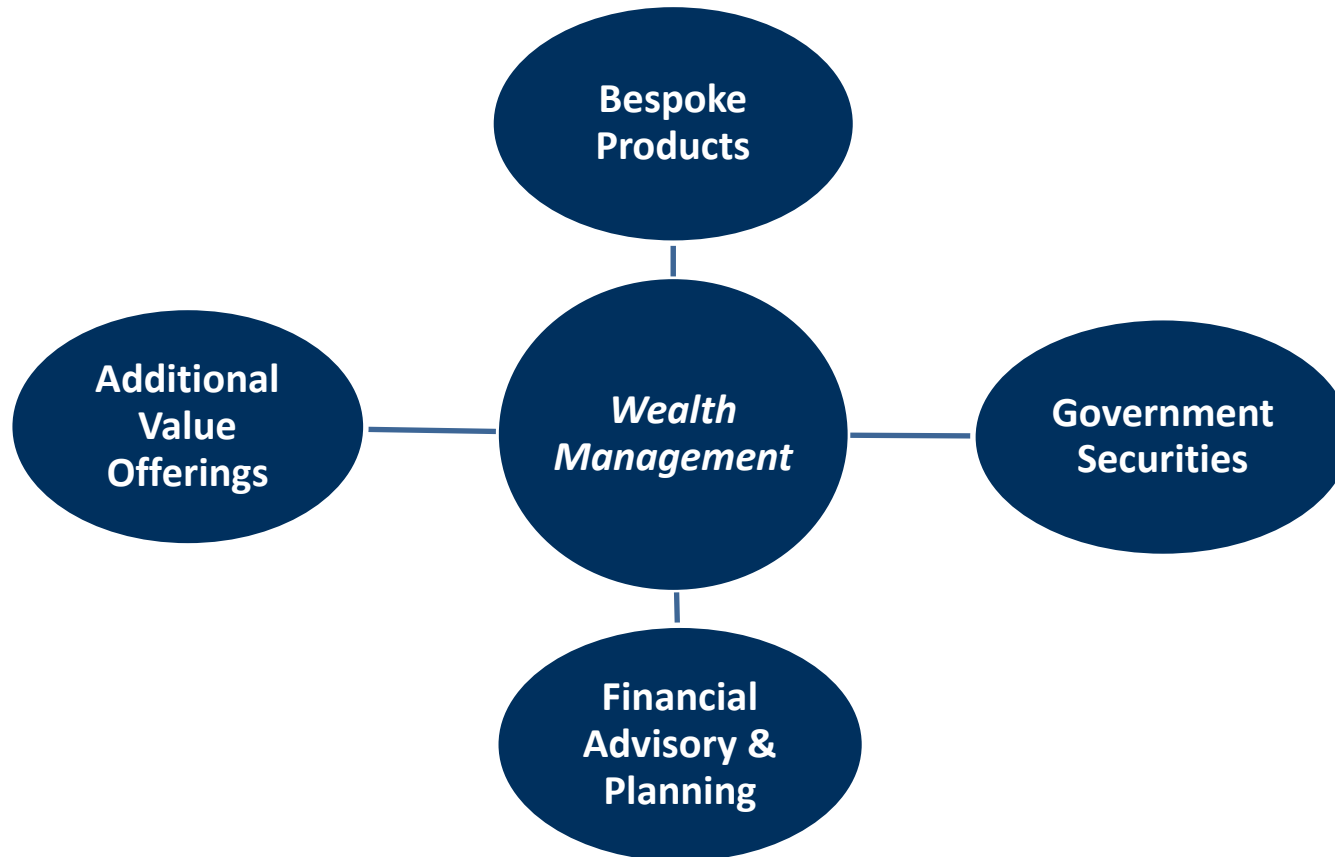


FBNQuest Merchant Bank is the merchant banking entity of FBN Holdings Plc. Our services include coverage and corporate banking, financial advisory, structuring and issuance of public debt instruments, debt solutions, Fixed Income, Currencies and Treasury, and wealth Management.

We are a trusted and inspirational partner founded on innovation, a strong heritage and a pioneering spirit that drives us to help our clients look beyond today and redefine tomorrow.

Wealth Management

We aim to meet your diverse financial needs and help you achieve your financial goals by providing bespoke wealth management solutions and unique, extensive and varied services for wealth preservation, growth and inter-generational wealth transfer, based on your investment objectives and risk profile.



Our Products - Money Market Investments

FBN Premium Deposit (NGN & USD)

- **Minimum Amount - N50,000,000 or its equivalent.**
- **Safety and Liquidity of funds.**
- **Tenor – not less than 30 days.**
- **Interest rates - Driven by market realities, volume and tenor of investment**
- **Pre termination options available with penalties subject to a surcharge of the interest earned.**
- **Flexibility of lodgments / withdrawals.**

FBN Easy Retirement Package

- **Minimum Amount - N50,000,000**
- **Aids in succession through Joint ownerships and allows addition/removal of beneficiaries through the investment life.**
- **Tenor - One (1) year with a minimum holding period of 6months.**
- **Monthly interest payment.**
- **Interest rate – Currently at 4% (Benchmarked against MPR)**
- **Free Ancillary Services.**

Our Products - Money Market Investments

FGN Treasury Bills (Primary/Secondary Market)

- **Minimum Amount - N50,001,000**
- **Security: 100% of funds are in the Federal Government of Nigeria Treasury Bills.**
- **Upfront Interest Payment: Interest paid at bid rate if bid is successful.**
- **Tenor - 91, 182 or 364 days**

FGN Bonds (Primary/Secondary Market)

- **Minimum Amount - N50,001,000**
- **Security: 100% of funds are in the Federal Government of Nigeria Bonds**
- **Coupon Payments are done bi-annually**
- **3-20 years**
- **Interest rates - Driven by market realities and tenor of investment**

Eurobonds (FGN or Corporate)

- **Minimum Amount - \$200,000**
- **Coupon Payments are done bi-annually**
- **Provides hedge against Currency Risk**
- **Tenor of Eurobonds are dependent on the preferred bond.**
- **Principal invested is secured if bonds are held to maturity and the issuer does not default.**

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Our Products - Mutual Funds Investments

	FBN MONEY MARKET FUND	FBN FIXED INCOME FUND	FBN BALANCED FUND
Minimum Investment Amount	₦5,000.00	₦50,000.00	₦50,000.00
Key Features	<ul style="list-style-type: none"> •Open-ended •Suitable for short or medium term cash investment 	<ul style="list-style-type: none"> •Open-ended •Suitable for medium and long term investment outlook 	<ul style="list-style-type: none"> •Open-ended •Diversified portfolio base
Asset Classes	<ul style="list-style-type: none"> •Treasury Bills • Commercial Papers • Banker’s Acceptances 	<ul style="list-style-type: none"> •Corporate Bonds •State Govt. Bonds •Euro-Bonds •Money market Instruments 	<ul style="list-style-type: none"> •Equities •Bonds •Money Market Instruments •Real Estate
Risk Profile	Low Risk	Low-Medium Risk	Medium Risk
Dividend Payment	Quarterly	Semi-Annually	Annually
Pricing	Average yield of 7.1% YTD	YTD performance of 16.3%	YTD yield of 2.4%

Our Products - Mutual Funds Investments

	FBN EUROBOND FUND	FBN HALAL FUND	FBN SMART BETA FUND
Minimum Investment Amount	\$2,500.00	₦5,000.00	₦50,000.00
Key Features	<ul style="list-style-type: none"> •Open-ended •Access to foreign currency investment •Suitable for hedging against currency devaluation 	<ul style="list-style-type: none"> •Open-ended •Suitable for medium and long term investment outlook 	<ul style="list-style-type: none"> •Open-ended •Diversified portfolio base
Asset Classes	<p>Nigerian Sovereign Eurobonds</p> <p>Nigerian Corporate Eurobonds</p> <p>Money Market Instruments</p> <p>Cash</p>	<p>Shari’ah Compliant Instruments</p> <ul style="list-style-type: none"> •Sukuks •Ijarah (Lease) •Murabaha •Mudarabah 	<ul style="list-style-type: none"> •20 of 40 Most Capitalized Stocks
Risk Profile	Medium Risk	Low-Medium Risk	High Risk
Dividend Payment	Semi – Annually	Semi-Annually (April & October)	Annually
Pricing	YTD performance of 1.9%	Inception to date performance of 8.1%	YTD yield of -14.3%

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Equities

Share Portfolio Administration

- Dematerialization of Share Certificates
- Reconciliation of equities account(s) with Registrars
- * Collection of outstanding dividend and bonus share certificate
- * Centralization of depository accounts- Inter-member transfer

Trade Execution

- Purchase and Sale of equities of listed companies on the NSE
- Purchase and Sale of equities of non-quoted Companies on the NASD

Market Updates and Analysis

- Objective analysis on stock performance and review/reports

Placement of lien on Share account

Contacts

Debbie Irabor

Group Head, Wealth Management
FBNQuest Merchant Bank

Tel: 2702231, 2702228

08022905931

debbie.irabor@fbnquestmb.com

Seun Asiru – Balogun

Wealth Management - Lagos
FBNQuest Merchant Bank

Tel: 2702231, 2702228 ext. 1272

08150881325

seun.asiru-balogun@fbnquestmb.com

Mojisola Olorunfemi

Wealth Management - Lagos
FBNQuest Merchant Bank

Tel: 2702231, 2702228 ext. 2580

08083534174

mojisola.olorunfemi@fbnquestmb.com

Ola Okoya

Wealth Management – Port Harcourt
FBNQuest Merchant Bank

Tel: ext.1404

08035013810

ola.okoya@fbnquestmb.com

Ebika Mark

Wealth Management - Abuja
FBNQuest Merchant Bank

Tel: ext. 1333

08033425331

ebika.mark@fbnquestmb.com

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Thank you

FBNQuest

10, 16 – 18 Keffi Street, off Awolowo Road, S/W Ikoyi,
Lagos, Nigeria

Tel: +234 (1) 2702290-4, +234 (0) 708 065 3100

www.fbnquest.com

An FBN Holdings Company