

ICEA LION Private Wealth Management



We're Better Together

What is Private Wealth Management?

Private Wealth Management (PWM) is our tailor-made investment solution geared towards meeting your specific investment goals and needs as a high net worth individual. We help you to effectively preserve and grow your wealth. We also offer this service for Trusts, foundations and institutions.

One of the advantages of investing in our Private Wealth Management solution, is that you enjoy higher returns due to the minimum investment amount of Kes 5 Million.

What Is The Process of Setting Up ICEA LION's Private Wealth Management?

Understanding Your Goals

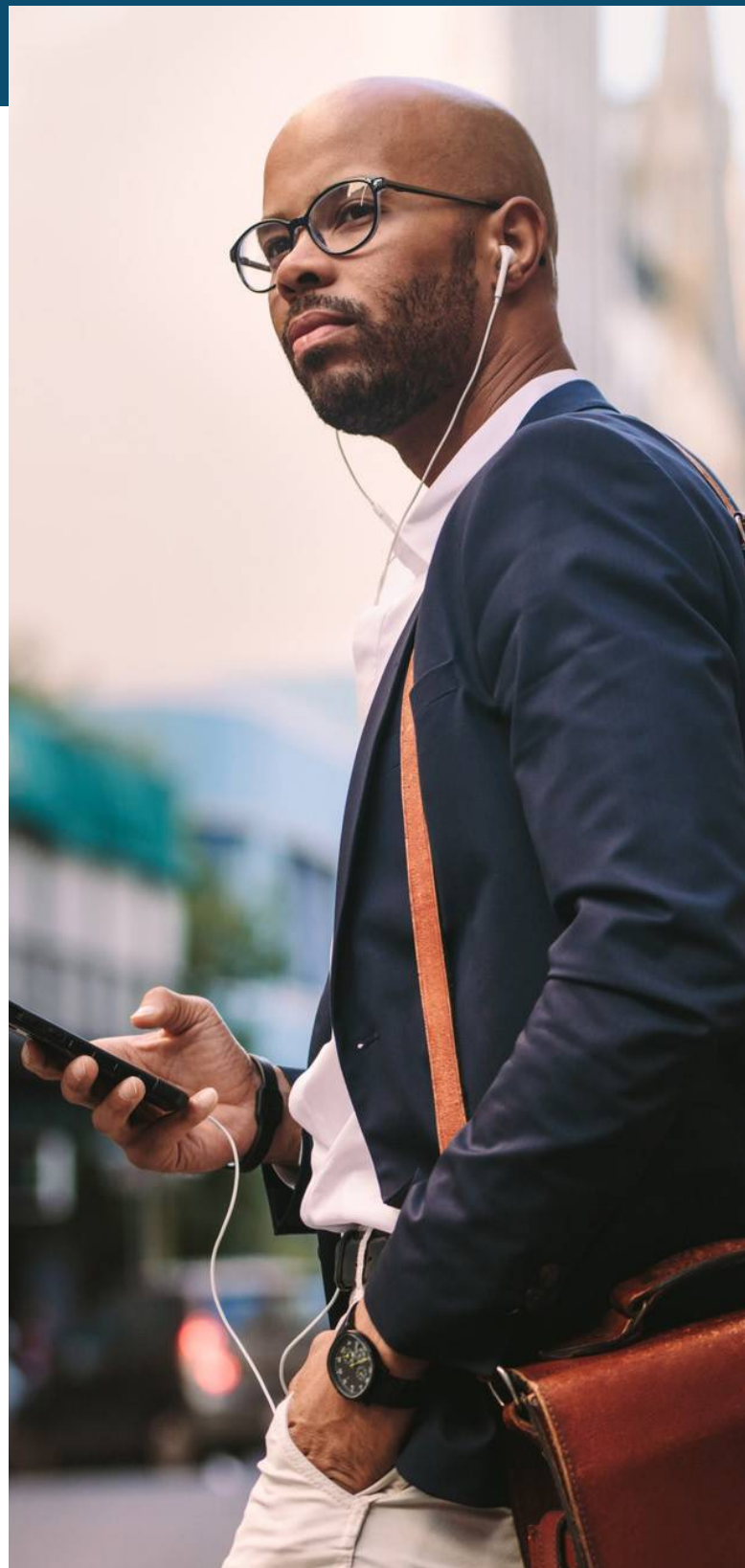
We begin the process with an in-depth dialogue for us to unravel your investment horizon, liquidity needs, risk tolerance, constraints, concerns and overall investment objectives.

Development of Your Investment Policy Proposal

Following our discussion where we understand your goals, our highly qualified team of research analysts and portfolio managers present you with a proposal on how to best invest your money to meet your objectives.

Portfolio Rebalancing and Reporting

We then proactively source for the best assets, invest and manage your portfolio while monitoring the best risk return position for your specific client objectives. Through this process, we also adjust your initial investment policy depending on market factors.



Custody of Securities

All the assets purchased on your behalf are safely held in what is called a Nominee Safe Custody Account. This is a legal framework that secures your funds as they are held independently from our own ICEA LION balance sheet. This means, in the unfortunate event the organization goes under, your funds are still safely held with the custodian bank. Our current custodian bank is NCBA Bank.

What Are The Features of ICEA LION's Private Wealth Management?

1. Flexibility

You are at liberty to adjust your portfolio and invest between different investment vehicles depending on your needs and goals.

2. Management Fee

We charge an annual management fee of up to 1% for your initial investment amount above Kes 50 Million; 1.2% for your initial investment amount above Kes 10 Million to 50 Million; and up to 1.5% for investments between Kes 5 Million and Kes 9.9 Million. This is inclusive of the custodian fee of 0.2%

3. Applicable Taxes

Withholding Tax is deducted from your interest and dividends. If you are a tax exempt client, you will need to attach your tax exemption certificate with your application. Tax exemption can be extended to certain charitable institutions and non-governmental (not for profit) organizations.

4. Minimum Investment

The minimum amount for this service is Kes 5 Million.



What Are The Set Up Requirements?



ONE

Read the terms and conditions of the Private Wealth Management Agreement

TWO

Duly fill in and sign the Agreement

THREE

Attach a copy of your ID/Passport, KRA PIN and a copy of your bank statement (or any suitable alternative) to verify your bank details. For a corporate account, attach copies of your Certificate of Registration, Corporate PIN certificate and an Income Tax exemption certificate (if applicable)

FOUR

Transfer the funds to the bank account provided below and share with us the proof of payment (RTGS copy / cash receipt)

What Assets Does ICEA LION's Private Wealth Management Invest In?

As a Private Wealth Management Client, you have the option to invest in a single asset class or in a balanced (or mixed) portfolio of assets. You have access to a diversified portfolio from the investment solutions below:

Money Market Portfolio

This comprises low risk, short term assets that generate regular income.

Fixed Income Portfolio

This invests in a mix of money market assets and bonds that offer high returns as well as liquidity.

Balanced Portfolio

This includes a mix of fixed income (money market assets and bonds) and equities to provide you with income as well as potential for capital growth.

Pure Equities Portfolio

This option is rarely selected to market volatility but is an option available to you as an investor with a high-risk appetite.

Offshore Funds

This is open to you as an investor if you are open to investment across borders and foreign currencies.

Alternative Assets

These are assets ranging from real estate, private equity, offshore investments and so on. These assets are normally capital intensive, not as easy to liquidate but have high capital gains. The selection of securities is also highly complex so rigorous research is undertaken prior to investing.

Bonds

Investors who would prefer a portfolio invested only in bonds are able to lock in a stable yield (without market volatility) as long as they hold the bonds up to maturity. However, if you unexpectedly need to liquidate your investment, this can be done, however, there may be negative consequences. This is due to the fact that your investment will be liquidated at the prevailing market rate at the time, which may result in you either not realizing the intended gain or actually losing funds.

At ICEA LION, our mission is to protect and create your wealth. Should you have any inquiries about our ICEA LION Private Wealth Management solution or would like to set it up, you can call us on +254 719 071 999 or email us at unit-trusts@icealion.com.

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