

SOVEREIGN ASSET MANAGEMENT (SAM)

STOCKBROKING SERVICES

Sovereign Group

Established in 1987, the Sovereign Group provides a full range of wealth management services from over 20 strategically located offices worldwide. In addition to the Group's core services of establishment and management of companies, trusts and other structures, it provides tax planning, accounting, pensions and insurance services, as well as yacht and aircraft registration.

Sovereign Asset Management (SAM) is the division of the Sovereign Group that provides investment advice and other asset management services to Sovereign Group clients.

- SAM is a fully regulated asset management company based in Gibraltar and regulated by the Gibraltar Financial Services Commission (FSC).
- Our focus is on building strong, mutually beneficial relationships with our chosen broker firms to encourage a better, more efficient service for our clients going forward.
- SAM is not tied to other financial institutions such as banks or fund managers and consequently, we are able to offer genuinely impartial advice to our clients.

Our Stockbroking Service

SAM currently offers a private banking service but, thanks to recent developments within the Group, we are also now able to provide stockbroking facilities to Sovereign clients. Investors can now take advantage of a full broking service at competitive prices. Thanks to our efficient administrative procedures, we are able to set up accounts for existing Sovereign Group clients extremely quickly and without the need for arduous paperwork.

There is no minimum amount required to open a broking account however, we advise clients on a case-by-case basis as to whether this service will be cost-effective given their investment goals and the amount they are looking to invest.

We offer the following types of broking services:

- **Execution-Only** where the client instructs either SAM or the broker direct;
- **Advisory** where SAM or the broker offers advice but the client makes the final decision; and
- **Discretionary**, where the client gives SAM or the broker full discretion to invest on their behalf.

No matter how much experience a client may have, or how much time they have available to focus on their portfolio, one of these services will be suitable.

Through our nominated brokers based in both Europe and Asia, it is possible for our clients to purchase thousands of different securities in a number of geographical locations. These include:

- Equities;
- Fixed income securities (bonds and gilts);
- Unit trusts and investment trusts;
- Commodities;
- Exchange traded funds (ETFs); and
- Money market funds.

As members of their local, in-country stock exchanges, our brokers guarantee best execution in their home markets and are required to abide by the rules of the local exchange thus guaranteeing our clients a highly regulated and reliable service.

Our brokers do not hold client securities in their own names. They are held "in nominee" by professional custodians who are licensed and regulated by their in-country regulatory authority, thereby giving added security to client assets and ensuring that they are segregated from other investments.

Added Value and Long Term Commitment

SAM has many years of experience working with external investment managers and other financial institutions while remaining an independent party at all times for the benefit of our clients. On an informed basis we provide high-quality investment solutions for our clients that will accommodate a wide range of risk-return profiles, investment horizons, currencies and geographical preferences.

- Investors benefit from our expertise and experience resulting in an additional level of service and commitment.
- SAM uses brokers who are totally independent of any fund managers, clearing banks, insurance companies and therefore have no conflicts of interest. Likewise, SAM is not tied to other financial institutions and can consequently offer genuinely impartial advice to its clients.

To find out how to take advantage of this service, please feel free to contact your relationship manager (existing Group clients) or call us on the number below.