

YOU.
ARE.
PROVEN



PROVEN
WEALTH



Welcome to Wealth Management that's **PROVEN** to work just for you.

We are committed to exceeding your financial and wealth management needs. Our talented team of experts will work closely with you to understand and respond to your financial requirements with precise planning to enable your life goals.

We are ready to provide you with our solutions that are tailored to realise your goals and help you in securing the lifestyle you deserve!

Welcome to **PROVEN**, thank you for choosing us.



We are a Subsidiary of the PROVEN Group of Companies

PROVEN Wealth is a primary subsidiary of the PROVEN Group Limited (PROVEN/PGL). PROVEN is listed on the Jamaica Stock Exchange (JSE) and domiciled in St. Lucia, and is the Caribbean's premier provider of financial solutions.

PROVEN is built on the solid reputation to provide shareholders with consistent returns, through a diversified portfolio of regional and international investments spread across main investment strategies in:

Wealth | Bank| Properties | Private Capital

DETAILED GROUP OWNERSHIP

PROVEN

Operating Entities

PROVEN Group Limited

(previously PROVEN Investments Limited). Domiciled in St. Lucia

PROVEN Bank Holdings Limited (PBH)

100% Owned.
Domiciled in Cayman Islands

PROVEN Bank (Cayman) Limited
(previously Fidelity Bank Cayman Limited)
100% Owned. Domiciled in Cayman Islands.

PROVEN Bank (Saint Lucia) Limited
100% owned. Domiciled in St. Lucia.

PROVEN Wealth Limited
100% Owned. Domiciled in Jamaica.

PROVEN Wealth (Bermuda) Limited
100% Owned. Domiciled in Bermuda.

PROVEN Wealth (Cayman) Limited
100% Owned. Domiciled in Cayman.

PROVEN Wealth (BVI) Limited
100% Owned. Domiciled in BVI.

Heritage Educational Funds International Inc.
100% Owned. Domiciled in Canada.

PROVEN Wealth (Barbados) Limited
100% Owned. Domiciled in Barbados.

PROVEN Investment Holdings Limited (PIHL)

100% Owned.
Domiciled in St. Lucia

Roberts Manufacturing Company Limited
50.5% Owned. Domiciled in Barbados.

Access Financial Services Limited
24.72% Owned. Domiciled in Jamaica.

PROVEN Properties Limited
(previously REAL Properties Limited)
100% Owned. Domiciled in St. Lucia

PROVEN Holdings Limited (PHL)
100% Owned. Domiciled in St. Lucia.

Asset Management Company Limited & International Financial Planning Jamaica Ltd.
100% Owned. Domiciled in Jamaica (Dormant).

JMMB Group Limited (holding Company for JMMB subs)

20.01% Owned.
Domiciled in Jamaica

**PROVEN
GROUP**

**PROVEN
WEALTH**

**PROVEN
BANK**

**PROVEN
PROPERTIES**

PROVEN Subsidiaries

PROVEN Wealth

Offers first-class wealth management solutions and services, managing billions of dollars in investments on behalf of its clients – individual and corporate, across the region and internationally. With operations in two regions:

REGION 1 - Cayman, Bermuda, the British Virgin Islands and Barbados

REGION 2 - Jamaica and Bahamas.

PROVEN Bank

The premier client focused Bank in the region offering the full suite of banking solutions and services to clients in Cayman and international banking services from Saint Lucia.

PROVEN Properties

Real Estate investments that span both residential and commercial developments and are complemented by the consistent returns from our portfolio of commercial rental properties.

PROVEN Private Capital

Creates additional value and diversification for shareholders by identifying and securing private and publicly traded, equity and debt positions in well established companies throughout the region and internationally which have the potential for enhanced levels of growth and return over the short to medium term.

PROVEN Subsidiaries & Associated Companies:

PROVEN Bank (Cayman) Limited; PROVEN Bank (Saint Lucia) Limited; PROVEN Wealth Region I (Cayman, Bermuda, BVI, Barbados); PROVEN Wealth Region II (Jamaica, Bahamas); PROVEN Properties; Access Financial Services Limited; JMMB Group Limited; and Roberts Manufacturing Limited.

PROVEN Group Performance Highlights FY March 2022



Total Assets surpassed

US\$1B

55%

increase in **Core Earnings**
compared to last year

3.4%

Dividend Yield

Delivering on our Cashflow promise,
dividend yield increased by 30% to 3.4%



3 Deal Finalizations/ New Acquisitions

Successful completion of three (3) acquisitions
valued at circa US\$60m

Fidelity Bank (Cayman) now **PROVEN Bank**
(Cayman); Roberts Manufacturing Company
Limited, Heritage Education Fund International.

9%

NETPAT growth
despite adverse
market conditions

**STRONG
GROWTH**

in Off Balance Sheet funds
under Management

● US\$785 million Combined
off balance sheet



Purpose & Values

At **PROVEN Wealth** our focus is to meet and exceed your wealth management needs and goals by providing expert financial advice, best-in-class services and solutions that deliver consistent returns.

We remain committed to protecting, managing, and accumulating wealth for our clients through carefully tailored wealth management plans that fit their goals, timeline and risk tolerance.

Our core values of Integrity, Respect, Teamwork, and Performance drive our team and efforts. These values and our dedication to serving you have propelled us to the status of one of the Caribbean's Premier Wealth Management Companies.



Why PROVEN Wealth?

Having a track record of results spanning over two decades, PROVEN Wealth is founded on a strong tradition of performance, partnership and trust. At PROVEN Wealth you will have access to:

- A cadre of expert advisors who excel in wealth management, managing billions in investments for clients globally with a focus on delivering exceptional results.
- Cutting edge research and market data on trending financial and economic issues, guided by our team of strategists, analysts and risk management professionals.

Premium & Private Clients

WEALTH MANAGEMENT SOLUTIONS

Building an investment portfolio can be a complex endeavour. Your advisor will help you select the right investments to satisfy your objectives or monitor market conditions and the progress of your investments. They are also there when life events call for adjustments – making sure you stay on track.

Our Wealth Management team is ready to maximize your wealth through:

- Managed Portfolios
- Fixed Income Securities
- Unit Trusts
- Equities and more



Our solutions include:

PROVEN SELECT MONEY MARKET FUND (JMD & USD)

Professionally managed portfolio designed to provide capital preservation and liquidity.

This portfolio invests in:

- Short and medium-term Government of Jamaica and Bank of Jamaica Securities
- Commercial papers and Investment Grade Securities
- Repurchase agreements

PROVEN SELECT INCOME FUND (USD)

Professionally managed portfolio designed to provide long-term capital growth through appreciation and interest income.

The Portfolio invests in:

- Medium and long-term Government of Jamaica and other sovereign bonds
 - Medium and long-term investment grade corporate bonds
 - Repurchase agreements
-

PROVEN SELECT EQUITY FUND (JMD)

Professionally managed portfolio designed to provide above average long-term capital growth

The Portfolio invests in:

- Jamaica Stock Exchange listed equities on both the main and Junior market
- Equities listed on regional exchanges
- Equities listed on any other recognized stock exchange subject to foreign exchange restrictions

PROVEN HIGH YIELD FUND (JMD)

Professionally managed long-term portfolio designed to provide above average risk adjusted fixed income returns.

The Portfolio invests in:

- Medium to long term corporate bonds
 - Corporate Loans
 - Government Fixed Income
 - Preference Shares
 - Private Debt Transactions
-

PROVEN REAL ESTATE FUND (JMD)

Professionally managed long-term portfolio designed to give direct exposure to real estate assets and provide returns commensurate with investing in the real estate market.

The Portfolio invests in:

- Real estate properties
- Real estate unit trusts
- Real estate investment trusts (REITs)
- Other real estate linked investments

Premium & Private Clients

BONDS (USD & JMD)

We offer a wide range of fixed-income investments that can address your needs to either mitigate market volatility, preserve your investment and generate income from your portfolio.

Bond selection includes:

- Government of Jamaica bonds
- Regional Sovereign Bonds
- International Sovereign Bonds
- US & Emerging Market Corporate Bonds



LOCAL & REGIONAL EQUITIES (USD & JMD)

As a licensed broker-dealer, we provide direct access to all stocks listed on global exchanges. We can also source equities listed on other recognized regional stock exchanges.

Equities listed on:

- Jamaica Stock Exchange
- Trinidad Stock Exchange
- Barbados Stock Exchange

INTERNATIONAL EQUITIES (USD)

Our PROVEN Global Trading Platform provides direct online access to trade securities listed on all major stock exchanges.

Features include:

- Online trading portal
- Direct fixed time access to US markets
- Intuitive and easy to use platform
- Relevant market news
- On demand investment analysis

PROVEN Rock

PROVEN Rock Approved Retirement Scheme is a private pension arrangement that creates an opportunity for individuals who are not active members of a Superannuation Fund to formally save for retirement.

It allows members to make tax-deductible contributions of up to 20% of their annual income to the scheme. These contributions are invested and accumulate as tax-deferred earnings towards providing a pension at retirement.

Corporate Services



We strive to provide customised, best in class advice for optimal company performance, increased profitability and improved returns on shareholders equity for our clients. The PWL Investment Banking, Pension Fund Management and Administration and Corporate Solutions teams commit to partnering with you as you grow your business.

INVESTMENT BANKING SOLUTIONS

We provide best-in-class investment strategies and advice that leads to sustainable economic growth and creates viable financial opportunities for our clients. Our Investment Banking team has a PROVEN track record of assisting our clients in both the public and private sectors to structure and raise funding through either debt or equity financing.

Investment Banking Solutions include:

- Public Equity Offers (IPO's, APO's, Rights Issues)
- Private Equity Placements
- Public and Private Debt Offerings
- Underwriting
- Guarantees, Bid Bonds, Letters of Undertaking, Mobilization Bonds, Letters of Credit, Performance Bonds, Business Valuation and Advisory

PENSION FUND MANAGEMENT

With almost two decades of experience in the pensions industry, the expertise provided by our knowledgeable team will help you take control of your financial destiny.

We are one of the largest pension fund management companies in the industry and are well equipped to meet the retirement planning needs of your employees.

We pride ourselves in:

- Track record of superior performance in Fund Management
- A qualified and experienced Administration & Asset Management Team
- A wide range of investment options across all asset classes across major markets
- Easy to use online member access

CORPORATE SOLUTIONS

Our Corporate Solutions Team offers a wide variety of services for our clients which are tailored to meet your diverse financial needs and risk appetites.

Our corporate services are designed to help companies to optimise their business operations by providing access to:

- Cash Flow
- Equity Brokerage Service
- FX/Cambio Trading
- Fixed Income & Money Market solutions
- Market Intelligence & forward guidance
- Liquidity Support and Management



Digital Solutions

Making money... the easier way. Being a **PROVEN** client provides you with access to a wealth of e-solutions for you to manage and check in on your portfolios and funds.

Digital Solutions

PROVEN Wealth App

This app allows PWL's clients to access account balances, historical transactions, submit orders and requests and generate statements, all in one convenient location.

Online access to:

- Order Management (FX, Bonds and Equities)
- Income Calendar
- Statement Generation
- Account Balances
- Transaction History (last 12 months)



IPO PRO

Our one stop investment hub for APOs and IPOs that can be accessed anywhere and at any time. This web application allows both clients and non-clients the opportunity to complete their applications and upload all required KYC documents needed to complete the transaction once PWL is a broker.

It provides:

- Summary of the IPO / APO details
- Access to PWL's analysis and recommendation
- Payment verifications

J-TRADER

As a participating broker on the JSE J-Trader platform, our clients have direct access to trade securities (common stocks, preference shares, etc.). Clients are able to place orders easily, anywhere in the world, at their convenience.

Other key features includes:

- Convenience - Execute trades on the go!
- Accessibility - You can view your portfolio, monitor market performance and place stock orders on your schedule.
- Easy to Use - You can modify buy / sell instructions or request help from customer support if needed

PROVEN Global Trading Platform

Our PROVEN Global Trading Platform which provides direct online access to trade securities listed on the major US Stock Exchanges

Online access to:

- Reduced Trading Fee
- Expanded Market Access
- Real - Time Access to Clients Account and Reporting

PROVEN Connect

Take control of your own finances and unlock a world of possibilities at your fingertips. Conduct investment transactions and requests such as wires, stock trades, unit trust transactions on one simple platform and on your own time.



Secure your child's future!

We allow you to **SAVE** and **INVEST** for your child's post-secondary education today and help you to **PAY** for it tomorrow.



Why choose PROVEN?

Heritage Education Funds International

Set your child up for success in the future now!

The rising cost of higher education is a challenge, but with proper planning and the right financial partner, you can secure your child's long-term future.

Our dedicated Education Saving Plan (ESP) is customisable, structured and designed to help parents and guardians meet their goals for their children's post-secondary education. We won't just help you to the starting blocks, our primary goal is to see you across the finish line.

A Robust Education Investment Plan

The Fund offers the Caribbean's first and one of the largest USD (United States Dollar) Education Savings Plan - a safe, high-performing, and flexible program that facilitates a convenient way for parents, guardians, family, and friends to start saving for their children's university/college education early.

The Heritage Plan is a time-defined, goal-directed and disciplined savings program, where subscribers make monetary contributions on behalf of children who are under 14 years of age at the time of enrollment.

Benefits include:

Conservatively Managed

The Plan is conservatively managed so that it minimises volatility and preserves the value of your savings over the long term.

Attractive Rate of Return

Sit back and allow your contributions to be professionally managed in a portfolio that has provided consistent and competitive returns that will allow you to reach your education savings goals over the long term. The Plan has historically provided returns that are attractive given the risk profile of the portfolio.

Self-Completion Feature

In the event of your premature death or disability, the “Self-Completion Feature” ensures the return of your Contributions (less fees) based on the amount accumulated in the Plan at the time of your death or disability. More importantly, it also allows Educational Assistance Payments at the maturity of the Plan even though the schedule was not fully paid up.

Flexible and Customisable

We want to give your child every chance of achieving his or her educational aspirations. Our ESP is flexible and tailored to suit your individual financial situation. Choose from several contribution schedules and enjoy flexible pay-out options at the maturity of the Plan.

Tax-free Returns

All interest and capital gains earned from investments in the Plan are tax exempt which allows for greater compounded returns over the long term. Additionally, contributions are returned at maturity tax free along with interest accumulated over the life of the Plan.*

Seek tax advice in your jurisdiction

Education Assistance Payments/ Scholarship Payments

We have provided attractive payments in the form of Educational Assistance Payments/Scholarships, which have positively impacted the lives of thousands of people.

PROVEN

WEALTH

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