

PRIVATE WEALTH MANAGEMENT



MERCHANT BANK LIMITED

WEALTH MANAGEMENT





OUR HISTORY

ANSA Merchant Bank had its beginnings in Amalgamated Finance Limited (AFL), a small asset financing company dealing with cars since 1977. At the time, AFL was a joint company, comprising of Republic Bank, the Huggins Group and Alstons, of the McEneaney Alston's Group, which was acquired by the ANSA Group in 1986.

In 1997, after ANSA McAL bought the interest of the other shareholders, the name was changed to ANSA Finance. Though the business model remained focused on asset finance, expansion was always of interest to our founder, Dr. Anthony N. Sabga, who had the formation of a merchant bank on his mind since the 1970s.

In 1994, ANSA McAL entered into a joint venture with Robert Fleming Holdings of London, which launched the Fleming ANSA Merchant Bank in Trinidad and Tobago. With a reputable foreign partner boasting some 6,000 staff members across 30 countries, a valuable relationship was forged providing our local teams with crucial insights into international finance and banking.

Four years later, in 1998, ANSA McAL purchased the 50% ownership held by Robert Fleming Holdings. The market conditions in Trinidad and Tobago at the time made it possible to merge ANSA Merchant Bank with ANSA Finance, creating ANSA Finance and Merchant Bank.

A decade later, TATIL and TATIL Life insurance companies, owned by The ANSA McAL Group, were acquired by ANSA Finance and Merchant Bank. The resulting entity was named ANSA Merchant Bank. Consistent with our policy of expansion through acquisition, in 2016 ANSA Merchant Bank acquired Consolidated Finance Company Limited in Barbados.

This now provides a regional platform, which has thrust ANSA Merchant Bank into a new competitive arena, providing the impetus for a broader range of financial services to be expertly presented to the local and regional markets.

Over forty years later, ANSA Merchant Bank continues to differentiate itself through a clear vision of growth and expansion, built on a solid foundation of expertise, strong partnerships and superior financial service to its clients.



VISION

To build and maintain leadership in the domestic financial services industry through prudent risk management and strategic growth.

MISSION

To create a successful and lasting financial services group that is built on a foundation of sound business principles which continuously create value for our clients and other stakeholders.

PLANNING FOR A SECURE FUTURE

Since 2007, ANSA Merchant Bank Limited has made significant strides in research, asset screening, selection and monitoring potential investments. It has conducted these activities on its own behalf for its proprietary mutual funds, and on behalf of others, including third party insurance funds and pension plans.

We provide discretionary and non-discretionary investment management services to high net worth clients who may want to protect and grow their wealth for future generations. We also offer investment and advisory services to employee benefit plans and companies.

WHAT WE DO

- Investment Services and Wealth Management
- Asset Finance
- Merchant Banking
- Foreign Exchange Trading and Treasury Services





BENEFITS OF USING AN ASSET MANAGER

- Can quickly respond to a changing investment environment
- Easily accessible
- Flexible in response to our clients' needs
- Focus on building and maintaining client relationships based on mutual respect, transparency, confidentiality and trust

OUR WEALTH MANAGERS ABIDE BY OUR CORE PRINCIPLES

- **Confidentiality** – We treat our clients' business with the utmost respect and confidentiality, recognising the importance of discretion.
- **Trust** – We abide by our clients' wishes and adhere to their stated risk tolerance in the deployment of their funds.
- **Sound risk management** – We seek to protect our clients' wealth in unfavourable markets and to create growth in favourable times.



INVESTMENT STRATEGIES TO GROW CLIENTS' WEALTH

Our Wealth Management team has been carefully assembled to reflect the wide diversity of expertise and acumen that has enabled us to provide premium services to our clients for more than a decade.

We know the key reason for investing is to enhance your financial capital. Our Analysts and Portfolio Managers use their accumulated experience to create customised portfolios that allow clients to grow their wealth with the strategy that best suits their particular needs and goals.

Our Investment Services and Wealth Management portfolios have been designed on a client-by-client basis, tailored to achieve their goals, whether long or short term. We help in areas such as Asset Finance to help fund additional equipment for clients' businesses, for instance, and our Merchant Banking activities have been built on years of developing relationships with participants in the capital markets.

Our clients trust us to manage their wealth discreetly and professionally. Our team of experts meets with clients to discuss their objectives and to draft an investment policy statement which would guide the strategies to get there.

A close-up photograph of a person's hands working on financial documents. One hand is using a black pen to write on a document, while the other hand is operating a black calculator. The documents feature various charts, including a bar chart and a pie chart, suggesting a financial analysis or investment management context. The background is softly blurred, showing more of the workspace and the person's arm in a dark sweater.

DISCRETIONARY AND NON-DISCRETIONARY INVESTMENT MANAGEMENT

Our Wealth Managers offer a range of services suited to the individual needs of our clients.

On the opposite end of the spectrum, some individuals are knowledgeable and interested in the intricacies of investing. For those who prefer to be directly involved in the daily activities, we act upon their instructions, executing their wishes while ensuring there is agreement before any transaction is completed. This enables our clients to have absolute control over how their funds are deployed, while having the advantage of our services and market knowledge to make their decisions come to fruition.

EMPLOYEE BENEFIT PLAN MANAGEMENT

We have more than a decade of experience in serving the needs of institutions when it comes to managing their employee benefit plans, such as pension funds and savings plans. We have accumulated significant understanding of the complexities of various sectors to develop portfolios which comply with relevant legislation and which recognise both general and specific requirements.

Our team of Analysts understands the importance of a pension fund to the quality of life for retirees, and prudence is key to the development of investment strategies. In the case of employee savings plans, most employers are conscious of the need for their staff to cultivate a culture of saving. We are committed to investing those savings wisely because we understand how valuable it can be to the individual when significant financial demands are to be satisfied.

BESPOKE INVESTMENT STRATEGIES TAILORED TO CLIENTS' SPECIFIC NEEDS

Our approach is to acquire a thorough understanding of our clients' financial goals, risk tolerance and time horizon. With this information we determine the optimal asset allocation which would satisfy the client profile. We know that some people are conservative in their approach to investment while others hold a high tolerance to risk.

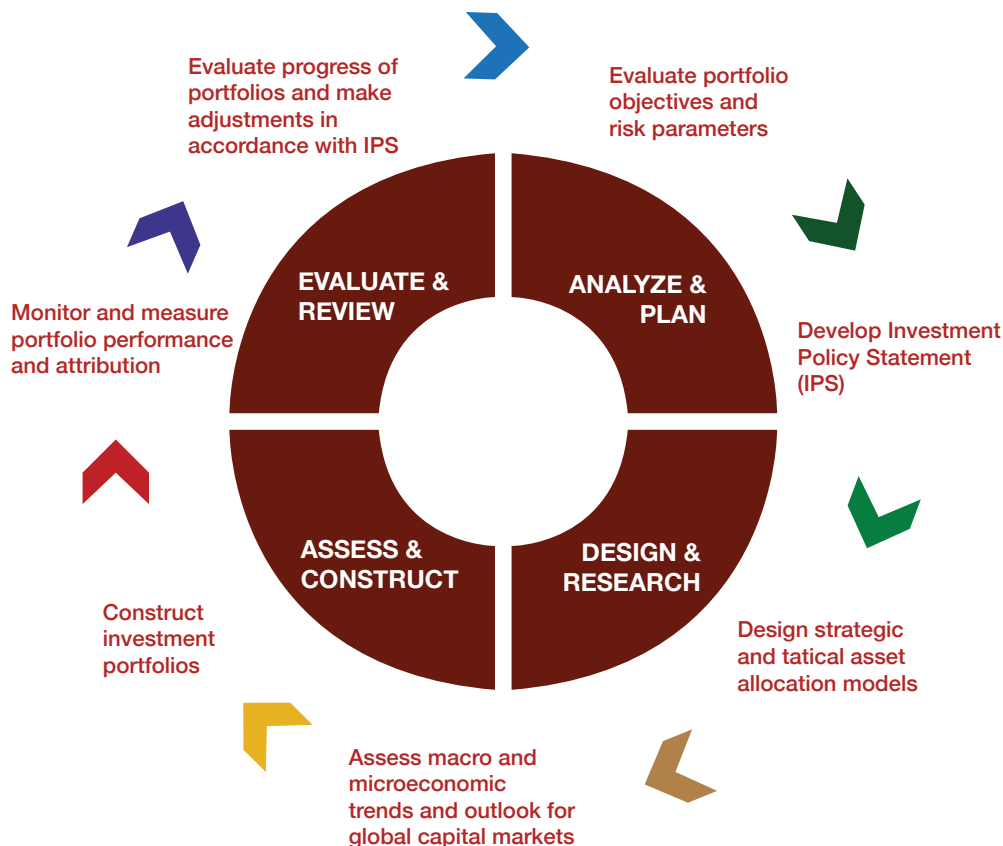
Our experienced Analysts and Portfolio Managers are able to design tailored plans along the risk spectrum to produce optimal performance. Our portfolio proposition is drawn from our investment experience, asset allocation and expertise in trade execution. We continue to monitor all of our clients' assets with our risk management techniques. In this way, we monitor performance and compliance.



STEPS TO A SOUND INVESTMENT

- Our asset allocation process is guided by a “Top Down” approach.
- Macro-economic themes are analysed to determine their likely impact on select asset classes.
- Investment decisions with respect to those assets/classes expected to outperform are executed having considered the client's risk tolerance.
- Economic conditions are then monitored on an ongoing basis for any changes which may be cause for a tactical rebalance of the portfolio's asset allocation.

OUR INVESTMENT APPROACH





MERCHANT BANK LIMITED

WEALTH MANAGEMENT

11 MARAVAL ROAD, PORT OF SPAIN
TEL: 868-235-2796 • TEL: 868-623-8672

FIND US AT:



ANSA MERCHANT BANK LIMITED

W: **www.ansamerchantbank.com** • E: **wealthmanagement@ansamcal.com**