







SBM  
Private  
Wealth

## SBM Private Wealth: Enjoy a lifestyle that your status deserves!

**Y**ou've toiled for success. At SBM Private Wealth, our goal is to help you grow, preserve and manage your wealth. We achieve this through a host of financial, tax and advisory solutions including financial planning, investment advisory and discretionary portfolio management services, offered in both native and foreign currencies. You also benefit from a seamless combination of traditional banking and credit solutions with wealth management through synergies within our Group.

Our services are delivered through competent, trusted and service-oriented wealth managers. At SBM Private Wealth, we understand that each of our clients has an exclusive set of objectives. We recognize that our clients have diverse profiles and different levels of risk appreciation. Your personal financial advisors from SBM Private Wealth will seek to establish your lifestyle requirements through the long-term and strive, through innovative and sustainable investment strategies, to build portfolios that achieve the right combination of investments to complement your total wealth strategy.

Our clients trust us for guiding them through their financial lives, which are becoming increasingly complex, and our pride lies in their satisfaction. So, let us remove the hassles and complexities of financial planning from you, while you enjoy a lifestyle that your status deserves.

Sanjaiye Rawoteea | Head of Private Wealth





## About Mauritius

**M**auritius lies at the heart of the Indian Ocean at the crossroads of Africa and Asia. This strategic location has enabled the island to position itself as a trusted and secure International Services Centre for investment flows from major economic powers into the emerging markets of Asia and Africa and vice-versa. It also offers international businesses a high-quality financial environment with sophisticated products.

The country enjoys a stable and secure destination offering unmatched business opportunities and a balanced quality of life. This sets the scene for an ideal 'work and play' environment. The country has had sustained economic growth at a commendable rate in recent years and has proven to be resilient during the financial crisis. Mauritius offers numerous tax advantages through its vast network of Double Taxation Avoidance Agreements with almost 43 countries. There is a flat and harmonised corporate and income tax rate of 15%, with the possibility for companies to avail themselves of certain foreign tax credit provisions. There is no inheritance or capital gains tax in Mauritius. The financial service sector in Mauritius operates under a well-regulated regime with the Bank of Mauritius (BOM) regulating all banking activities and the Financial Services Commission (FSC) overseeing all other financial services activities.

## *Corporate Profile*

SBM Holdings Ltd (SBM) is a leading financial services group in Mauritius, with a growing presence in the region, namely in Kenya, India and Madagascar.

SBM started operations in 1973 and was listed on the Stock Exchange of Mauritius in 1995. It serves a client base of more than 875,000, across the corporate, retail and high net worth segments and provides adapted financial solutions supported by multi-channel capabilities within a universal banking model. The strategy of the Group revolves around modernisation and diversification of its offering, expansion of its markets, enhancement of capabilities prominently with respect to human capital, and effective risk management. Our employees – currently more than 2,500 across the Group – are at the heart of our growth strategy. The SBM brand value benefits from continued investment in people, infrastructure and technology.

### *The lines of business include:*

- Retail Banking
- Private Wealth
- Private Banking
- Corporate, International and Investment Banking
- Treasury Services
- eBusiness
- Investment Banking & Corporate Finance
- Stockbroking
- Custody

### *International Recognition and Ratings*

SBM has been awarded 'Best Innovation in Retail Banking - Mauritius' and 'Best Private Bank Mauritius 2016' by 'International Banker Banking Awards 2016'. It has been awarded "Bank of the Year, Mauritius" three times since its launch by The Banker, Financial Times Group, in London. Moreover, the inaugural "Best Bank in Mauritius" by Euromoney was awarded to SBM for three consecutive years from 2004 to 2006. SBM was also awarded "Best Bank Mauritius" by EMEA finance in 2009 as part of the African Banking Awards and was the first runner up in the 2009 Africa Investor Index Series Awards, in the Best Performing Ai40 Company category. Moody's Investors Service rates SBM Bank (Mauritius) Ltd's long-term and short-term deposit ratings, both foreign and domestic, at Baa3/P-3. The bank is also rated D+ on Bank Financial Strength Rating (BFSR).







“Our proposed strategies is to make your money grow”

At SBM Private Wealth, we pride ourselves on helping clients realise their full potential by discovering what's really important in their lives and delivering results that will meet their needs.

By working together we provide our clients with a complete financial solution by tailoring specific investment strategies and structures to grow and protect their wealth.

## Financial Planning

Clients' financial affairs are constantly changing and evolving, and to meet these challenges we believe that your financial strategy needs to adapt similarly to changes in your situation.

Our financial planning service seeks to provide you with advice and solution to your broad financial arrangements.

We offer advice on the following:

- Investment management through our Private Wealth Management service;
- Personal and Occupational Pensions;
- Retirement planning, including pension drawdown;
- Protection planning;
- Trustee and tax planning including inheritance tax and capital gains tax.



## *Discretionary Portfolio Management*

The discretionary portfolio management service aims at providing clients with investment advices that he/she can trust. SBM Private Wealth has the knowledge, competence and resources necessary to design a portfolio solution to meet its client's individual needs.

Under this service, clients' portfolios are engineered and managed according to their risk-return profiles or any other specific needs.

### **Why choose our Portfolio Management Service?**

#### **Active, timely and decisive portfolio management:**

A portfolio manager is able to make rapid adjustments to client portfolios to adapt with the ever-changing market landscape.

#### **Access to institutional investors products:**

A portfolio manager will normally have access to many products only available to institutional investors and can often negotiate attractive terms.

#### **Investment expertise:**

A team of highly experienced investment specialists with real expertise in some of the more complex areas of investments.

#### **Competitive management fee:**

Highly competitive fee structure.

#### **Tailored investment solutions and dedicated service:**

The discretionary portfolio management team works along with the client to provide the right investment solution with a high level of service.



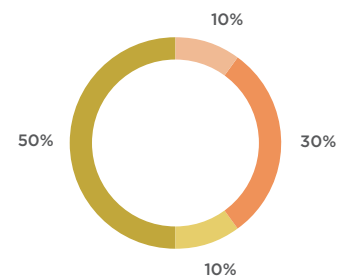
As part of the service, we work with the clients to achieve a systematic investment planning process for sustained value creation and risk control as follows:

- **Know your needs**  
Goal-based planning
- **Develop a plan**  
Categorize & evaluate, determine risk/return tolerance, develop a written plan
- **Construct portfolio**  
Strategic asset allocation, sub-asset allocation, passive/active mix
- **Implementation**  
Best execution, rebalancing
- **Monitoring**  
Review progress



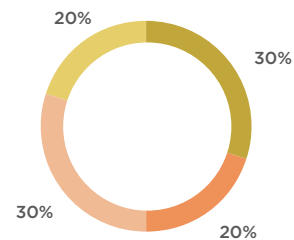
We have developed four default strategies to match your risk/return preferences. The strategies remain dynamic in order to adapt to changes in market landscape.

### Assertive



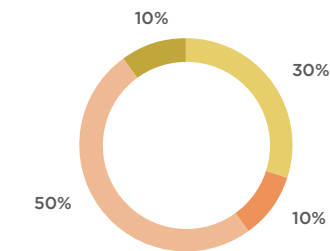
Aims at capturing growth through investment principally in equities. Moderate allocation is also made to other asset classes including fixed income, structured products and alternative investments. The high level of equity investment means that volatility is likely to be towards the upper end of the risk spectrum and there is the risk of short to medium-term loss. The portfolio is suitable for investors with a long-term investment horizon who have an investment horizon of more than 5 years.

### Balanced



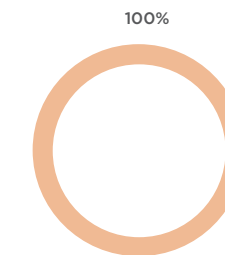
Aims at optimizing returns through a balanced investment approach. The portfolio is well diversified across a range of asset classes including equity, fixed income, structured products and alternative investments. This balanced portfolio exposes the investor to a moderate level of risk although the equity allocation dictates the fact that investors must be willing to maintain medium to long-term investment horizon. The risk of short-term fluctuations in the portfolio value suggest an investment horizon of at least 5 years.

### Conservative



Aims at achieving more consistent returns by utilizing a conservative approach to asset allocation. Investment is principally made in fixed income instruments with moderate allocations to equities and alternative investments. A positive bias towards the fixed income asset class sees to it that volatility is well contained within acceptable levels. However, use of equities to capture some capital growth may expose the portfolio to a certain level of volatility, suggesting that this strategy is suitable for investors with a low to moderate risk appetite with a minimum investment horizon of three years.

### Defensive



Aims at investors who wish to avoid the volatility associated with riskier asset classes but are looking for a return over and above that of cash. Asset allocation is largely restricted to quality fixed income securities and, at times, cash. Returns are generated by income from the securities and cash as well as capital movements in the value of the fixed income investments. This strategy is suitable for investors with a low risk appetite and with a time horizon in excess of three years.

■ Equity ■ Alternative Investment ■ Fixed Income ■ Structured Product

### Investment Advisory Service

This service could be more suitable for you if you want to make your own decision, but require broad investment advice that takes into account your personal circumstances, objectives and risk profile. Our investment specialist will provide you with ongoing advice as part of a long-term partnership.

As part of the service, we will also make sure that your chosen assets remain suitable for your needs throughout the course of your advisory relationship with us.

### Fiscal and Legal Advice

Client may wish to use trust and fiduciary services that include setting up legacy for family businesses, protection of individuals, tax mitigation and support for charities in order to manage their wealth. Our team is here to give you easy access to dedicated specialists in these fields who will advise you on the best course of actions to meet your requirements.

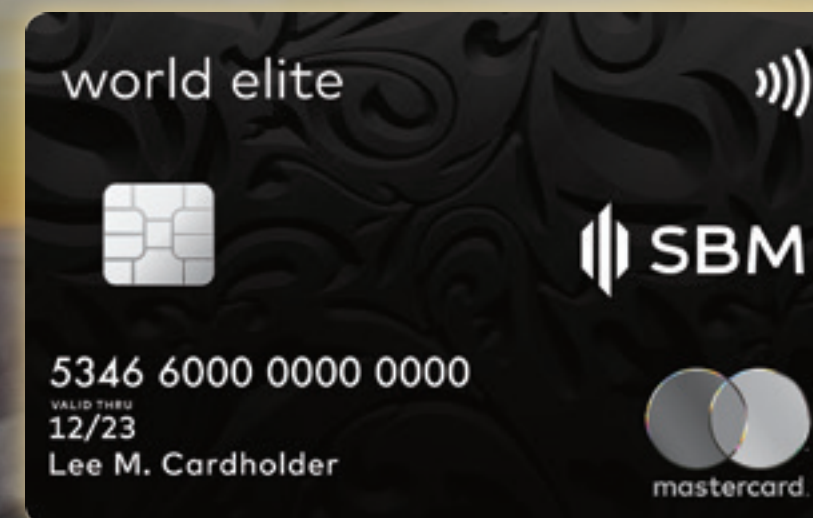
### Dedicated Service

Our Wealth Executives and Investment Professionals coordinate the resources of the division and the firm to:

- Help clients develop wealth and investment management strategies to match their goals and risk tolerance levels;
- Identify investment opportunities to help clients reach their objectives;
- Leverage our robust execution capabilities and provide attentive client service;
- Introduce clients, where appropriate, to the broader network and resources of SBM Bank (Mauritius) Ltd.

# SBM World Elite™ Mastercard®

THE WORLD IS YOURS.





Private Wealth  
is also about

### *Online Banking*

- 24-hour convenient, safe and secure access to your account

### *Debit and Credit Cards*

- Secured chip-enabled cards for added protection
- Exclusive Worldwide Discounts
- Free unlimited access to VIP Lounge worldwide for you and one accompanying guest (per visit)
- Accumulation and redemption of points online

### *Deposit Services*

- Term deposits allow you to choose a time frame that fits your savings needs and lock in the best current interest rate



## *Tailored Financing Services*

Effectively manage your financing needs:

- For every unique situation, we offer a comprehensive line of loans and leasing options to suit the need of any influx of funds;
- Personal Lines of Credit designed to provide a convenient source of funds for any opportunity that may arise in the future;
- We also offer flexible terms on a fixed-rate instalment loan tailor-made to your needs.

## *Residential Mortgages*

We select the solution that best meets your goals. The broad selection of lending options will guide you through the process with a high level of attention and service. In addition to standard residential mortgages, we offer financing plans for special needs including:

- Construction;
- Financing of 'Société civile immobilière d'attribution' (Assignment of 'Garantie financière d'achèvement' in favour of SBM);
- Investment property;
- Refinancing.

## *Home Equity Services*

Our services will provide a number of ways to put your investment at work such as:

- Equity Line of Credit to take advantage of the untapped value in your home or other assets with competitive interest rates, access as needed and interest-only payment options;
- Managing your finances to create predictable monthly payments.



## In a nutshell, your exclusive range of benefits will include

### *Personalised service*

- Confidentiality & security
- Personalised pricing of products and services
- Breadth of product range
- Dedicated Relationship Managers and Support Officers
- Round-the-clock personalised service
- Family members banking needs also addressed by our team

### *Investment solutions*

- Financial planning
- Investment advisory services
- Execution only and discretionary portfolio management services
- Access to local and global investment products
- Access to different asset classes
- USD, EUR, GBP and other major currencies available

## *Investment-related information*

- Regular e-Newsletter on economic updates

## *Banking products*

- Negotiated rates on loans
- Fast track approval and express disbursement of your loans
- Preferential rates on term deposits including foreign currency deposits
- Attractive fees on deposit and withdrawal of foreign currency notes
- Highly secured chip-enabled credit cards with minimum of MUR 300,000 limit
- Exclusively designed Private Debit Card
- Unlimited access to your locker
- Fast & convenient access to internet banking for viewing your account activity and making both local and overseas transfers
- Banking at your fingertips – check your bank account balance anytime, anywhere through your mobile phone

## Exclusive access to SBM Park

**W**e believe in the importance of a balanced lifestyle for customers and this is why we are proud to offer you membership to SBM Park where you will enjoy both indoor and outdoor sports facilities. Your spouse will also benefit from this privilege.

SBM Park is a unique state-of-the-art complex for our Private Wealth and Private Banking customers as well as our staff. Situated at La Vigie, in the middle of the island; it is equipped with an indoor swimming pool, a squash court, a pool house, a fitness aerobic hall and a medical room.

There are separate changing rooms with lockers for ladies and gents. Other facilities include a football pitch, tennis courts, a basket / volleyball playground. Training instructors for sports programmes are also available to our clients.





## Frequently Asked Questions

- **Will I be offered the best products even if they are from competitors?**

Yes, if competitors are offering products that suit your investment requirements, we at SBM will establish a business relationship with them.

- **Will I have access to portfolio management from the best and most exclusive players in the business?**

Yes, through our network and existing relationships with leading international financial institutions, you can reap the benefits of the investment opportunities and portfolio management usually offered to our wealthy clients.

- **Will I be informed when the investment products are not performing well?**

Yes, we will inform you of the evolution of your portfolio regularly and rebalance when opportunities come up.

- **Can you account for each cent that I invest with you?**

Yes, we will. Our commitment to offering you a fully transparent service will enable you to keep track of every last cent you deposit with us.

- **Why should I rely on your advice above other recommendations?**

We have the ability to offer you world-class asset management. With SBM you will gain access to highly knowledgeable and experienced advisors and a choice selection of the world's leading investment institutions.

- **Should I need a full analysis, could you tell me precisely how you made profit?**

Yes, we believe in being open and honest about the costs involved in being our client.







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