

- It gives opportunity to investors to participate in investments that may be available only to larger investors.
- It benefits individuals (both at home and abroad) to consciously build investments for projects such as building factory, residential apartment, educational institutions etc.

#### 4. Asset Management Plus

Asset management plus is a private wealth management investment service available to high net worth individuals both local and abroad. Individuals who have assets (physical or financial) of high value, Pent is well resourced to manage your assets whilst you concentrate on your core profession/vocation.

Depending on the investment objective and risk tolerance level of clients, there is a wide range of portfolios under the Asset Management Plus, thus, including fixed income, equity and mixed portfolios.

In terms of physical asset management, for example facility management like hotels, public infrastructure; our corporate finance team conducts assessment on the business and offer professional advisory and financial support to ensure that the facility/business succeeds.

#### Features of the product

- Target client includes high Net-worth Individuals, both local and foreign
- Minimum asset worth GHC100, 000 and above
- Investments in securities for capital growth and periodic income.
- Requires one – time lump sum or regular deposits or transfer of securities into investment account
- Investors are encouraged to hold their investment for a minimum Period of one year

#### Benefits to Customers

- We at Pent use active management approach to reposition assets against vulnerability and volatility of the market.
- Pent assist clients in designing investment policy statement to meet their desired objectives.

- Quarterly client's statement available for client to monitor performance.

#### 5. Corporate Finance & Advisory

The Department is built on the business principles of reliability, accuracy and responsiveness to the diverse needs of our clients. For example, we provide tailored advisory services to financially distressed businesses and equity investors and stand by them to thoroughly understand the needs and effectively prescribe and help them implement workable solutions.

Our services include but not limited to the following:

- Corporate Restructuring
- Mergers & Acquisition
- Private Placement: Equity and debt financing
- Business Valuation & Analysis
- Issuance of Debentures and Syndication Arrangement
- Fund Raising Arrangement
- Project Transactional and Financial Advisory

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 **Pent**  
ASSET & WEALTH MANAGEMENT

# Asset & Wealth Management Products

*....Doing it Right*



## Pent Products

### 1. Pent Premium Investment (PPI).

The PPI is a highly secured short-term fixed income instrument that offers significant percentage points of returns above the Government of Ghana Treasury bill rates. The Pent Premium Investment just like Government of Ghana Treasury Bills has tenors of 3 months (91 days), 6 months (182 days), 1 year (365 days) and more.

#### Features of the Product

- Minimum Investment is GH 10,000.
- Investment is done for fixed period of 91, 182 and 365 days or more.
- Interest is paid on investment according to tenor/period.
- Interest rate is higher than the Government of Ghana Treasury Bill.
- Clients can rollover/reinvestment upon maturity of investment.
- Interest rate depends on amount invested and tenure.
- Regular interest payment on long term investments can be arranged.

#### Benefits to Customers

- Superior investment income.
- Client can invest as much as possible.
- Returns are higher than the treasury bills returns.
- Certainty of earnings.
- Higher earnings on higher deposits.
- Free investment advisory services.

### 2. Pent Royal Investment (PRI)

Investment is believed to be a thing for all, not only for the financially endowed. Pent Royal Investment gives opportunity to all investors to benefit from our fixed term income investment portfolio package

#### Features of the Product

- Minimum Investment is GH 1,000.
- Investment is done for fixed period of 91, 182 and 365 days or more.
- Interest is paid on investment according to tenor/period and amount invested.
- Interest rate is higher than the Government of Ghana Treasury Bill.
- Clients can rollover/reinvestment upon maturity of investment.

#### Benefits to Customers

- Superior investment income.
- Client can invest as much as possible.
- Returns are higher than the treasury bills returns.
- Certainty of earnings.
- Higher earnings on higher deposits.
- Free investment advisory services.

### 3. Regular Investment Save (RISave)

One ancient secret of financial freedom, which just few people have discovered today, in our modern financial world is one-tenth income saving.

Irrespective of one's income level, form of employment or status you can enjoy a sound secured future and afford the kind of luxuries you

desire if you develop the habit of consistent savings, through investment secret of saving one-tenth ones income ( or what you can afford on regular basis) into RISave portfolio .

By signing onto the RISave, you have taken your first step to financial freedom; the other steps, PENT ASSET AND WEALTH MANAGEMENT will offer you free professional investment coaching into practical wealth creation.

#### Features of the Product

- Regular deposits (weekly or monthly), with minimum start up amount of not less than GHs 100.00, with the mind of growing investment.
- Fund is invested collectively but returns to individual are based on one's contribution and the net asset value of the fund
- Investment options include money market securities, short and medium term income securities.
- Performance of the fund expected to benchmark BoG 91 day annualized T/bill rate.
- Client is encouraged to hold the investment for minimum period of one year to allow fund to grow.

#### Benefits to Customers

- Free professional investment coaching into practical wealth creation.
- Quarterly client's statement available for client to monitor performance.

