

Sapphire PRO

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Metis Global (Singapore)

Metis Global (Singapore) Pte. Limited (“Metis SG”) is a wholly owned subsidiary of Metis Global Group Limited (the “Group”). In addition to Singapore, the Group has already established offices in Hong Kong and the Cook Islands. In 2019, the Group arrived in Singapore with the announcement of Metis SG.

Singapore is an excellent location as a base for Metis’ ambition to expand its business into the Southeast Asian region. Singapore is strategically located along trade lines and is suitable for serving both North and Southeast Asian markets. Crucially, Singapore has a strong legal system and robust governance structure that supports the growth of the financial sector.

Metis SG began its operations in Singapore in 2021. We are regulated by the Monetary Authority of Singapore (MAS) and has been issued a Trust Business Licence.





Introducing SapphirePRO

Metis SG brings Trusts to retail investors. Our innovative and affordable Trust plans immediately differentiates us. We strive to give our clients access to the benefits and protections that Trusts provide – extending more options to them in their financial planning journey.

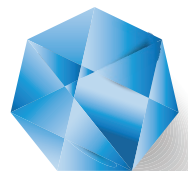
SapphirePRO is a regular contribution Trust plan, with contribution commitment terms between 5 years and 30 years, and a regular contribution amount starting from as low as SGD 500 a month.

This plan also offers flexible contribution frequencies and a range of investment options to accommodate a wide spectrum of investment risk appetite. SapphirePRO is developed for individuals who are looking to build up their wealth over a period of time by putting aside small amounts of money on a regular basis; while retaining their investment decisions on investment opportunities and enjoying the benefits and protections under a Trust structure.



Trusts were traditionally offered to the wealthy or ultra wealthy as a form of legacy planning. However, more people have started to realise that it is essential to consider setting up a Trust as part of their financial planning. Trusts offer advantages and protections that other financial products do not typically provide:

- **Confidentiality**, protect your assets and beneficiaries
- **Probate Planning**, a smooth transfer of assets
- **Succession and Tax Planning**, seamless wealth transfer
- **Asset Protection**, protect your assets from creditor claims
- **Inheritance Transfers**, avoiding family disputes



Importance of Trust



Business Owner

As a business owner, having a Trust plan will be ideal for you since a Trust often has the benefit of protecting your assets against claims from your creditors.

In the unfortunate event where the settlor of a Trust passes away unexpectedly, the Trust assets will be distributed in accordance with the terms and conditions of the Trust plan; and to a certain extent, your letter of wishes.



Big Family

A Trust is kept 100% confidential. Generally, family disputes can be avoided or minimized by setting up Trusts where the asset distribution process can be kept confidential and each beneficiary will only receive their own distributions.



Privacy

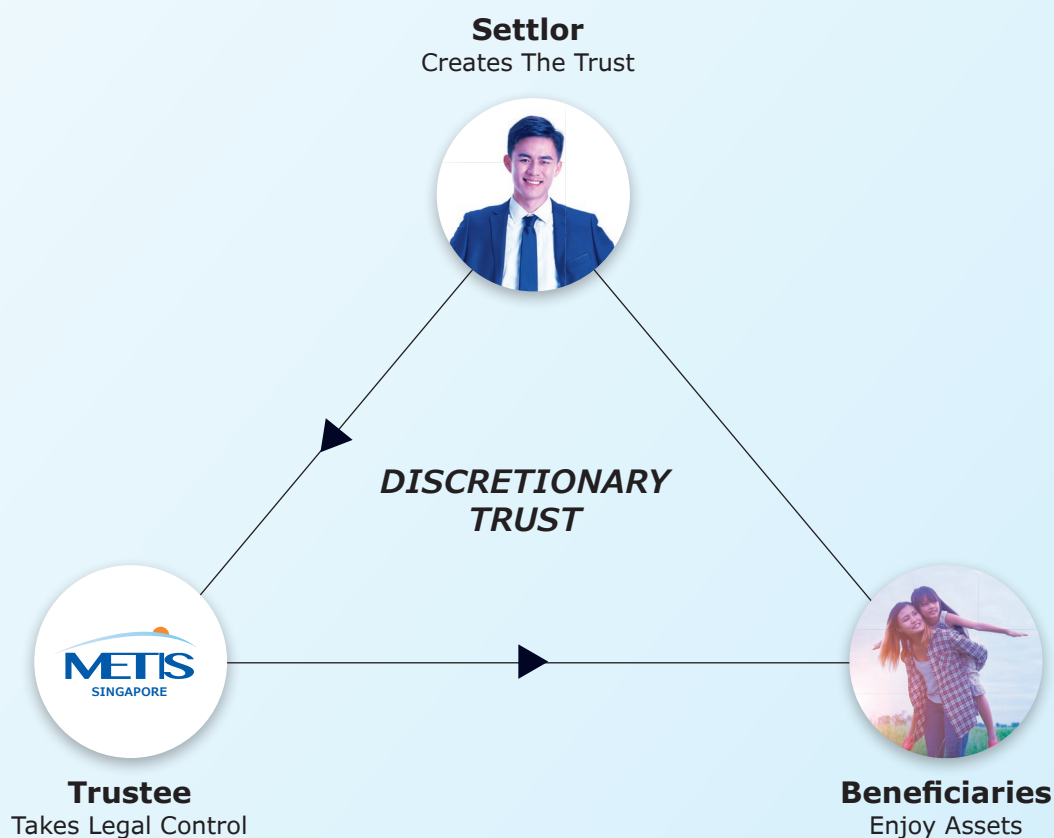
A beneficiary will only know of the existence of your Trust if you inform them about it, or when they receive a distribution from your Trust in future.



Retail Investor

SapphirePRO is available to individuals who want to enjoy the benefits of a Trust with a minimum contribution starting from as low as SGD 500 a month. You can treat it as a regular savings plan with a Trust structure.

The Trust Structure



A Trust separates the legal title from the beneficial interest of any Trust asset that is transferred into the Trust by you, the settlor. Following such separation, the legal title of the Trust assets will be held in the name of the trustee while the beneficial interest of the Trust assets will rest with the beneficiaries of the Trust. Hence, upon your successful application for SapphirePRO, your contributions will be received into the Trust as Trust assets to be held by Metis SG as the trustee. Being a reserve power Trust, you will retain the power of investment and be able to invest your contributions in a wide selection of investments made available to you. All the Trust assets will continue to be protected by the Trust even after the contribution period. The Trust will terminate once the Trust assets have been fully distributed to the beneficiaries.

Metis SG has the power (and duty) to manage, administer, employ or dispose of the Trust assets, in accordance with the terms and conditions of the Trust plan and, to a certain extent, your letter of wishes; which is a document that contains recommendations from you regarding the distribution of the Trust assets to the beneficiaries named by you. The fact that you may be a beneficiary is not necessarily inconsistent with the existence of a Trust.

Key Features & Benefits

Eligibility and Options



Single settlor or up to 2 settlors



Minimum contribution starting from as low as SGD 500 a month with flexible contribution frequencies available



Plan term starts from 5 - 30 years with withdrawal flexibility



Unique online platform to manage your plan anytime and anywhere



Assign up to 3 insurance policies into your Trust plan at no additional charges

*Subject to the terms and conditions set out in the insurer's insurance policy and the approval of Metis SG

Access The World's Reputable Fund Managers

Invest in renowned global fund managers with proven strategies and track records.



ALLIANCEBERNSTEIN

BlackRock



BNY MELLON
INVESTMENT MANAGEMENT



FRANKLIN
TEMPLETON

Janus Henderson
INVESTORS



NATIXIS
INVESTMENT MANAGERS



PIMCO

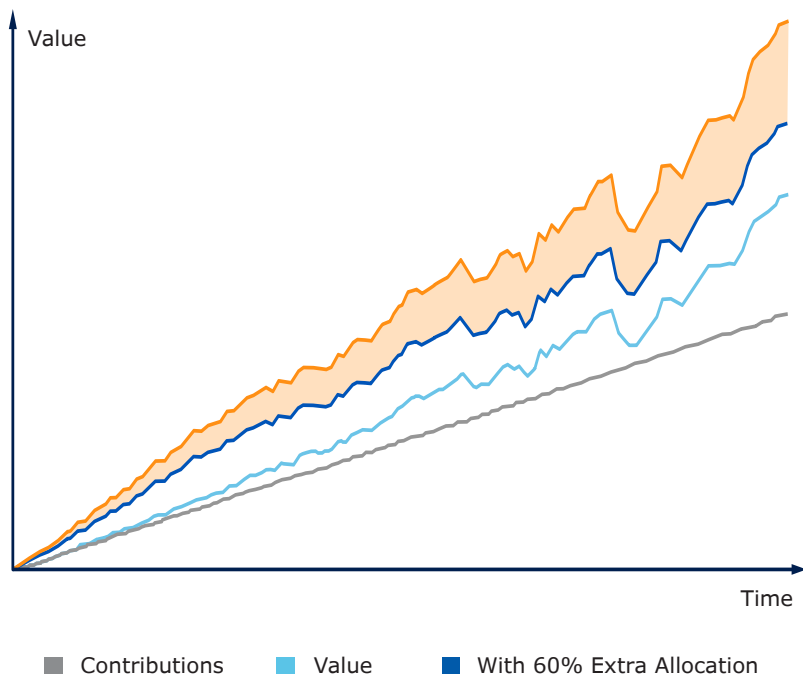
Schroders

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You may refer to the International Asset Selection available on our website for a list of funds that you (as the settlor) can instruct Metis SG (as your trustee) to invest into as existing arrangements have been set up to support such investment instructions. The document is by no means exhaustive and you can choose to invest in a fund that is not presently included in this list, provided that Metis SG is able to support your trade from an operational perspective.

Extra Allocation

Added value to your plan with extra allocation on your contribution* in the form of additional units to your assets.



Extra Allocation (Promo)

Apply now and enjoy up to 75% extra allocation on your contributions for a limited period.

Example: Assuming that you contribute SGD 18,000 on a yearly basis for 30 years, we will allocate an additional SGD 13,500 worth of units to your Trust plan.

**The above is for illustration purposes only. Applicable fees and charges under the terms and conditions of the Trust plan have been taken into consideration.*

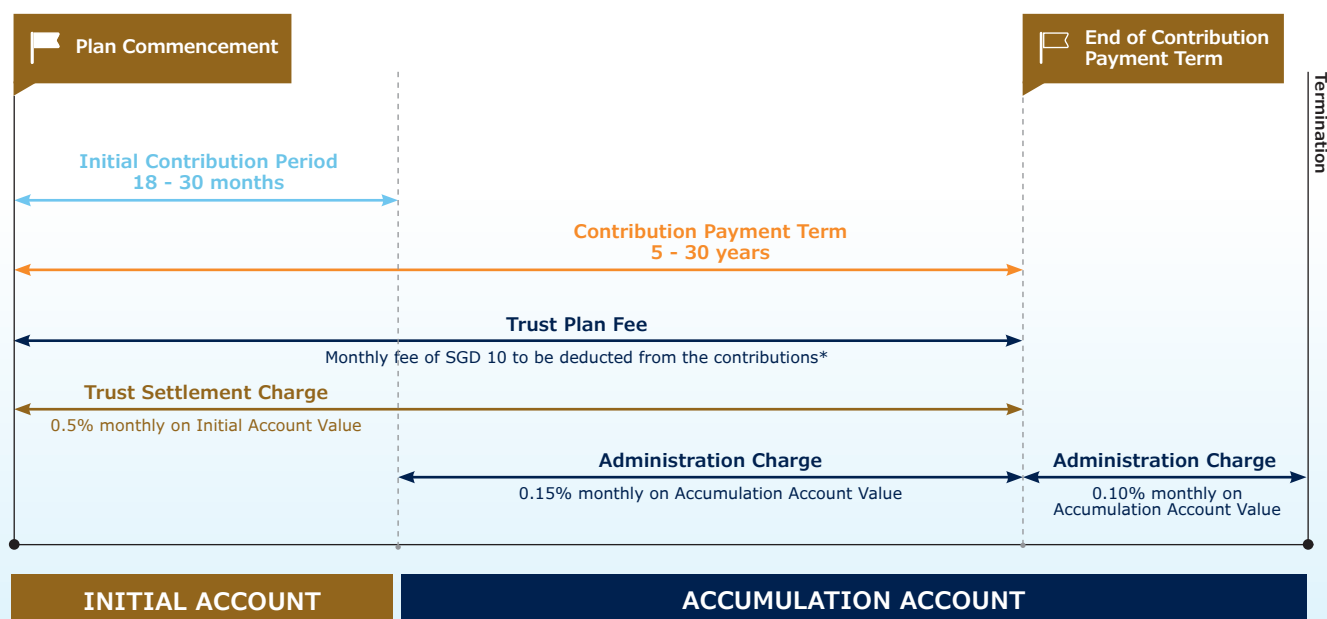


Loyalty Bonus

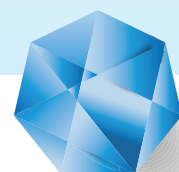
You may be awarded with a Loyalty Bonus equivalent to 1% of your net contribution on the 10th plan anniversary and on every 5th plan anniversary thereafter*

**Terms and conditions apply*

Overview of Fees and Charges



*100% Plan fee refund into accumulation account at the end of CPT. Terms and conditions apply.
All initial units will be converted into accumulation units upon the end of CPT.



Summary of the Fees and Charges



TRUST SETTLEMENT CHARGE

0.5% per month

of the Initial Account Value until the end of CPT



ADMINISTRATION CHARGE

0.15% per month

of the Accumulation Account Value until the end of CPT
(reduce to 0.1% per month after CPT)



TRUST PLAN FEE

SGD 10.00

Monthly deduction until the end of CPT



CONTRIBUTION CHARGE

(for Additional Single Contribution only)

5%

of the Additional Single Contribution only

For more details on all the applicable fees and charges, please refer to SapphirePRO's terms and conditions.

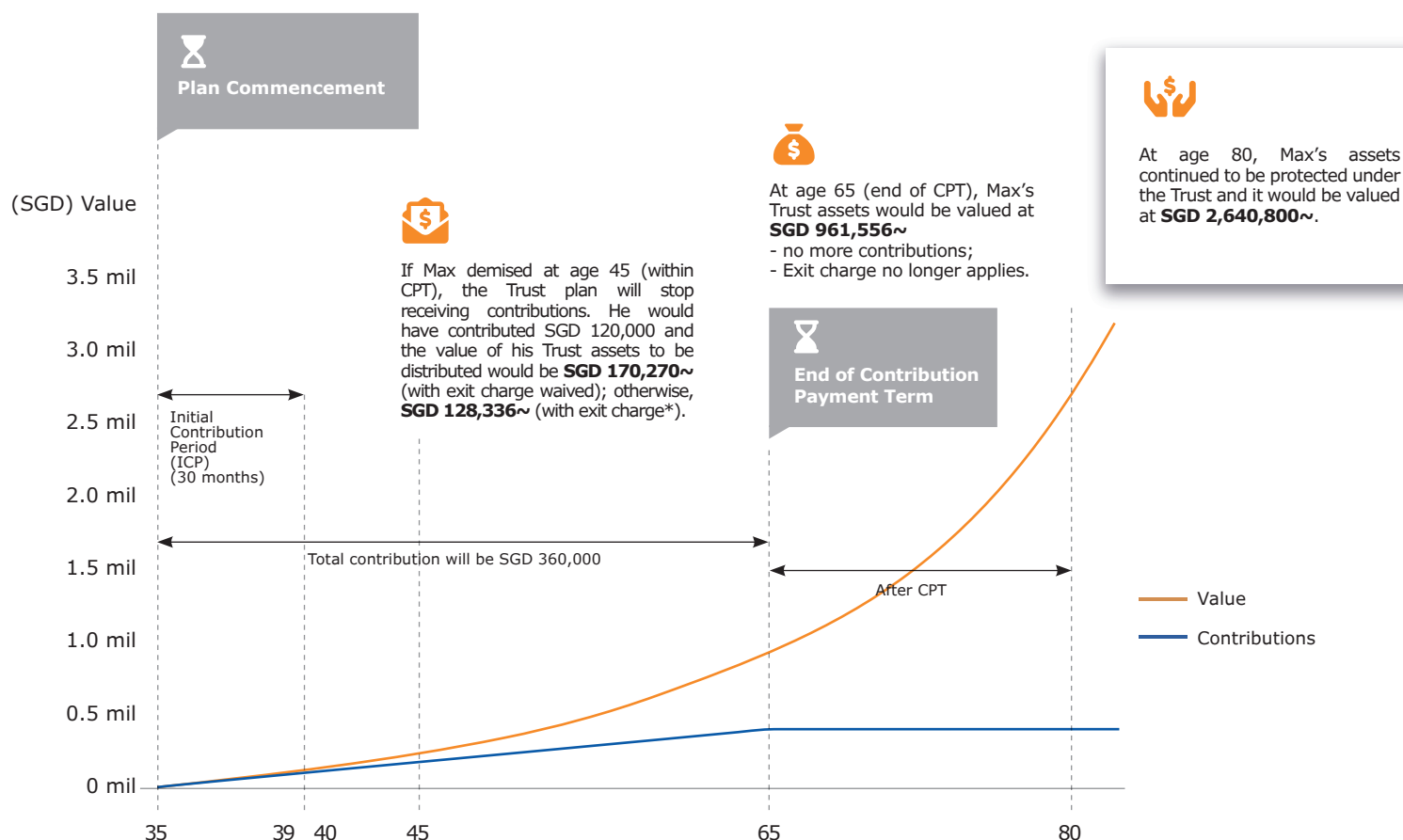
Illustration of SapphirePRO



REGULAR CONTRIBUTION, SINGLE SETTLOR

Max, 35
Father of 1, Self-Employed

Max owns a small business and is a father of 1. While his business is doing pretty well for now, he would like to be able to provide more for his family in the future. With SapphirePRO, he can look to grow his wealth by starting a regular savings plan with SGD 1,000 monthly for the next 30 years to invest in mutual funds made available under the plan. Max's portfolio will be protected by a Trust structure for the benefit of his wife and son.



This is a hypothetical illustration to help you understand the features of the plan under different scenarios

~ We have computed the value of the Trust assets based on a growth rate of 8% per annum on the investment selected less all fees and charges payable under the Trust Plan. This is strictly for illustration purposes only. The return on the investment made available under the Trust Plan may fluctuate and should not be interpreted as guaranteed returns from your investment. Past performance figures associated with such investment are not indicative of their future performance and the value of the investment may be worth substantially less than the original amount you invested (and in the worst-case scenario, could be worth nothing). Metis shall not be responsible for the performance of or for any loss or liability arising from your choice of assets, howsoever arising.

* Subject to certain exceptions, any Exit Charges incurred as a result of the death of the Settlor will be waived provided that the age of the Settlor at the time of death is not more than 70 on the next birthday. Please refer to the terms and conditions of SapphirePRO for more details.



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FOR
TRUST



Metis Global (Singapore) Pte. Limited
www.metisgl.com