



Insight  
Method  
Independence

# KSBM at a glance

KSBM is an independent asset management firm focused on providing investment solutions for individuals and institutions since March 2010. We generate a superior return on investments for our clients by combining the collective knowledge and experience of our team with modern risk management practices, sound corporate governance and an independent approach to managing investments.

## We generate a superior return on investments for our clients.

KSBM is registered as a Broker-Dealer with the T&T Securities & Exchange Commission. We are licensed to act as Broker, Dealer and Investment Advisor.

Our philosophy is to combine insight and a proven method of active investment management with an unwavering commitment to independence.

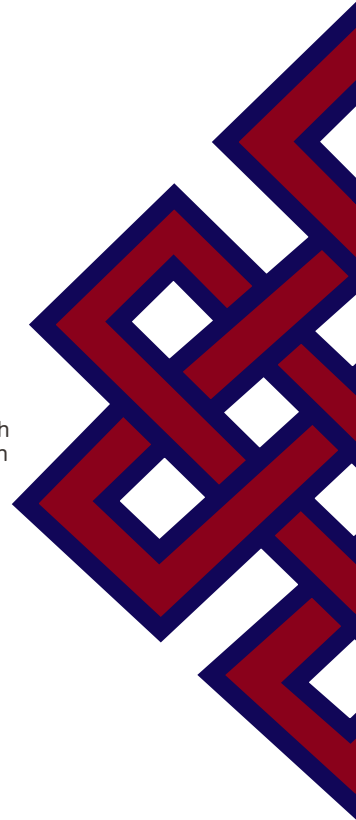
Our clients' trust and confidence in what we offer have propelled KSBM to over \$200 million in assets under management in just three years of operation.

We are also an active participant in the capital markets, both locally and internationally, and have traded over \$400 million in bonds over a three year period.

KSBM offers a diversified range of investment solutions spanning both long and short time horizons, local and international markets and across all asset classes.

We serve a wide array of investors including individuals, companies and institutions across the spectrum, from conservative to aggressive to sophisticated. Some of the ways we satisfy the needs of investors include:

<b>Investor's Need</b>	<b>KSBM's Offering</b>
Safe short term investment	Repurchase agreement up to 1 year
Managed portfolio	Investment management services
Self directed investing	Bond investing Global equity investing Local equity investing



# Short term investing

If you are seeking to invest for 1 year or less with low risk to principal while attaining a fixed return, a KSBM Repurchase Agreement (Repo) is the right investment vehicle for you.

Repos are short term investments secured by debt instruments such as government or corporate bonds. Under a Repo, the client's funds are invested at an agreed upon rate for a fixed period of time with a specified maturity date and backed by a specific security. At maturity, full payment of the initial investment plus the return becomes due as per the Repo contract.

## Features of KSBM Repurchase Agreements

- Backed by high quality bonds
- Denominated in TT\$ and US\$
- Offered in a range of tenors up to 1 year
- Most competitive rates in the market based on the underlying security and the tenor of the Repo
- All clients receive same day value for new investments
- Minimum investment is TT\$100,000.00 or US\$ equivalent

### Disclosures

Before investing all investors are required to be aware of the following with respect to Repos:

- Repos are not deposits and funds invested via repos are not covered by the Deposit Insurance Corporation
- Investing in a repo entails risks, such as the risk that the company would be unable to fulfill its obligation at maturity and the investor may be unable to recover his or her entire investment from the sale of the underlying security

# Managed Portfolio

If you are an individual, company or institution with funds to invest for a period of at least 3 years and you need someone to invest, manage and ensure safekeeping of these funds, KSBM's investment management service may be appropriate for you.

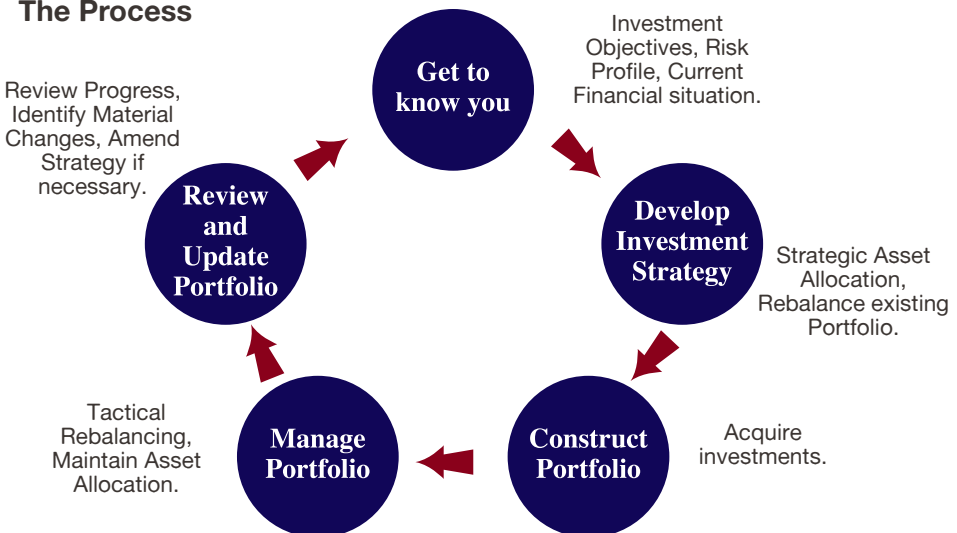
**While anyone can benefit from our investment management service, the following are examples of persons who typically utilize this service:**

- Individuals who have reached retirement and received lump sums that have to be managed to generate a level of income over their lifetime;
- Individuals who have saved a sufficient sum and would like to have this managed for future needs such as to provide an income during retirement or to fund a major expenditure;
- Families who want to ensure their financial assets are properly managed for future generations;
- Pension funds, credit unions or companies needing to have a pool of funds managed according to an agreed investment strategy or to obtain exposure to asset classes with higher returns.

**With KSBM investment management services you benefit from:**

- Customised portfolios
- Experienced portfolio managers with a proven track record of generating above market returns
- Proven method for selecting best-of-breed fund managers globally for superior returns
- Active investment management process
- Separately managed global equity portfolio that focuses exclusively on international equity for those seeking exposure only to this asset class
- Custodial services that ensure safekeeping of assets, best execution of trades as well as accurate and timely reporting
- Regular portfolio performance reports

## The Process



# Client Directed Investing

For the savvy investor who would like to deal in bonds and/or stocks KSBM can provide direct access to these investments.

## Bond Investing

As an active broker / dealer, KSBM affords individuals and institutions access to global bond markets for outright Purchase and Sale of Bonds. KSBM can facilitate the buying and selling of Eurobonds as well as local bonds (TTD and USD).

Additionally, should you wish to purchase Eurobonds but do not have a US brokerage account, KSBM can provide custodial services by holding these bonds on your behalf. Your bonds will be held in a separate account and receipts (coupon and principal) will be remitted based on your instructions.

### Services

- Execution and settlement of purchases and sales
- Custodial functions - safekeeping of assets, collection and disbursement of income (coupon payments)

### Benefits of Bond Trading through KSBM

- Competitive pricing
- Prompt and efficient execution of international trades
- Use of top-tier international brokers
- Team with a proven track record of investing in the global bond market

## Local Equity Investing

KSBM can provide you with access to the Trinidad and Tobago Stock Exchange (TTSE) by opening a brokerage account in your name at our local brokerage partner. We handle all your buy and sell orders on the TTSE and provide advisory services if required.

## Global Equity Investing

To invest directly in international stocks on exchanges such as the NASDAQ and the New York Stock Exchange, you need to have a brokerage account with an international brokerage house.

KSBM can provide you with access to global equity markets by opening an account for you in your name (individual or company) at our online brokerage partner, one of the largest brokerage houses in the United States. With this account you control the flow of funds into and out of the account. We provide you with full access and trading privileges so you can use the account to conduct your own trading.

### Features of global equity investing through KSBM include:

- 24/7 online access to view your account and generate reports
- You control the movement of funds out of the account
- Competitive commission rates
- Access to a wide array of investments with efficient trade execution by the #1 rated platform in the United States
- Investment management services for those persons who desire exposure to this asset class but require assistance with investment decisions
- Minimum investment amounts apply depending on the investor's needs

# Why Choose KSBM?

- A Team that has
  - ~ Over 90 years collective experience in financial services
  - ~ Over 40 years experience in stock broking
  - ~ Experience managing over \$7 billion in diverse portfolios invested in local and international equity and bond markets
  - ~ International risk management experience
- Access to international markets via our relationships with major international brokers
- Competitive rates on short term investments
- Full transparency – clients always know what they are invested in and how their investments are performing
- Client confidentiality is assured

## The Next Step

To discover how you can benefit from our approach,  
call, e-mail or visit us.



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