



THE
WISE
INVESTOR GUIDE

An RBC™ Company

ABOUT US

Established in 1964, West Indies Stockbrokers Limited (WISE), with an average market share of 20% (between 2007-2019) is the oldest and largest brokerage firm in Trinidad & Tobago. WISE currently administers in excess of TT\$13 billion for over 10,000 clients and is a wholly-owned subsidiary of RBC Financial (Caribbean) Limited.

WISE offers execution-only services to private clients, small businesses, institutions and corporations throughout the region. We take pride in our capabilities, dedicated team and consultative approach in partnering with our clients to create optimal execution solutions to meet their investment needs.

From the moment you become our client, you will receive the highest calibre of professional service. Whether you are new to investing or a seasoned professional, our goal is to help you make the best investment decisions for achieving your financial goals. With a team of financial experts with over 100 years combined experience, WISE is well-positioned to offer its private and corporate clients an unparalleled level of service.

These services including:

BROKER/DEALER SERVICES

- Domestic Equity
- International Equity
- Domestic Fixed Income
- International Fixed Income
- Customised Investment Portfolios
- Roytrin Mutual Funds

Domestic Equity

Our experienced traders are committed to providing information that will assist our clients in making informed and wise decisions.

Our traders have always set a high priority to efficient and fair client order execution and settlement. With more experience in the local market than any other broker, we offer efficient transaction execution, supported by swift and professional settlement.

International Equity

Investing internationally can help reduce fluctuations in your portfolio's value because of the differences in economic and market cycles among countries around the globe. International investments also allow access to high-potential sectors not well represented in the local equity market, such as technology and industrials.

Local investors are able to buy and sell listed international equities in the same way they execute trades on the local market. Our international equity trader can buy and sell overseas-listed equities on most major exchanges, on your behalf, on an execution-only basis. Your international trading account also offers an automatic money market sweep feature and online access through a secured internet service where you can not only view balances but also execute your own trades.

Clearing through Pershing LLC, a wholly-owned subsidiary of the Bank of New York Mellon Corporation (BNY Mellon) and a

¹Financial Industry Regulatory Authority

²New York Stock Exchange

³Securities Investor Protection Corporation

member of FINRA¹, NYSE², and SIPC³, we offer superior safekeeping and execution services. As a client, you will enjoy the best of both worlds: our personalized service and high level of attention to your needs, together with the safety, back-office efficiency and excellent execution capabilities provided by Pershing.

Domestic Fixed Income

For investors wanting to diversify their portfolio's risk and return, fixed income securities provide a steady income stream in a less volatile market. Clients looking for fixed income securities with no international market risk can choose to invest in the following domestic debt instruments:

- **Treasury Bills** are short term debt instruments issued by the Government of the Republic of Trinidad and Tobago (GORTT) and managed by the Central Bank of Trinidad and Tobago (CBTT). These bills are offered for periods of one (1) year or less at a discount rate.
- **Treasury Notes** are short to medium term debt instruments issued by GORTT, offered for periods between one (1) year and five (5) years.
- **GORTT Bonds and Corporate Bonds** are medium to long term debt instruments with the issuer promising to pay a specific rate of return during the life of the bond.

The custodian for government securities is the Government Securities Settlement Account (GSS Account). This account is managed by the CBTT and is used for the safekeeping and electronic recording of treasury bills and GORTT fixed income instruments.

International Fixed Income

International fixed income trading also allows investors access to a more liquid bond market.

Whether you require sovereign bonds, corporate bonds or treasury bills, we have an experienced team of fixed income traders equipped to provide market information, economic statistics and execution in all major markets at competitive prices.

Customised Investment Portfolios

The Customised Investment Portfolios are three (3) investment portfolios comprising USD-denominated exchange traded funds (ETFs) traded on U.S. stock exchanges. The assets in each portfolio consist primarily of ETFs as a viable option to gain exposure to a diversified index or sub-index. An ETF is an investment vehicle that combines key features of traditional mutual funds and individual stocks. ETFs represent diversified portfolios of securities that track specific indices. Each portfolio has a unique investment objective and the portfolio manager employs a strategic asset allocation approach, determining the appropriate asset mix within broad pre-established guidelines. All portfolio allocation decisions are made under the advice of RBC Investment Management (Caribbean) Limited, one of the leading professional asset managers in Trinidad & Tobago.

The three portfolios are as follows:

- **Balanced – Income Focused:** Primarily invested in bond and equity ETFs, with the objective of generating a return through interest and dividends.

- **Balanced – Growth Focused:** Primarily invested in bond and equity ETFs, with the objective of generating a return through price appreciation as well as interest and dividends.
- **Growth:** Primarily invested in equity ETFs, with the objective of generating a return through price appreciation.

In addition to the advantages of professional asset management, investors benefit from easy and low cost access to the U.S. capital markets, diversification to a wide range of securities and industry sectors and the ability to switch among the portfolios as their investment objectives change.

Roytrin Mutual Funds

Roytrin Mutual Funds are a range of open-ended mutual funds which offer investors the opportunity to invest in professionally managed portfolios.

ONLINE SERVICES

WISE Website - www.wisett.com

Our website offers access to the latest news, quotes and investment research, as well as useful information on our services.

WISE myPortfolio - www.wisett.com/myPortfolio

This is an investment tool that can help you to keep track of a portfolio or just test the market to see how an investment would perform before you invest. Clients will receive real-time and continuous updates on their portfolio or stock's performance.

NetX360 - www.netxinvestor.com

Clients can access their international brokerage account information online at any time. They can place trades, have instant access to balances, portfolio holding,

account activity, order status information and keep abreast of the latest market conditions and news with the research tool function.

RBC Online Banking - caribbean.rbcroyalbank.com

Clients can pay WISE for Trinidad and Tobago Dollar security purchases or make US Dollar deposits that will be further credited to their international account at WISE using our RBC Digital Banking platforms via the Bill Payee feature.

Trinidad and Tobago Central Depository Limited - <https://ttcdestat.stockex.co.tt>

Clients can access and view their local equity statements online. It's easy to register and also saves time and paper.

TTSE Online Platform (TOP) - <https://top.stockex.co.tt>

Clients can access their local brokerage accounts online. They can place trades, access market details, view the status of their transactions and monitor their account balances.

ACCOUNTS & COMMISSIONS

All WISE brokerage accounts are non-discretionary, which means that the client retains full control over the account and has ultimate responsibility for all trading decisions. Clients can rely on our relationship managers for guidance, if they choose, or make their own investment decisions. Either way, our traders will not execute a transaction without first receiving verbal or written authorisation from the client. Commissions are charged on securities' transactions executed by WISE, as a broker, in listed equities and fixed income products. Commission rates for brokerage transactions vary with the security type and size of the transactions, among other factors.

CONTACT US

To find out more about investing with WISE or any other information not listed in this brochure:

- > Visit us at 4th Floor West, St Clair Place, 7 - 9 St Clair Avenue, Port-of-Spain
- > Call (868) 628-WISE (9473)
- > Email wiseinfo@wisett.com
- > Or visit www.wisett.com

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Securing Your Future Is Our Main Investment