

nominee

Place and hold your financial assets confidentially with someone you can trust. We will administer these assets on your behalf and report to you as regularly as you wish.

NOMINEE

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Our nominee setup provides an arrangement for the holding of local and international securities together with related management. These assets, be they bonds, shares, funds, bank deposits or Treasury Bills, are totally ring-fenced from the assets of Rizzo, Farrugia & Co. (Stockbrokers) Ltd ('the company') and are subject to continuous verification and reconciliation. We hold these investments on behalf of our clients and they remain clients property at all times. Our Terms of Business included in the 'General Client Agreement' explains the concept in further detail.

the principal advantages to investors:

- **Confidentiality:** This arrangement is specifically aimed at ensuring privacy and confidentiality. Investors are afforded a system for confidential dealing thereby protecting one's identity.
- **Service Level / Speed of Execution:** When local market opportunities arise, investment and trading decisions are quicker, easier and more effective for those clients who opt for a discretionary mandate. Furthermore, advisory and portfolio management clients are provided with a more personalised service and regular attention.
- **Reporting System:** Our efficient portfolio management system allows us to update client holdings in a timely manner. The portfolio valuations within this setup offer a very detailed analysis of asset allocation, performance, currency mix and income received.
- **Collection of interest and dividends:** With many investors holding a variety of investments, the administrative duties of ensuring that all interest and dividend payments are duly received can be problematic especially since many issuers are now resorting to direct credit arrangements to bank accounts and unfortunately some banks no longer provide timely advices to account holders. Our nominee setup ensures that all income is duly received and investors are provided with the necessary advices. This income can be forwarded by cheque, transferred or reinvested depending on client instructions.
- **Access to international markets:** By setting up a nominee account, investors gain access to the international stockmarkets. We provide an easy and cost effective way of trading in securities listed on stock exchanges worldwide in most major currencies.
- **Professional Indemnity Insurance:** We carry the appropriate professional indemnity insurance cover to ensure a high degree of protection and security for the benefit of investors. Our policy is placed with a leading syndicate for this class of insurance at Lloyds of London.
- **Causa Mortis:** Transfer of assets to the rightful heirs in case of death of the beneficial owner is straightforward and takes place with the least possible delay and inconvenience for the surviving spouse or universal heirs.



A nominee service administration fee applies. It is charged annually in arrears and is based on the average value of the portfolio during the period. Where a client also appoints RFC to act on an advisory or discretionary basis, annual retainer fees shall also be applicable depending on the size of the portfolio and clients investment objective (income, balanced or capital growth).