



# How to Grow & Protect Your Wealth

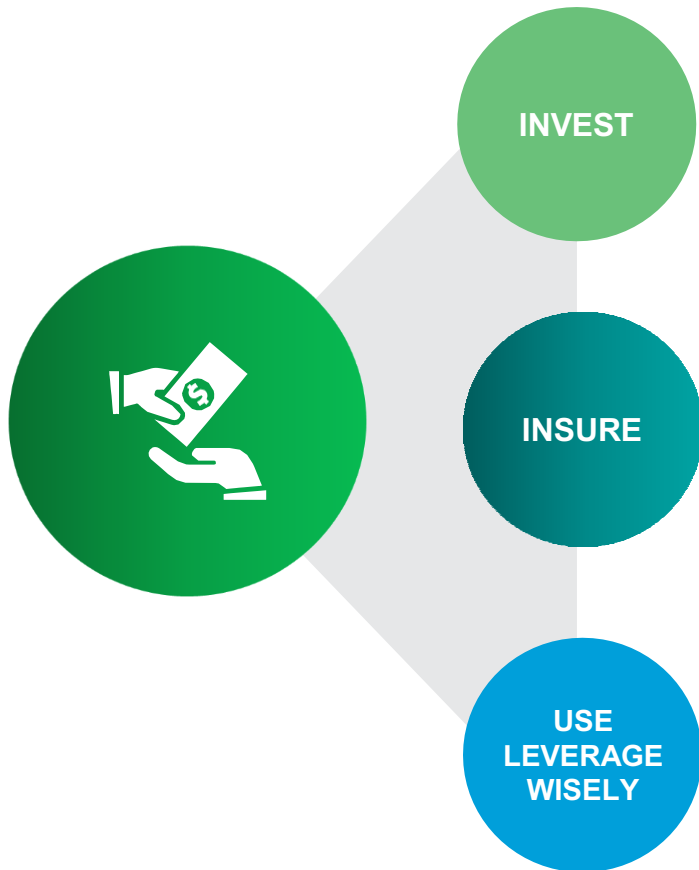
JULY 2020

“  
*Someone is sitting  
in the shade today  
because someone  
planted a tree a  
long time ago*  
”

– *Warren Buffett*



# Growth Your wealth



## BUT HOW...?

- Know your risk profile
- Invest for the long term
- Be disciplined; stay the cause

- Protect your properties
- Think of the inevitable
- Protect family finance

- Free up cash
- Enhance your yield
- Boost your confidence

# What keeps us up at night?



Is my money  
**SAFE?**



Am I  
**MAXIMIZING**  
my return on  
investment ?



What **RETURN**  
am I getting for my  
foreign currency  
savings?



What ventures or  
investment can I  
**INVEST** my  
money ?

# What Options are available?



Financial Institutions



Equity for business

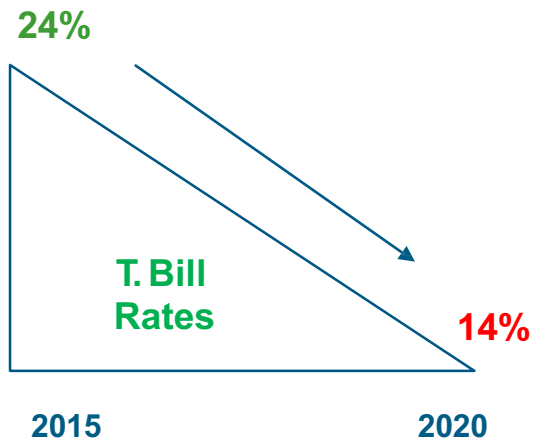


Real estate

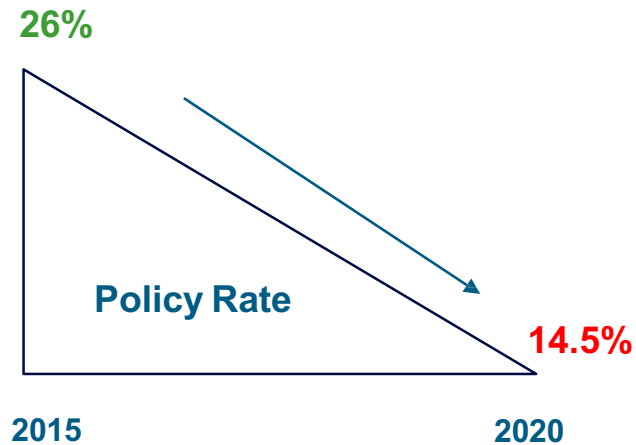


# Market Trends and Advantages Available

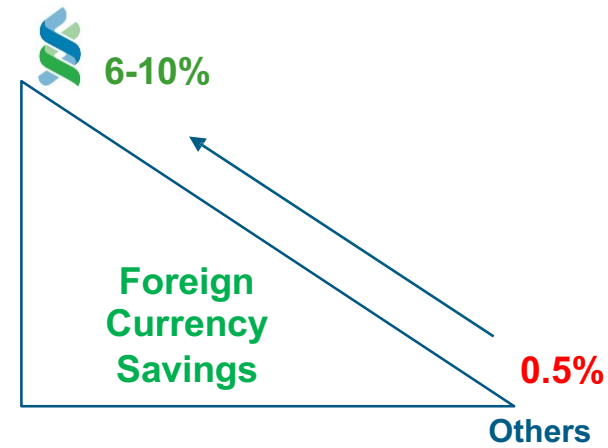
### T-bill rate Trend



### Hedge against Interest rate movements



### Better return on your foreign currency savings



# How SCB Supports You



Quality



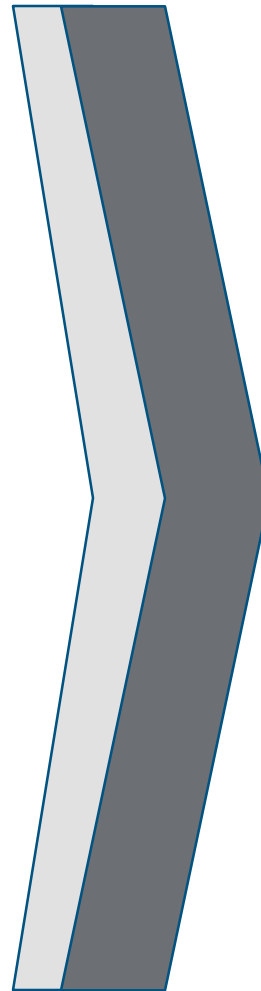
Suitability



Advisory



Convenience



**World Class  
investment  
offering**



# Investment Solutions and Wealth Lending

## MUTUAL FUNDS

### *Diversification of investment risk*

- ✓ Invest your foreign currency in a diversified portfolio with a min of \$100 monthly in a wealth builder or \$1000 to buy a mutual fund
- ✓ Regular cashflow from monthly to quarterly.
- ✓ Access to over 100 offshore MFs from renowned fund managers

## FIXED INCOME

### *Invest in foreign currency and Local currency*

- ✓ Invest in 11 Ghana Eurobonds or Corporate bonds using foreign currency or ₵
- ✓ If you use ₵ to invest in \$, earn interest in \$ and maturity value or redeemed value in ₵
- ✓ Invest your local currency in over 20 Gov. Ghana local bonds
- ✓ Have 24/7 access to investment in local bonds and T-bills on your mobile phone

## WEALTH LENDING

### *Why disinvest when you can use your investment to;*

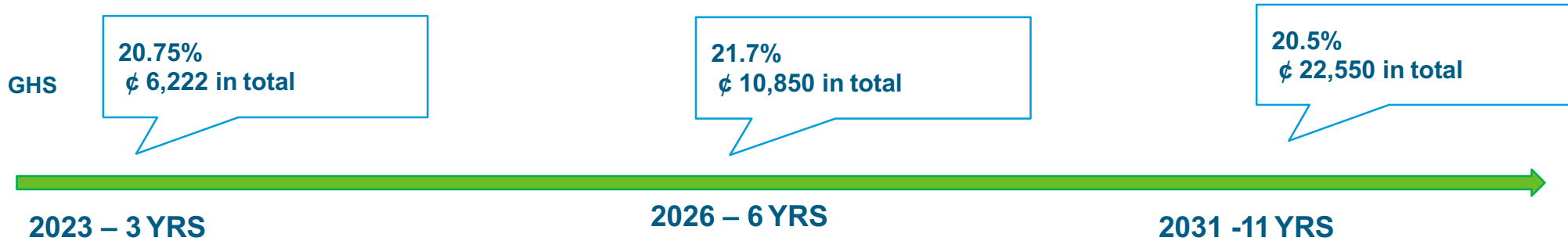
- ✓ Get an overdraft limit on your account
- ✓ Limit is automatically renewed annually with on credit assessment
- ✓ Preferential pricing than personal loan



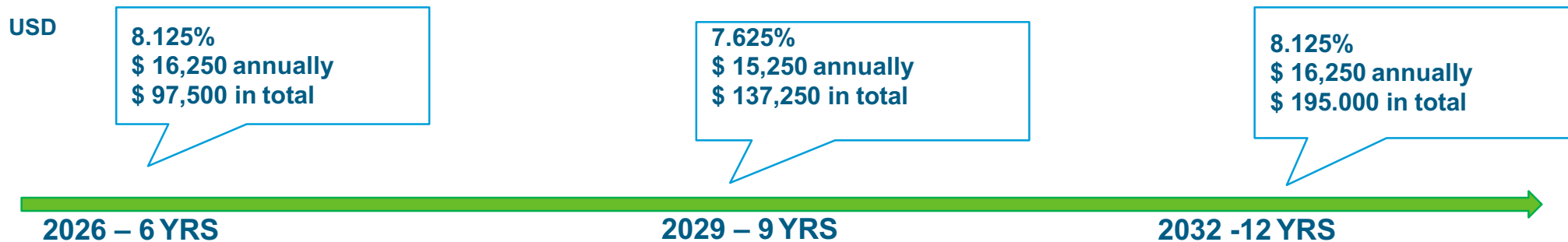


# Simulations

## Local Bonds - Investing ₵ 10,000.00 min. amount via mobile ₵ 1,000 and Max ₵ 500,000



## Ghana Euro Bonds - Investing \$ 200,000 min amount





## Protecting with Bancassurance

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# Thinking Ahead.....



## **CONTINUITY?**

Can your family and dependants continue to have the quality of life you provide if you should pass on today?

## **SUSTAINABILITY?**

How long can you survive if your current income stream ceases due to a disability?

How does your business / organization fund staff and their dependent's funeral?

## **UNCERTAINTIES?**

Can you afford high medical treatment cost for a critical illness without your dependants feeling the financial burden?

## Term Life Income Replacement Insurance

### DEATH COVERAGE

- Maximum protection provided
- Unlimited sum assured till the attainment of age 70



### TOTAL PERMANENT DISABILITY

- Optional critical illness rider
- Maximum protection provided
- Unlimited sum assured till the attainment of age 70



## BENEFITS



### DEATH

- Minimum Sum Assured **GHC 50,000**
- Free Cover Limit – up to GHC 200k
- Max. Sum Assured – **Unlimited**
- 100% of the Sum Assured



### DISABILITY AND CRITICAL ILLNESS

- **50% of the sum assured** for Critical Illness
- Multiple claims can be made as long as they do not exceed the 50%
- 100% of the Sum Assured for TPD



### OTHERS

- **100%** of premiums are **refunded** if no claim during the entire term
- Annual Free Medical Cover
- Annual Benefit Escalator

# Legacy Life Plan

Option	Covers
Gold	Death and Total Permanent Disability
Diamond	Death, Total Permanent Disability and Critical Illness

## Critical Illnesses Covered

- Alzheimer's Disease
- Blindness (Severe Glaucoma or Cataract)
- Cancer
- Coma
- Coronary Artery Disease requiring surgery
- Heart Attack

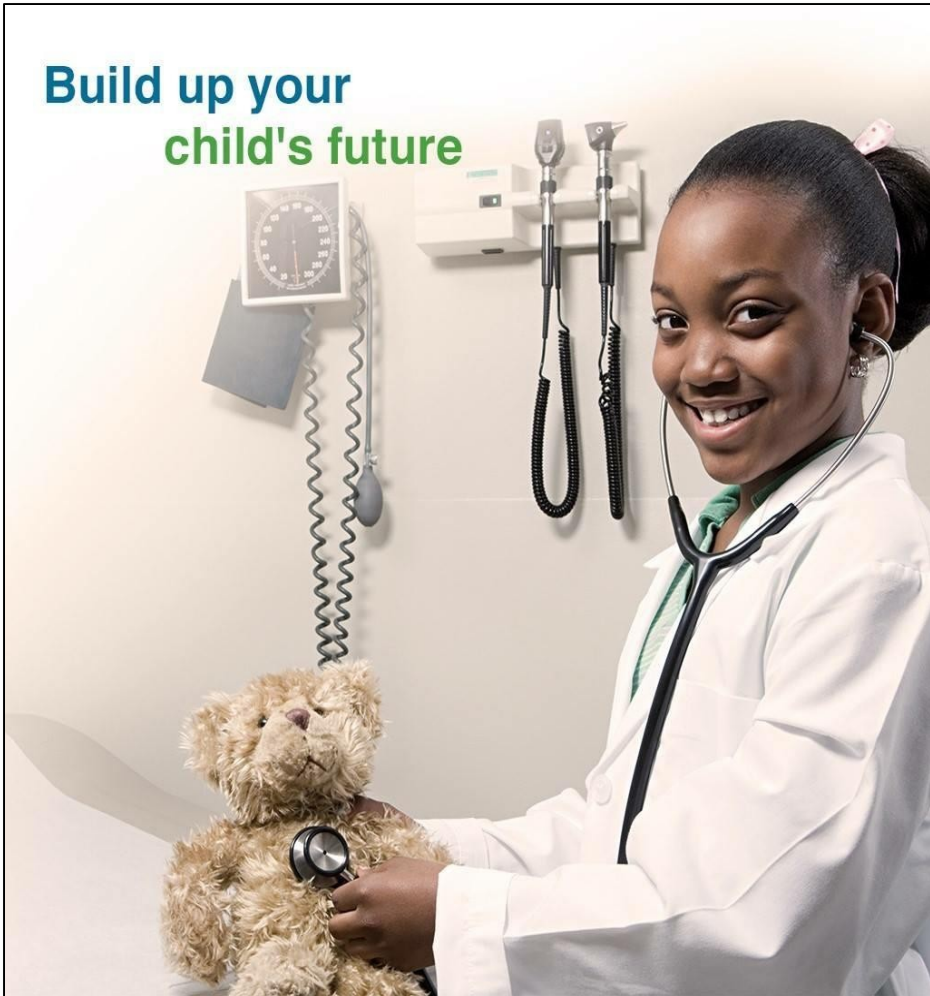
## Critical Illnesses Covered

- Loss of use of limb due to medical causes
- Major Burns
- Multiple Sclerosis
- Organs transplant
- Paralysis
- Renal Failure
- Stroke

# Future Plus and Future Needs Plan

“An Investment in knowledge pays the best dividends” - Benjamin Franklin

Build up your  
child's future



What are you  
Saving for?





# Tomorrow - The Future



## What if the unexpected happens?

- DEATH
- DISABILITY

*Will your child's dreams be fulfilled?*

# Future Plus and Future Needs Plans

It is an insurance-cum-savings plan that enables well meaning parents and guardians to save towards a project such as their wards education no matter whether they are dead or alive.

Every parent's desire is to see his/her children go through life, especially school unhindered. This product help to make that a reality.



## Benefits

### Standard

- Waiver of premium benefit
  - On death
  - On Total Permanent Disablement
- Maturity Benefit **OR** Last Five Annual Benefit
- Annual Partial Withdrawal
- Graduation benefit

### Optional

- Inflation Protector
- Paid Up
- Surrender Benefit / Surrender Penalty

## Features

- Maximum entry age is 54 years
- Cover ceases @ age 70 for death & 65 for TPD
- Policy term: 8 – 25yrs

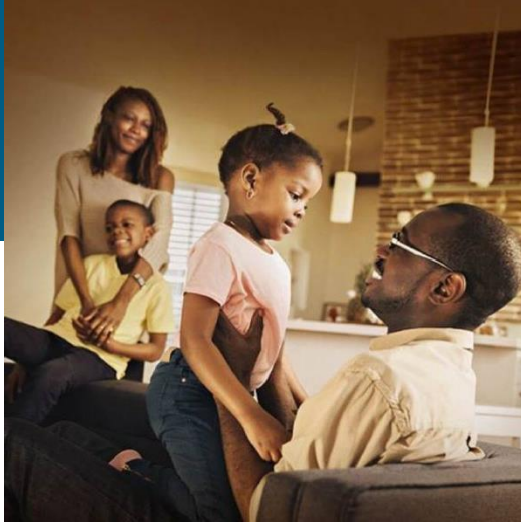
# Life Secure Plan



What is the solution for financial pressures from funeral expenses?

# Life Secure Plan

## BENEFITS



### DEATH COVER FOR FAMILY

- Sum Assured will be paid as and when covered lives pass on.
- Cover for self, spouse, extended family – parents, in laws, siblings



### WAIVER OF PREMIUM

- On death AND / OR on attainment of age 65, premium payment ceases,
- while cover remains for all the lives covered.



### NEVER LAPSE

- After policy's first year; no matter how much premium you miss, the policy will never lapse. Benefits will be pro rated.
- Others: Voucher benefits, No Claim Cash Back, Return of Premium, Annual benefit Escalator

# Group Life Insurance Plan



Group Life assures employees that in the unlikely event of death, disability or critical illness a multiple of their annual salary will be provided to their beneficiaries as replacement income

## Overview

- Group life insurance seeks to take over such employer's liability to prevent employers from accessing internal funds for compensation
- All lives are covered under one master contract and the employer or institution is the policyholder who hold the policy in trust for the members.
- The Workmen's Compensation Act 1987 of the Ghanaian Constitution makes it obligatory for all employers to make available funds to compensate any employee who becomes injured at the workplace

## Scope of Cover

- Death
- Critical Illness
- Accidental Permanent Disability
- Temporary & Total Disability
- Medical Expenses
- Workmen's Compensation
- Hospitalization



# Q & A