

FIRM BROCHURE

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Savest Financial Services Limited

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FCT. Nigeria.

This brochure describes the qualifications and business practices of Savest Financial Services Limited (“Savest”). The description of Savest as a registered Corporate Investment Advisor and Inter-Dealer Broker does not confer any superior level of skill or training.

For any questions or inquiries, feel free to contact us through our email at info@savest-financial.com or call us at +2349134446070.

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Annual Review Update

Ask Us: How has Savest's Investment Brochure changed since the last update?

Since our last annual review update on **December 31, 2024**, the following **material changes** have been made:

- **Expanded Range of Services:** Section 2 now reflects our new function as a licensed Inter-Dealer Broker, in addition to our role as a Corporate Investment Advisor.
- **Updated Fees and Compensation:** Section 3 has been revised to reflect changes in our advisory fee structure and billing practices.
- **Revised Account Classifications:** Section 5 has been updated to reflect more clearly defined client account types and minimums.
- **New Conflict of Interest Policy:** A dedicated segment on Conflict of Interest has been added in Section 8, outlining how Savest identifies, mitigates, and discloses conflicts arising from our dual role as advisor and inter-dealer broker.

Range of Services

Ask Us: What range of services do I expect to receive from Savest?

Savest is licensed as a **Corporate Investment Advisor** and **Inter-Dealer Broker**.

As **Investment Advisors**, we offer professional, unbiased, and personalized investment advisory services to both individual and institutional investors. We advise clients with investments across multiple asset classes. Our clients may invest in a broad range of assets ranging from stocks, bonds, derivatives, commodities, real estate, private equity, mutual funds, and Exchange Traded Funds (ETF) to currencies across multiple financial markets, carefully curated according to their financial needs and risk tolerance.

As a licensed **Inter-Dealer Broker**, we serve as a trusted intermediary for leading financial institutions—including banks, asset managers, corporates, fund managers, pension funds, and market makers—in the execution of fixed-income transactions. We operate either as agents in matched trades, connecting buyers and sellers, or as principals for our proprietary portfolios.

We deliver high value to our clients through robust price discovery, access to liquidity, speedy execution, efficient settlement, user-friendly trading platforms, and anonymity—particularly for trades involving sensitive instruments or large positions. Our service is defined by transparent pricing, deep market intelligence, and a seamless, responsive trading experience. Backed by real-time market access and a clear understanding of shifting market dynamics, we help clients manage risk and optimise returns across the fixed-income spectrum.

Our Fees and Compensation

Ask Us: What fees am I expected to pay for your advisory services? Am I expected to incur any additional fees or costs, outside of the advisory fees?

Our Advisory fee is charged based on a percentage of Assets Under Advisement (AUA) as per the schedule below:

Account Classification	Minimums	Advisory fees
Savest Pop*	2 Million - 49.9 Million	None
Savest Premium	50 Million - 499.9 Million	0.80%
Savest PWM	500 Million - 2 Billion	0.50%
Savest Ultra	2 Billion - 4.99 Billion	0.30%
Savest Family Office	Above 5 Billion	0.20%

Accounts with assets below 50 Million are exempt from Advisory fees. However, a one time charge of 50 basis points applies exclusively to fixed income transactions ONLY.

Inter-Dealer Broker Transactions: In brokerage transactions involving fixed-income instruments where Savest Financial acts as an agent, the firm may earn a spread or commission based on prevailing market conditions and the firm's execution capabilities. For trades involving the firm's proprietary accounts, the firm may earn additional spreads or incurs losses relative to prevailing market conditions.

Timing and Delivery: Our advisory fees are charged quarterly, in arrears. Upon issuance of an invoice, clients are expected to settle payment within two (2) weeks of receipt. Payment may be made directly from the client's designated account or by issuing an instruction for payment from their custody cash account

Other Fees and Costs: Clients may incur additional fees and charges arising from brokerages, custodial accounts, taxes, telegraphic transfers, and electronic transfers which ultimately reduces the investment returns over time. In addition, fixed-income transactions may be subject to spreads and mark-ups charged by third-party brokers. These fees, commissions, and spreads are not included in the advisory fees charged by Savest Financial.

Additional Information: Advisory fees are charged irrespective of whether or not the client makes or loses money on their portfolios. Hence, it is important to have full and complete knowledge of the fee structures as well as implicit and explicit costs associated with your investment portfolio.

Performance Based Compensations

Ask Us: Do you charge any additional fees based on the performance of my portfolio?

We do not charge or accept any performance-based fees.

Clients' Account Types and Minimum Requirements

Ask Us: What class of clients do you serve and what is the minimum requirement for opening an account?

At Savest Financial, our individual and family accounts are structured under various classifications to better reflect the specific needs, goals, and profiles of our clients. These classifications help guide the appropriate investment strategy, service level, and reporting structure for each relationship.

Class of Accounts

Savest Pop

Attribute	Details
Asset Range	NGN2 Million to NGN49.9 Million
Starting fee	A one time charge of 50 basis points applies exclusively to fixed income transactions.
Target	Emerging high-net-worth individuals <ul style="list-style-type: none"> • Managed portfolios including individual securities like stocks and bonds
Services Offered	<ul style="list-style-type: none"> • Financial planning • Digital dashboard (MyWealth) access • Periodic check-ins with advisory teams

Savest Premium (SP)

Attribute	Details
Asset Range	NGN50 Million – NGN499.9 Million
Starting Fee	0.80%.
Target	High-net-worth individuals <ul style="list-style-type: none"> • Custom portfolio strategies • Dedicated advisor
Services Offered	<ul style="list-style-type: none"> • Goal-based planning (retirement, education, property) • Tax-efficient advisory • Estate and succession planning • Digital dashboard (MyWealth) access

Savest Private Wealth (SPW)

Attribute	Details
Asset Range	NGN500 Million – NGN2 Billion
Starting Fee	0.50%
Target	Wealthy individuals and families
Services Offered	<ul style="list-style-type: none"> • Dedicated advisor • Estate and succession planning • Alternative investments (private equity, real estate, etc.) • Intergenerational wealth transfer strategies • Cross-border investment structuring • Digital dashboard (MyWealth) access

Savest Ultra

Attribute	Details
Asset Range	Above NGN2 Billion
Starting Fee	0.30%
Target	Ultra-high-net-worth individuals
Services Offered	<ul style="list-style-type: none"> • Bespoke portfolio construction • Family governance and legacy planning • Philanthropy and impact investing • Global structuring, concierge services, and strategic partnerships • Comprehensive tax and estate planning • Dedicated advisor • Digital dashboard (MyWealth) access

Savest Family Office

Attribute	Details
Asset Range	Above NGN5 Billion
Starting Fee	0.20%
Target	Families or entities with significant generational wealth
Services Offered	<ul style="list-style-type: none"> • Full-scale family office.

Investment Process and Risk of Loss

Ask Us: What is your investment advisory process? What is your method for making investment recommendations, selecting securities, and constructing portfolios? Do you offer investment management services? Is there a risk that I may lose some or all of my investment?

Investment Advisory Process: As a fiduciary to our advisory client, Savest Financial is required, and as a matter of policy, to obtain background information as to each client's financial circumstances, investment objectives, investment restrictions, and risk tolerance, among many other things, and provides its advisory services consistent with the client's objectives, etc. based on the information provided by each client.

Investment Philosophy: At Savest, we adopt a disciplined approach in our asset selection and portfolio construction process. We favor a Strategic Asset Allocation approach designed to help our clients achieve their investment goals and build long-term, sustainable wealth. Our robust research team helps us analyze multiple asset classes globally, across investment themes that we believe hold long-term value for our clients. We then use a systematic approach to decide on the individual securities that benefit our clients the most. The way we select securities is personalized to meet the goals of each client without exceeding the limits of their risk tolerance.

Investment Management Process: Savest At Savest Financial, we follow a structured, client-focused investment process designed to preserve wealth, manage risk, and deliver consistent returns. Our five-step approach includes:

- Discovery - Understanding your goals, risk tolerance, and financial profile.
- Strategic Asset Allocation - Designing a tailored portfolio across asset classes based on market outlook and client objectives.
- Investment Selection - Rigorous selection of public and private investments aligned with your strategy.
- Portfolio Construction & Execution - Building efficient portfolios with careful attention to cost, liquidity, and implementation.
- Ongoing Monitoring - Regular reviews, rebalancing, and tactical adjustments to stay aligned with your goals and market conditions.

Risk of Losses: Investing involves varying degrees of risk which you need to be aware of. Although we make it a point of duty to educate you on the specific risks associated with any investment which we recommend, we encourage you to engage us with questions

that may arise in the course of our advisory relationship. While allocating more of your portfolio to risky assets and complex investment strategies such as stocks, digital assets, hedge funds, and private equities may generate higher returns, it disposes your portfolio to an increased risk of a loss. We use our Strategic Asset Allocation to maintain a risk profile that closely falls within your tolerance level while maintaining sufficient diversification.

Overall, we maintain the discipline to limit your asset class exposures to those you understand and are comfortable with.

Code of ethics

What code of ethics has your firm adopted? What are the conflicts of interest that may arise in the course of our advisory relationship?

As an SEC registered adviser, Savest Financial and our employees are subject to various requirements under the Investment and Securities Act 2025 (ISA), and our Policy and Procedures/Code of Ethics manual. These requirements include various anti-fraud provisions which make it unlawful for advisers to engage in any activities which may be fraudulent, deceptive, or manipulative.

Savest Financial also adheres to the principles set forth in the CFA Institute's Asset Manager Code of Professional Conduct which can be found on the Institute's website. A copy of our Policy and Procedures /Code of Ethics Manual is also available upon request.

Conflict of Interest

What are the conflicts of interest that may arise in the course of our advisory relationship?

Savest Financial Services Limited operates as both a licensed investment advisor and an inter-dealer broker (IDB). These distinct roles involve different obligations and revenue models, which may give rise to potential or perceived conflicts of interest. This policy outlines how Savest identifies, manages, mitigates, and discloses such conflicts in line with our commitment to integrity, transparency, and client-first principles.

a. Advisory vs. Brokerage Interests

As investment advisors, we owe a fiduciary duty to act in the best interests of our clients. As inter-dealer brokers, we facilitate trades between institutional counterparties and may earn compensation through bid-offer spreads or commissions.

Potential Conflict:

Recommending securities or strategies where Savest is also an executing broker may create a conflict between client interests and firm revenue.

Mitigation Measures:

- Advisory recommendations are based solely on the client's investment objectives and risk profile.
- Inter-Dealer execution services are offered independently and transparently, with no obligation for clients to use Savest for execution.
- Where applicable, execution arrangements and fees are disclosed in advance.

b. Proprietary Transactions and Market Access

As an IDB, Savest may have access to market intelligence and trade flows not publicly available. We may also execute proprietary transactions for institutional liquidity management or client facilitation.

Potential Conflict:

Use of market-sensitive information gained through brokerage activity to inform advisory decisions.

c. Remuneration & Fee Structures

Savest earns fees for advisory services (e.g., management fees or performance-linked fees) and may also generate income through spreads on trades brokered in the interbank or institutional market.

Potential Conflict:

Incentive to recommend frequent trading or channel transactions through Savest's brokerage desk for firm profit.

Mitigation Measures:

- Transparent disclosure of all fees, commissions, and spreads.
- Clients are not required to route trades through Savest brokerage.
- Portfolio turnover is reviewed to ensure activity is consistent with investment mandates.

d. Governance & Compliance Oversight

- A dedicated Compliance Officer oversees conflict management and policy enforcement.
- All staff are subject to a Code of Ethics, with mandatory disclosure of personal securities holdings and trading.
- Regular internal audits and compliance reviews are conducted to assess policy adherence.
- Any identified conflicts are promptly disclosed to affected clients along with available mitigation options.

e. Commitment to Clients

Savest maintains a client-first philosophy, grounded in independence, objectivity, and trust. Where conflicts cannot be avoided, they are disclosed transparently, and client consent is obtained where required. Our priority is to ensure that every action we take supports the client's best interests, with no undue influence from brokerage activities or firm incentives.

Other Financial Industry Activities & Affiliations

Ask Us: What activities and affiliations is Savest engaged in within or outside the financial industry, and how does it affect Savest's ability to offer objective and unbiased investment advisory services to me?

We do not have any affiliation with any brokerage firm, including those on our recommendation list such as Questrade Canada.

Nathan Nwokoro and Chidalu Echem manage a Podcast channel Street Exchange through which they aim to promote financial literacy. Collectively they spend less than 2% of their time managing these media channels.

Safety and Confidentiality of Client Information

Ask Us: How does Savest ensure the safety of my personal and account information?

As a registered investment adviser, Savest Financial must comply with SEC Rules and Regulation which requires Capital Market Operators to adopt policies and procedures to maintain confidentiality in relation to the client's affairs. Client's personal information includes non-public "personally identifiable financial information" plus any list, description, or grouping of customers that is derived from non-public personally identifiable financial information. Such information may include personal financial and account information, information relating to services performed for or transactions entered into on behalf of clients, the advice provided by Savest Financial to clients, and data or analyses derived from such nonpublic personal information.

Non-Disclosure of Client Information

Savest Financial complies with the SEC code of conduct for CMOs requiring preserving the confidentiality of all client information. Savest Financial does not share any client's personal information with any non-affiliated third parties, except in the following circumstances:

- As necessary to provide the service that the client has requested or authorized, or to maintain and service the client's account;
- As required by regulatory authorities or law enforcement officials who have jurisdiction over Savest Financial, or as otherwise required by any applicable law; and
- To the extent reasonably necessary to prevent fraud and unauthorized transactions.

Employees are prohibited, either during or after the termination of their employment, from disclosing any client's personal information to any person or entity outside Savest Financial, including family members, except under the circumstances described above. Savest is permitted to disclose clients' personal information only to such employee(s) who need to have access to such information to deliver our services to the client.

Safeguarding and Disposal of Client Information

Savest Financial restricts access to clients' personal information to those employees who need to know such information to provide services to our clients. Any employee who is authorized to have access to nonpublic personal information is required to keep such information in a secure compartment or receptacle on a daily basis as of the close of business each day. All electronic or computer files containing such information are password-secured and firewall protected from access by unauthorized persons. Any

conversations involving clients' personal information, if appropriate at all, must be conducted by authorized employees in private, and care must be taken to avoid any unauthorized persons overhearing or intercepting such conversations. Safeguarding standards encompass all aspects of Savest Financial that affect security. This includes not just computer security standards but also areas such as physical security and personnel procedures. Examples of important safeguarding standards that Savest Financial has adopted include:

- Access controls on customer information systems, including controls to authenticate and permit access only to authorized individuals and controls to prevent employees from providing customer information to unauthorized individuals who may seek to obtain this information through fraudulent means (e.g. requiring employee use of user ID numbers and passwords, etc.);
- Encryption of electronic customer information, including while in transit or in the storage on networks or systems to which unauthorized individuals may have access;
- Any employee who is authorized to possess "customer report information" for a business purpose is required to take reasonable measures to protect against unauthorized access to or use of the information in connection with its disposal.

Some methods of disposal to ensure that the information cannot practicably be read or reconstructed that Savest Financial may adopt include:

- Procedures requiring the burning, pulverizing, or shredding of papers containing client's report information;
- Procedures to ensure the destruction or erasure of electronic media; and
- After due diligence, contracting with a service provider engaged in the business of record destruction, to provide such services in a manner consistent with the disposal rule.

How we Select Brokers

Ask Us: What factors does Savest consider in selecting and recommending brokers to clients?

As a fiduciary, Savest Financial has a responsibility of ensuring that brokers recommended to clients offer an efficient execution capability in addition to moderate brokerage fees. While the Firm is not required to obtain the lowest available commission rate for executing a given trade, it is our fiduciary obligation to use our "best efforts" to obtain a reasonable commission rate in relation to the quality of the execution and the value of brokerage services received from the executing broker. Therefore, the Firm has adopted standards with respect to executing broker selection. It is Firm policy for the Investment Committee to assess a new broker-dealer relationship using some or all of the following performance factors:

- execution capability;
- research capability;
- block trading coverage for a particular security;
- commission and pricing structure;
- effective communication
- responsive personnel;
- ability to position trades (for example: the trading of odd lots) distribution and underwriting capabilities;
- use of electronic efficiencies;
- ability to execute and settle trades efficiently;
- financial stability; and
- general reputation.

No relationship may be initiated with a broker-dealer that is:

- suffering business continuation difficulties that have been publicly reported;
- a party to litigation or the subject of a government investigation that in the opinion of Savest Financial, impacts its ability to perform.

Existing Broker-Dealer Relationships

It is Savest Financial's policy for the Investment Committee to evaluate existing broker-dealer relationships and advisor platforms at least bi-annually, using the assessment factors itemized above. The Investment Committee uses the Broker-Dealer/Best Execution Evaluation Checklist included with these procedures. If an existing broker receives a poor evaluation, the Firm will discontinue its relationship with that broker. In

addition, a broker relationship will be terminated if it comes to the attention of the Chief Compliance Officer that it is:

- suffering business continuation difficulties that have been publicly reported;
- or a party to litigation or the subject of a government investigation that in the opinion of the Chief Compliance Officer, impacts its ability to perform.

Custody Arrangements

Ask Us: How does Savest manage the relationship between Custodians and Clients?

We do not keep custody of client assets. Although we may recommend custodians to clients, clients may elect to hold their assets with any custodian of their choice.

Each Custodian is required to independently send periodic account reports to the client at least once every month. Such a report should include details of the client's investment holdings, and any custodial fees charged during the period.

Clients who maintain separately managed custody accounts must send transaction instructions directly to the Custodian. Clients who own sub-custody accounts shall send such instructions through Savest Financial to the Custodians.

Disciplinary Information

Ask Us: Does your firm or any of your investment professionals have any disciplinary history? For what type of conduct?

We have no history of disciplinary misconduct

Complaint Resolution Policy

Ask Us: How does your firm resolve complaints? If I am not satisfied with your resolution, how do I channel my complaints to a higher authority?

As a registered adviser, and as a fiduciary to our advisory clients, our firm has adopted this policy, which requires a prompt, thorough, and fair review of any advisory client complaint, and a prompt and fair resolution that is documented with appropriate supervisory review.

Savest will acknowledge receipt of any complaint sent by mail within 48 hours of receipt, and within 5 days for complaints received through courier services. All complaints shall be resolved by Savest Financial within 8 working days of receipt and the decision communicated to the relevant authority and parties within 2 working days. Updates are typically provided to the client every 5 days during the review process by the Client Service Manager.

Where a complaint is not resolved within 10 working days, the Chief Compliance Officer shall refer the complaint to the Association of Corporate and Individual Advisers (CIIA) within 2 working days. The letter of referral shall be accompanied by a summary of proceedings of events leading to the referral and copies of relevant supporting documents.

Complaints referred to the CIIA shall be resolved within 15 working days of receipt of the complaint. Where the complainant is not satisfied with the decision of the CIIA, the matter shall be referred by the complainant to the SEC within 2 working days.

Voting Clients Securities

Ask Us: Does Savest Vote Proxies on behalf of the Client?

Savest Financial, as a matter of policy, does not accept proxy authority to vote for client securities. Clients will receive proxy materials directly from their brokers or asset custodians, and may discuss with Savest in person, or through calls or emails for clarifications regarding the proxy of solicitations received. In the event that Savest received proxy materials on behalf of Clients, we will forward such to the Client within 48 hours of receiving it.

Investment Discretion

Ask Us: What level of discretion do I expect Savest to exercise over my account?

Savest Financial may, in accordance with the terms of the Investment Advisory Agreement, take investment actions on your behalf—including the purchase or sale of securities—and determine the timing, price, and other terms of such transactions. All such actions are subject to any limitations imposed by the Client and the scope of authority defined in the agreement.

Our Investment Advisory Agreement sets forth the terms under which clients engage Savest Financial as their financial and investment advisor, including discretionary and non-discretionary authorities.

Contact Us

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