



Plan Bee (ethical)

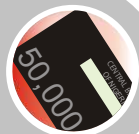
The investment can be transferred into the child's name upon the satisfactory age. You will need to contact us to do this, and there may be associated cost involved.

Plan Bee Ethical is tailored to enable you select the sector you want your funds to be invested in, this may be due to special interests, religious beliefs or any other personal reasons. You will however be restricted to choose among our pool of selected stocks.



Plan Bee Calculator

This feature enables you to determine just how much you need to save every month to achieve a desired goal. E.g. we can evaluate how much you need to save towards a pre-determined lifestyle at a pre-determined retirement age using the Plan Bee calculator.



Plan Bee Charges

Dealing Charges: Brokerage Commission is charged at 1% of consideration.

Other regulatory fees are also charged at the time of purchase and sale.

Management fee of 1%p/a will be charged payable every quarter.

OPENING AN ACCOUNT

We will open an account on receipt of the correctly completed application form(s) along with your remittance and any other information that may be required.

You can subscribe to a Plan Bee account by way of cash/cheque payment. Transfer of shares or other investment are not allowed.

INVESTMENTS

Plan Bee is intended as a regular savings investment with an initial deposit of 1 million naira and periodic investment of a minimum of N50,000 for silver, N100,000 for Gold and N150,000 and above for platinum.

You will need to ensure that funds are available to us by giving a standing order with your bank or post dated cheque quarterly. All available cash in your account will be invested within the first week of the month to the extent that this is possible.

Portfolio can be managed discretionally or non-discretionally however, only stocks in our stock list can be purchased.

Dividends and bonuses shall be collected and credited to your account upon receipt.

COMMUNICATIONS

Contract notes will be provided for any transaction executed for you .

Portfolio valuation will be prepared twice a year and sent to investors shortly afterward.

You will be provided with online access which enables you to view details of your portfolio.

CLOSURE

Contribution outside regular periodic payment is encouraged while withdrawal from portfolio is strictly prohibited before maturity except under mutually agreed emergencies. This will ensure you achieve the set goal for the investment.

Your account cannot be transferred and must be sold.

Achieve the life you desire



CORDROS

• CAPITAL LIMITED •

MEMBER OF THE NIGERIAN STOCK EXCHANGE

16 Amodu Ojikutu Street, Off Bishop Oluwole Street,
P. O. Box 75590 Victoria Island, Lagos.

Tel: 270 2846-7 Fax: 462 7324 website: www.cordros.com

Introduction

Cordros Plan Bee is an easy and affordable stock Market investment. It allows you to benefit from the performance of Nigeria's 80 largest companies quoted on the Nigerian Stock Exchange, taking advantage of the benefits of regular savings, whilst at the same time maintaining total control of your investment.

If you are looking to invest over the medium to long-term (five year plus) ~ statistics have shown that over any long period the stock market has traditionally outperformed other forms of saving over any ten year period.

Why Plan Bee

True wealth is more than money. It's about living your dreams and having the time to pursue your passion and those things that matter most to you.

Cordros Plan Bee offers you the opportunity to start investing towards achieving those dreams. Whether preparing for retirement or family vacation, pursuing a passion or simply to protect you and your families against life's uncertainties, Plan Bee is tailored to meet your specific needs.



How Does Plan Bee Work?

You can open a Plan Bee account with an initial deposit of 1million naira and above. You can then invest a chosen amount of money (N50,000 for Silver category, N100,000 for Gold category, N150,000 and above for Platinum category) periodically into the 80 largest companies listed on the Nigerian Stock Exchange.

You decide which category you wish to subscribe and then make the funds available in your Plan Bee account by setting up a standing order with your bank or by issuing post dated cheques on a periodic basis, e.g. monthly or quarterly.

We will then invest on your behalf on the first week of each calendar month or first week of a quarter into the stock selected for purchase for the period.



Benefits Of Investing Monthly

Investing monthly or quarterly takes away the headache and stress of deciding when you think the best time is to invest. Share prices can change from second to second, both up and down, depending on how many people are buying and selling the shares. It is impossible for anyone, even the experts, to know or predict when it is the absolute best time to buy or sell.



Keeping Up-to-date With Your Plan Bee Investment

You will receive a contract note detailing the purchase of any new shares bought on your behalf within 24hrs of execution.

We will also provide you online access which will enable you to view the details of your portfolio from our website. This will help you to keep track of your investment.



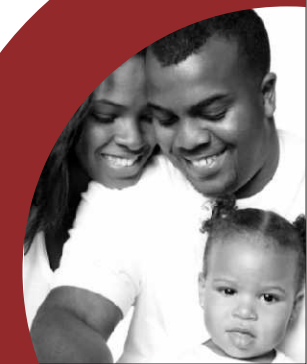
VARIETIES OF PLAN BEE

Plan Bee For Children

Plan Bee is a flexible investment which can allow you to save regularly for a child's future or to raise funds for school fees, special occasions and vacation.

You can set-up an account registered in your name and designated with the child's initials. A designated account is just a way of recognising the investment as one which is controlled by you on behalf of the child. Until the child reaches 18 you will control the investment and be responsible for ensuring it is appropriate except otherwise stated upon account opening.

The investment can be transferred into the child's name upon the satisfactory age. You will need to contact us to do this, and there may be associated cost involved.





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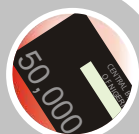
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