

Citrine *PRO*

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Metis Global (Singapore)

Metis Global (Singapore) Pte. Limited (“Metis SG”) is a wholly owned subsidiary of Metis Global Group Limited (the “Group”). In addition to Singapore, the Group has already established offices in Hong Kong and the Cook Islands. In 2019, the Group arrived in Singapore with the announcement of Metis SG.

Singapore is an excellent location as a base for Metis’ ambition to expand its business into the Southeast Asian region. Singapore is strategically located along trade lines and is suitable for serving both North and Southeast Asian markets. Crucially, Singapore has a strong legal system and robust governance structure that supports the growth of the financial sector.

Metis SG began its operations in Singapore in 2021. We are regulated by the Monetary Authority of Singapore (MAS) and have been issued both a Trust Business Licence and a Capital Markets Services Licence.



Introducing CitrinePRO



CitrinePRO is a single contribution Trust plan with a minimum contribution amount starting from SGD 30,000. The plan allows for a range of investment options to accommodate a wide spectrum of investment risk appetite.

CitrinePRO is developed for individuals who wish to set aside a lump sum of money under the protection of a Trust; while retaining their investment decisions on investment opportunities so as to continue growing its value through investment returns and eventually benefitting their beneficiaries.



Trusts were traditionally offered to the wealthy or ultra wealthy as a form of legacy planning. However, more people have started to realise that it is essential to consider setting up a Trust as part of their financial planning. Trusts offer advantages and protections that other financial products do not typically provide:

- **Confidentiality**, protect your assets and beneficiaries
- **Probate Planning**, a smooth transfer of assets
- **Succession and Tax Planning**, seamless wealth transfer
- **Asset Protection**, protect your assets from creditor claims
- **Inheritance Transfers**, avoiding family disputes

Importance of Trust



Business Owner

As a business owner, having a Trust plan will be ideal for you since a Trust often has the benefit of protecting your assets against claims from your creditors.

In the unfortunate event where the settlor of a Trust passes away unexpectedly, the Trust assets will be distributed in accordance with the terms and conditions of the Trust plan, and to a certain extent, your letter of wishes.



Big Family

A Trust is kept 100% confidential. Generally, family disputes can be avoided or minimized by setting up Trusts where the assets distribution process can be kept confidential and each beneficiary will only receive their own distributions.



Privacy

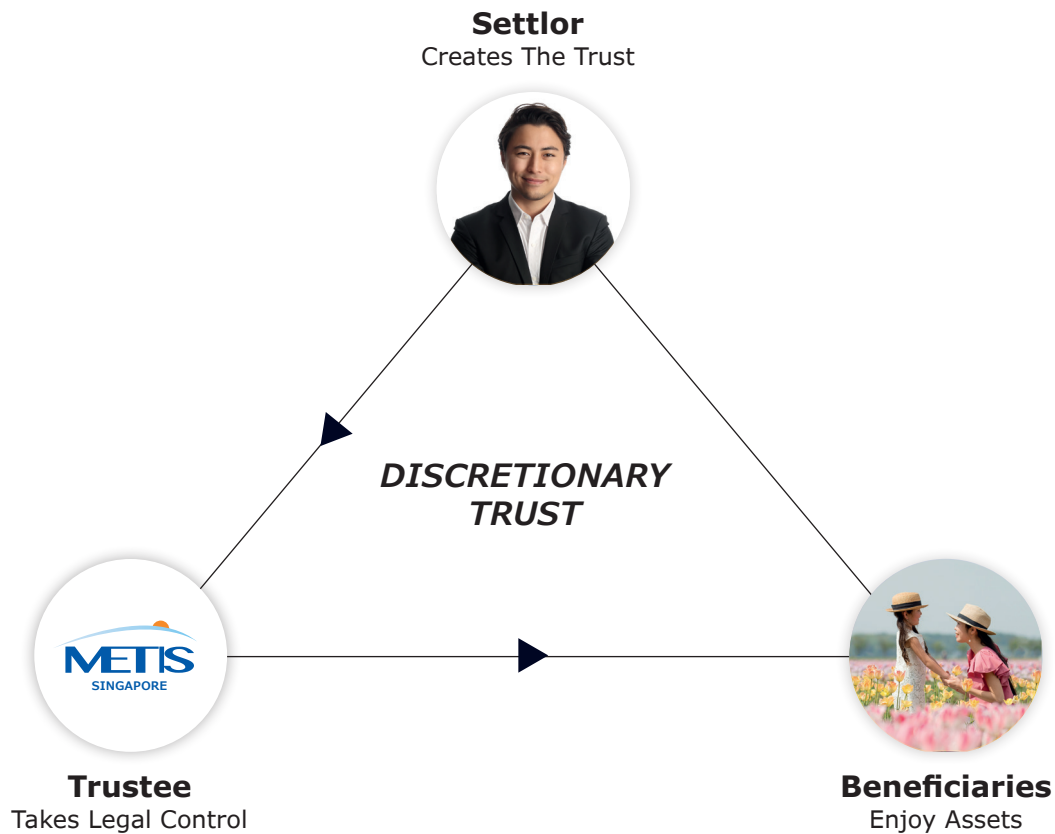
A beneficiary will only know of the existence of your Trust if you inform them about it, or when they receive a distribution from your Trust in future.



Retail Investor

CitrinePRO is available to individuals who wants to enjoy the benefits of a Trust with a minimum contribution starting from SGD 30,000. You can treat it as protecting your investment portfolio with a Trust structure.

The Trust Structure



A Trust separates the legal title from the beneficial interest of any Trust asset that is transferred into the Trust by you, the settlor. Following such separation, the legal title of the Trust assets will be held in the name of the trustee while the beneficial interest of the Trust assets will rest with the beneficiaries of the Trust. Hence, upon your successful application for CitrinePRO, your contributions will be received into the Trust as Trust assets to be held by Metis SG as the trustee. Being a reserve power Trust, you will retain the power of investment and be able to invest in a wide selection of investments made available to you. The Trust will terminate once the Trust assets have been fully distributed to the beneficiaries.

Metis SG has the power (and duty) to manage, administer, employ or dispose of the Trust assets, in accordance with the terms and conditions of the Trust plan and, to a certain extent, your letter of wishes- which is a document that contains recommendations from you regarding the distribution of the Trust assets to the beneficiaries named by you. The fact that you may be a beneficiary is not necessarily inconsistent with the existence of a Trust.

Key Features & Benefits

Eligibility and Options



Single settlor or up to 2 settlors



Single contribution starting from SGD 30,000 with flexible withdrawal



Unique online platform to manage your plan anytime and anywhere



Assign up to 3 insurance policies into your Trust plan at no additional charges

*Subject to the terms and conditions set out in the insurer's insurance policies and the approval of Metis SG.



Loyalty benefit of up to 2 months administration charge waiver

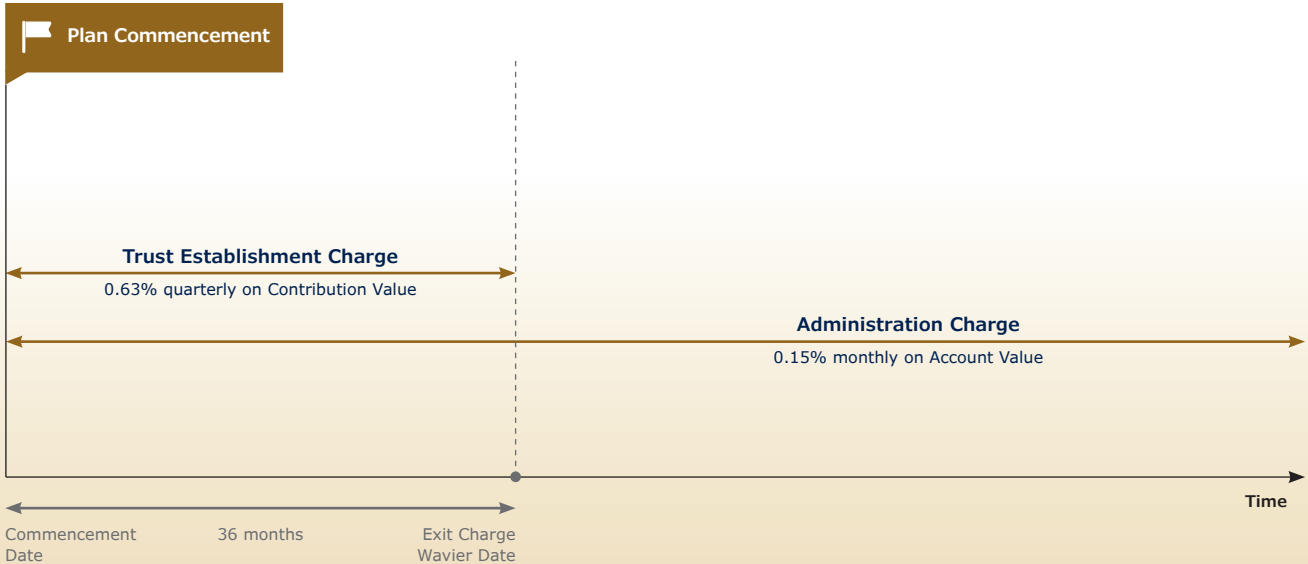
*Terms and conditions apply



Access The World's Reputable Fund Managers

Invest in renowned global fund managers with proven strategies and track records. We provide access to more than 200 funds that will accommodate your financial risk appetite in meeting your financial goals.

Overview of Fees and Charges



*Trust Establishment Charge will be deducted quarterly (12 times)

Summary of the Fees and Charges



TRUST ESTABLISHMENT CHARGE

0.63% per quarter

of Contribution for 36 months
*to be deducted quarterly (12 times)



ADMINISTRATION CHARGE

0.15% per month

on Account Value at
month end

For more details on all the applicable fees and charges, please refer to CitrinePRO's terms and conditions.

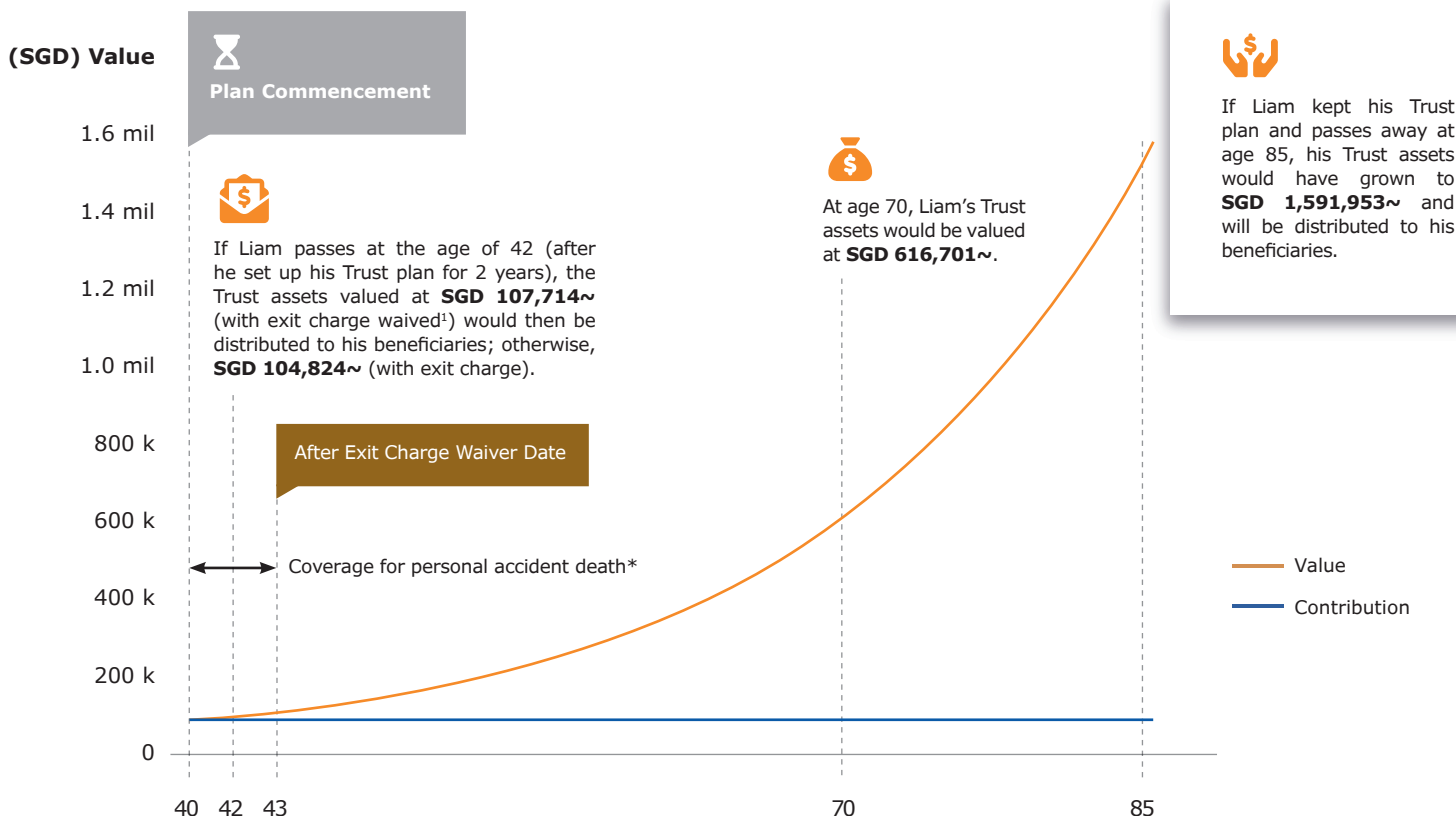
Illustration of CitrinePRO



SINGLE CONTRIBUTION, SINGLE SETTLOR

Liam, 40
IT Director in a MNC Company

Liam is single and has a good career. He is quite savvy in the financial market and wants to build up his financial portfolio through investments. Having no dependents of his own, he wishes to leave behind a portion of his wealth to his only sister and his best childhood friend should any unforeseen event happens to him. Through his financial adviser, he signed up for CitrinePRO with SGD 100,000 of his savings.



This is a hypothetical illustration to help you understand the features of the plan under different scenarios

~ We have computed the value of the Trust assets based on a growth rate of 8% per annum on the investment selected less all fees and charges payable under the Trust plan. This is strictly for illustration purposes only. The return on the investment made available under the Trust Plan may fluctuate and should not be interpreted as guaranteed returns from your investment. Past performance figures associated with such investment are not indicative of their future performance and the value of the investment may be worth substantially less than the original amount you invested (and in the worst-case scenario, could be worth nothing). Metis shall not be responsible for the performance of or for any loss or liability arising from your choice of assets, howsoever arising.

* Personal accidental death coverage is until the end of exit charge waiver date or 70 years old, whichever is earlier, subject to the terms and conditions set out in the insurer's insurance policy.

¹ Subject to the personal accidental death insurance claim being successful.

PARTNER
FOR
TRUST



Metis Global (Singapore) Pte. Limited
www.metisgl.com