



Managed Individual Account (MIA)

Investment Management backed
by Investment Expertise

SEM CAPITAL MANAGEMENT LIMITED



Our Services Are For You

If you are like most individuals, you have considered accumulating funds to meet financial goals such as:

Retirement

Build/Purchase a house/car

Children's education

Build capital for business

Meet future expenses, etc

There are many investment instruments-treasury bills, bonds, shares, commercial papers, unit trusts, mutual funds, etc. You are not likely to have the time to gather and analyze information on these instrument to enable you make informed investment decisions. But financial and investment knowledge pays! At SEM Capital Management Limited, we put our expertise in financial products to work for you.

Our Managed Individual Account (MIA)

We offer a personalized investment account to enable you meet your investment needs. All you need to do is to set up an investment account with us. The funds in the account are yours. We manage it professionally for you.

How Do We Manage Your Account?

1. **We identify your investment goal(s):** Here, your risk tolerance, risk bearing ability, and risk orientation matter to us, as well as your investment horizon and how much and how often you need to save to meet your goal.
2. **We design an investment strategy that suits your circumstance.**
3. **We set up your investment portfolio:** Investments are carefully selected from the wide range of available investments to ensure that the right mix of assets is used to achieve your investment goal(s).
4. **We monitor your portfolio:** Your Investment Representative monitors your portfolio, and is your liaison with a team of investment experts whose daily business is to analyze the market as well as financial and economic trends. This team of experts makes investment decisions on your behalf, giving you the benefit of our financial and investment intelligence.

Your Money is Our Business!

5. **We diversify your portfolio:** We reduce your investment risk by holding several assets or groups of assets each having a different possibility of loss.
6. **We report to you:** We give you detailed quarterly report on your portfolio with personalized commentary. We inform you of adjustments made to your portfolio and the reasons for these adjustments.
7. **We keep your investment confidential:** We manage your funds under the strictest of confidentiality. We do not disseminate information about you without your prior approval.

Our Portfolio Categories

Depending on your investment objective, attitude to risk, and how long you want to invest, we will design your portfolio to reflect one of the following categories:

- **Customized Portfolio:** Based on your investment profile and our outlook for the market and the economy, we establish the asset allocation best suited to your needs.
- **Moderate Growth and Income Portfolio:** This is suitable for an investor who requires investment income and a relatively low level of volatility.
- **Balance Growth Portfolio:** This is suitable for an investor who requires some growth while still needing investment income.

Your Choice of Account

Discretionary Account: This account option allows us to make investment decisions on your behalf, based on information we have gathered on your preferences.

Non-discretionary Account: In this account option, your portfolio manager oversees your account and helps you to make your own investment decisions.

Benefits

- Qualified, knowledgeable, as well as intelligent investment managers
- Comfort and peace of mind knowing that professionals are managing your investment
- Continuous monitoring and rebalancing of your portfolio
- Professionally diversified portfolio to reduce risk
- Customized asset mix for each portfolio
- Personalized client service
- Competitive and negotiable management fees
- Speedy responsiveness

Find out about our special Investment & Disbursement service.

Frequently Asked Questions (FAQs)

How different is your service from others?

We offer personalized solutions. Above all, our investment advisory services are backed by extensive research and driven by financial and investment intelligence.

What return can I make on my investment?

We don't guarantee return on investment since the environment can be volatile. However, we recognize that investors prefer more return to less, and less risk to more. So, for your preferred level of risk, we try to optimize your return.

What are your fees?

Our fees are attractive and negotiable.

How much can I invest?

You can invest a minimum of ₱10.0 Million.

Can I add to my investment?

Sure! In this case, you achieve your investment goals faster!

Can I make withdrawals from my investment?

Yes, provided the value of your portfolio does not fall below the minimum specified above.

Our Mindset

We distinguish clearly between saving your money and investing it. We think if you are not investing, you are either saving your money or consuming it. None of these creates wealth. Investment does!



SEM Capital Management Limited

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