



SIP *nordic*
SOUTH AFRICA

Bridging the gap

AGENDA

- Who is SIP Nordic SA
- Our Partners
- BNP Paribas (ZAR) Blended Income & Growth Solution (1,3,5)
- Eligible Investors
- Fees
- FAQ





WHO WE ARE

Structured Investment Products South Africa (Pty) Ltd T/A SIP Nordic South Africa

A licensed financial services provider (FSP number 51065)

- The business originates from SIP Nordic, a Swedish privately owned licensed securities company (Founded in 2006, SIP Nordic has a presence in the Nordic countries, Europe and now South Africa)
- SIP Nordic SA Commenced trading in 2020
- We are independent

MEET THE SOUTH AFRICAN TEAM



Peter Steele

Managing Director

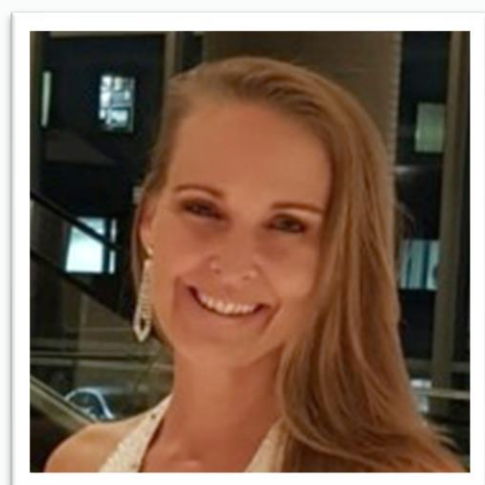
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We are a specialist structured investment products distributor



We are singularly focused on structured investment products



Our information on products is easy to understand



We continually assist providers to develop new products to meet market demand



Our service is local and personal



We build and foster professional relationships directly with Financial Advisers



We have developed a structured products online academy to upskill Financial Advisers



We offer 100 years of business development experience

SIP NORDIC STRUCTURED PRODUCTS ACADEMY

The training program has also been accredited for 3.5 hours of CPD points and we believe that this sets a new standard for the structured products market in South Africa

<https://sipnordic.co.za/investment-product-and-education/education>

SIP Nordic Structured Products Academy

The 1st
Structured Products
Academy
launched in SA

A joint initiative with Growth In Motion

Suitable for Accredited & Licensed
Financial Advisors advising, supervising,
marketing, promoting or assisting in the
Financial advice process

Enrich your knowledge
on Structured Products
with SIP Nordic

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SIP Nordic SA wins Global Award for the second consecutive time

Source: CorporateLiveWire 2023/2024

www.corporativewire.com



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Our Partners

How we bridge the gap





Product Issuer and Guarantor

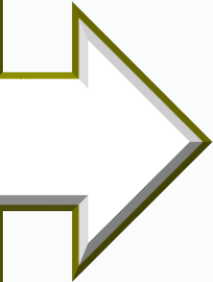
Administration

Advice to Investors

BNP PARIBAS



INDEPENDENT INVESTING
POWERED BY
WEALTHPORT



Financial Advisers



Investors



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Product promotion, Financial Adviser support and service

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BNP PARIBAS

SIP Nordic SA is an approved marketer of BNP Paribas

- Award winning World leader in Structured Products
- Largest issuer of Structured Products globally
- 7th Largest International Bank (64 countries)
- Leading European Bank (SRP Europe Awards 2023, Central Banking Awards 2023, Global Markets Awards 2023), among many others
- Worlds Best Bank 2023 (Euromoney)
- BNP Paribas will issue the structured product and provide the guarantee
- Excellent credit ratings from the top 3 rating agencies: S&P(A+), Fitch(AA-) & Moody's(Aa3)
- Solvency Ratio of 13.2% is well above the Global Target of 10.02% (as of January 2024)

Source: BNP Paribas, February 2024

[Visit their Website](#)

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Wealthport is an independent FSCA registered Administrative Financial Services Provider (Reg No. 44158) offering independent Financial Advisors access to bulk investment trading, and client account administration across all investment products

- Wealthport is at the forefront of offering administration of Bank Issued Structured Products. Its partnerships with the largest Banks in South Africa, International Banks, Wealth Managers and Private Client channels, allow Independent Financial Advisors to select from a wide suite of Structured Products without the bias of Wealthport being owned by these entities
 - Wealthport offers Structured Products on a discretionary basis, as well as wrapped in Living Annuities and Endowment Policies. Its relationships with Life Companies allow Wealthport to offer Endowments with additional tax benefits
 - Wealthport was the first Structured Product Administrator to offer Structured Products across multiple banks on its platform, and has received awards for “**Best Structured Product Provider**” and “**Best Technology Platform**” as voted by Structured Product Providers
- Distribution
 - Application Forms
 - Investor KYC
 - Policy Administration
 - Income Payments
 - Capital Distributions
 - Maturities



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Product on Offer

Q1 24 ASSET ALLOCATION OUTLOOK – FAVOURABLE FOR STRUCTURED PRODUCTS

Source: Anchor Capital, The Navigator: Anchors Strategy and Asset Allocation, Q124

[Visit their Website](#)

This view is based on an estimate of the risk and return properties of each asset class in question

Asset class	Current stance			Expected returns (own currency) (%)
	Negative	Neutral	Positive	
DOMESTIC				
Equity	●	●	●	10
Bonds	●	●	●	10
Listed property	●	➤	●	12
Cash	●	●	●	8
Alternatives*	●	●	●	10 to 15
GLOBAL				
Equity	●	➤	●	7
Government bonds	●	●	➤	5
Corporate credit	●	●	➤	4
Listed property	●	●	●	6
Cash	●	●	●	4
Alternatives*	●	●	●	8 to 12

*Alternatives include hedge funds, protected equity structured products and physical property.

Product Presentation

2024

BNP PARIBAS ZAR

Blended Income & Growth Solution (1,3,5)

Series 1 (Note)





This product has specifically been built for:

Risk averse / conservative Investors who are typically seeking:

- A ZAR based Income and Growth investment with a minimum of R100 000.00
- A Capital Protected investment, linked to investment markets outside of South Africa
- Attractive and guaranteed Fixed Income returns, to diversify income sources
- Geared exposure to international assets 'the Index'

Capital Protection and Income & Growth

How it works

- Opens 12 March 2024 & Closes 23 April 2024
- Trade date: 3 May 2024
- Strike date: 6 May 2024
- Issue date: 20 May 2024
- Stand alone "Note" (No Endowment Wrapper)
- Term: 5 Years

Investment Objective

- 100% Capital Protection at maturity
- 25% of investment capital is allocated to provide a 1yr fixed return for income
- A further 25% of investment capital is allocated to provide a 3yr fixed return for income
- The remaining 50% is allocated to an index-based investment for growth

Risks

- Liquidity risk
- Index risk
- Issuer counterparty risk
- No currency risk as the investment is denominated in ZAR

Index Exposure

The US Innovative Leaders 5 Index is a rules-based Index aiming to generate positive returns by providing exposure to 50 stocks of leading companies that are positioned at the forefront of innovation by investing extensively in innovative fields. Based on the focus of their patents, US companies are grouped into six key innovation themes that are likely to drive economic growth in the coming years. The themes were selected as they potentially have higher growth prospects and could significantly impact and disrupt the market

Bloomberg Code BNPIUIL5

Minimum Investment

R100 000

FSCA Licence Category Required:

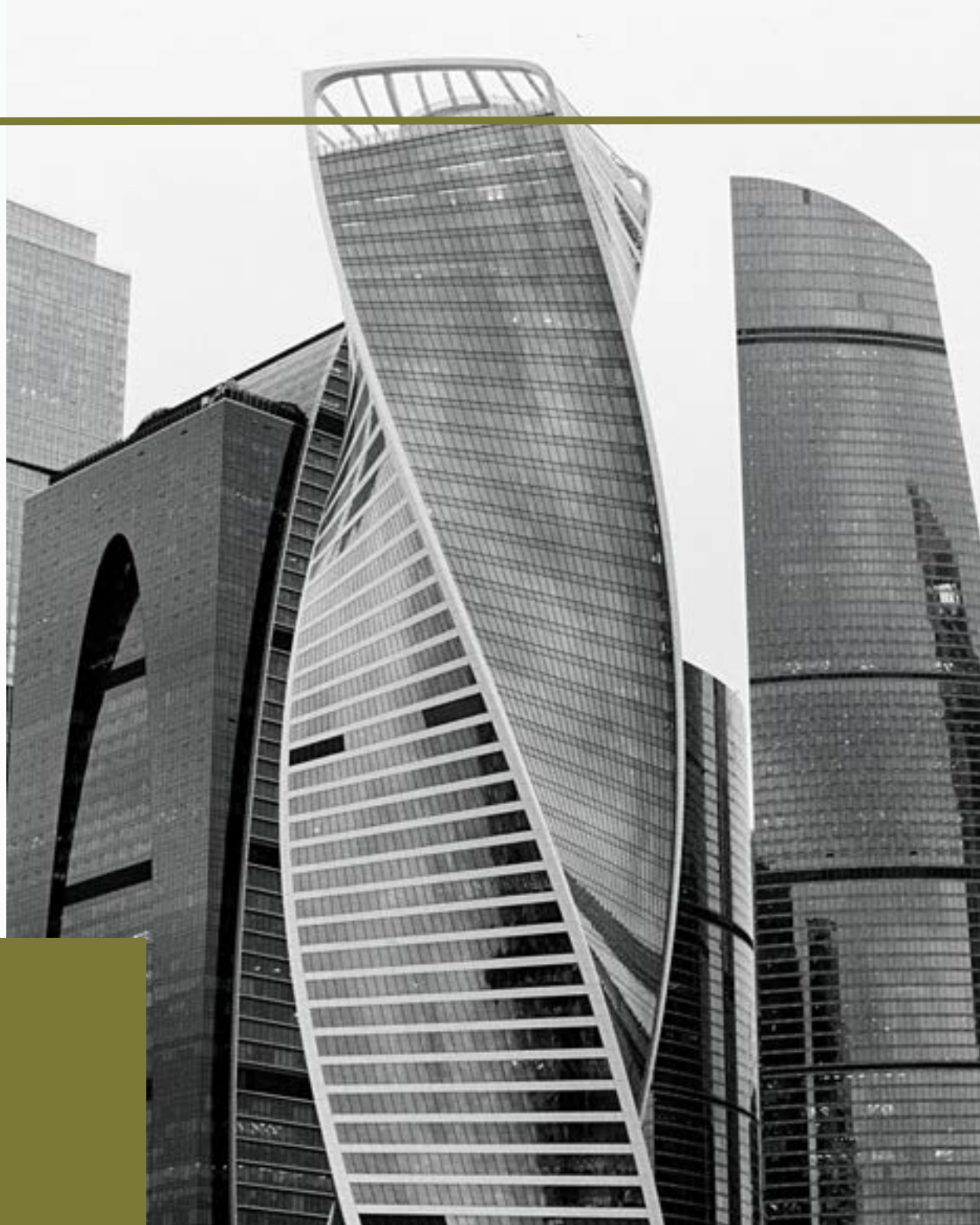
- 1.11 (Warrants, Certificates & Other Instruments)
- Or
- 1.25 (Securities & Instruments)



Why BNP Paribas Blended Income & Growth Solution (1,3,5)

- Backed by the strength and credit ratings of **BNP Paribas**
- **BNP US Innovative Leaders 5 Index**
 - Exposure to leading global innovative companies
- No currency risk, as product is denominated in ZAR
- **100% Capital Protection at maturity**
- **100% Allocation of full investment value**
- **Pay-Off**
 - 1 Year: 25% capital + 20%* fixed return on 25% of the investment
 - 3 Year: 25% capital + 40%* fixed return on 25% of the investment
 - 5 Year: 50% capital + uncapped index growth x **200%** guaranteed gearing on 50% of the investment

*Indicative fixed return, supported by market conditions on 6 March 2024. The fixed return levels are determined by BNP Paribas on 3 May 2024 (Trade Date) and will not be less than 16% & 32%, respectively. If market conditions do not allow for 16% & 32% or higher on Trade Date, BNP Paribas reserves the right to cancel the issuance and Wealthport will reimburse the investments collected with interest



Eligible Investors

- Natural Persons
- Trusts (with natural persons as beneficiaries)
- Companies, Close Corporations
- Legal entities (e.g. NPO's)
- Trusts (with legal entities as beneficiaries NOT natural persons)

FEES - Note

All fees are integrated into the structure of the Investment, thus calculated returns will always be based on 100% of the initial capital invested

- **Issuer:** BNP Paribas Issuance B.V.
 - **Guarantor:** BNP Paribas S.A. (Société Anonyme)
 - **Administrator:** Wealthport
 - **Distributor:** SIP Nordic South Africa
-
- A Financial Adviser fee of **2.30%** (including VAT) of the initial investment (equivalent to **0.46%** p.a.)
 - An Administration fee not exceeding **1.15%** (including VAT) of the initial investment (equivalent to **0.23%** p.a.)
 - A Distribution fee not exceeding **1.00%** (not subject to VAT) will be paid to SIP Nordic SA by Wealthport (equivalent to **0.20%** p.a.)

Total fee: **4.45%**

- The above-mentioned fees will be deducted upfront and paid to the Administrator who will pay the relevant portions of the total fees to the relevant parties
- All fees are built into the product and any return will be based on the whole of the initial investment, before fees



FAQ

Q. Is there foreign currency exposure?

A. No. The product is ZAR denominated. The Pay-Off is calculated in ZAR.

Q. Can the investor do a full surrender within the 5-year term?

A. Yes, at market value.

Q. Am I able to add a joint Life Assured?

A. No

Q. What happens to the Investment in the event of death?

A. Death value is calculated at prevailing market value. Policy ceases.

Q. Is there 100% allocation of investment principal?

A. Yes

FAQ

Q. Can the maturity date be extended or tax deferred?

A. No

Q. What is the Total Investment Cost (TIC) on the Wealthport Platform including VAT where applicable?

A. **0.89%** p.a. Made up of Advisory (2.30%) + Wealthport (1.15%)
+ SIP Nordic SA Distribution Fee (1.00% No VAT) = 4.45% (divided by 5 years)

Q. What license categories are required for these investments?

A. 1.11 (Warrants, Certificates & Other Instruments) / 1.25 (Securities & Instruments)

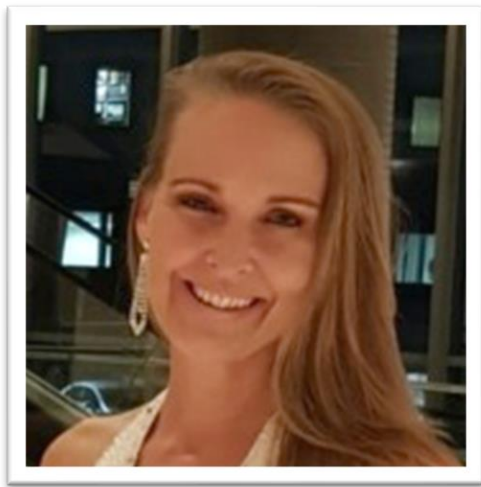
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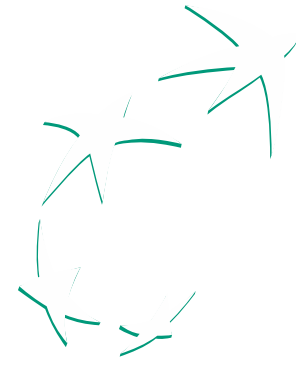
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**THANK
YOU**



BNP PARIBAS

DISCLAIMER:

- The Issuer of the Certificate is BNP Paribas Issuance B.V. (the Issuer) and the Certificate is guaranteed by BNP Paribas S.A. (Societe Anonyme) (the Guarantor).
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