



First Citizens

FISRT CITIZENS DEPOSITORY SERVICES LIMITED (FCDS) Custodian Operations and Services



First Citizens

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Confidentiality Statement





Confidentiality Statement

This document (or presentation) is confidential and provides as a general overview of First Citizens Depository Services Limited (FCDS), solely for informational purposes. It should not be reproduced or copied or distributed to third parties without the prior consent of FCDS.



Who are we?

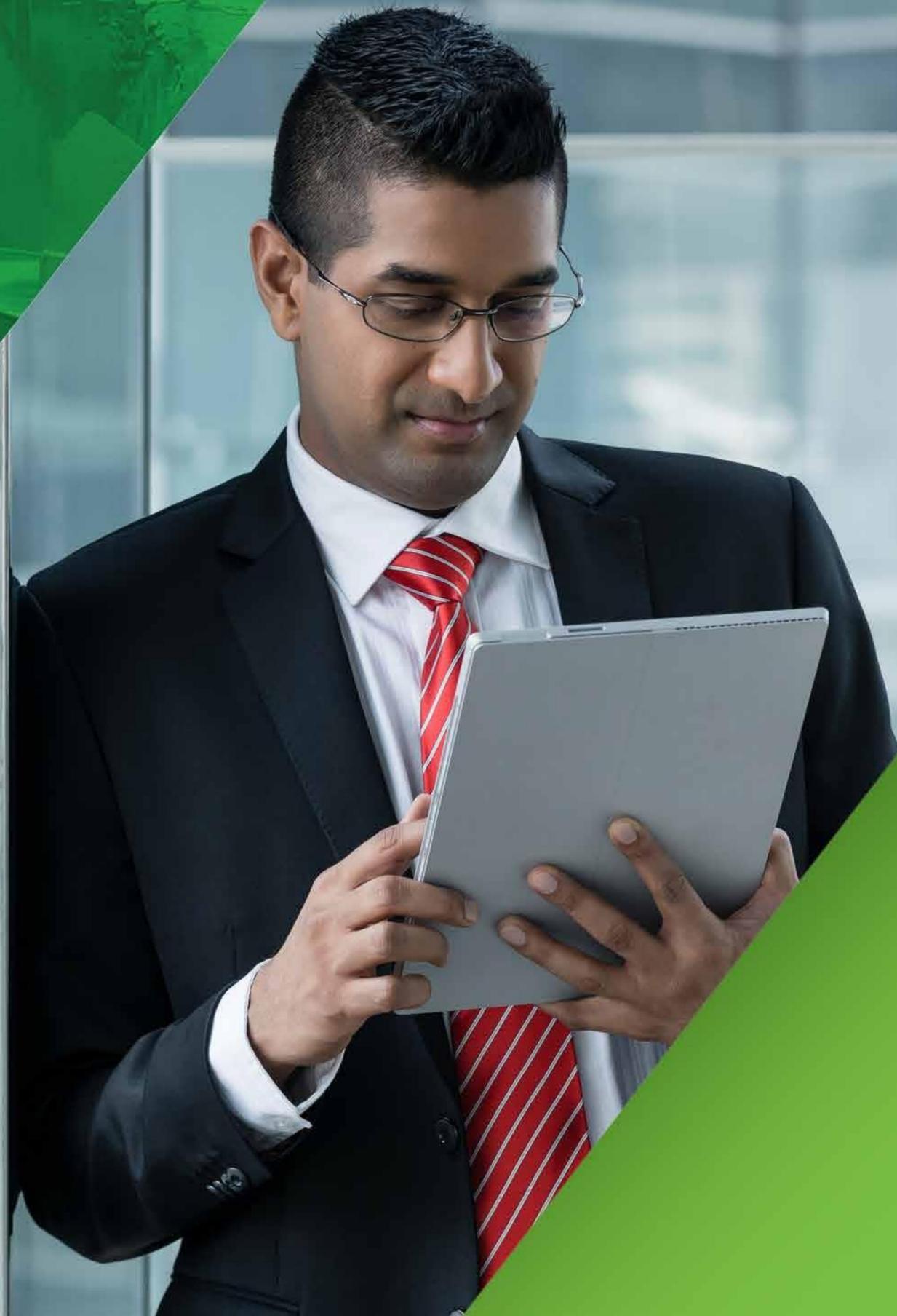
Overview

First Citizens Depository Services Limited (FCDS) is a custodian company of the First Citizens Group that offers custodian services for mutual funds, pension funds and other funds established under trust, including investment operations and financial accounting services. Our business is regulated by the Central Bank of Trinidad & Tobago (CBTT) and the Trinidad & Tobago Securities Exchange Commission (TTSEC).

We are a diverse team with specialized expertise, well equipped to manage the administration of our customers' investments through the utilization of our dedicated systems and procedures for custodian and paying agency/registrar functions. Our team helps to build sustainable relationships with our customers through the efficient administration and execution of our custodian and investment operations services.

Our Mission Statement

We build sustainable and rewarding investor and investment management relationships through exceptional investment operations driven by a diverse, professional team and innovative technology.



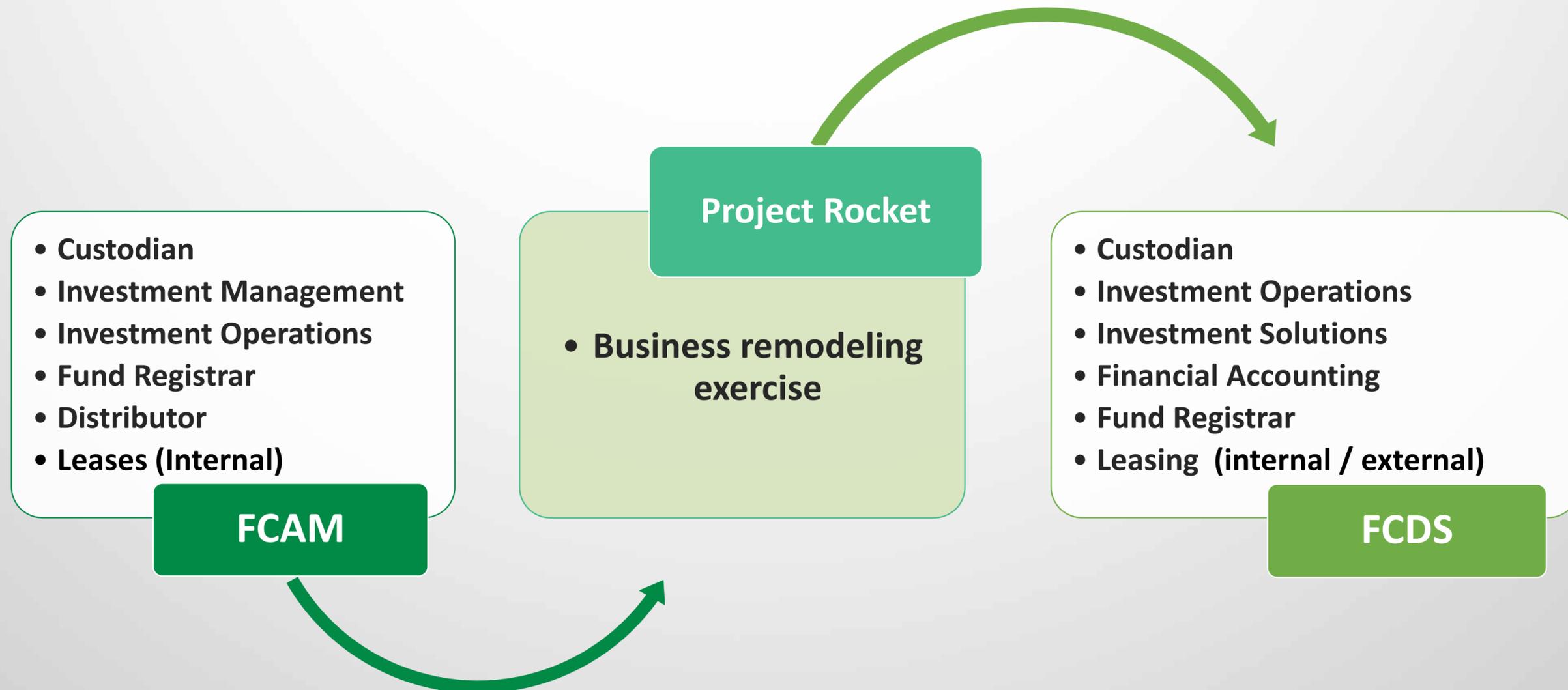
Where are
our roots?



First Citizens

Our roots...

FCDS is the successor company to First Citizens Asset Management (FCAM) after undergoing a business remodeling exercise "Project Rocket" aimed at improving operational efficiencies throughout the First Citizens Group.





We have a proud past and a bright future

**2017
First Citizens Asset
Management
Limited**



LEGAL NOTICE

Notice is hereby given that on February 26, 2018, the Board of First Citizens Asset Management Limited (FCAM) took the decision to improve efficiencies by remodelling its operations so that:

(1) FCAM will continue to act as Custodian for the First Citizens Group and in so doing, shall act as custodian for certain assets previously managed by First Citizens Investment Services Limited

(2) First Citizens Securities Trading Limited, registered as an investment advisor with the Trinidad and Tobago Securities and Exchange Commission and a subsidiary of First Citizens Bank Limited, will act as investment advisor for third-party investment management assets held by FCAM and

(3) First Citizens Trustee Services Limited will continue to act as trustee for certain transactions managed by FCAM.

The remodelling will take effect from March 1, 2018.


First Citizens
 We put you first

 1 (868) 62-FIRST (623-4778) www.firstcitizenstt.com



**2021
First Citizens
Depository Services
Limited**

* Source: Daily Express Newspaper dated Monday 26th February 2018, page 44



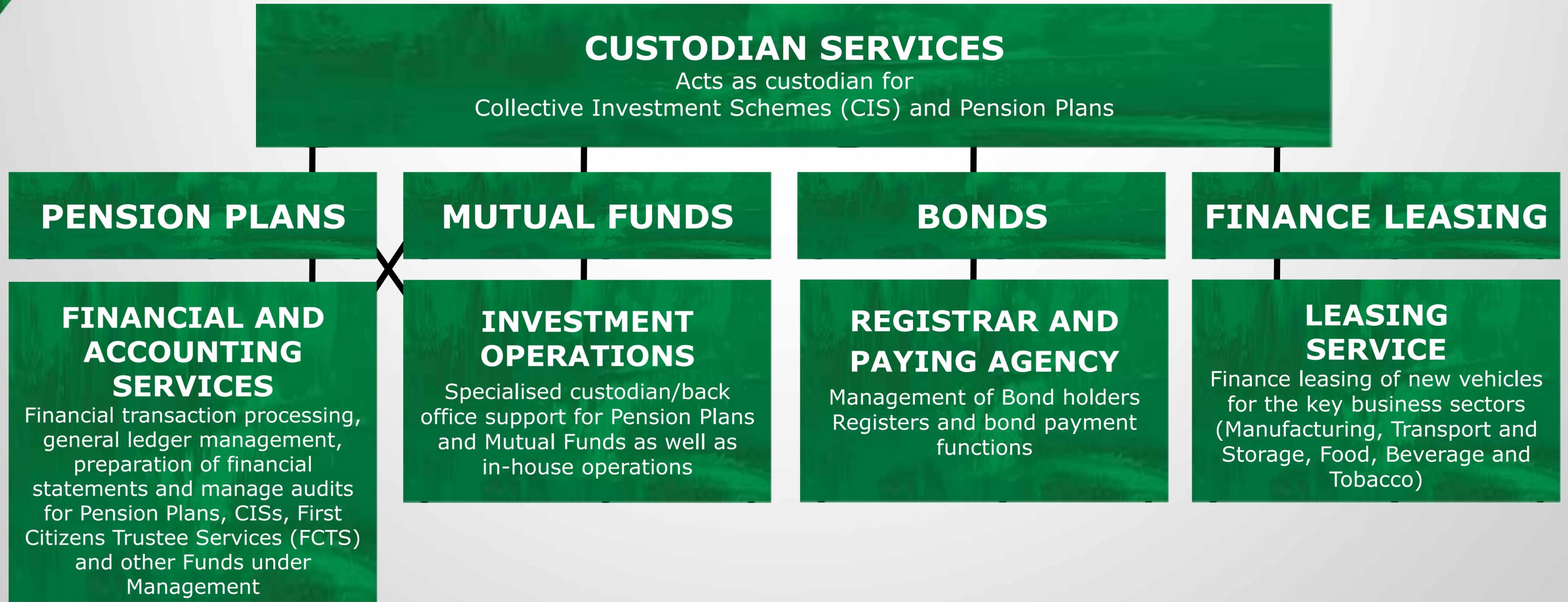
What services does
FCDS offer?



First Citizens



The full breadth of Custodian Services





Why should you
choose FCDS?



First Citizens

We are proud of

- Currently being custodian for over TT\$17.52B in Pension Plans and Collective Investment Schemes (CIS).
- Our portfolio of clients, which includes names in the energy, government and services sectors of the economy.
- Serving as the only operating entity dedicated to full custodian and investment operations services in the Caribbean.
- Being part of a larger financial group offering a full suite of financial services including banking and wealth management.
- Our dedicated systems and procedures for Custodian, Leasing, Paying Agency and Registrar Services.
- Providing in-house expertise in all custodian functions.
- Our ability to navigate and guide clients through legal, regulatory and compliance frameworks in the Caribbean.

and there is more to come.

FCDS focuses on International Custodian Best Practices.

**BEST
PRACTICE**





Management Team



First Citizens



Management Team

BRIAN WOO

GENERAL MANAGER

Brian has over 21 years of leadership and experience in the banking industry. He holds a Bachelor of Arts (Honours) in Operations Research from Carleton University in Ottawa, Canada and a Masters of Business Administration from the University of Navarra (IESE), Barcelona, Spain. Over his career, he has worked exclusively in Corporate and Investment Banking working for both local and multinational financial institutions. Brian joined the First Citizens Group as Assistant General Manager, Corporate and Investment Banking in 2012 then moved to General Manager, Corporate and Investment Banking in 2015. In February 2021, he moved to First Citizens Depository Services where he currently serves as General Manager.

NARDA CLARKE MOHAN

SENIOR MANAGER - FUND ADMINISTRATION & INVESTMENT SOLUTIONS

Narda has over 19 years' experience in the financial services sector, in addition to 4 years working in financial positions in the Automotive and Oil & Gas sectors. In her years as an Accountant, she was responsible for financial statement preparation, account reconciliations and audits. For over 15 years, she led the Operations Department of First Citizens Investment Services Limited (FCIS, formerly CMMB Limited) and more recently First Citizens Depository Services Limited (FCDS), having the responsibility for the improvement, development and implementation of systems, controls, standards and processes to ensure that the Group remains competitively positioned. She also works with the wider management team to develop and implement the Strategic Plan, Vision and Mission of the company to ensure that best practice and efficiency is always a priority. Narda obtained her ACCA membership since 2008 and in 2013 was awarded the prestigious title of Fellow (Fellow Chartered and Certified Accountant).



MARCIA TONEY-GOODING

SENIOR MANAGER - FINANCIAL ACCOUNTING

Marcia is the Senior Manager of Financial Accounting, a position held since May 2012 with responsibility for the accounting, statutory and financial reporting for all Pensions and Savings Plans managed by the Group, the First Citizens suite of collective investment schemes and the corporate accounts of two subsidiaries of the First Citizens Group. Marcia has over 24 years' experience in accounting and finance, 18 of which are in a leadership role. She has honed a wealth of experience over the years, from investment accounting from Toronto, Canada to management and corporate accounting at the Trinidad and Tobago Unit Trust Corporation and within the First Citizens Group. Marcia holds a Heriot Watt MSc in Financial Management, a Bachelor of Commerce degree from Ryerson University, Toronto, Canada and has been a Chartered Public Accountant (CPA), Certified Management Accounting (CMA) in good standing with CPA Canada for the last 20 years.



DIRK BOSLAND

MANAGER - INVESTMENT OPERATIONS & REPORTING

Dirk has served as the Manager, Investment Operations & Reporting for the past 10 years. He has been in the banking industry for over 25 years with experience in operations as well as financial accounting. He holds a MBA from the Arthur Lok Jack Graduate School of Business (Finance Specialization) and a Bachelor's Degree in Business Administration from the University of New Brunswick (Finance & Human Resources Concentrations). He currently leads the Custodianship functions of FCDS that encompass Asset Servicing, Corporate Action Administration, Counterparty Administration, Valuation and Reporting.



MELISSA ALEXANDER

MANAGER - FUND ADMINISTRATION

Melissa has over 15 years' experience at First Citizens, 12 of which has been in Fund Administration. She also worked in retail operations, credit and group marketing, where she copped the Employee of Year Award 2013. Melissa holds IBAF Professional CERT FA as well as London Chamber of Commerce & Industry (LCCI) Group Marketing Diploma qualifications and a MBA – Business Administration from the University of Bedfordshire, UK.





GRACE LIMA

MANAGER - FINANCIAL ACCOUNTING

Grace is a finance professional with over 15 years of banking and accounting experience. She was appointed as Manager, Financial Accounting within First Citizens Depository Services in November 2014. Grace is responsible for managing various aspects of financial and business operations spanning periodic financial statements preparation, statutory and regulatory reporting, managing internal and external audits of the collective investment schemes, pension plans and the corporate accounts of two subsidiaries of the First Citizens Group. Grace has been a member of the Association of Chartered Certified Accountants (ACCA) since August 2015 and was admitted a Fellow (FCCA) in the Association in August 2020. In 2021, she obtained her designation of Certified Anti-Money Laundering Specialist (CAMS) with ACAMS.



MELANIE DARBEAU-AYOUNG

MANAGER - INVESTMENT SOLUTIONS

Melanie has over eighteen years of professional experience working in the financial services industry most of which have been spent in back-office Operations. Prior to joining First Citizens Bank, she served in various positions at Caribbean Money Market Brokers Limited (CMMB) until its acquisition by First Citizens in January 2009. She served as Manager – Operations at First Citizens Investment Services Limited from January 2009 up to February 2018. Melanie was appointed Manager - Investment Solutions at First Citizens Depository Services Limited effective March 2018. She holds a BSc in Management Studies (Special) from The University of the West Indies and an Associate's Degree in Business Administration-Management (with high Hons) from Berkeley College, New York, USA.



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