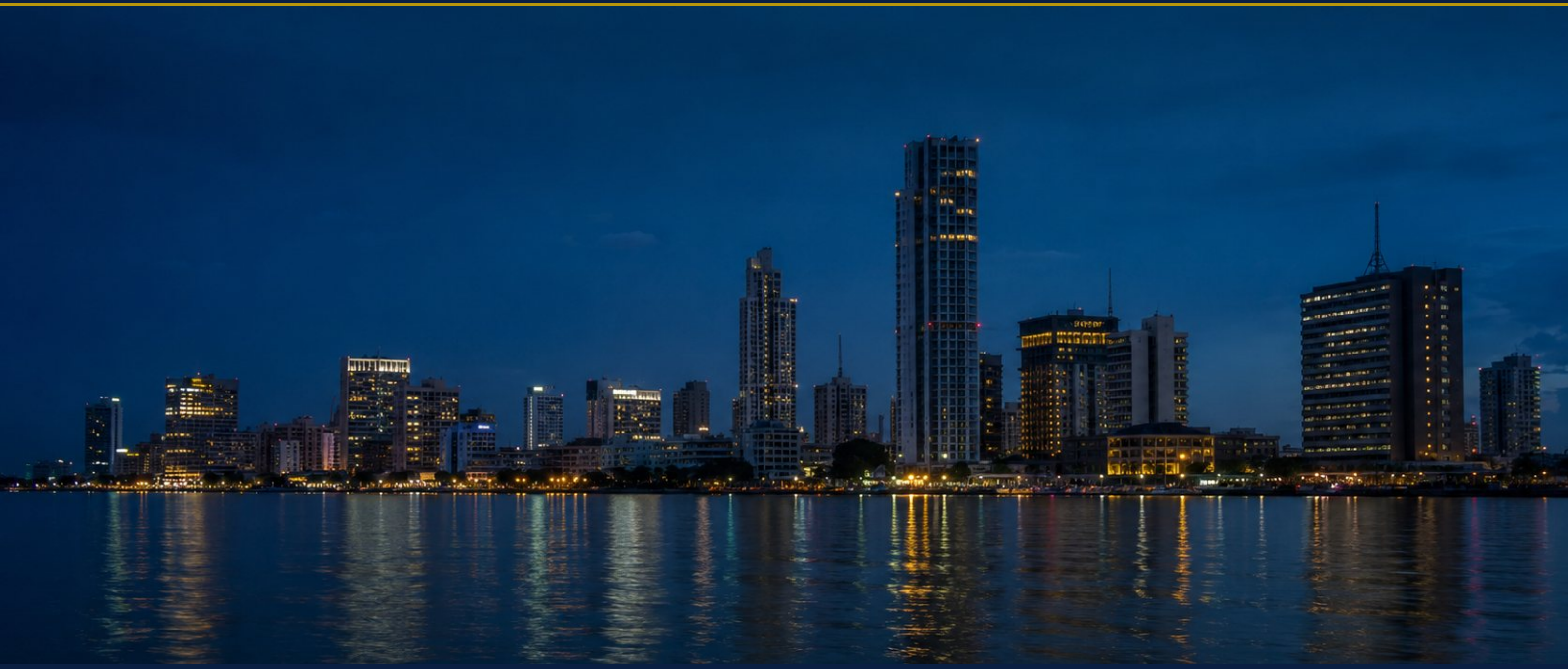
CLIENT GUIDE

Building Wealth The Right Way.

A guide for individuals, families, and organizations investing with Transworld — a licensed Nigerian stockbroker serving clients since 1988.



SINCE 1988 · REGISTERED WITH THE SECURITIES AND EXCHANGE COMMISSION, NIGERIA · DEALING MEMBER, NIGERIAN EXCHANGE

Transworld Investment and Securities Limited · RC 120917 · Lagos · July 2026

WHO WE ARE

Thirty-eight years of keeping our word.

Transworld Investment and Securities Limited was founded in 1988 by Engr. Robert Okechukwu Ofoegbu, and has held its license without interruption ever since — through every currency regime, banking consolidation, and market cycle Nigeria has seen. The firm is registered with the Securities and Exchange Commission, is a Dealing Member of the Nigerian Exchange, and is a participant in the Central Securities Clearing System.

We serve individuals, families, and organizations — from first-time investors to dioceses, foundations, and microfinance institutions — from our head office on Broad Street, Lagos, with representative offices in Awka, serving the South-East, and Kano, serving the Northern region.

What should you expect from us? Plain answers. Careful paperwork. Your instructions honored exactly, and your assets held in your own name. We are governed by a formal board, checked by an independent audit, and run under written rules — and the people who own this firm invest their own money under exactly the same rules that govern yours.

We are not the loudest firm in the market, and that is deliberate. Whether you are placing your first trade or moving a lifetime of savings, the standard is the same. That standard has kept clients with us for decades — and brought their children to us after them.

SEC	NGX	CSCS	ASHON
Registered capital market operator, Securities and Exchange Commission, Nigeria	Dealing Member and Trading License Holder, Nigerian Exchange	Participant, Central Securities Clearing System — T+1 settlement	Member, Association of Securities Dealing Houses of Nigeria

Trusted
Demonstrated in conduct, not declared in copy.

Compliant by default
The paperwork is right before anyone asks.

Client-led
A client is served for a lifetime, not transacted once.

Growth-oriented
Earned by delivering value, not by promising it.

Ethically profitable
Profitable — but only through righteous means.

YOUR SHARES, YOUR NAME

Client securities sit in **your own CSCS account, under your own clearing number** — visible to you, segregated from the firm's assets, and reconciled monthly under a certification signed by our Chief Financial Officer. Your shares are in your name, not ours.

SERVICES

What we can do for you.

STOCKBROKING

Buy & Sell Shares

We execute on the Nigerian Exchange under your signed instruction — equities, exchange-traded funds, rights issues, and public offers — with a contract note in your hands within 24 hours of every trade, and settlement in one business day through CSCS.

ONLINE

Trade from Your Phone

Open an account, fund it, and trade Nigerian listed securities without visiting a branch — on an online portal operating with the no-objection of NGX Regulation Limited. Details on the next page.

MANAGED

Discretionary Accounts

Hand the day-to-day to a team that invests your money under written rules — the same rules we apply to the firm's own capital. Our discretionary clients include dioceses, foundations, and microfinance institutions.

INCOME

Fixed Income

Treasury bills and Federal Government bonds — for steady income, capital preservation, and savings goals with a date attached.

RECOVERY

Find Lost Shares & Dividends

Decades of paper certificates, address changes, and inheritance cases have left many Nigerian families with shareholdings and dividends they cannot see. We trace them, recover them, and consolidate them — into your own account. More on page 5.

ESTATE

Estate & Transmission

When a shareholder passes on, we help families verify, transmit, and transfer holdings to the rightful heirs — properly, respectfully, and by the book, under a board-adopted policy.

ONE STANDARD

Whether you are investing your first ₦100,000 or overseeing an institution's reserves, the rules are identical: **a signed mandate before any order, a contract note after every trade, and your assets in your own name.**

Open an account from your phone.

Investing with Transworld no longer requires a branch visit, a printer, or a week of waiting. Our online trading portal — operating with the no-objection of NGX Regulation Limited — takes you from first interest to a funded, trading account in a single sitting, from any device.

The technology is built and maintained by the firm's own engineering team, which means one thing for you: when something needs fixing or improving, the people responsible sit in our office — not at a vendor on another continent. And behind every screen there is still a licensed broker, one phone call away, whenever you would rather speak to a person.

1

Enroll online

From expression of interest to completed application in one sitting, on your phone.

2

Verify with your BVN

Your identity is confirmed securely through the NIBSS consent flow — no photocopies, no queues.

3

Sign & receive confirmation

A documented, countersigned application with automated confirmation — your records, in writing.

4

Fund & trade

Orders, portfolio, and statements online — and a broker one call away when you want a human.

CLEAR FEES, BEFORE YOU COMMIT

Every fee that applies to your account is disclosed at sign-up — before you open the account, not after. No surprises on your statement, and no charges you did not see coming.

YOUR DATA, GUARDED

Our internet-facing systems undergo independent security testing every year, access to client records is re-certified quarterly, and every critical data set is held in independent backups under a board-adopted continuity plan.

> *In the diaspora?* The portal, WhatsApp line, and email desk serve Nigerians abroad every day — account opening, funding, trading, and statements, all handled remotely, with Certificate of Capital Importation documentation where foreign currency is involved.

Recover what is yours.

Millions of Nigerian shareholdings sit dormant — bought decades ago with paper certificates, scattered across registrars, forgotten after a move abroad, or left behind when a parent passed on. The shares are still there. The dividends are still accruing. They belong to you, and getting them back is a documented, lawful process. It is one of the things we do best.

LOST SHARES & UNCLAIMED DIVIDENDS

We search across registrars to locate holdings in your name or your family's names, regularize the records, recover unclaimed dividends, and consolidate everything into your own CSCS account — with electronic dividend mandates set up so payments never go missing again. You see every step, in writing, from first search to final transfer.

ESTATE VERIFICATION & TRANSMISSION

When a shareholder passes on, we guide the family through verification, transmission, and transfer of the holdings to the rightful heirs — working with registrars, CSCS, and the courts' documentation requirements under a board-adopted policy. It is careful work, done respectfully, at a difficult time.

> *One rule above all:* recovered assets settle into **your own CSCS account — never ours.** From the first day, everything we find is registered in your name, visible to you, and under your control.

WHAT TO BRING

Start with whatever you have — old certificates, dividend warrants, a deceased relative's name and any documents, or simply a family name and a company you remember. **We will tell you honestly what can be recovered, what it will take, and what it will cost, before you commit to anything.**

YOUR PROTECTION

How your money is protected.

Trust should not have to be taken on faith. Every protection below is written policy at Transworld, checked by people who do not report to the people they are checking — and you are entitled to ask about any of them, at any time.

YOUR NAME

Your shares, your account

Client securities sit in your own CSCS account under your own clearing number — segregated from the firm's assets and visible to you.

YOUR INSTRUCTION

No order without your mandate

Nothing is bought or sold without your signed instruction. Every order passes documented control points from receipt to settlement, and every trade is confirmed to you by contract note within 24 hours.

YOUR EVIDENCE

Reconciled and certified monthly

Client cash, client securities, and bank positions are reconciled every month under a certification signed by the Chief Financial Officer.

INDEPENDENT OVERSIGHT

An internal audit function tests the firm's controls and reports to the Board — not to management. The Managing Director cannot approve, modify, or suppress a finding. Above the firm sit the Securities and Exchange Commission, NGX Regulation, and CSCS, whose rules govern everything we do.

IF SOMETHING EVER FEELS WRONG

Tell us, in writing — every complaint is logged, acknowledged, and answered under the SEC's Complaints Management Framework. And if our answer does not satisfy you, you may escalate beyond us, to NGX and to the Commission. That path exists so that you never have to simply take our word for it.

> *The evidence principle.* Every activity at Transworld leaves a log, a sign-off, and a review trail. Every reconciliation carries a signature; every process has a named owner. You can always see exactly what happened to your money and your securities — and so can the regulator.

OUR DISCIPLINE

How we invest your money.

Our Chairman-led Board Investment Committee has issued a written Investing Philosophy that governs every naira the firm manages — yours and its own alike. Its roots are the value-investing tradition of Benjamin Graham and Warren Buffett, adapted for the Nigerian market. In plain language, it comes down to four commitments.

We buy businesses, not tickers

Behind every share is a real company. We invest only where we understand how the business earns its money — and what could threaten it.

We stay within what we understand

If we cannot explain an investment to you in plain English in five minutes, we do not make it — with your money or with ours.

We insist on a discount

We do not pay full price for anything. We buy below our careful estimate of what a business is worth, so that if we are wrong, the cushion is yours.

We are patient

Wealth is built over years, not weekends. We would rather own a few excellent businesses and wait, than chase whatever is loud this month.

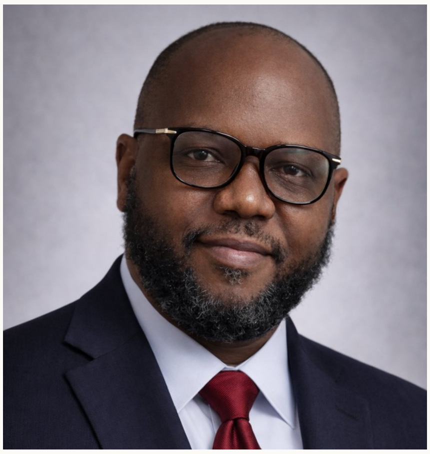
And a written process behind it: every investment passes a six-stage discipline — screened against written criteria, examined as a business, valued three independent ways, sized deliberately, and reviewed in writing every quarter, with exit rules set before a single share is bought. No exceptions, for any account, of any size.

> *"Our job is not to make our clients rich in one year. Our job is to make sure they are still in the game in ten years, and richer for it."*
>
> OKEZIE OFOEGBU · CHAIRMAN · FROM THE INVESTING PHILOSOPHY, MAY 2026

OUR PEOPLE

The people behind your account.

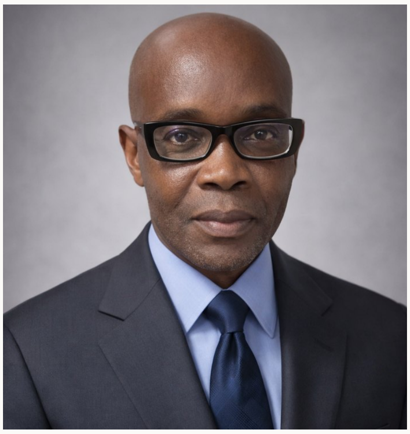
Not a call center. Not a chatbot. Named professionals who sign their work — and answer the phone.



Okezie Ofoegbu

CHAIRMAN

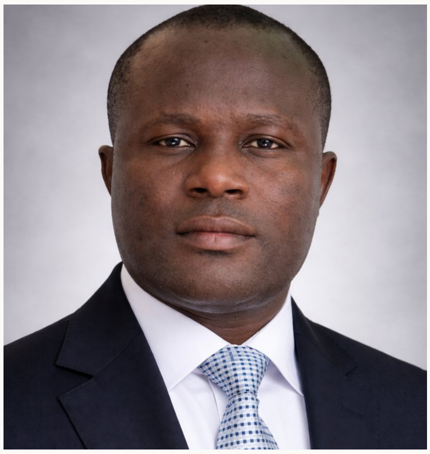
More than twenty years in the capital markets; chairs the Board Investment Committee that governs how every account is invested.



Joseph Chidubem Nwachukwu

MANAGING DIRECTOR

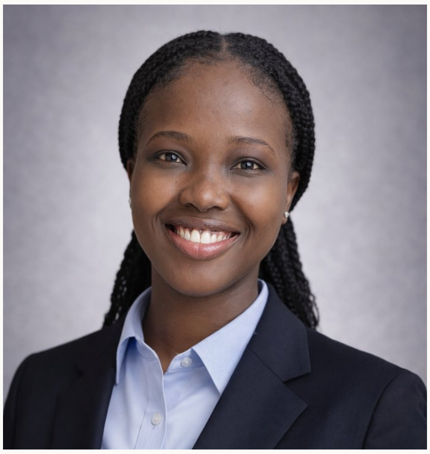
Three decades across banking, stockbroking, and portfolio management; accountable for everything the firm does for you.



Clement Oladele

HEAD OF COMPLIANCE

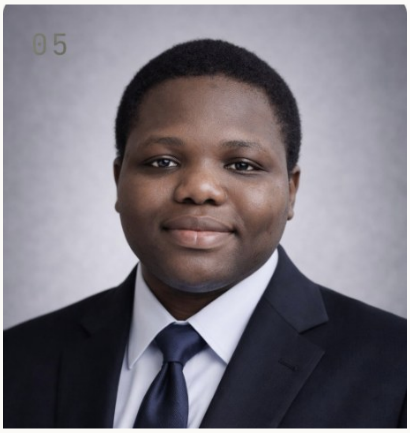
Holds every desk to SEC and exchange standards before a single trade is placed.



Ifunanya Nwankwo

CHIEF OPERATIONS OFFICER

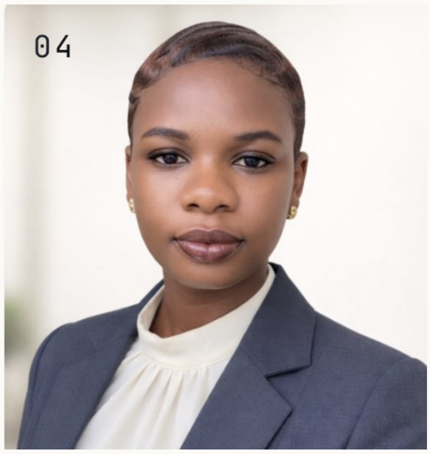
Runs the systems behind your statements, reporting, and portal access — so what you see is accurate and on time.



Daniel Ezeh

SENIOR INVESTMENT ANALYST

The research behind every buy, hold, and sell decision across client portfolios.



Florence Ashofor

CLIENT OPERATIONS MANAGER

Your first call for onboarding, account updates, settlements, and share transfers — the person who makes it happen.

“The right way is always the best way.”

1

Speak to us

Call, WhatsApp, or write — or walk into Investment House on Broad Street. Tell us what you are trying to achieve.

2

Open your account

Online from your phone in one sitting, or on paper with our client operations team. Fees disclosed before you commit.

3

Invest with a plan

Trade yourself, or hand it to a managed account run under written rules — and receive your statements, on time, in your name.

VISIT

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21/25 Broad Street
Marina, Lagos, Nigeria
G.P.O. Box 8363, Marina, Lagos

SPEAK

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WhatsApp +234 916 697 2588
Mon–Fri 8:00–18:00 · Sat 9:00–14:00

WRITE

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Transworld Investment and Securities Limited (RC 120917) is registered with the Securities and Exchange Commission, Nigeria, as a capital market operator and is a Dealing Member of the Nigerian Exchange. Established in 1988, the firm provides stockbroking, discretionary accounts, investment advisory, and asset recovery and estate services to individual, corporate, and institutional clients across Nigeria and in the diaspora.