# SAN JOSÈ & PARTNERS

INVESTMENT | PROTECTION | ADVISORY

## WEALTH MANAGEMENT

Save. Protect. Grow

www.sjandp.com.ph

DOMESTIC & GLOBAL SOLUTIONS

INSURANCE & PROTECTION

WEALTH MANAGEMENT

ADVISORY SERVICES

BUILDING LEGACY

FOR YOUR FAMILY

FOR YOUR HAPPINESS

FOR YOUR SECURITY

# Experts You Can Trust.

For over a decade,   San Josè and Partners International Certified Wealth  Managers help clients on creating, acquiring, managing capital with excellence.

San Josè & Partners Wealth Management exclusive service offers our clients special access to vast information and resources combined with our unique capabilities to support your goals at every stage of your life.

Our commitment to helping you build, preserve and manage your wealth in all forms and foundation is our top priority.

# MESSAGE FROM OUR CHIEF FINANCIAL PLANNER

" Our clients are unique by nature. With different goals and objectives,  we make sure all plans are tailored made to each financial goals and requirement."

Mr. King  San Josè - Santos, RFP,LFA,CTA,FIFC

Chief Financial Planner San Josè & Partners
Registered Financial Planner
Universal  Licensed Insurance Advisor
Certified Technical Market Analyst
Certified Market Analyst
Certified in Real Estate Finance and Investment
Certified Financial Consultant,IFC Canada | USA
Fellow of the Institute of FInancial Consultants USA- Canada

We hold ourselves to the highest legal standard. Whether you are a successful business owner in the prime of your career or a nester purchasing a vacation home, we exist to serve your best interest. Every step we take follows your Philosophy.
We help you stop worrying about the daily ups and downs of the market as we focus on growing and protecting your wealth.

WE MAKE IT

*Possible!*

# OUR FINANCIAL PARTNERS & REGULATORS

We make sure that your capital and funds are safe with us so we partner with top high performing brands

For over 112 years, Insular Life Assurance Company, LTD has been a mutual Insurance company in the Philippines established on November 25,1910 in Manila. It is the first filipino Life insurance company.

Inlife healthcare is a health maintenance organization HMO that provides only the best maned-care program, facilities, and services to its members and has one of the industry's most comprehensive health care programs in the market today.

Union Bank of the Philippines is a public listed universal bank that distinguishes itself through superior technology, unique branch sales, and service culture, and centralized backroom operations. It is consistently recognized as one of asia's top banks.

Pioneer Insurance is a trusted name in the insurance industry that has consistently charted milestones for over half a century through its main arms of life and non-life insurance. Euromoney Annual Global Insurance Survey named Pioneer as Best Insurer in the Philippines for two years in a row and Best Insurer in Asia in 2010.

Regulated by the SEC and The Philippine Insurance Commission

Registered Financial Planner: 020130130
Traditional Insurance  Number: 0000A06307
VUL Investment Insurance Number: 0000A06307
Healthcare Number: 03336
Non-life Insurance protection  Number: MIV12494
Hubbis Wealth Management HK: 49M9A0S141

# WEALTH MANAGEMENT
Creating and preserving wealth.

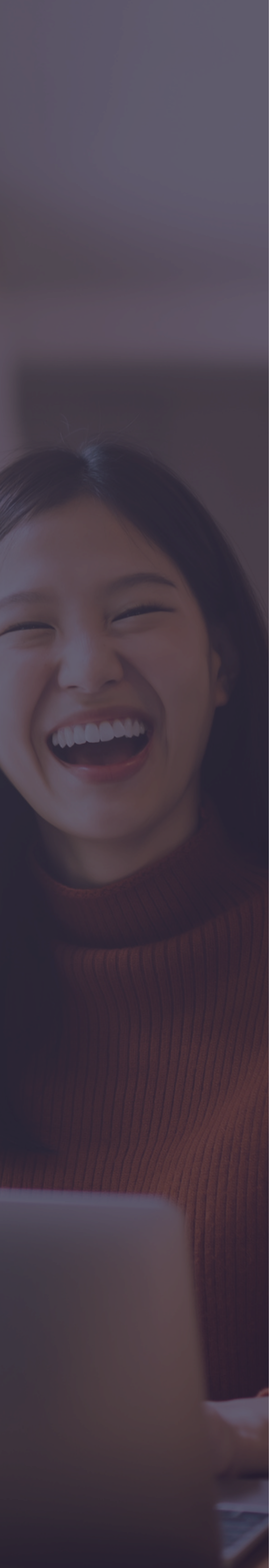
## About SJ&P | Wealth Advisory

For your wealth, our primary objective is to streamline your financial matters and concentrate on what truly matters in life while we address your essential questions.

When it comes to your business, this philosophy extends to directors and managers alike—whether they lead an internationally based company establishing offices in Asia or oversee a well-established enterprise with multiple locations. We cater to their needs and assist in crafting the ideal benefits package for their employees. No matter the circumstances, we deliver the best solutions and innovative strategies tailored to our clients.

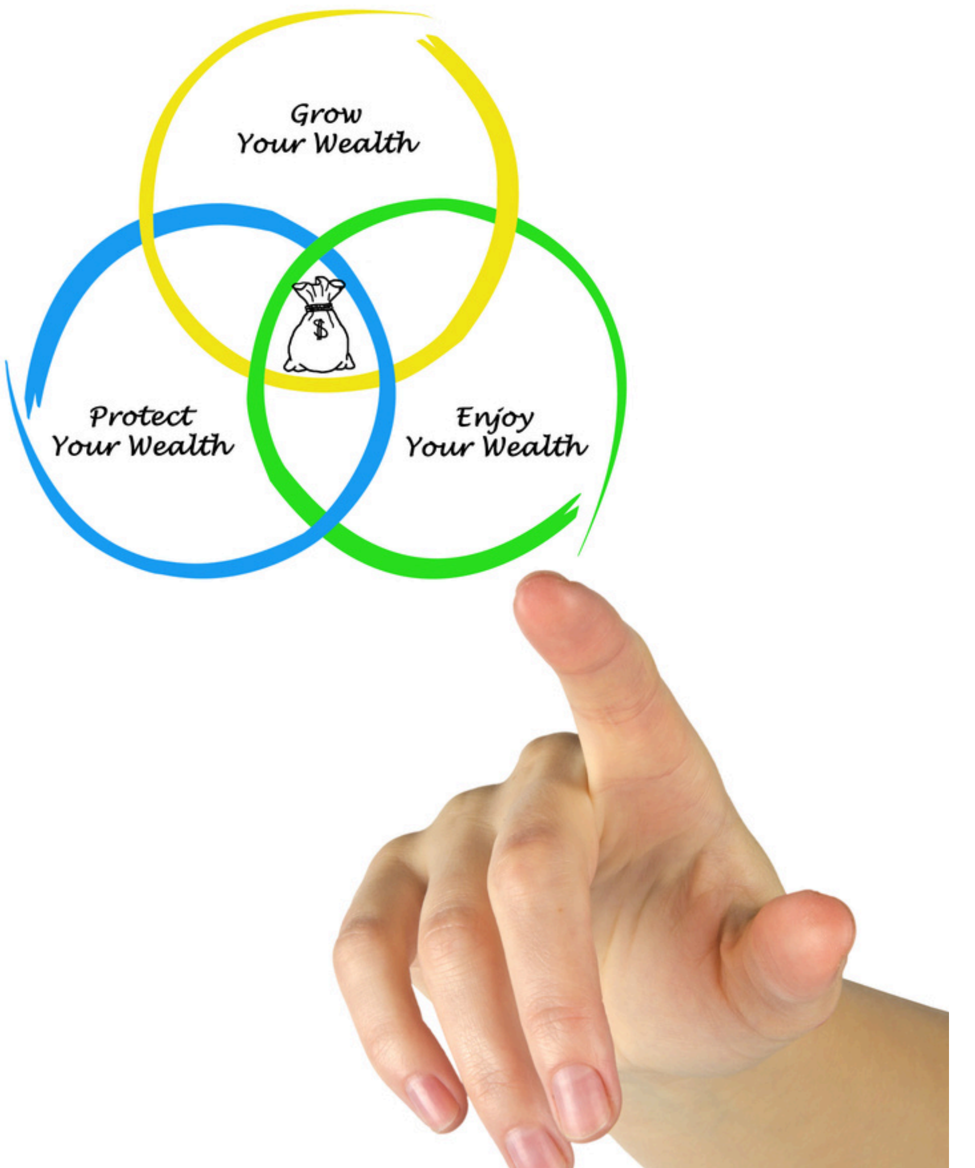
**Our Principal Services Includes:**

- Wealth Management: Pensions, Investments, Financial Planning & Advisory and Protection
- Employee Benefits: Pensions, Flexible benefits, healthcare, financial education
- Property Management:  Investments, Business Support services, Property Management and Soft Services, Facility Management



# EXPERTISE AT YOUR FINGERTIPS.

**SJ&P | Wealth Advisors ,** in collaboration with Insular Life, the largest Life Insurance company in the Philippines, along with other leading financial institutions, is enhancing our service offerings. We provide investments, protection, healthcare, and various financial solutions, as well as institutional investment services to both individuals and corporations. This partnership empowers us with the scale and capacity needed to safeguard your growth.



# WHAT IS WEALTH MANAGEMENT

## The complete integration of Financial Planning and Asset Management.

We aim to be your one-stop solution for all your financial needs through our extensive range of services. Our holistic wealth management approach enables us to:

- Address All Your Needs: As a Fiduciary Financial Certified Planner, we focus on fulfilling your personal wealth requirements. For business owners, we can design retirement financial plans for your employees, along with administration record-keeping and investment management.

- Support Life Transitions: Whether you're dealing with unexpected loss, divorce, selling a business, or starting a new one, our services are here to guide you through these challenging journeys.

- Grow and Safeguard Your Wealth: We can help you build an investment portfolio using either domestic or global funds, supported by Inlife products.

- Maximize Retirement Benefits: Our proprietary solution, Retirement Salary, is designed to provide you with steady and predictable income throughout your golden years, helping you make informed decisions.

### Our Commitment to Exceptional Personal Service

We prioritize delivering the highest levels of personal service, fostering strong relationships with you to:

- Actively engage with your needs
- Achieve outstanding results
- Expand our offerings, embracing innovation in both new investment products and technology
- Enhance and increase the value of your investments

WE MAKE LIFE

*Simple!*

YOU DEFINE SUCCESS

# We Help You Achieve it!

With our commitment to partnership, we help guide you through life's uncertainties and strive for success.

**Maintain Cash Flow**

I can predict expense but others I can't. How can I plan for future needs?

**Travel Goals**

How do I get  my vacation home?
Is my funds enough for my travel plans?

**Retirement Plans**

Is there a way to plan for retirement without affecting my current lifestyle, company, family ?

**Business Strategies**

How do I manage personal wealth with so much tied up in my company?

**Education Plan**

Will I be able to pay for my child's / grandchildren's education?

**Estate Planning**

How do I transform my assets to legacy?Making sure the assets will go to people I care.

**Retirement Plans**

What will happen to our investments if one of us may require future long term care?

**Investment**

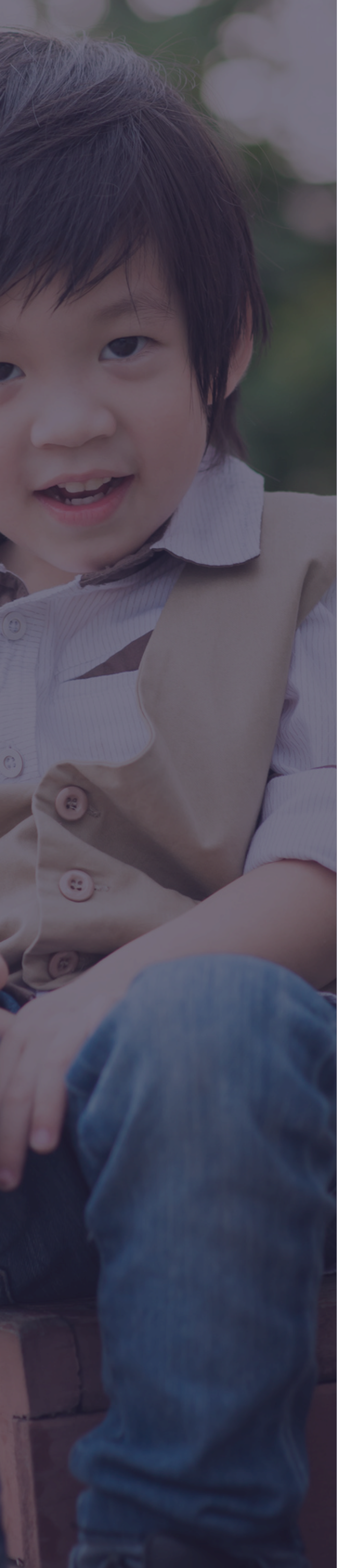
I have so much goals and priorities in life. How can I design my Investment to achieve maximum gains?

**Home Ownership**

What are my options and alternatives that allows me to maximize my home ownership?

**Managing Risk**

Are my assets protected from unforeseen risk?
Will it affect my family?



# FOCUSING ON OUR CORE VALUES.

## Customize Planning in relation to your needs.

*Our Unique Design Approach*

" The groundwork starts when you start telling your story. This allows us to understand and determine what you need in life and maximize your chances of success on your terms."

**Plan**
Proper planning helps individuals and families save time and money.

**Strategy.**
A strategic approach helps you determine the right execution with high efficiency and less waste in resources.

**Result**
We make sure we deliver above satisfactory results and outcomes for your personal portfolio and business.

Whether you're seeking investment opportunities, safeguarding your assets for future generations, or addressing life's challenges, you can trust that you're in capable hands. SJ&P | Wealth Advisory focuses on discovering the right solutions. We offer a fresh and innovative approach to wealth creation and tackling life's obstacles.

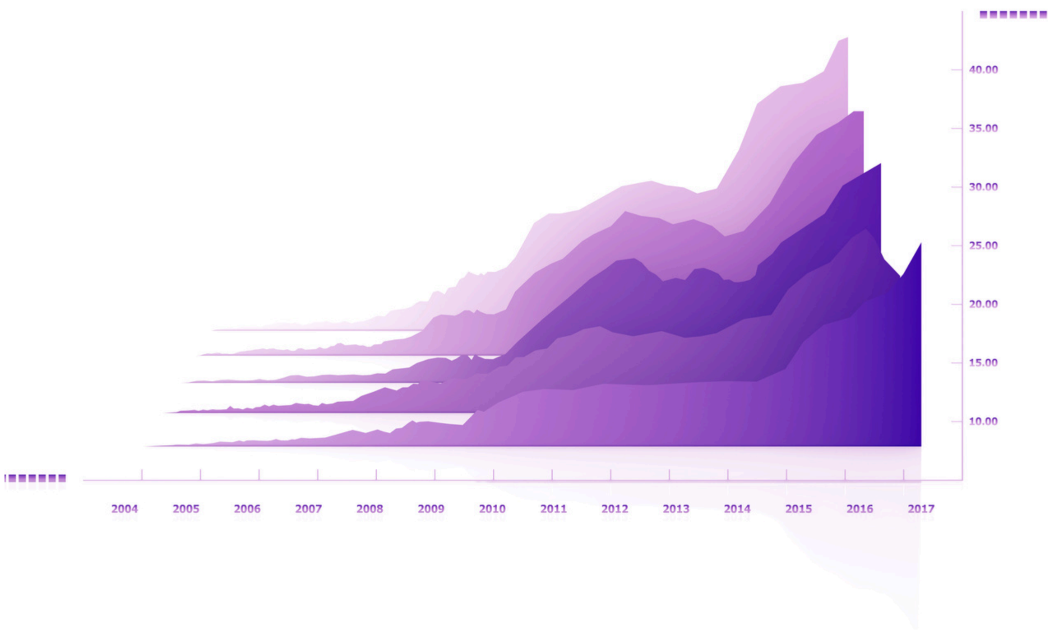
# STATE OF THE ART CLIENT AND RISK MANAGEMENT SYSTEM

## WealthPro™

*Organizing your portfolio and managing your risk made easy online.*

Our proprietary software and client management system allows our clients to organize their portfolio in one platform. It empowers your financial advisor to have a more meaningful conversation with you around your portfolio construction.

Create the right financial models, check your financial goals, schedule meetings, message your advisor and understand your risk with your client portal software.

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WE MAKE IT

*Possible!*

# FEATURES OF
# WealthPro™

WE MAKE LIFE

*Simple!*

## 1 At a **glance**

Your entire portfolio in one place. What you assets, your investments, spendings and earnings

## 2 Easy **connection**

Communicate with your wealth manager via online chat, schedule a meeting, send documents all in one platform

## 3 360 ° **view**

Wealth Pro (TM) provides easy access to everything you need. Check your investments, reports, buy new investments and insurance all in one platform

# KEY SERVICE
# Highlights

## Comprehensive **Planning**

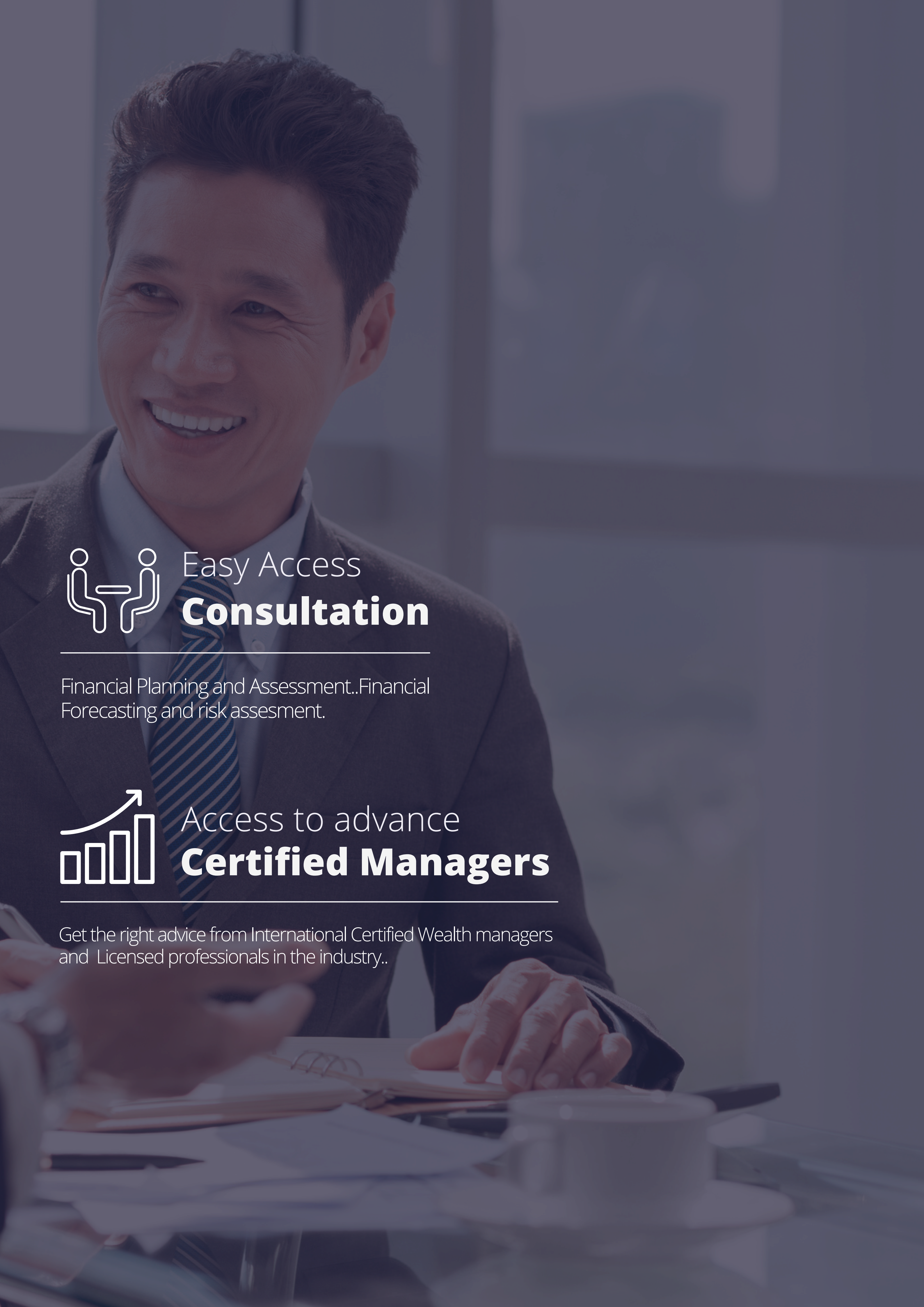
Financial Planning and Assessment .
Financial Forecasting and risk assessment.

## Portfolio **Managment**

Investment Brokerage, Assessment and monitoring.. Market analysis and rebalancing.

## Company **Retirement**

We provide wholistic service helping you design the right retirement plan for you and your company. BIR and RA 7641 Compliant.



Easy Access
## Consultation

Financial Planning and Assessment..Financial Forecasting and risk assesment.

Access to advance
## Certified Managers

Get the right advice from International Certified Wealth managers and  Licensed professionals in the industry..

# PERSONAL LIFE SOLUTIONS

Investments | Life Protection | Healthcare

## Personal Life Protection

Helping your family against the loss of income due to unforeseen scenarios..
Other Uses: Estate Tax , Protection against liabilities , Other Unforeseen Expenses
Types of Life Insurance :Life , Accident

Available Life Protection Solutions : Whole life, Term Insurance,Investment- Linked VUL Life Insurance

## Personal Health Solutions

Protection against unforeseen medical expenses.
For Check-ups, diagnostics, Treatments, and Healthcare Financial coverage.

Available Healthcare solutions:: Prepaid HMO Cards, Comprehensive Health Insurance, Critical Illness Plans

## Personal Investment Solutions

Our wide range of stocks, bonds, and local and international funds can help you earn while being protected.

Investment Plans for Capital Appreciation, Liquidity
Funds Available: Money Market Fund, Bond Fund,Philippine Equity Fund,US Equity Funds, Special Funds: ( JP Morgan | Blackrock )

InLife INSULAR LIFE

# BUILDING A BETTER LIFE

Securing you and your family's future.

## Personal Retirement Fund

Securing your future for you and your family.
Purpose of Retirement Fund:  Maintenance of Lifestyle
Special funds : Can be set up as an emergency fund

Funds Available:: Money Market Fund ,Bond Fund ,Philippine Equity Fund , US Equity Funds ,Special Funds: ( JP Morgan | Blackrock )

Retirement Solutions: Wealth assure Plus, Basic Assure, Secure 7

## Education Fund

A special fund for your child's future.

Uses for Education Fund:: College Fund, Special Courses Fund ( Ex. Medicine ) , Other Education Requirements

## Personal Travel Insurance

Protection during your travel abroad.

* Accidents, Luggage, other Insurance

# PERSONAL ASSET PROTECTION

Protecting your assets from unforseen scenarios.

Structural and Content Home Insurance

Protect your home and  the contents against all acts of nature and even theft with our complete comprehensive home insurance.

Comprehensive |  Home Protection

insuranc

Car and Motor Insurance

Protect your car and the contents against all acts of nature and even theft with our complete comprehensive car insurance.

Auto Select | Auto Liability insurance | Auto comprehenisve

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PIONEER®
YOUR INSURANCE

Be at ease knowing your business , employees and your most loved assets are safe with our premium insurance protection.

## Special Insurance Protection

Fine Art Collection, luxury item Insurance, Golf Insurance

## Other Insurance Protection

CPTL Insurance ( LTO Requirement ), MRI Mortgage redemption insurance ( bank requirement for loans , Loan Redemption ( Bank Requiement for Financial Loans ),

# SERVICES

Wealth Management summary of services available

## General Financial Planning Services

- Financial Organization
- Networth Statement/ Tracking
- Total Account Aggregation
- Education Planning
- Cash flow Planning
- Retirment Fund Management
- Savings and budget control strategies
- Debt Management

- Major Purchase advice/ Planning
- Student Loan Analysis
- Mortgage Analysis
- Lease vs Buy advice

## Investment Planning

- Investment-based investment strategy
- Asset allocation
- Custom Portfolio construction
- Domestic investments
- Global Investment Diversification
- Risk tolerance / Goals assessment
- Portfolio Rebalancing
- Performance monitoring and reporting

- Tax-Managed portfolio
- Retirement fund rebalancing
- Company retirement plan design , administration and investment management. ( Powered by Inlife )
- Investment Brokerage via Inlife products

## Insurance | Risk Management

- Insurance Needs Analaysis
- Annuity Rescue
- Annuity Plans review
- Long - Term Care Insurance Analysis
- Healthcare HMO analysis
- Disability Insurance analysis
- Property/ Casualty Insurance analysis
- Insurance Brokerage and assistance for acquisition

## Financial Products and Solutions

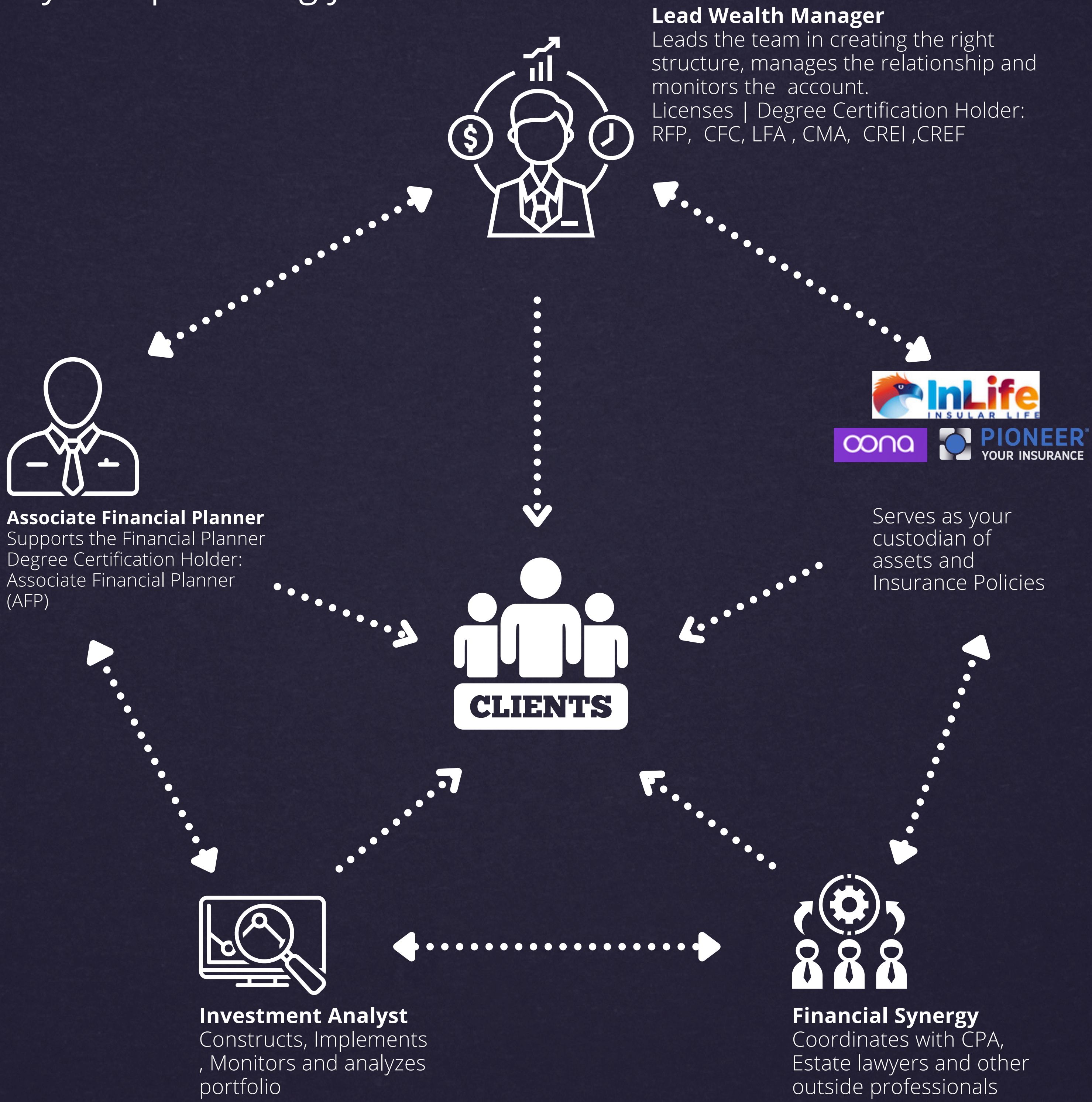
- Personal Life Insurance
- Personal Health Solutions
- Personal Investment Solutions
- Personal Retirement Fund Solutions
- Education Fund
- Personal Travel Insurance
- Personal Car Insurance
- Home Insurance Protection
- CPTL | LTO Requirement
- Mortgage Redemption (MRI)
- Loan Redemption Insurance
- Fine art Collection Insurance
- Luxury Insurance
- Golf Insurance

## Trust & Estate Planning

- Beneficiary designation review
- Collaboration on estate planning with other professionals
- Asset Protection strategies
- Elderly Planning
- Estimated estate tax Liabilities
- Inheritance Planning
- Admin Matter

# YOUR SYNERGY FINANCIAL TEAM

Understanding how your team works for you in protecting your wealth.




You get your personal CFO and your Finance department helping you manage what is important to you. Monitoring each aspect of your life.

# HOW OUR TEAM WORK

Real Advice from real advisors.
Better Value. Better lives.

As your personal CFO's we follow the highest legal standard in planning your wealth on your behalf. Your interest is our utmost priority.

## Our Technology

Our technology helps you manage your finances as easily as 1,2, and 3 Subscribing in our wealth management program allows you to access the following:

- Regular Blogs
- Quarterly Newsletter / Market commentary
- Quarterly Performance Report
- SJ&P Client Portal
- Quarterly Performance Reporting
- Option web-based meetings

## WealthPro™ requirements

To be qualified under WealthPro, We accept clients at least Php 5,000,000 under investment management. We may waive this minimum requirement in certain situations. Case to case basis.

**San Jose & Partners VIP Center**
**Level 8 The Ascott Hotel, SJ&P ViP corporate center , Taguig City Philippines**
(0917) 824.5860 | info@sanjoseandpartners.com

**San Jose & Partners Operations Center**
Mezzanine Floor , Insular Life Building, 6781 Ayala Avenue corner Paseo de Roxas Avenue, Makati City, Metro Manila, Philippines

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SJ&P

Wealth Advisory

Level 8, The Ascott Hotel, SJ&P VIP Executive Office
Taguig City Philippine

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