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البنك التجاري
COMMERCIAL
BANK

CB Wealth Management

Your Wealth. Our Priority.

Financial planning plays a crucial role in ensuring a secure future and achieving your aspirations. Our diverse menu of Wealth Management products can be tailored to your individual lifecycle based financial needs.

From the early stages of adulthood to retirement and beyond, each phase of life comes with unique financial challenges and goals. By engaging in comprehensive financial planning, you can proactively manage your finances, set realistic objectives, and make informed decisions to achieve financial stability. Whether it's saving for higher education, purchasing a home, starting a family, planning for retirement, or leaving a legacy, our customized solutions allow you to strategically manage your savings and achieve your goals.

As you embark on your investment journey, our Wealth Advisory services empower you to navigate through life's various stages with confidence, enabling you to build a strong financial foundation and pursue your dreams while safeguarding the future of your loved ones.

Life Cycle Goals

As you progress through life your financial goals will change. It is important for your saving and investment plans to keep up with your changing needs so that you realize your true growth potential. With the right investment guidance, you can invest your money in line with your life stage needs and evolve your investment portfolios as you progress through life.

- Moving to a New City
- Buying a Car
- Retirement Planning
- Getting Married
- Buying a House
- Travelling the World
- Starting a Family
- Children's Education

Key Considerations

Risk Tolerance

It is important to understand your personal capacity and tolerance towards investment related risk. This is an introspective exercise that enables you to make informed choices when planning your wealth strategy.

Time Horizon

The amount of time you are willing to hold your investments will have a significant impact on your investment choices. Deciding if you wish to keep your funds invested for short (1-2 years), medium (3-5 years) or long (8-10 years) term will help you select the right product.

Diversification

By spreading your investment across multiple asset classes, you can achieve a higher level of diversification. This enables you to reduce the impact of sudden market movements on your portfolio and helps manage risk.

Regular Monitoring

Continuously monitor and review your portfolio's performance to ensure it remains aligned with your goals and risk tolerance. Periodic rebalancing may be necessary to maintain the required allocations to generate your desired results.

Our Investment Philosophy

We strongly believe in offering our clients tailor made solutions that match their specific financial goals and risk expectations. Our qualified Relationship Managers and Wealth Advisors can help you structure wealth portfolios that can offer precision driven growth and diversification.

Tailored to your Needs

Our Relationship Managers and wealth advisory team will work closely with you to better understand your financial goals and develop investment portfolios that are in line with your risk appetite and return expectations.

Diversification

We encourage you to take advantage of the full menu of wealth products available at Commercial Bank to diversify your investments and protect yourself against market volatility.

Analytical Support

Our online share trading platforms provide you with the latest trading technologies and market updates, allowing you to participate in the changing market conditions.

An Ongoing Relationship

At Commercial Bank we believe in proactively managing client portfolios through ongoing performance updates and rebalancing discussions with our customers. Our team of dedicated Relationship Managers and Wealth Advisors will maintain ongoing engagement to keep you updated on your investments and make them work to their maximum potential.

Wealth Advisory Services

During the course of the Wealth Advisory process, our qualified Wealth Advisory team will engage with you to better understand your individual financial planning needs and thereby develop an investment strategy that best helps you achieve your lifecycle milestones.

Step 1: Financial Review & Defining Goals

Financial fact finding and discussions focused on financial net worth, risk appetite, goals and time horizon to understand your preferences and needs.

Step 2: Risk Profiling

You will be asked to complete a Risk profiling questionnaire to we can gauge your appetite for investment risk. You will be scored on a scale of 1 (Risk Averse) to 5 (Aggressive). This will determine the nature of investments offered to you.

Step 3: Portfolio Construction & Execution

A model portfolio is generated for you in line with your risk profile, time horizon and financial goals. Investments are split across financial classes to achieve diversification and growth objectives.

Step 4: Periodical portfolio & strategy review

Regular portfolio advisory review meetings to adjust/rebalance your portfolio in line with market trends, expected returns & latest available investment offers.

A Class Apart

Thematic Investments

- Inhouse research & analytics.
- Global investment themes (AI, ESG, Emerging Markets).
- Shariah compliant portfolios.

Personalized Service

- Highly qualified, experienced professionals.
- Arabic speaking Advisors.
- Personalized and suitable investment advice.

Diversified Portfolios

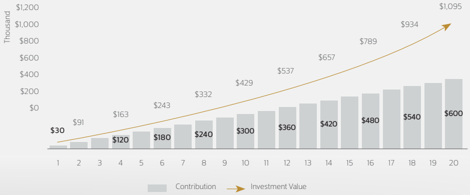
- Access to leading fund managers across the globe.
- Multiple geographic markets.
- Diversification across multiple asset classes.

The Power of Regular Savings

Our proudest moments are when we watch our family succeed. Ever thought about your child graduating from a prestigious university? Or perhaps getting an early retirement to relax and travel with your significant other?

As with all things in life, discipline and consistency is the key to achieving your goals. By saving regularly and investing your disposable income in a well diversified portfolio, you can successfully grow your Wealth to realize your aspirations.

Starting Investment	Monthly Contribution	Average Expected Portfolio Return*	Tenor (Years)	Expected Maturity Value
$25,000	$2,500	5.0%	20 Years	$1.1 Million



*Sample calculation for illustrative purposes only. Actual return on investments is dependent on market performance

Wealth Product Suite

Bonds

- Access to an extensive array of global & local bonds.
- Chance to earn higher returns than deposits.
- Multiple currency and payout options available.

Regular Investment Plans

- Regular saving plans to accumulate savings over time.
- Ability to start with monthly contributions of USD 300 or higher.
- Leverage the benefits of dollar cost averaging.

Mutual Funds

- Professionally managed international and local funds.
- Access to leading global fund managers.
- Complete flexibility to switch across funds.

International Share Trading

- Trade in global equity markets.
- Access to multiple global markets (U.S, U.K, Europe & Hong Kong).
- Free of cost market intelligence, reports and research.

Local Share Trading

- Trade on the Qatar Exchange.
- Convenient access via CB Waseet mobile app.
- Access to dedicated securities trading lounge.

Changing Lives

> “I would like to save a part of my salary every month for my kids education. I also need to invest & grow my existing savings to beat inflation...”

Meet Sajid...

- 40 years old, salaried, father of two.
- Lost some money in the stock market, exited completely.
- Worries about his kids college education expenses.

What can we do for him?

- Detailed risk assessment reveals he has a Moderate profile.
- Advisory process yielded the following portfolio:
  - 15 year regular investment plan (IIP).
  - $50K savings deployed in A-rated Euro Bond.
  - $10K invested in Asset Allocation Fund.

The Result

Sajid is now able to save and invest regularly towards his goals of sending his son to a prestigious college and achieving financial stability. He has achieved this through a well diversified portfolio of investments that were selected by his advisor in line with his risk appetite.

"I would like to diversify my investment portfolio beyond real estate. I'd like to see higher returns!"

Meet Ahmed

- 35 years old, entrepreneur, businessman
- Typically invests in real estate and bonds
- Is willing to assume additional risk for higher returns

What can we do for him?

- Detailed risk assessment reveals he has an Aggressive profile.
- Advisory process yielded the following portfolio:
  - $1 MN invested in QAR Bond.
  - $500K invested in Capital Protected Gold based Structured Solution.
  - $2 MN placed in portfolio of mutual funds focused on GCC and emerging markets.

The Result

Ahmed was able to enhance his investment portfolio through the inclusion of diversified products that were selected based on his specific needs. He was able to get exposure to new markets while managing his overall risk in line with his expectations.

"We would love to retire early and travel! Sarah wants to play an active role in generating additional investment income for our family."

Meet John & Sarah

- In their late 40's.
- John is a consultant, keeps busy.
- Sarah a former accountant, is currently a homemaker.

What can we do for them?

- Sarah signed up for CB share trading app to trade in stocks.
- Detailed risk assessment reveals they have a Growth profile.
- Advisory process yielded the following portfolio:

The Result

Based on their investment portfolio, John was able to develop a final strategy for his family that allows him to avail professional investment management services through mutual funds. This allows him to continue focusing on his career. While Sarah was able to put per analytical skills to use and continues to trade productively in international stock markets from the comfort of her home!

- $150K savings deployed in mutual fund portfolio.
- $200K invested in Capital Protected Solution based on S&P 500.

Please write to us at **wealthadvisory@cbq.qa** for an exclusive opportunity to benefit from a tailormade Wealth Management experience

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