



Consolidated Financial Statements

**Second Quarter ended
June 30, 2023**

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VMIL GROUP STRUCTURE



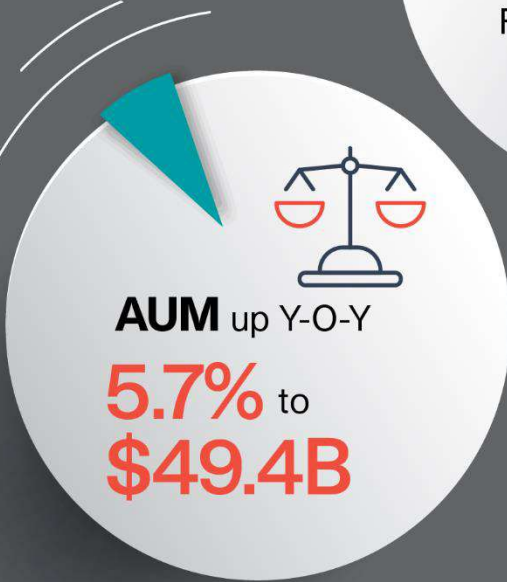


Business and Performance

HIGHLIGHTS



Approved
by FSC (**Barbados**)
as a Restricted Mutual
Fund Administrator



CSR Highlights

For the quarter ended June 2023, VMIL's team members spearheaded a number of social activities, representing the varied interest and causes dear to them. These activities aligned with VMIL's CSR pillars by facilitating nation building, financial literacy, value for shareholders and environmental responsibility. The following initiatives supported VMIL's CSR pillars:



Environment:

VMIL contributed \$100k to the Forestry Department's Tree Planting in Schools competition, an initiative that engenders environmental responsibility in our school children. Here, Nicole Adamson, Manager, Research, Business Planning and Investor Relations presents the certificate of participation to a student at the Lister Mair Gilby High School for the Deaf.



Leadership & Nation Building:

Our Deputy CEO, Brian Frazer, joined a panel of speakers, including Douglas Orane and Ken Joseph, a US regulatory expert, where he spoke to members of the Jamaican diaspora investment opportunities available in Jamaica.



Financial Literacy:

AVP Capital Markets, Dwight Jackson, delivered a presentation to students of the Mona School of Business and Management (MSBM) on June 23, on "Financing Your Business." Mr. Jackson went on to share funding sources for businesses at different stages in their life cycle, from start up to going public. The lecture was well received by the students and VM will continue to provide support to the next generation through participation in school initiatives across Jamaica.

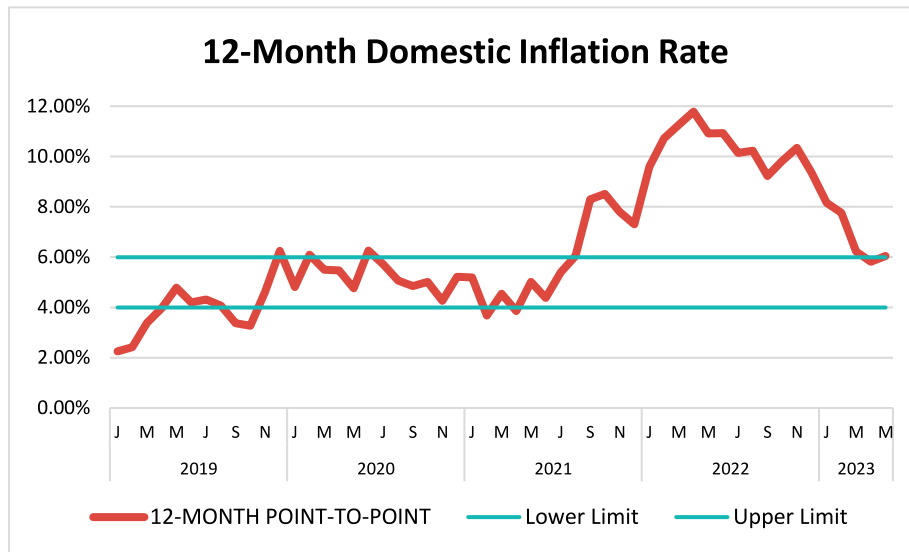
Maintaining & Promoting Integrity and Ethics in Business:

The VM Foundation Enrich Expo, which showcased social entrepreneurial business ideas from high school students, saw Holy Trinity High School placing 1st and winning \$200K towards furthering their enterprise, Clan Carthy High School 2nd, winning \$150K; Charlie Smith High School 3rd place and Cumberland High School 4th. VMIL team members volunteered by sharing their expertise with the students and participating in the evaluation panel that determined the top projects displayed by the schools.

MANAGEMENT DISCUSSION

Economic Backdrop

Amidst elevated price levels and tighter monetary conditions globally, the domestic economy continued to display signs of resilience during its post-pandemic recovery, having expanded by 4.20% year-over-year in Q1 2023. This presented a number of opportunities to position our portfolios for future long-term growth and the team was actively engaged in assessing these for suitability, based on the potential risk-weighted returns. The point-to-point inflation rate continued to abate generally, but fluctuated during Q2 2023, initially falling within the Bank of Jamaica’s (BOJ) 4% to 6% target range in April, before breaching the upper limit again in May and June. The BOJ continued to hold its Overnight Policy Rate at 7.00%, providing some respite to the capital markets. Nevertheless, market liquidity remained tight, with market rates high and spreads compressed.



Compared to the end of Q1 2023, the Jamaican dollar depreciated by 2.40%, despite eleven (11) interventions by the BOJ via its Foreign Exchange Intervention Trading Tool (B-FXITT) during Q2. These interventions were funded by the stock of international reserves, which remained buoyant, ending Q2 at a record US \$4.28 billion. The foreign exchange (FX) market volatility continued to render the management of FX exposures a challenge, but we continued to leverage market insights and expectations to manage these dynamics.

While higher interest rates had begun to pass through the economic landscape, resulting in lower levels of inflation, the rate hikes of the past 2 years had also contributed to lower investor sentiment and a noticeable migration from equity investments to fixed income alternatives, inclusive of the VM Financial Group \$11.4B Cumulative Preference share offer. At the end of Q2 2023, the JSE Main and Junior market indices had declined by 6.79% and 4.13% respectively, for the year-to-date (YTD). By contrast, the US stock market had a better experience, with the Dow Jones Industrial Average gaining 3.80% YTD, the S&P 500 surging 15.91% and the Nasdaq Composite increasing 31.73%. The US inflation rate trended downwards, albeit still above the Federal Reserve’s target, which resulted in a small 25 basis points addition to the Fed Funds Rate, via one rate hike during Q2.

MANAGEMENT DISCUSSION

CONSOLIDATED FINANCIAL PERFORMANCE

The challenging macroeconomic conditions adversely impacted the group's operations, but through strategic planning, VMIL remains resilient and continues to find innovative solutions to grow the business and improve the performances of our clients' portfolios. Summary Results for the Period Ended June 30, 2023:

	Quarter Ended		Year-to-Date	
	30-June-23	(Restated) 30-June-22	30-June-23	(Restated) 30-June-22
Consolidated Revenue	\$379.72M	\$683.94M	\$819.24M	\$1.07B
Net Fees and Commissions	\$157.70M	\$347.65M	\$391.69M	\$567.02M
Net Profit	\$14.10M	\$238.07M	\$34.02M	\$253.92M
Total Assets	\$30.39B	\$28.81B	\$30.39B	\$28.81B
Return on Average Equity (ROE)	1.84%	30.73%	4.42%	31.06%
Capital to Total Assets	10.10%	9.93%	10.10%	9.93%
Basic Earnings per Share	\$0.01	\$0.16	\$0.02	\$0.17
Net Book Value per Share	\$2.045	\$1.908	\$2.045	\$1.908

Even as the financial sector continued to face the impacts of monetary tightening and lower investor sentiments, the team at VMIL remained resolute in Q2 2023 to provide value-added products and services to our stakeholders. We redefined our internal processes, talent management, and technology during Q2, which resulted in improved efficiency and the automation of several procedures across the group.

While our loan portfolio grew 6.37% year-over-year, our portfolio of Resale agreements declined by 7.30%, Investment securities increased 0.49% and Net Investments in finance lease declined by 26.88%, all contributing to a 32.47% increase in Interest Income for the quarter and a 23.90% increase on a year-to-date basis. However, higher interest rates overwhelmed on the liability side, resulting in Interest Expense increasing by 42.72%. This ultimately resulted in a Net interest income of (\$27.74) million for the quarter and \$63.89 million for the year-to-date.

A relatively depressed capital market, coupled with lower brokerage volumes resulted in net fees and commissions slipping by 54.64% to \$157.70 million in Q2 2023. In spite of the conditions, our investment portfolio saw Gains from investment activities increasing by 4.77% for the quarter and 16.72% year-to-date. Nonetheless, higher than expected dividend income, trading gains from fixed income activities and fees and commissions earned on our Unit Trust portfolios, served as a counter and increased year-over-year.

For the quarter, total operating expenses increased 23.20% to \$418.80 million, including added group shared services. Nevertheless, expenses were contained well below the amounts budgeted.

Our Share of Associates' Profit was \$13.63 million in Q2 2023, including improved financial performance from Carilend. Ultimately, the inflationary pressures, higher interest rates and unsettled investment markets resulted in net profit of \$14.10 million for the quarter.

MANAGEMENT DISCUSSION

Off-Balance Sheet Assets Under Management

Our operating subsidiary, VM Wealth Management, continued to manage clients' funds on a non-recourse basis under management agreements. We continue to employ a diversified investment management approach, combining both active and passive investment strategies across various asset classes to optimize risk-adjusted returns for our clients. The Assets under management (AUM) grew 5.75% YTD to \$49.40 billion, mainly due to the increase in custodial arrangements for our clients, a large portion of which is fixed income investments. We are pleased that our funds have been performing well this year, with the International Equity and Income Funds outperforming their counterparts and growing 11.73% and 3.00% YTD respectively, at the end of Q2 2023.

Update on Acquisition of Republic Funds (Barbados) Inc (RFI)

As we continue to work with Republic Bank in Barbados and the regulatory agencies in both jurisdictions on our acquisition of RFI, we achieved another milestone. During the quarter, we received approval from the FSC (Barbados) for the licencing of VM Wealth Management Limited (VMWM) as a Restricted Mutual Fund Administrator of the three (3) mutual funds within the portfolio. This is subject to a few matters that are near completion. Our entry into the regional space will provide greater opportunities to improve the performance of our pool of funds.

Capital Raise for VM Financial Group (VMFG)

Our Capital Markets team brokered a preference share raise of over \$11 billion for our parent company, VMFG and was supported by over 200 investors. The success of this raise was attributed to the tremendous collaborative efforts of our Sales teams and was the first transaction of its kind executed through the integrated selling efforts of the Group. The purpose of the capital raise is to boost working capital and strengthen VMFG's capital base, which will be deployed throughout the Group.

Proactive Management of Capital


We continued to bolster our risk management, by enhancing our Capital Management Model. Through the employment of scenario analyses, we are able to more effectively employ forward-looking strategies that are responsive to the dynamic economic environment in which we operate. Through active management, this will provide the necessary resilience of VMIL under various conditions.

MANAGEMENT DISCUSSION

ACKNOWLEDGEMENT

VMIL commends the efforts made by our team members, who displayed agility in responding to the dynamics of the local and global financial environment. We remain resolute in returning value to our shareholders and remain committed to transforming your everyday!

On behalf of the Board of Directors:



Michael Morris
CHAIRMAN

Rezworth Burchenson
CHIEF EXECUTIVE OFFICER

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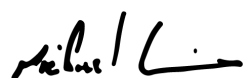
FINANCIALS

VM INVESTMENTS LIMITED Consolidated Statement of Financial Position Unaudited as at June 30, 2023

	Unaudited June 30, 2023 \$'000	Unaudited June 30, 2022 \$'000 Restated*	Audited December 31, 2022 \$'000
ASSETS			
Cash and cash equivalents	1,074,139	909,075	1,192,249
Resale agreements	1,427,558	1,539,953	752,147
Investment securities	18,627,668	18,535,941	17,560,235
Interest in associates	1,669,192	-	1,626,437
Net investments in finance leases	110,584	151,243	131,462
Loans receivable	4,913,303	4,618,913	5,467,380
Accounts receivable:			
- Customers	336,641	378,072	325,809
- Other	692,921	622,895	600,678
Income tax recoverable	101,730	11,560	-
Deferred tax asset	1,045,643	992,516	1,060,163
Property, plant and equipment	122,975	891,331	136,085
Intangible assets	264,797	158,103	300,477
TOTAL ASSETS	30,387,151	28,809,602	29,153,122
LIABILITIES AND EQUITY			
Liabilities:			
Borrowings	8,971,829	6,639,508	7,494,118
Accounts payable:			
- Customers	1,090,776	1,125,783	1,081,129
- Brokers	28,800	27,284	68,724
- Other	1,014,708	866,358	1,217,225
Due to parent company	139,226	274,895	441,722
Due to related parties	67,116	121,367	-
Repurchase agreements	15,926,542	16,742,149	15,589,291
Lease liabilities	60,795	71,626	66,345
Income tax payable	-	46,580	88,781
Employee benefit obligations	19,300	32,700	19,300
TOTAL LIABILITIES	27,319,092	25,948,250	26,066,635
Equity:			
Share capital	707,887	707,887	707,887
Non-controlling interest	50,000	50,000	50,000
Share premium	24,000	24,000	24,000
Investment revaluation reserve	(859,236)	(574,528)	(806,791)
Other reserve	21,800	11,267	21,800
Retained earnings	3,123,608	2,642,726	3,089,591
TOTAL EQUITY	3,068,059	2,861,352	3,086,487
TOTAL LIABILITIES AND EQUITY	30,387,151	28,809,602	29,153,122

*Refer to the 2022 audited financial statements

Approved for issue by the Board of Directors on August 14, 2023 and signed on its behalf by:



Michael Morris, Chairman



Rezworth Burchenson, Chief Executive Officer

FINANCIALS

VM INVESTMENTS LIMITED

Consolidated Statement of Profit or Loss and Other Comprehensive Income Unaudited for the six months ended June 30, 2023

	Quarter ended June 30, 2023 \$'000	Quarter ended June 30, 2022 \$'000 Restated*	Year to Date June 30, 2023 \$'000	Year to Date June 30, 2022 \$'000 Restated*
Interest income	474,648	358,299	852,657	688,162
Interest expense	(502,391)	(297,186)	(788,768)	(552,688)
Net interest (expense)/income	(27,743)	61,113	63,889	135,474
Gains from investment activities	233,931	223,279	335,668	287,591
Dividend Income	33,143	14,025	34,828	17,352
Net fees and commissions	157,701	347,648	391,686	567,021
Other income	(17,310)	37,879	(6,832)	58,670
Other operating revenue	407,465	622,831	755,350	930,634
Net interest income and other operating revenue	379,722	683,944	819,239	1,066,108
Staff costs	(244,697)	(203,684)	(479,026)	(372,143)
Other operating costs	(196,689)	(165,547)	(402,006)	(380,438)
Impairment credit on financial assets	22,584	29,296	17,465	17,370
	(418,802)	(339,935)	(863,567)	(735,211)
Operating (loss)/profit	(39,080)	344,009	(44,328)	330,897
Share of profit in associate	13,634	-	42,755	-
(Loss)/Profit before income tax	(25,446)	344,009	(1,573)	330,897
Income tax credit/(charge)	39,547	(105,940)	35,590	(76,975)
Profit for the period	14,101	238,069	34,017	253,922
Other Comprehensive Income:				
Items that will never be reclassified to profit or loss:				
Net (losses)/gains on equity investments designated at fair value through other comprehensive income (FVOCI)	(102,000)	81,600	(196,349)	164,730
	(102,000)	81,600	(196,349)	164,730
Items that may be reclassified to profit or loss:				
Change in fair value of investment securities	153,147	(1,181,260)	215,857	(1,841,387)
Deferred tax on change in fair value of investment securities	(51,049)	393,754	(71,953)	613,796
	102,098	(787,506)	143,904	(1,227,591)
Other comprehensive income/(loss) net of tax	98	(705,906)	(52,445)	(1,062,861)
Total comprehensive income/(loss) for the period	14,199	(467,837)	(18,428)	(808,939)
Basic earnings per share (expressed in \$ per share)	\$0.01	\$0.16	\$0.02	\$0.17

FINANCIALS

VM INVESTMENTS LIMITED Consolidated Statement of Changes in Equity Unaudited for the six months ended June 30, 2023

	Share capital \$'000	Share premium \$'000	Investment revaluation reserve \$'000	Other reserve \$'000	Retained earnings \$'000	Total \$'000	Non- controlling interest \$'000	Total equity \$'000
Balances as at January 1, 2022	707,887	24,000	488,333	11,267	2,388,804	3,620,291	50,000	3,670,291
Profit for the period Restated*	-	-	-	-	253,922	253,922	-	253,922
Other comprehensive income:								
Change in fair value of investment securities, net of deferred tax	-	-	(1,227,591)	-	-	(1,227,591)	-	(1,227,591)
Net income on equity instruments designated at fair value	-	-	164,730	-	-	164,730	-	164,730
Total other comprehensive loss for the period	-	-	(1,062,861)	-	-	(1,062,861)	-	(1,062,861)
Total comprehensive (loss) / income for the period Restated*	-	-	(1,062,861)	-	253,922	(808,939)	-	(808,939)
Balances as at June 30, 2022	707,887	24,000	(574,528)	11,267	2,642,726	2,811,352	50,000	2,861,352
Balances as at January 1, 2023	707,887	24,000	(806,791)	21,800	3,089,591	3,036,487	50,000	3,086,487
Profit for the period	-	-	-	-	34,017	34,017	-	34,017
Other comprehensive loss:								
Change in fair value of investment securities, net of deferred tax	-	-	143,904	-	-	143,904	-	143,904
Net gain on equity instruments designated at fair value	-	-	(196,349)	-	-	(196,349)	-	(196,349)
Total other comprehensive loss for the period	-	-	(52,445)	-	-	(52,445)	-	(52,445)
Total comprehensive (loss)/income for the period	-	-	(52,445)	-	34,017	(18,428)	-	(18,428)
Balances as at June 30, 2023	707,887	24,000	(859,236)	21,800	3,123,608	3,018,059	50,000	3,068,059

*Refer to the 2022 audited financial statements

FINANCIALS

VM INVESTMENTS LIMITED

Consolidated Statement of Cash Flows

Unaudited for the six months ended June 30, 2023

	June 30, 2023 \$'000	June 30, 2022 \$'000
CASH FLOWS FROM OPERATING ACTIVITIES		Restated*
Net profit for the period	34,017	253,922
Adjustments for items not involving cash:		
Depreciation of property, plant & equipment	13,886	18,859
Amortisation of intangible assets	37,090	24,711
Impairment credit on financial assets	(17,465)	(17,370)
Amortisation of transaction costs	47,983	24,521
Dividend income	(34,828)	(17,352)
Interest income	(852,657)	(688,162)
Interest expense	788,768	552,688
Income tax (credit)/charge	(35,590)	76,975
Gains from interest in associate	(42,755)	-
Gains from investment activities	(335,668)	(287,591)
Unrealised exchange losses/(gains)	9,239	(15,175)
	<u>(387,980)</u>	<u>(73,974)</u>
Changes in operating assets and liabilities:		
Resale agreements	(1,040,755)	3,178,646
Receivable from customers	2,970	(169,790)
Accounts receivable – other	63,523	344,456
Loans and advances	585,147	(1,181,766)
Repurchase agreements	471,561	(3,343,237)
Payable to customers	(21,080)	433,867
Payable to brokers	(39,921)	6,877
Accounts payable – other	(464,756)	(378,297)
	<u>(831,291)</u>	<u>(1,183,218)</u>
Interest and dividends received	958,667	838,198
Interest paid	(830,123)	(547,148)
Income tax paid	(212,353)	(148,902)
Net cash used in operating activities	<u>(915,100)</u>	<u>(1,041,070)</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Acquisition of property, plant & equipment	(776)	(1,991)
Acquisition of intangible assets	(1,410)	-
Investment securities, net movement	(663,645)	156,522
Net cash (used in)/provided investing activities	<u>(665,831)</u>	<u>154,531</u>
CASH FLOWS FROM FINANCING ACTIVITIES		
Net proceeds from loans	1,451,213	1,129,370
Lease liabilities	(5,550)	(5,024)
Net cash provided by financing activities	<u>1,445,663</u>	<u>1,124,346</u>
(Decrease)/Increase in net cash and cash equivalents	(135,268)	237,807
Net cash and cash equivalents at beginning of period	1,192,249	684,077
Effect of exchange rate changes on cash and cash equivalents	17,158	(12,809)
NET CASH AND CASH EQUIVALENTS AT END OF PERIOD	<u>1,074,139</u>	<u>909,075</u>

*Refer to the 2022 audited financial statements

FINANCIALS

VM INVESTMENTS LIMITED

Notes to the Unaudited Consolidated Financial Statements

As at June 30, 2023

1. Identification

VM Investments Limited (“the Company”) is incorporated and domiciled in Jamaica. The Company’s registered office is located at 8-10 Duke Street, Kingston, Jamaica. The Company is now an 80% owned subsidiary of The VM Financial Group Limited. This became effective February 1, 2023 with the completion of the VM Group reorganization. By special resolution and with the approval of the Registrar of Companies, Victoria Mutual Investments Limited formally changed its name to VM Investments Limited on February 16, 2023.

The Company has issued 20% of its ordinary shares to the public and is listed on the Jamaica Stock Exchange.

The Company has a wholly owned subsidiary, VM Wealth Management Limited (“the Subsidiary Company”), which is incorporated and domiciled in Jamaica. The principal activities of the Subsidiary Company are investment brokering, the provision of asset management, financial and investment advisory services and money market dealing. The Company’s activities are administered by its Subsidiary Company. By special resolution and with the approval of the Registrar of Companies, Victoria Mutual Wealth Management Limited formerly changed its name to VM Wealth Management Limited on April 3, 2023.

The Company and its subsidiary are collectively referred to as “the Group”.

In 2019, the company acquired a 30% shareholding in Carilend Caribbean Holdings Limited (Carilend), a company incorporated in Barbados that facilitates peer-to-peer lending. This investment is accounted for under the equity method as an associated company in the consolidated financial statements.

In 2022, the company also acquired a 23% interest in Kingston Properties Limited (KPREIT), a company incorporated and domiciled in Jamaica that invests in real estate assets.

2. Basis of preparation

These interim condensed consolidated financial statements (“interim financial statements”) have been prepared in accordance with IAS 34 *Interim Financial Reporting*. These interim financial statements should be read in conjunction with the Group’s last annual consolidated financial statements as at and for the year ended December 31, 2022 (“last annual financial statements”), which have been prepared in accordance with International Financial Reporting Standards (IFRS) and the Jamaican Companies Act. These interim financial statements do not include all of the information required for a complete set of IFRS financial statements. However, selected explanatory notes are included to explain events and transactions that are significant to an understanding of the changes in the Group’s financial position and performance since the last annual financial statements.

These interim financial statements are presented in Jamaica dollars, which is the Group’s functional currency.

FINANCIALS

VM INVESTMENTS LIMITED

Notes to the Unaudited Consolidated Financial Statements

As at June 30, 2023

3. Use of judgements and estimates

In preparing these interim financial statements, management has made judgements and estimates that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expense. Actual results may differ from these estimates.

The significant judgements made by management in applying the Group's accounting policies and the key sources of estimation uncertainty were the same as those described in the last annual financial statements.

4. Segment reporting

An operating segment is a component of the Group that engages in business activities from which it may earn revenues and incur expenses; whose operating results are regularly reviewed by the entity's chief operating decision maker to make decisions about resources to be allocated to the segment and to assess its performance; and for which discrete financial information is available.

Based on the information presented to and reviewed by the chief operating decision maker, the entire operations of the Group are considered as one operating segment.

5. Earnings per share

Basic earnings per share is calculated by dividing the profit attributable to owners of the Company by a weighted average number of ordinary shares held during the period.

	2023	2022
Number of ordinary shares	1,500,025,000	1,500,025,000
Profit attributable to owners of the Company	34,018,000	253,922,000
Basic earnings per share (cents)	<u>2.27¢</u>	<u>16.93¢</u>

SHAREHOLDINGS

VM INVESTMENTS LIMITED

Shareholdings for Top Ten Largest Shareholders for VM Investments Ltd as at June 30, 2023

Rank	NAME	TOTAL SHARES HELD AS AT June 30, 2023	% Ownership
1.	VM Financial Group Ltd.	1,200,020,000	80.00%
2.	PAM – University Hospital Scheme of Pensions	7,560,600	0.50%
3.	Rezworth Burchenson & Valerie Burchenson	6,400,330	0.43%
4.	Sagikor Select Funds Limited (Class B' Shares) Financial	6,135,970	0.41%
5.	JCSD Trustee Services Limited A/C Barita Unit Trust Capital Growth Fund	5,185,077	0.35%
6.	Michael McMorris & Christine McMorris	5,055,667	0.34%
7.	VM Wealth Equity Fund	4,791,347	0.32%
8.	Rickardo Ebanks & Alda Ebanks	4,537,221	0.30%
9.	Geoffrey Forde	4,500,000	0.30%
10.	PAM – Cable & Wireless Pension Real Estate Fund	3,673,648	0.24%
TOTAL		1,247,859,860	83.19%

SHAREHOLDINGS

VM INVESTMENTS LIMITED

Shareholdings for VMIL Senior Managers / Connected Parties as at June 30, 2023

NAMES	SHAREHOLDINGS AS AT June 30, 2023
Valerie Burchenson / Rezworth Burchenson	249,952
Rachelle Burchenson / Rezworth Burchenson	75,000
Rezworth Burchenson / Valerie Burchenson	6,400,330
Oswald Burchenson / Rezworth Burchenson	212,147
	Combined Holdings: 6,937,429
Nicole Adamson / Johann Adamson	379,000
Denise Marshall-Miller / Ajani Miller	25,000
Denise Marshall-Miller / Wayne Miller	850,000
Denise Marshall-Miller / Azania Miller	25,000
	Combined Holdings: 900,000
Evette M. Bryan / Shulette Cox	212,000
Jason Bailey	0
Dwight Jackson	0
Brian Frazer	0
Gwelodine Ricketts/Jean Ricketts/Audrea Ricketts	21,300
Gwelodine Ricketts/Jean Ricketts	8,572
Gwelodine Ricketts	4,021
	Combined Holdings: 33,893

SHAREHOLDINGS

VM INVESTMENTS LIMITED

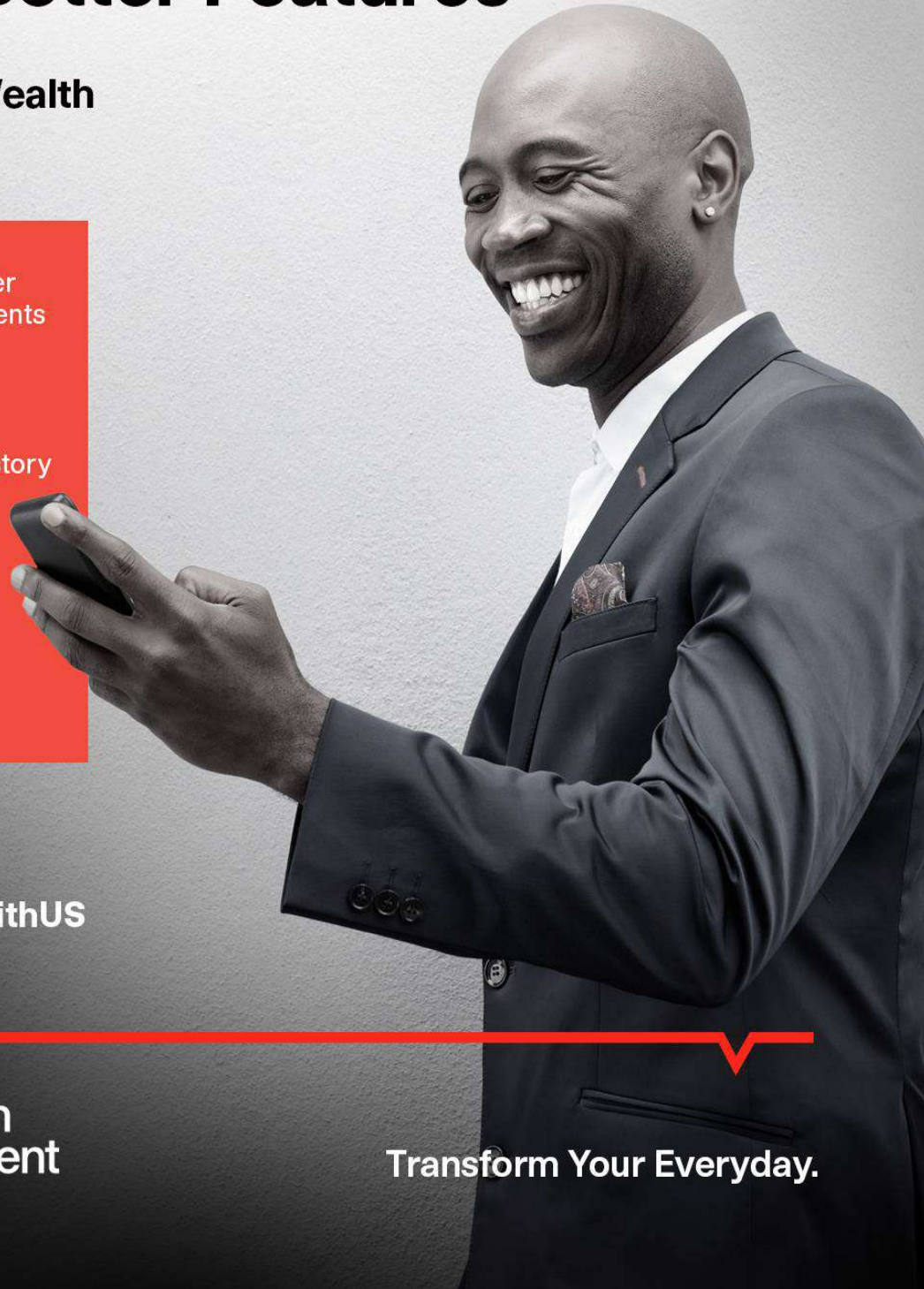
Shareholdings for VMIL Directors / Connected Parties as at June 30, 2023

NAMES	SHAREHOLDINGS AS AT June 30, 2023
Rezworth Burchenson / Valerie Burchenson / Rachelle Burchenson / Oswald Burchenson	6,937,429
Michael McMorris / Christine McMorris / Easton McMorris	5,055,667
Courtney Campbell / Pauline Campbell / Dominic Campbell/Adrian Campbell	1,832,826
Janice McKenley / Wilfred McKenley	1,045,475
Matthew Gray Wright	677,252
Sandra Shirley-Auxilly	413,809
Phillip Silvera / Faye Silvera	372,816
Noel Hann	150,000
Milton Samuda	103,646
Devon Barrett	101,169
Vikram Dhiman	0
Bridget Lewis	0

New Year, Better Features

Experience the VM Wealth Client Portal 2.0

- ✓ Portfolio tab with greater details on your investments
- ✓ Names of joint holders per account
- ✓ Detailed transaction history to help you track your investments
- ✓ Status updates on your requests
- ✓ Daily exchange rate



#YouCanBuildWealthWithUS



Transform Your Everyday.