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FOR IMMEDIATE RELEASE:

VM Investments Limited (VMIL) Launches New Bond Offer to Support Strategic Growth

Kingston, Jamaica – VM Investments Limited (VMIL) is excited to announce the launch of its new bond offer, aiming to raise J\$5.433 billion. This offer, designed to appeal to both retail and institutional investors, will support VMIL's strategic growth initiatives by refinancing existing debt and funding new projects.

The bond, being offered in three tranches, will provide investors with attractive interest rates. Specifically, the bonds will earn 9.75 per cent per annum for an 18-month term, 10 per cent per annum for a 24-month term, and 10.5 per cent per annum for a two-year term, which will transition from fixed to floating interest rates for an additional year. Initial investments of over \$5 million will also yield higher interest rates of up to 11.5 per cent.

VMIL, an established investment holding company under VM Financial Group Limited, is committed to delivering value to shareholders and helping clients build wealth. This bond offer is a strategic move to enhance VMIL's financial flexibility and to give the public an opportunity to invest in a stalwart of the Jamaican financial landscape. By issuing new bonds to replace existing ones, the company aims to extend the maturity dates of its current debt, providing longer repayment periods. This approach ensures that VMIL can maintain robust liquidity, effectively manage cash flows, and pave the way for sustained future growth through more acquisitions and private equity investments.

With a successful take up of the offer, VMIL intends to apply for listing on the Jamaica Stock Exchange (JSE) Bond Market, enhancing liquidity and marketability for the bonds.

Investors will have the opportunity to subscribe to the bond offer starting Thursday, December 19, with the subscription period closing on December 27. The allotment of bonds will be conducted on a "first come, first served" basis.

The bond offer is part of VMIL's broader strategy to provide competitive financing solutions for clients. The company's primary offering includes investment banking services, private equity investments, trading of financial securities, lease financing, margin loans and corporate lending solutions. VMIL's subsidiaries, VM Wealth Management Limited and VM Wealth Funds (Barbados) offer investment brokering, investment advisory, asset management and securities trading services.

VM Wealth Management will be the broker and arranger for the offer.

For more information and to obtain a copy of the Prospectus, visit the VM Wealth website at vmwealth.myvmgroup.com.

Contact: Clover Moore

Assistant Vice President Group Corporate Affairs & Communications

876-383-2724 | clover.moore@myvmgroup.com