



GENEVA



LUXEMBOURG

GENÈVE INVEST

Wealth Management



Genève Invest Company Presentation

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## 1. ABSTRACT

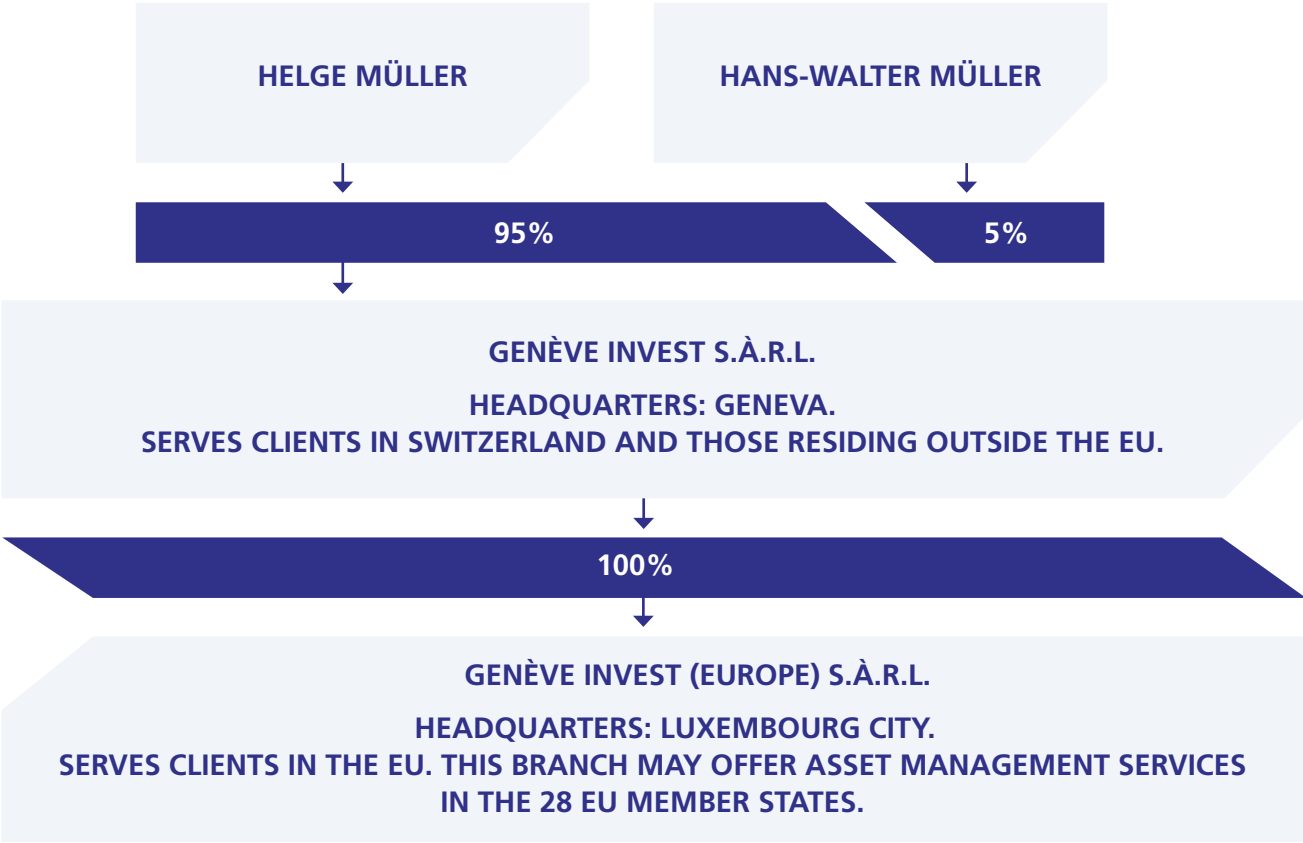
- › The Genève Invest Group is a licensed asset management organisation based in Geneva and Luxembourg. In Switzerland, Genève Invest S.à.r.l. is under the supervision of PolyReg, a self-regulatory association of Swiss asset managers recognised by the Federal Finance Office.
- › Genève Invest (Europe) S.à.r.l. was approved by the Luxembourg Ministry of Finance as an asset management organisation. In Luxembourg, it is liable to the control of the CSSF (Commission de Surveillance du Secteur Financier).
- › Genève Invest (Europe) S.à.r.l. is permitted to offer asset management services in the 28 countries of the European Union and is registered in Germany with BaFin (Federal Financial Supervisory Authority) as an asset management organisation.
- › Genève Invest serves private clients in more than 40 countries. Most of these are entrepreneurs and self-employed individuals.
- › The organisation's core expertise lies in the professional management of fixed income securities. In terms of equity investments, our preferences are value stocks, while with alternative investments we emphasise long-term value creation and a low correlation to the equity markets.
- › An ever growing team of employees is active in the areas of portfolio management, customer care, acquisition, compliance and administration. We work with long-term partners to provide accounting, advertising and IT services.

## 2. POLYASSET QUALITY SEAL FOR HIGH STANDARDS IN ASSET MANAGEMENT

- › The trust of our customers is the most important asset of Genève Invest.
- › In 2011, Genève Invest applied for the PolyAsset seal of quality and thus committed to adhere to high standards and transparent practices in managing its customers' assets. After an intensive audit by the auditing firm Fidartis, Genève Invest was granted the right to display the PolyAsset seal of quality.
- › In each subsequent year, Genève Invest will be reviewed for its compliance with PolyAsset's high standards for asset management practices. We passed the reviews in 2012 and 2013. Therefore Genève Invest has been allowed to continue displaying this seal of quality for good practices in asset management.
- › The high standards in asset management are equally used in our Luxembourg subsidiary Genève Invest (Europe) S.à.r.l.
- › In addition, there is an annual audit conducted by the accounting firm Grant Thornton for our compliance with the strict guidelines of CSSF, the Luxembourg oversight authority.



### 3. OWNERSHIP STRUCTURE



## 4. MANAGEMENT STRUCTURE



- › **Helge Müller** is managing director and portfolio manager of both the Swiss parent company and the Luxembourg branch. Before founding Genève Invest, he worked as Economic Affairs Officer at the United Nations Conference for Trade and Development (UNCTAD) for seven years. There he worked in the division responsible for the analysis of direct investments of transnational corporations. Having studied in Rotterdam, São Paulo and Cologne, he graduated with honours in the field of economics with the specialisation in finance.



- › **Hans-Walter Müller** is managing director of the Luxembourg branch being responsible for taking care of customers in Germany and Austria. In addition, he is accountable for quality control, risk management and business controlling. Previously, Mr Müller served as managing director for leading German trading companies and has managed finances, controlling and sales for 30 years.



- › **Thomas Freiberg** is managing director of the Luxembourg branch. He is responsible for customer acquisition and support as well as reporting to the supervisory authority and maintaining contacts with external service providers. For more than 20 years, Mr Freiberg worked as a consultant and agent for Dresdner Bank, Julius Baer, Commerzbank and, most recently, UBS in Luxembourg. His excellent service as a consultant has been honoured with distinction by the independent testing agency Fuchsbrief.

## 5. COMPANY GROWTH

- › In the 1990ies the owners of the Genève Invest Group began pooling their own personal assets and those of some close family members and friends into a kind of „family office“.
- › The investments were managed very successfully by using a strict value approach based on a fundamental analysis of real company values. In this approach, data has been compared with the ratings of the same company on the stock exchange. Shares in companies with market values significantly below the real or intrinsic value have been the target for purchasing, because the shares thus provide a certain safety margin. With this investment approach and especially with the addition of high-yield corporate bonds, the stock market crash around 2000 was weathered well. Due to a steadily increasing demand, it was decided to set up an asset management organisation to offer the investment concept as a professional service to a larger circle of clients.
- › In April 2002, Genève Invest S.à.r.l. was founded and shortly thereafter received the license for asset management from the AML Control Authority (AMLCA), the predecessor to FINMA, the Swiss Financial Market Supervisory Authority.

## 6. THE COMPANY'S GROWTH AND INVESTMENT PHILOSOPHY

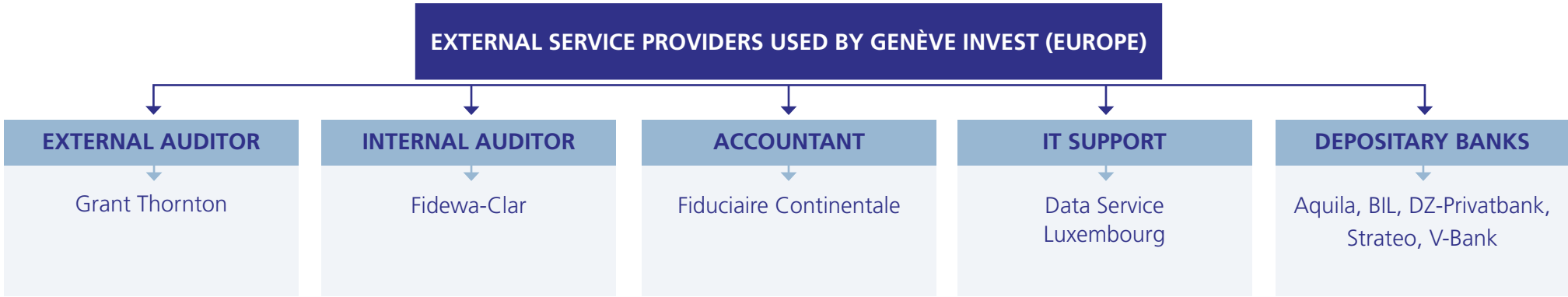
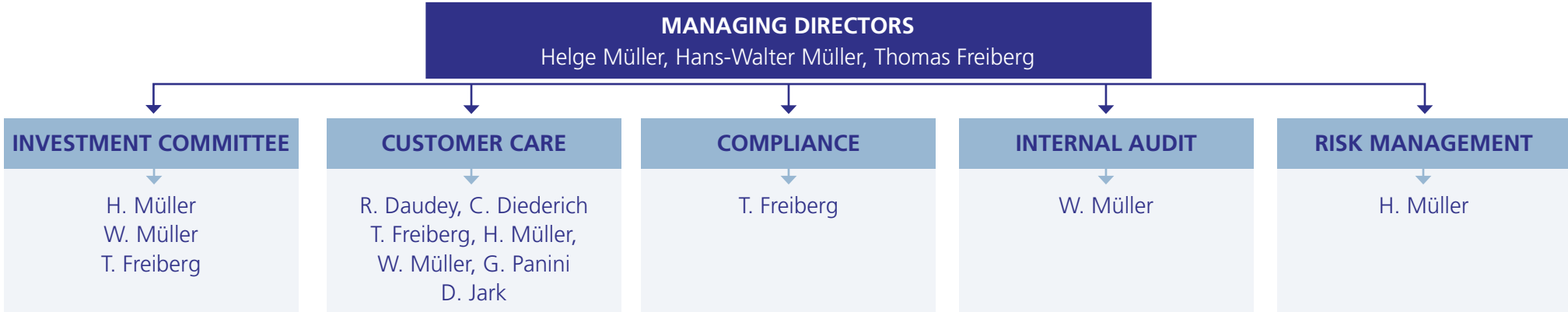
- › In 2010, Genève Invest S.à.r.l. came under the direct oversight of FINMA, the Swiss Financial Market Supervisory Authority. Due to regulatory changes, Genève Invest joined PolyReg, the asset management industry's self-regulatory organisation, in 2011 and has since been under its audit and supervisory control.
- › Since 2008, Genève Invest has become initiator of a pension fund and a fund of hedge funds managed by Hauck & Aufhäuser in Luxembourg as a depositary bank. Genève Invest advises Hauck & Aufhäuser Luxembourg in the management of these funds.
- › In 2012, the branch Genève Invest (Europe) S.à.r.l. was founded in Luxembourg and approved by the Luxembourg Ministry of Finance to act as an asset management organisation.
- › The Genève Invest Group (Geneva and Luxembourg) manages assets worth in a three-digit million range for over 800 clients invested in over 300 different securities.



## 7. COMPONENTS OF GENÈVE INVEST'S SECURE INVESTMENT STRATEGY



## 8. ORGANISATIONAL CHART AND MANAGERIAL STRUCTURE



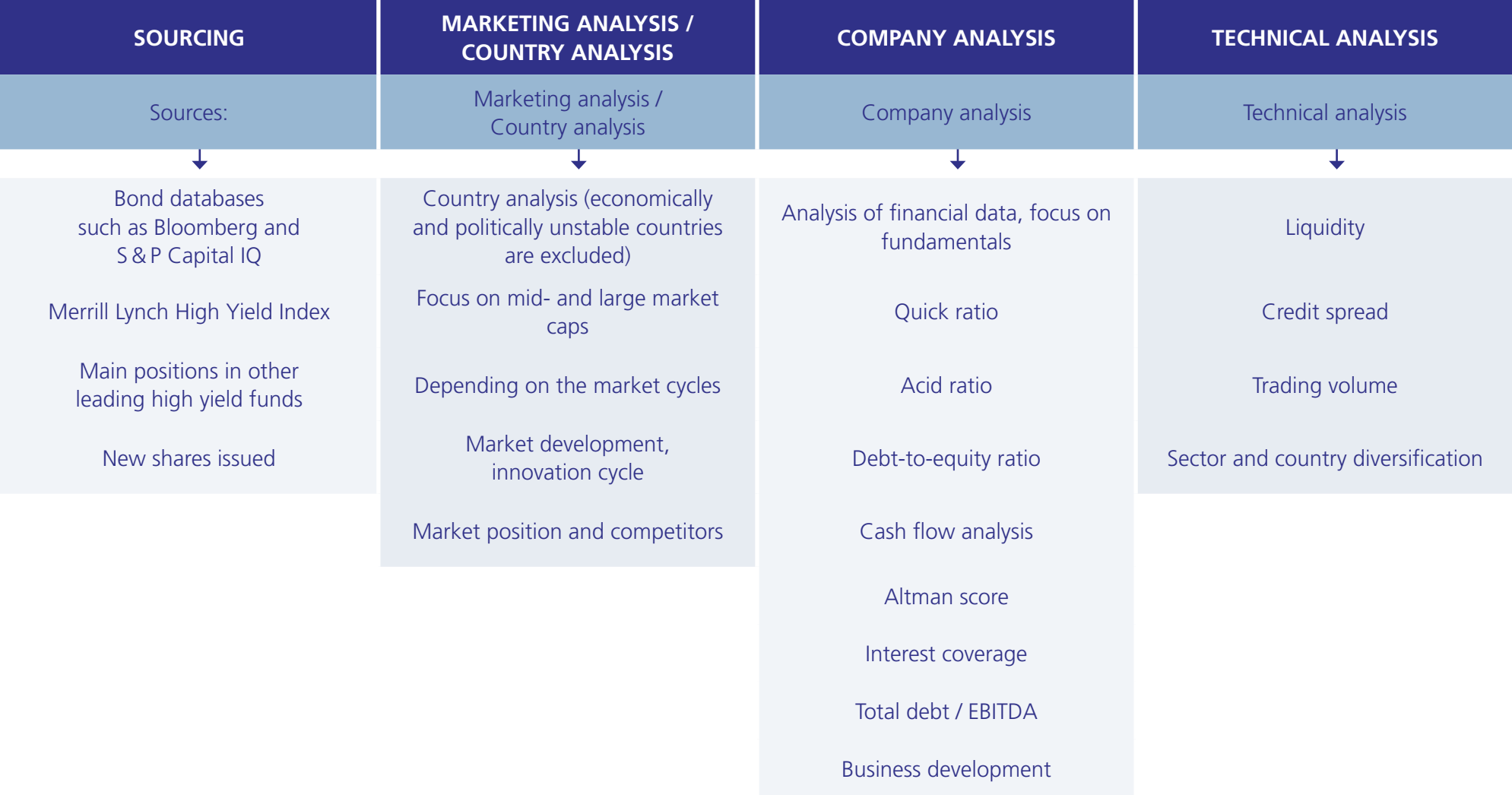
## 9. ASSET MANAGEMENT ACTIVITIES

ASSET CLASS	INVESTMENT VEHICLE	OBJECTIVES	BENCHMARK
Fixed Rate Corporate Bonds (high yields) in Euro and other currencies	Individual bonds & fixed income funds	Net interest pay-out of at least 7% per year	Merrill Lynch Euro High Yield BB-B
Alternative Investments (fund of hedge funds)	Funds of funds and individual funds	<ol style="list-style-type: none"> <li>Volatility of 5% to max. 10%</li> <li>10%–15% return p.a. on a three-years basis</li> </ol>	HFRI Fund of Funds Composite index
Value stocks	Individual equities	Outperformance of the benchmark net 2% p.a. over 5 years	MSCI World (Euro)

# 10. INVESTMENT PROCESS FOR ALTERNATIVE INVESTMENTS

SOURCING	SCREENING PROCESS	DUE DILIGENCE	RISK MANAGEMENT	MONITORING
Sources for identifying interesting funds	First screening	In-depth investigation	Identify and manage risk factors	Manage change
<p>Databases (Hedge Co, Eureka, Morningstar, Bloomberg, S&amp;P Capital IQ...)</p> <p>Recommendations of preferred funds</p> <p>Personal networks</p>	<p>Reliable results</p> <p>Risk and return objectives</p> <p>Criteria for exclusion applied</p> <p>Who is managing the funds?</p>	<p>Qualitative and quantitative</p> <p>Liquidity</p> <p>Transparency of individual items</p> <p>Communication policy</p> <p>How will the fund affect our risk and return profile?</p>	<p>Country risk</p> <p>Strategy Risk</p> <p>Market exposure</p> <p>Overlap in individual funds</p> <p>No position greater than 10% of the portfolio</p>	<p>Style drift</p> <p>Focus on markets, individual funds or strategies</p> <p>Management changes</p> <p>Altered risk profile</p> <p>Use of debt equity</p> <p>Monitoring of capital inflows</p>

# 11. THE INVESTMENT PROCESS FOR CORPORATE BONDS



## 12. THE PARTNER BANKS OF THE GENÈVE INVEST GROUP

The Genève Invest Group collaborates with the following partner banks:

**V-BANK IN MUNICH**



**BANQUE INTERNATIONALE À LUXEMBOURG**



**DZ-PRIVATBANK IN LUXEMBOURG**



**STRATEO IN GENEVA**



**AQUILA IN ZURICH**



## 13. SUMMARY

- › Requirements and preferences of our customers have priority.
- › Focus on safe and conservative investments.
- › Quick decision making, streamlined processes (small fee burden for our customers) and low costs (Genève Invest operates profitably and without credit).
- › Our independence guarantees optimal solutions.
- › Our core competencies are in the area of fixed income and a conservative selection of holdings based on the value principle.
- › Our core principles are transparency, security and trust.

## 14. CONTACT

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