



**THE HEADQUARTER IN
SWITZERLAND, GENEVA**



**THE BRANCH OFFICE IN
LUXEMBOURG**

GENÈVE INVEST

Wealth Management

Company Presentation



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1. ABSTRACT

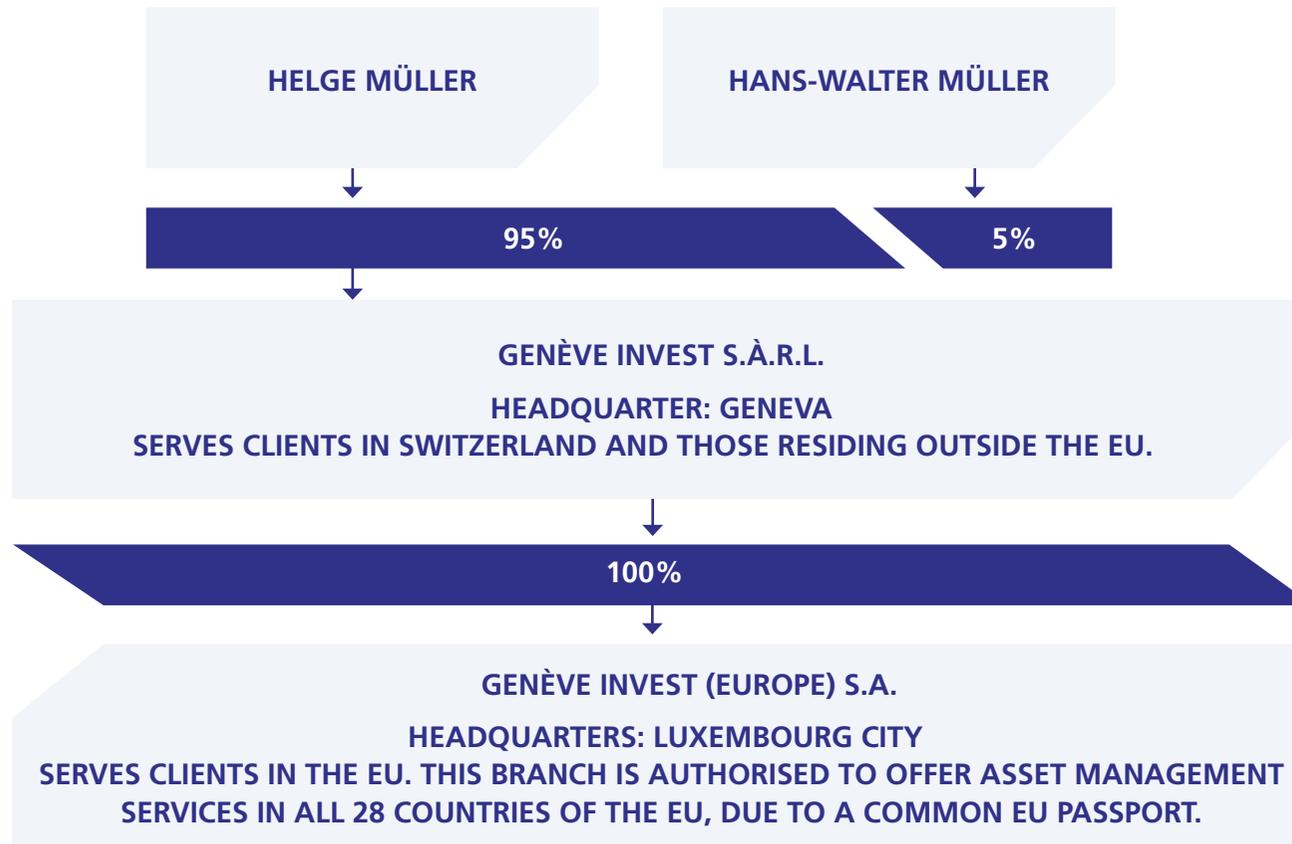
- › The Genève Invest Group is a licensed asset management organisation based in Geneva and Luxembourg. The parent company Genève Invest S.à.r.l., based in Switzerland, is under the supervision of PolyReg, a self-regulatory association of Swiss asset managers recognised by the Federal Finance Office.
- › The branch office Genève Invest (Europe) S.A. 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.A. is permitted to offer asset management services in the 28 countries of the European Union.
- › The Genève Invest group provides services to private and corporate clients in more than 40 countries. Total assets under management are within the three-digit million euro range. Entrepreneurs and self-employed individuals build the largest customer group.
- › The organisation's core expertise lies in the professional management of fixed income securities. In terms of equity investments, our preferences are value stocks.
- › 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 S.à.r.l. applied for the PolyAsset seal of quality. We commit to adhere high standards and transparent practices towards our customers. After an intensive audit by the auditing firm Fidartis, Genève Invest S.à.r.l. is granted the right to display the PolyAsset seal of quality.
- › Every year, Genève Invest is reviewed for its compliance of PolyAsset's high standards for asset management practices. Without any restriction 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.A.
- › Every year, an independent auditing firm confirms that the Luxembourg branch office, Genève Invest (Europe) S.A., complies with the stringent requirements of the Luxembourg financial regulator, CSSF.



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 international 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 and 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 acquiring and supporting clients, reporting to the financial services authority and communicating 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 1990's 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.

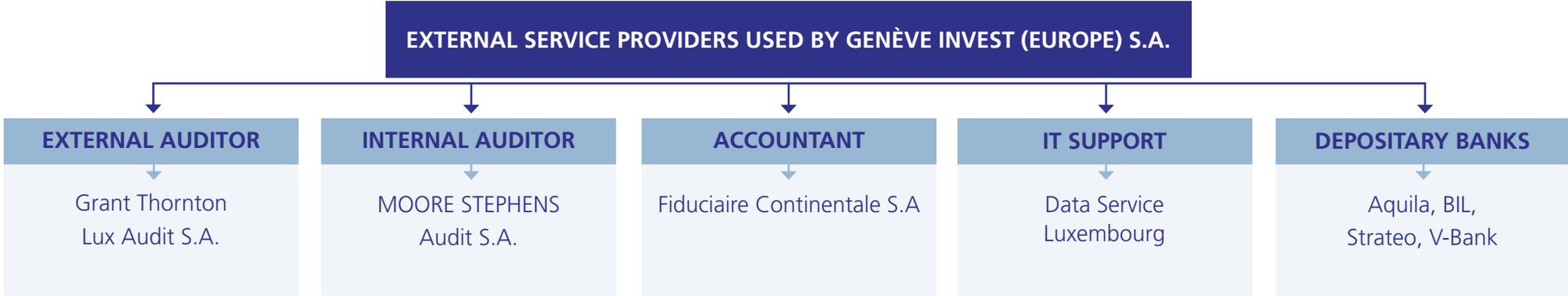
5. COMPANY GROWTH

- › In April 2002, Genève Invest S.à.r.l. was founded in Geneva.
- › Since 2008, Genève Invest has become initiator of a pension fund and mixed funds managed by Hauck & Aufhäuser in Luxembourg as a depositary bank. Genève Invest advises Hauck & Aufhäuser Luxembourg in the management of these funds.
- › Until 2010, Genève Invest S.à.r.l. in Geneva was 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.
- › In 2012, the branch Genève Invest (Europe) S.A. 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 1.000 clients, which is invested in over 300 different securities.

6. COMPONENTS OF GENÈVE INVEST'S SECURE INVESTMENT STRATEGY



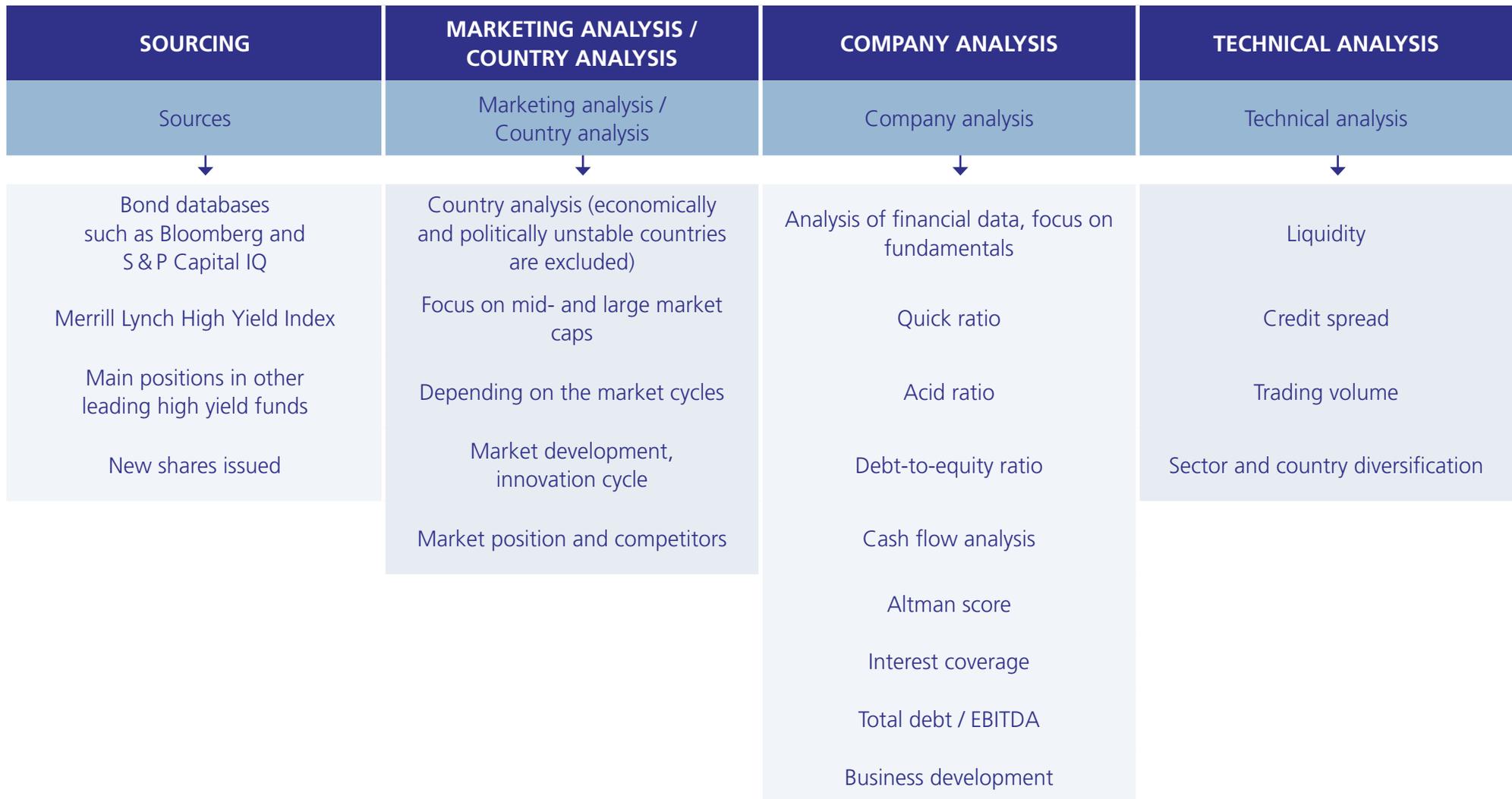
7. THE MANAGERIAL STRUCTURE AT GENÈVE INVEST (EUROPE) S.A.



8. ASSET MANAGEMENT ACTIVITIES

ASSET CLASS	INVESTMENT VEHICLE	OBJECTIVES	BENCHMARK
Fixed-income Corporate Bonds	Individual bonds and Fixed-income funds	Net interest payment of at least 6% per year, over a 5-year term	Merrill Lynch Euro High Yield BB-B
Value stocks	Individual equities	Outperformance of the benchmark of net 2% p.a. over the next 5 years	MSCI World (Euro)
Alternative Investments (fund of hedge funds)	Funds of funds and individual funds	Outperformance of the benchmark of net 2% p.a. over the next 5 years	HFRI Fund of Funds Composite index

9. THE INVESTMENT PROCESS FOR CORPORATE BONDS



10. THE PARTNER BANKS OF THE GENÈVE INVEST GROUP (EUROPE) S.A.

V-BANK AG IN MUNICH



BANQUE INTERNATIONALE À LUXEMBOURG S.A.



AQUILA & CO. AG IN ZURICH



STRATEO IN GENEVA



11. 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. The Genève Invest group works profitable and without loans.
- › 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.

12. CONTACT

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