

GENÈVE INVEST

Wealth Management



Company Presentation

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PARTNER BANKS



1. THE COMPANY

- › The **Genève Invest** Group is an international asset management company based in Geneva and Luxembourg. We have an information office in Stockholm as well.
- › The parent company **Genève Invest S.à.r.l.** in Geneva is controlled by PolyReg, a self-regulating organisation recognised by the Swiss Federal Finance Administration as an association of Swiss asset managers.
- › The subsidiary **Genève Invest (Europe) S.A.** has been approved as an asset manager by the Luxembourg Minister of Finance and is controlled in Luxembourg by the CSSF (Commission de Surveillance du Secteur Financier). The company is also registered in Germany with the BaFin (Federal Financial Supervisory Authority) as a foreign asset manager.
- › Genève Invest serves **private and corporate clients in more than forty countries**. Its assets under management are in the three-digit millions. Entrepreneurs and self-employed form the largest customer group.
- › Our **core competence** lies in the professional management of fixed-interest securities. In the area of equity investments, we prefer value stocks.
- › A continually growing **team** of employees is active in the areas of portfolio management, customer service, acquisition, compliance and administration. In accounting, advertising and IT services, we are working with long-term partners.
- › In 2011, Genève Invest S.à.r.l. applied for the **Polyasset quality label**. We are committed to maintaining high standards and transparent practices towards our customers. After an intensive audit by the auditing company Fidartis, we were allowed to display this quality label.
- › Every year, Genève Invest S.à.r.l. is audited for **compliance with these standards**. The quality label for good practices in asset management has been awarded again every year without restriction.
- › Comparable high standards also apply to the Luxembourg subsidiary. Besides, each year, an **external auditing company** confirms that Genève Invest (Europe) S.A. complies with the strict requirements of the CSSF supervisory authority.



2. OWNERSHIP



3. MANAGEMENT STRUCTURE



- › **Helge Müller** is Managing Director and Portfolio Manager of the Swiss parent company and the Luxembourg branch. Before founding Genève Invest, he worked for seven years as Economic Affairs Officer at the United Nations Conference for Trade and Development (UNCTAD) in the division responsible for the analysis of direct investments by international companies. He holds a degree in economics with a focus on financing and studied in Rotterdam, São Paulo and Cologne, where he graduated with honors.



- › **Walter Müller** is the co-founder of Genève Invest, Managing Director of the Luxembourg branch, and responsible for the support of customers from Germany. He is also in charge of quality control and management controlling. Before this, Mr Müller worked for thirty years as a managing director of various leading German retail companies and was responsible for finance, controlling and sales.



- › **Thomas Freiberg** is Managing Director of the Luxembourg branch. He is responsible for the acquisition and support of customers, for reporting to the supervisory authority, and for contacts with external service providers. For more than twenty years, Mr Freiberg worked as a consultant and acquisition agent for Dresdner Bank, Julius Baer, Commerzbank and most recently for UBS in Luxembourg. His excellent advisory services were awarded a distinction by the independent tester Fuchsbriefe.

4. EVOLUTION OF THE COMPANY

- › Since 1995, the owners of Genève Invest have invested their own assets and, to a limited extent, those of their friends and acquaintances in a kind of **family office**.
- › The **investments were managed very successfully based on a strict value approach**. This investment approach entails a fundamental analysis of the actual company values. These data is then compared with the valuations of the same companies on the stock exchange. Shares of companies with market values that are well below the real or intrinsic value are then bought selectively.
- › The purchased securities thus contain a **safety margin**. With this investment approach and, above all, with the addition of high-yield corporate bonds, we weathered the stock market crash of 2000 quite well. Due to a steadily increasing demand, we decided to found an asset management company to offer the investment concept professionally to a broader clientele.
- › **Genève Invest S.à.r.l.** was founded in Geneva in April 2002.
- › Since 2008, Genève Invest has been the **initiator of a bond fund and a mixed fund** managed by Hauck & Aufhäuser in Luxembourg as a custodian bank. Genève Invest successfully advises Hauck & Aufhäuser Luxembourg on the management of these two funds.
- › Until 2010, Genève Invest S.à.r.l. in Geneva was subject to the **Swiss Financial Supervisory Authority FINMA** in the area of the Money Laundering Act (MLA) and was under its direct control. Due to regulatory changes, Genève Invest joined **Polyreg** in 2011 and has since been controlled and audited by it.
- › In 2012, the **Genève Invest (Europe) S.A.** branch was established in Luxembourg and was authorised by the Luxembourg Minister of Finance to operate as an asset manager.
- › Today, the Genève Invest Group (Geneva and Luxembourg) manages **triple-digit million Euro assets** for over 1,000 clients, invested in over 500 different securities.
- › Since 2018, Genève Invest (Europe) S.A. has also been authorised as a **fund manager** and successfully manages a mixed fund.

5. SECURITY ELEMENTS OF GENÈVE INVEST

Thorough in-house analysis

Broad diversification starting from € 100,000

Acquisitions according to the value principle
at attractive prices

Reduction of currency fluctuations

Yield optimization with due regard to
macroeconomic developments

Special safeguards and controls on acquired
bonds and shares

6. PRINCIPLES OF GENÈVE INVEST

The specifications and preferences of our customers have priority.

Focus on safe and conservative investments.

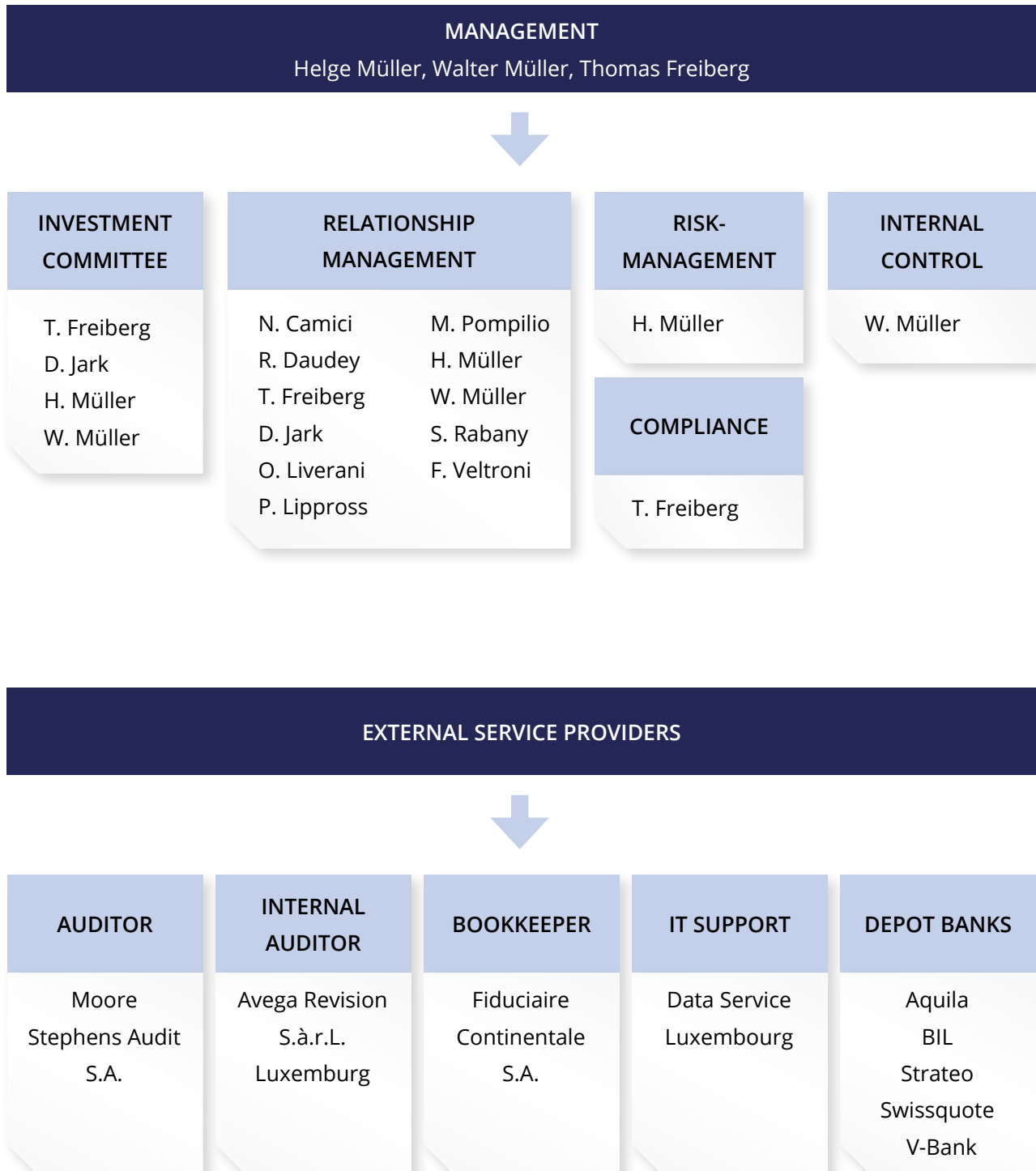
Swift decisions, lean processes, and low costs resulting in low fees.

Our independence guarantees optimal solutions.

Our core competence: fixed-interest investments and conservative stock selection according to the value principle.

Transparency, security and the trust of our clients are our greatest assets.

7. MANAGEMENT STRUCTURE OF GENÈVE INVEST (EUROPE) S.A.



8. PORTFOLIO MANAGEMENT

Depending on the market situation and investment profile of our clients, we offer various asset classes, which we discuss individually with each client and compile according to their needs.

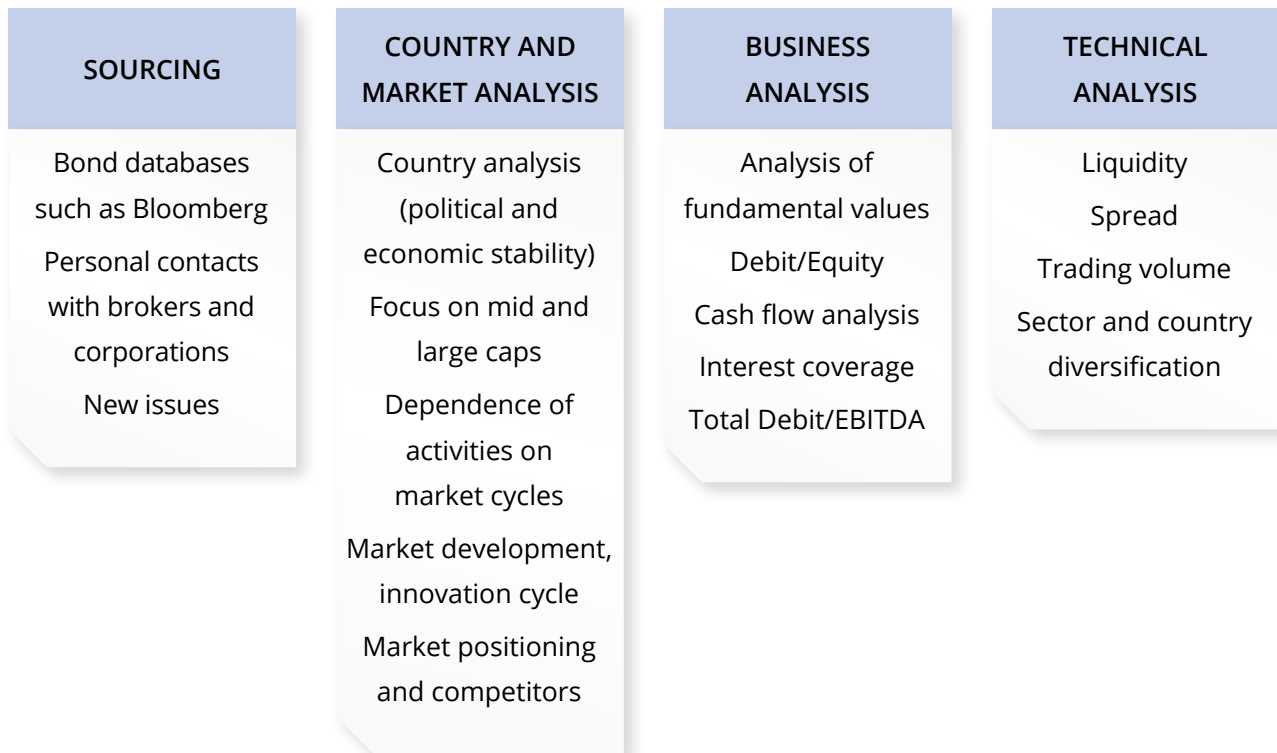
ASSET CLASS	ASSET VEHICLES	TARGET SETTING	BENCHMARK
Fixed-rate corporate bonds	Individual securities and bond funds	Net interest distribution of at least 6% p.a. over 5 years	Merril Lynch Euro High Yield BB-B

The money is invested in bonds of large, predominantly European companies. The issuer of the bond guarantees a regular bond issue (usually twice a year) and repayment of the principal at maturity. We diversify our clients' investment capital as far as possible within a secure and transparent framework. We currently generate an annual net return (return for our clients after fees) of more than 6% per annum.

ASSET CLASS	ASSET VEHICLES	TARGET SETTING	BENCHMARK
Value equities	Individual securities	Benchmark 5% p.a. outperform over a period of 5 years	MSCI World (Euro)

For stock acquisitions, we compile a portfolio of individual stocks based on a detailed market analysis according to a strict value approach. We target companies with a high level of corporate substance and which, in our opinion, have a competitive advantage due to strong brands, patents or market positions. With our active approach to stock selection, we have continuously and significantly outperformed the benchmark indices in recent years.

9. THE INVESTMENT PROCESS EXEMPLIFIED BY CORPORATE BONDS



10. YOUR ADVANTAGES WITH GENÈVE INVEST

As a Genève Invest client, you will have an account and a custody account. These will be opened in your name at our partner banks. You may choose between banks located either in Luxembourg, Switzerland or Germany.

1 High security

The account is in your name, and you can dispose of your assets at any time. The power of attorney you sign with Genève Invest is limited to the management of your assets. Only you, the client, can transfer funds from your account.

2 Transparency

You will receive free online access to your securities account, by which you can view the current status of your investments at any time. Also, you will receive accurate and timely information on all transactions. In an annual report, Genève Invest provides a detailed account of the results achieved.

3 Cost-efficient custody account management

As asset managers, we obtain excellent conditions from our partner banks, which we pass on to you. Compared to most major banks, we are up to 70% cheaper in terms of order and custody fees, depending on the bank.

4 Independence

Genève Invest is independent. Free from the constraints of a bank, we provide our clients with expert and objective support and tailor our investment strategy to their wishes, needs and risk appetites.

5 Competence and continuity in support

You have a permanent contact person who is committed to optimal investment. By excellent performance and the highest service orientation, we have been able to win the trust of our investors in both the private and institutional sectors.