

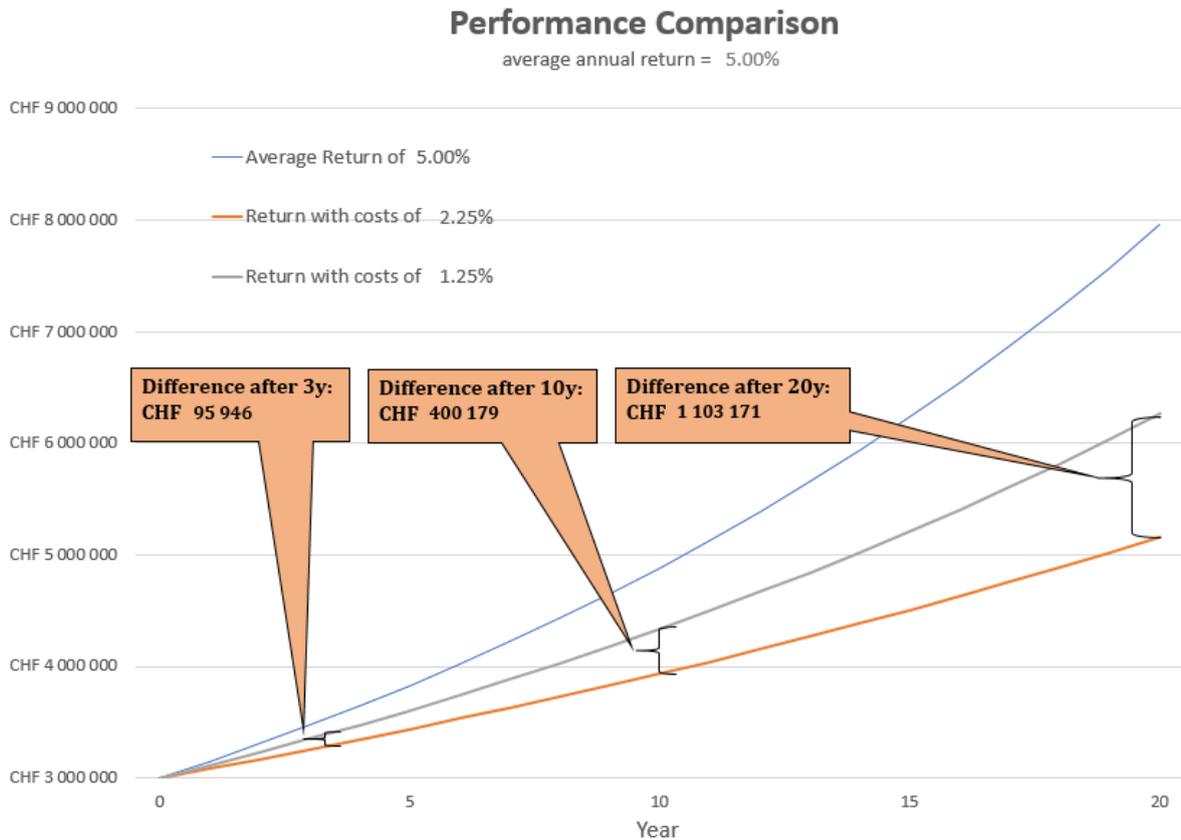
PORTFOLIO HEALTH CHECK

The indispensable transparency

Do you know whether the return on your portfolio is good or rather bad? What investments do you own when the collective investments are made transparent? Trading commissions, fund fees, asset management fees, administration costs, total expense ratio are just a few examples of fees that must be considered in a portfolio. Keeping track of all and every charged fee is very time-consuming and costly. There is also an unfortunate amount of hidden expenses and risks that only specialists can detect. Are there cluster risks or is the portfolio heavily over-diversified? With a Portfolio Health Check, we create the much-needed transparency for you. A detailed cost overview will give you an improved bargaining position vis-à-vis the asset managers and banks. It also checks whether the asset manager complies with the defined guidelines, which usually results in a substantial risk reduction. Increased cost structures have a devastating effect on performance. A reduction in costs makes an

impactful difference in the long term and even leads to significant short-term performance enhancement (see reverse side). Our team with many years of experience in banking and asset management analyzes your portfolio in a structured process using the latest analysis tools to test its performance potential. The compliance of the asset management agreement and its fee structure will be thoroughly reviewed and the results are transparently presented. Based on the documents provided, an analysis of the most important characteristics of your portfolio will be provided to you in a written report. Thanks to this analysis, many of our customers were able to noticeably reduce their portfolio management fees and thus achieve significant performance improvements. In addition, the investment structure was optimized, thereby eliminating additional risks. So far we have been able to provide considerable net added value for all our customers.

Fees and hidden expenses do make a difference...



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