







Balanced Strategy

A well diversified allocation to capture solid sources of income and growth!

Portfolio Summary

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 MEDIUM	 1 TO 5 YEARS	 UPSIDE OPPORTUNITY	 60% Equities 35% Cash/Bond Proxy 5% Cash		
Level of risk	Time horizon	Upside Opportunity	Asset Allocation	Investment Focus	Currencies

Strategy Fit

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Investor profile

For investors who are seeking long-term growth with a moderate level of income. The portfolio valuation can go up and up according to market conditions.

Your benefits:

- ▶ Access to top investment opportunities in the field of new technologies
- ▶ Performance: The strategy aims at long-term capital growth with a moderate level of income by investing primarily in equity and fixed income securities—either directly or indirectly through investment in low-cost ETFs and other structured products.
- ▶ Unique Opportunities: Access to investment opportunities which are not available to retail investors,
- ▶ Dynamic allocation: Six asset classes can be used to meet the risk and return requirements of investors.
- ▶ Broad diversification: Exposure to broad global equity and fixed income markets can help reduce investment risk.
- ▶ Regular rebalancing: The asset manager maintains the portfolios' respective asset allocations, freeing investors from the hassle of ongoing rebalancing
- ▶ Empowerment: Perform your own comparative analysis on our asset management application

Environment and Approach

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A challenging environment

Interest rates will continue to stay for a prolonged period of time at low levels and monetary policy will remain accommodative.

Product selection:

Therefore, the strategy is to seek opportunities in alternative opportunities such as:

- ▶ Capital Guaranteed/Conditional Capital Guaranteed products
- ▶ Credit
- ▶ High Yield (LC and FCY)

Market opportunity:

As the economic cycle ages, pockets of stress open up new opportunities for the strategy. The overall exposure is managed in a dynamic manner to avoid poorly rewarded risk/reward opportunities with undesirable outcomes.

A focused approach for performance achievement

Risk management:

- ▶ Issuer limits
 - max 5 % individual lines
 - max 10 % engineered solutions
- ▶ Absolute & relative performance tracking
- ▶ Duration management

Top-Down input :

- ▶ Macro views (FX, Interest rate, CPI)
- ▶ Opportunities and risk within the fixed income segment
- ▶ Secular trend opportunities

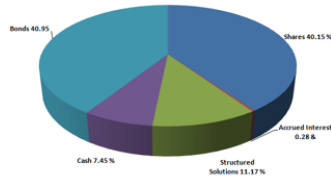
Bottom-up input:

- ▶ Focus is given on solid companies with ongoing EPS expansion
- ▶ Theme Allocation (long-term opportunities)
- ▶ Tactical opportunities (Arbitrage)

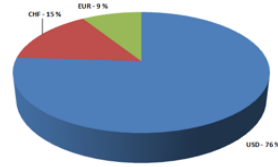
Portfolio Snapshot

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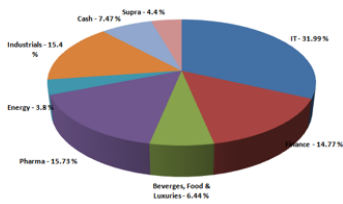
Currency Allocation



Sector Allocation



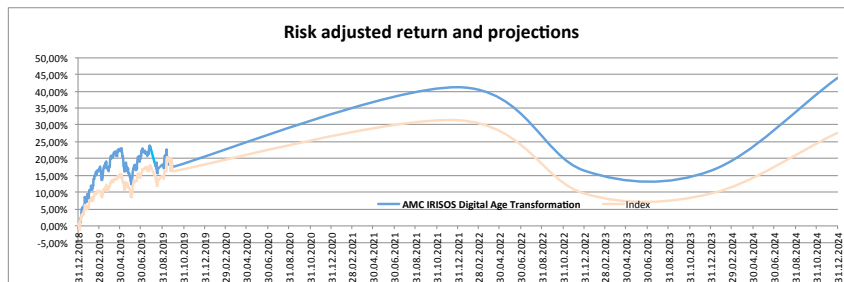
Industry Segment



Top Holdings

Company	Exposure in Strategy
IRISOS Digital Age Transformation	12.89%
RCB 1 Star on SREN, ROG, NOVN	4.77%
Rogers Corp	4.36%
RCB 5.15 % SGNS, SREN, UBSN, ZURN	4.27%
Mastercard Inc.	3.88%
CyberArk Software Ltd	3.56%
Nestlé SA	3.52%
Microsoft Corp	3.47%
Splunk Inc.	2.98%
Novartis AG	2.83%
Total	46.15%

Performance Analysis and Projections



Guidance

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Investment Guidelines

- Investment flexibility: +/- 10 % leeway on each respective asset class
- Phase-in period: standard 3 to 6 months, pending market
- FX-Opportunities: FX hedging can occur to the extent of up to 20 % total AUM

Characteristics

Strategy name	Balanced
Reference currencies	USD, EUR, GBP, and CHF
Risk scale	
Management Advisor	IRISOS SA
Asset Manager	SCL & Associés SA
Depository Bank:	Vontobel AG, Zurich/Geneva
Management Fee*	From \$ 1M to 5\$M.: 1.5 % p.a. From \$ 5M to 10\$M.: 0.75 % p.a. Above 10\$M.: 0.5 % p.a.
3rd party fees:	Pending market conditions and turnover, 3rd party will amount to around 0.75 % p.a. (brokerage, stamp duty, custody, structure)
Basis:	Fees are charged quarterly, based on the average assets maintained during period of review.

* Commission sharing opportunities may apply in favor and at the expense of the asset

Disclaimer

Past performance is no guarantee of future returns.

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