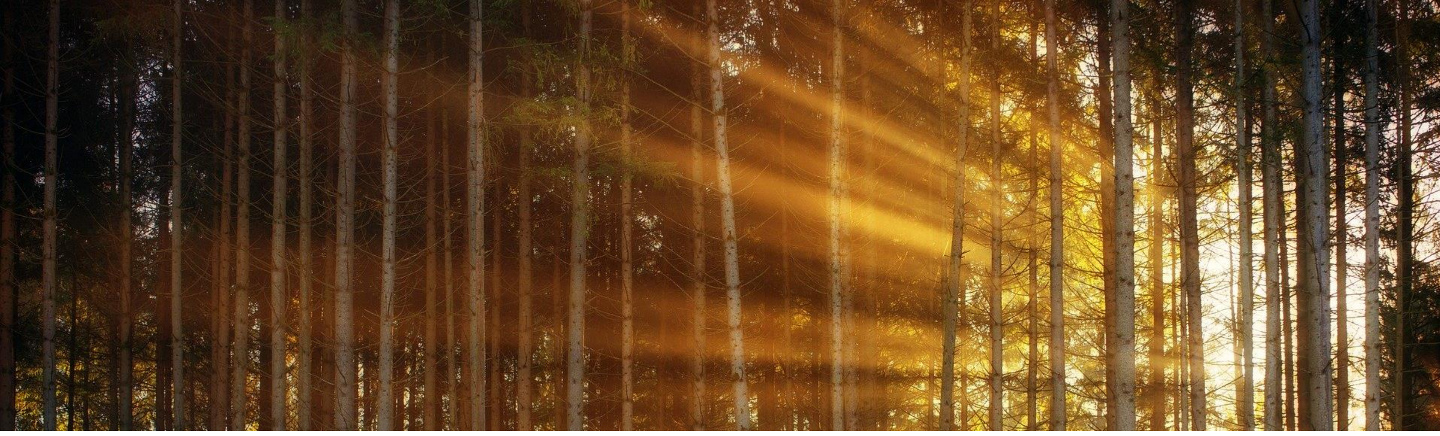


Discretionary Portfolio Management

Your time is precious. We aim at helping you achieve your financial objectives. A discretionary mandate is ideally suited to delegate your wealth management, tailored to your requirements and preferences.

Hoving Partners profits from a large team of internal and external specialists and partners, continuously increasing our know-how, hence providing permanent added value to your wealth.

Investment Philosophy

Your financial objectives will determine the solutions and services offered to you in order to achieve these objectives. Together we will discuss and define your investment profile, your risk tolerance, your knowledge and experience in investing, and your investment horizon.

Your mandate covers the asset categories cash and cash-like instruments, fixed income, equities, and alternative investments.

Our transparent investment process is based on two essential elements for a robust and diversified asset allocation: a sound investment strategy with a dynamic asset allocation, aiming to select the best investment solutions and products.

A tailored service based on the constant need of innovation to weather the ever changing investment world, complements that investment process, while our independence and flexibility ensure seizing opportunities .

Communication is key. On a regular basis, you will receive a reporting regarding your investments. And we keep track of all changes that may impact or change your investment objectives.

Investment Process

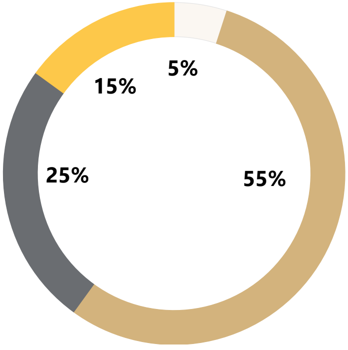
Investment strategy
Based on our top-down analysis main economic trends and variables as well as new economic, political, social developments

Asset allocation
Dynamic allocation between asset classes, aiming to outperform markets during all phases of economic cycle

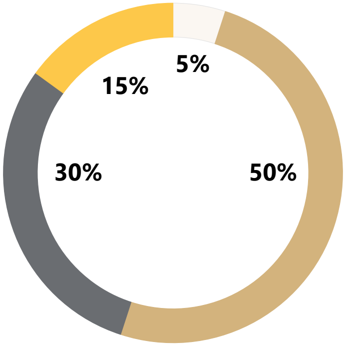
Portfolio Implementation
Selection and appraisal of investment instruments. Investment style; active vs. passive; hedging; credit strategy; ongoing review

Risk Management
Our risk control processes are clearly defined and applied throughout all of the investment process.

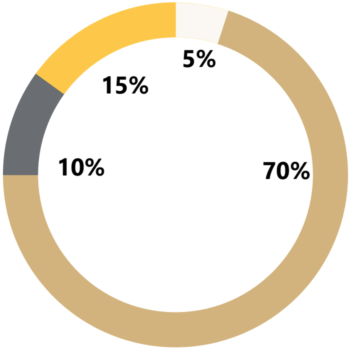
Conservative



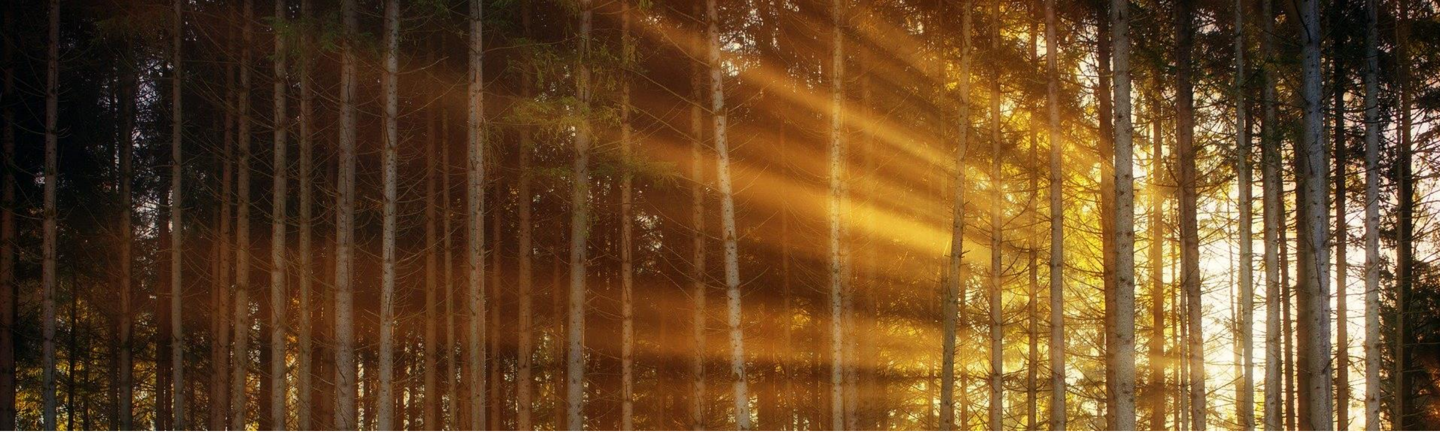
Balanced



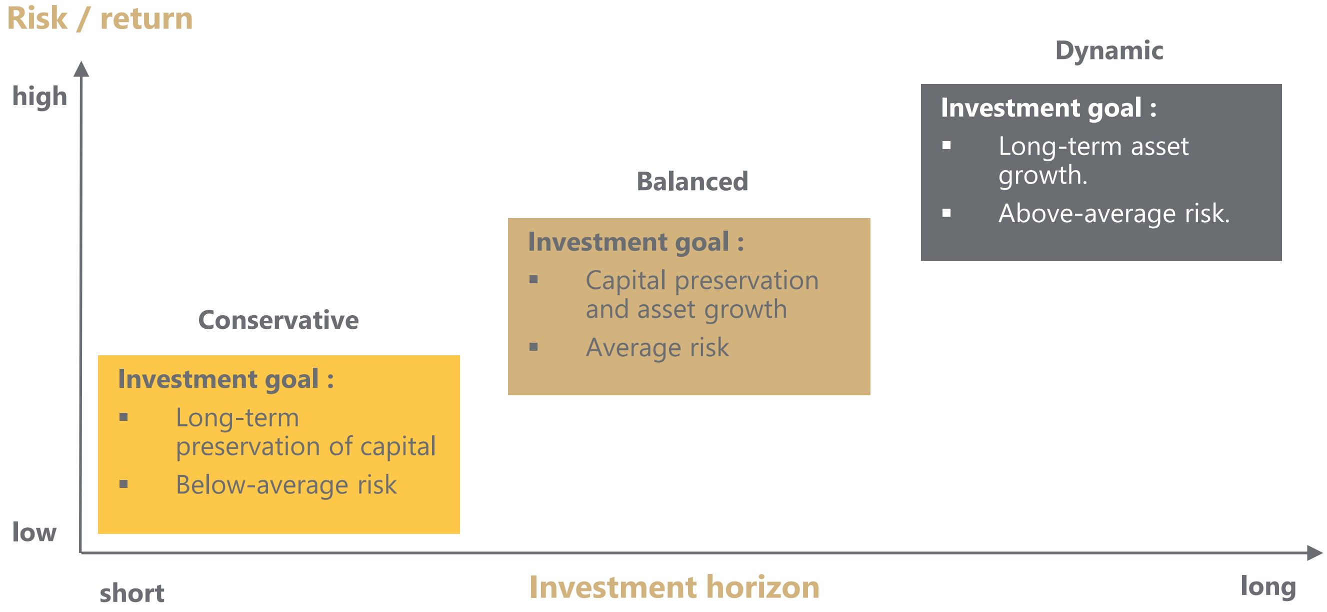
Dynamic



Cash and money market
Bonds (bandwidth: +/- 20%)
Equities (bandwidth: +/- 20%)
Alternative investments (bandwidth: +/- 10%)



Risk / return



Investment Strategy

Macro-economic, financial, political and social trends are included in our **top down approach**. Valued and discussed in our monthly investment meetings with in-house and external specialists, it shapes our investments strategy.
Review of tactical positioning on a weekly basis.

Our complementary **bottom-up approach** guarantees a thorough fundamental and technical analysis of the selected securities. For our equities we apply a "Core and Satellites" strategy, with the satellite approach capturing long-term, globally relevant trends and themes which drive growth, aiming to produce above-average performance.

Characteristics

Minimum amount Euro 500'000

Investment Horizon

- Conservative mandate 3-5 years
- Balanced mandate 5-10 years
- Dynamic mandate >10 years

Liquidity of investments * daily

Reference currencies EUR, CHF, USD

** Not including alternative investments*

CONTACT

Contact your relationship manager or our discretionary mandate service directly

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