



W/M

CAPITAL

**COMPANY PRESENTATION**

# CONTENT

<i>1. Company Profile</i>	3
<i>2. Services</i>	4
<i>3. Investment Philosophy</i>	5
<i>4. Investment Strategy</i>	6
<i>5. Risk Management</i>	7
<i>6. Global Consolidated Reporting</i>	8
<i>7. Swiss Financial Regulation</i>	9
<i>8. Biography</i>	10
<i>9. Asset Management Relationship</i>	11
<i>10. WM Capital Process</i>	12



## COMPANY PROFILE

WM Capital is a boutique Swiss based wealth management firm with over 12 years experience in serving the needs of high net worth international families with a concentration in Europe and the Middle East.

The ultimate goal of our investment philosophy is to protect and grow your capital and to generate a secure and regular income from your financial assets.

Our services include Global Asset Management and Financing Solutions. We also review each portfolio to encompass socially conscious and innovative investments that provide a fresh approach to diversification.

As an independent asset management company, we have the freedom to offer our clients impartial advice based on unbiased analysis. We aim to deliver tailor-made financial solutions, unparalleled service and protect your privacy in our commitment to Swiss banking confidentiality and the stringent guidelines of FINMA (Swiss Financial Market Supervisory Authority). WM is also regulated by PolyReg.



## SERVICES

At WM Capital we have a genuine appreciation for the importance of reactive, confidential and dedicated service in managing the financial affairs of our clients.

WM Capital offers a complete range of solutions that are custom tailored to our clients' needs. Our services are broadly divided into two areas:

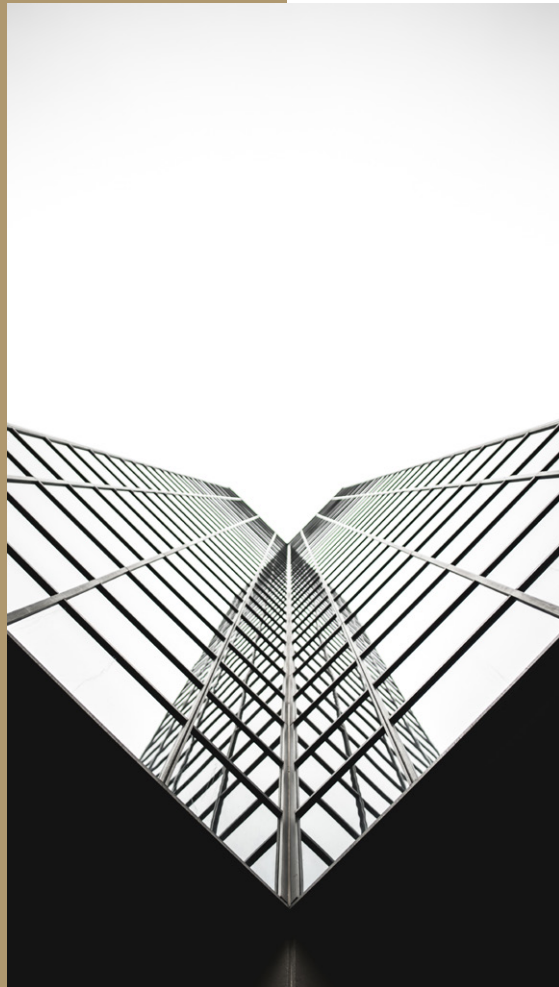
### GLOBAL WEALTH MANAGEMENT

- *Discretionary Portfolio Management*
- *Global Consolidated Reporting*
- *Family Office Banking Services*

### FINANCING SOLUTIONS

*Comprehensive A-Z management of financing and re-financing various assets:*

- *Properties*
- *Yachts & Jets*
- *Art*
- *Other Luxury Assets*



## INVESTMENT PHILOSOPHY

The ultimate goal of our investment philosophy is to protect and grow your capital and to generate a secure and regular income from your financial assets.

Three fundamental principles drive every investment decision to achieve our goal:

- ◆ *Long Term Focus*
- ◆ *Value Orientation*
- ◆ *Sound Risk Management*



## INVESTMENT STRATEGY

Our investment strategy seeks to protect and grow your capital with a strategic focus on fixed- income products.

To ensure your investment goals are met, we take a balanced approach to constructing well- diversified portfolios across a number of asset classes and take advantage of :

- ◆ *Economic Trends*
- ◆ *Fundamental Research*
- ◆ *Selective Screening Criteria*



## RISK MANAGEMENT

We customise our portfolios and strategies to guarantee a tailor-made management with the sole goal to reach tangible results.

WM Capital will discuss at length the client's investment goals and investment restrictions, their risk profile and investment strategy to select investment vehicles permissible and determine their weightings within the managed assets.

The investment strategy will be determined by considering such criteria as the type of investment vehicle, currency, credit worthiness of debtors, diversification by sectors and geographic distribution.

The risk management team constantly identifies, assesses, monitors and manages the risks related to the portfolio, so as to satisfy all our client's needs and requests.

*For more information, please refer to the “Client Investment and Risk Profile” document in our contract.*



## GLOBAL CONSOLIDATED REPORTING

Global Consolidated Reporting complements our asset management mandates by providing complete transparency of your financial position and a centralized overview of your wealth.

The ultimate goal of Consolidated Global Reporting is to provide you with a clean report for understanding your financial position and the performance of your worldwide assets.

### OVERVIEW

ASSETS	FEATURES	FREQUENCY
<ul style="list-style-type: none"><li>• <i>Investment Portfolio</i></li><li>• <i>Real Estate Holdings</i></li><li>• <i>Businesses</i></li><li>• <i>Art &amp; Other Assets</i></li></ul>	<ul style="list-style-type: none"><li>• <i>Multiple Custodians</i></li><li>• <i>Multiple Jurisdictions</i></li><li>• <i>Multiple Currencies</i></li></ul>	<ul style="list-style-type: none"><li>• <i>Quarter</i></li><li>• <i>Semi-Annual</i></li><li>• <i>Annual</i></li></ul>





# SWISS FINANCIAL REGULATION & CONFIDENTIALITY

*WM is incorporated as an independent asset manager  
in the Canton of Geneva, Switzerland.*

*Our company, professional conduct, and asset management activities are  
governed by Swiss law, which respects the special and confidential nature of  
our relationship with our clients.*

*WM IS REGULATED BY POLYREG & POLYASSET  
AND FOLLOWS THE STRINGENT GUIDELINES OF FINMA.*



FINMA is the governing body responsible for financial regulations in Switzerland.

Its areas of responsibility are:

- Combating money laundering
- Granting of operating licenses to financial entities in Switzerland
- Financial restructuring and bankruptcy proceedings
- Overseeing that the aforementioned entities comply with with required regulations

FINMA's actions help protect clients and strengthen confidence in the smooth functioning, competitiveness and integrity of Switzerland's financial market.



PolyReg is a self-regulatory body recognized by the FINMA and established according to Article 24 of the Swiss Money Laundering Act and acts as a regulatory and supervising organization for its members.

Asset managers must, at minimum, comply with the rules and regulations of their respective self-regulatory body. In the case of WM, PolyReg which can be found on [www.PolyReg.ch](http://www.PolyReg.ch) required regulations FINMA's actions help protect clients and strengthen confidence in the smooth functioning, competitiveness and integrity of Switzerland's financial market.



WM is authorized to distribute collective investment schemes (e.g. funds and ETFs). The Swiss Collective Investment Schemes Act (CISA) requires an authorization for the promotion of collective capital assets and forbids, under penalty of law, the public promotion of such assets without authorization WM is certified by PolyAsset to market collective capital assets and subject to PolyAsset Code of Professional Conduct.



## BIOGRAPHY

*Maria Roumy*

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### ***GLOBAL FINANCIAL OFFICER | SENIOR PARTNER***

Maria Roumy is an internationally minded French national and fluent in English, French and Arabic. She holds a business degree from the International University of Monaco.

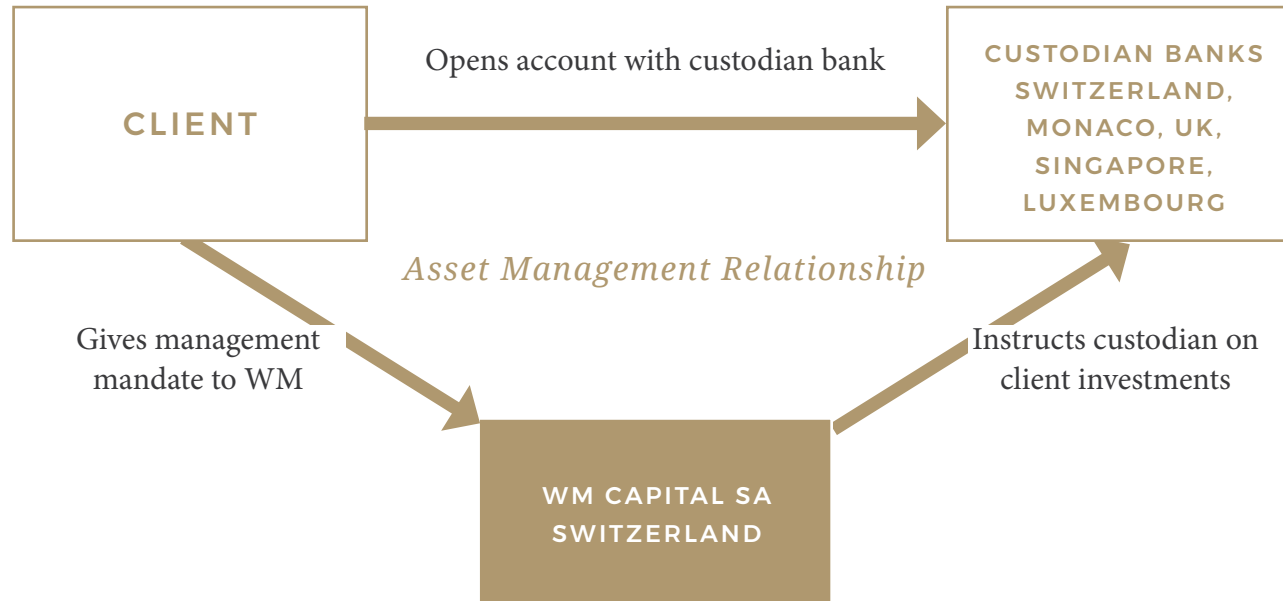
Maria launched WM Capital SA after gaining extensive experience in asset management, during the 7 years she worked as Family Office Partner at A&M Global.

Prior to her role as a Senior Partner with WM, Maria's professional experience included private banking roles in several international financial institutions including Merrill Lynch, Banca Svizzera Italiana, Credit Agricole, and Société Générale Private Banking.

In Société Générale, Maria worked as a private banker with Alexandre Valladier and helped develop the Middle East desk within the bank's Monaco office.



# ASSET MANAGEMENT RELATIONSHIP



## DISCRETIONARY ASSET MANAGEMENT

A discretionary mandate is ideal if you don't have the time or resources to commit to researching and monitoring the global financial markets yourself. The mandate delegates day-to-day investment decisions relating to your portfolio to WM and provides you with bespoke service, regular valuations and performance updates on your portfolio.

We will follow the investment strategy set out with you at the beginning of the asset management relationship and allocate your portfolio assets in one or more custodian banks based on the specifics of your financial situation and needs.

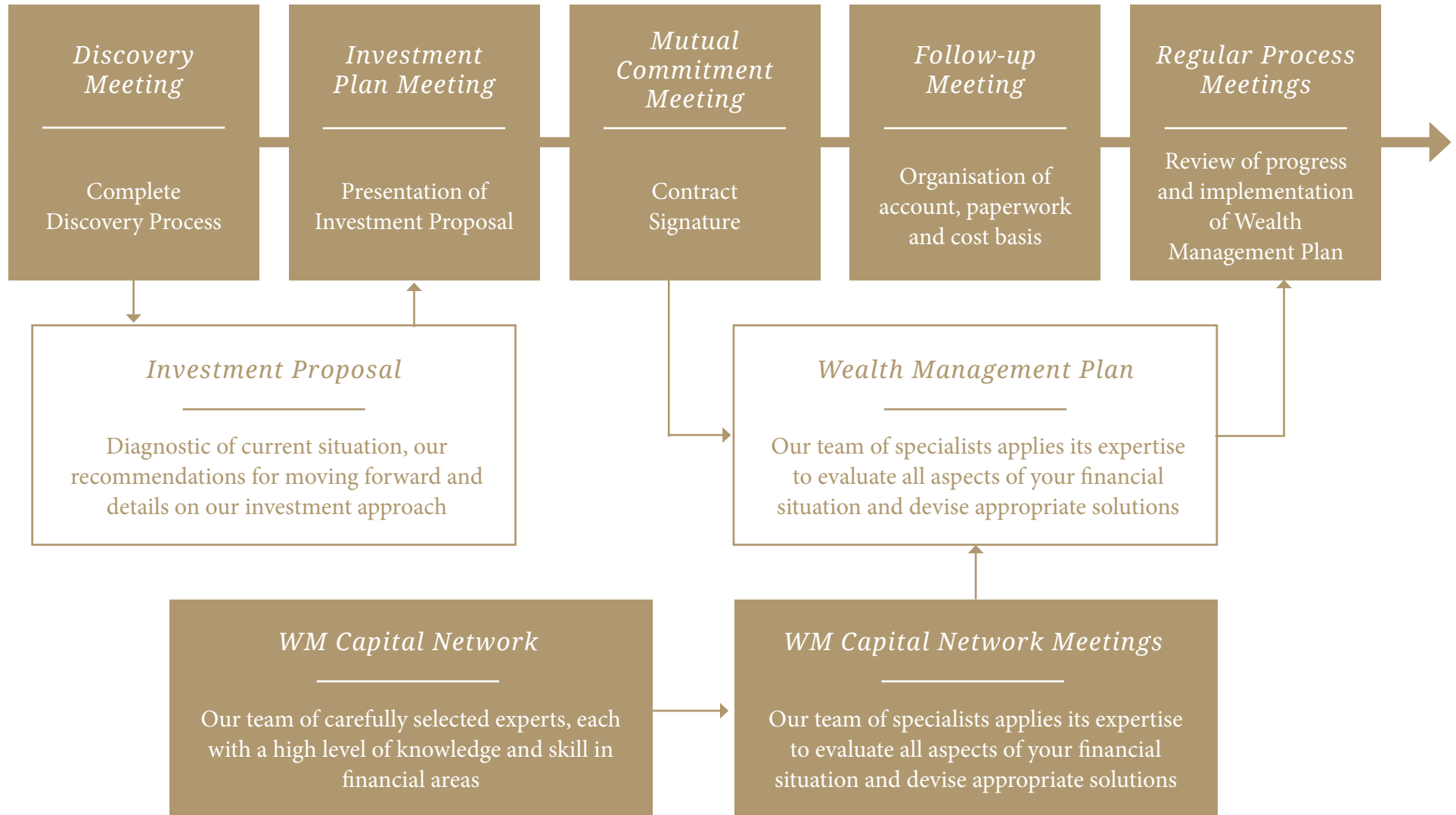
## YOUR RELATIONSHIP WITH WM

Your asset management relationship with WM will be established with two contractual relationships:

1. Direct relationship with WM through the Discretionary Asset Management Mandate, signed by both parties under Swiss Law and regulated by FINMA
2. Banking relationship with the custodian bank governed by the laws of the respective jurisdiction



# WM CAPITAL PROCESS





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