# Artorius

## Our Services

# We're different

Artorius was formed on the basis 'there must be another, better, way'.

We provide exceptional client service, driven only by the needs of individual clients and their families, now and in the long term.

We have no products for sale and we are owned by employees, clients and independent shareholders

We provide wealth advice, family governance and consolidated reporting. We work with third parties to deliver best in class financial solutions in addition to leading discretionary investment services.

# Our Services

We've developed a comprehensive range of services to meet the diverse needs of our clients

**YOUR FAMILY**
At the centre of everything we do

- **Wealth Planning**
- **Estate Advisory**
- **Portfolio Management & Investment Services**
- **Classic Car Advisory**
- **Family Office**
- **Credit Structuring**
- **Client Advisory for experts**
- **Multi-Jurisdictional Advice**

# Wealth Management

**Advice on how best to structure your family's financial assets is we believe critical. If it's going to deliver the best outcomes it's best done at the outset: so Wealth Planning is where we invariably start.**

Even the best investment solutions are unlikely to deliver your objectives efficiently. Its important to establish each client's objective now and for the future.

Our four step approach to wealth advice simplifies a client's complex circumstances, navigating taxation, to help them achieve their objective.

**1. Plan**

We start by listening, enabling us to understand you and your family's living, lifestyle and legacy objectives.

Once we understand where you are and where you want to be we will construct a detailed plan for you and your family.

Your plan will include near-term cash and capital planning and longer term generational planning.

**2. Recommend**

Our recommendations will be focused on delivering your family objectives, factoring in our expertise on investment returns and including tax structuring implications.

**3. Implement**

Working with your trusted professional partners and counterparties we will implement your agreed solutions.

**4. Monitor**

We will, on an ongoing basis, monitor your plan and support you through any future changes that need to be reflected in it.

# Family Office

**For our very high net worth clients, we are often asked a question "How can you help us manage the complexity of our lives and financial affairs more effectively?**

**The Challenge**

All too often, our clients find themselves in the centre of things.

Their success means that they have the responsibility for the family's portfolio of assets, liabilities and income streams. This means managing their relationships with banks, wealth managers, institutions and with their range of financial and legal advisors. And then they have to find time for their family and to pursue for their personal interests.

When we ask our clients what they really want, their response is very clear. They want to their time back and want to focus on what really matters.

They would like management, oversight and control of their assets, with support for their transactions. And they recognise that there are the challenges that result arise from the family's relationship with their wealth, whether it is succession, tax, philanthropy or simply the question "what is it for?"

**Solution**

We listened to our clients and we set objectives for our Family Office framework. We wanted to create an environment where decisions are made and implemented in our clients' best interests; we wanted to ensure the decision makers were fully empowered; and we wanted to be able to hold advisors to account.

**Implementation**

We deliver a comprehensive Family Office framework. We create the functions that our clients need to deliver on the our promise to give them their time back and make their lives easier. We do this through a combination of advice, oversight and reporting.

**Family Office by Artorius**

The outcome is a process and structure that reflects family complexity; accountable decision making supported by expert advice, risk-assessed and transparent financial outcomes and a structure that is complementary to existing relationships.

# Choice of Investment Solutions

| Core Investment Service | Specialist Mandates & Non-Advisory Services | | |
|---|---|---|---|
| Portfolio solutions tailored to your needs and objectives designed by Artorius | For clients wanting a different portfolio management approach or advice specific to one asset/market area or who are simply keen to receive a flow of niche investment ideas on a non-advised basis, we can be directed by you | | |
| | **Directed Mandates** | **Unconstrained Mandates** | **Self-Directed Investments** |
| Designed to be fully integrated with your objectives.<br><br>Asset allocation is our starting point; this determines most of a portfolio's return profile.<br><br>Designed using our Global Sustainable Returns methodology benefiting from geographic and asset class diversification.<br><br>Design starts with our hypothesis optimal solutions, based on cost, risk and return. These are then flexed to consider a client's situation and requirements.<br><br>Assets selected to portfolios based on our in house research, taking into account tax and liquidity constraints.<br><br>Managed proactively across economic cycles to take advantage of opportunities and risk mitigation action. | For clients who wish to determine their own mandate, based on their specific asset allocation parameters.<br><br>Directed asset allocations then populated with assets based on our asset research and intelligence.<br><br>We provide on-going oversight and monitoring of the portfolio. | For clients who want to direct us to construct a portfolio with them based on ideas and themes, rather than an asset allocation methodology.<br><br>Asset advice and ideas are provided to clients to build a portfolio.<br><br>We provide oversight and monitoring of these portfolios on the client's behalf.<br><br>Unconstrained portfolios will typically be suitable for Sophisticated / Professional Clients only | For clients who want access to niche investments and deals, and/or engage in placing trades, all on a self-directed basis with execution support.<br><br>We can provide exposure to deal flow from our strong network of investment banks, fund managers, corporate financiers.<br><br>Clients are responsible for their own investment decisions<br><br>Optional ongoing consolidated reporting and analysis service available. |
| **Discretionary** | **Discretionary or Advisory** | **Advisory** | **Non-Advisory** |

# We also provide....

## Multi – Jurisdictional Advice

We support clients navigate the considerable restrictions placed on the way they can invest due to treaties or lack of treaties.

We support clients through multi-jurisdiction complexity working alongside tax advisors , lawyers and accountants assuming the burden of co-ordination from our clients.

## Professional Client Advisory

For individuals who elect to meet the regulatory tests and choose professional status, so called Elective Professionals.

Elective professional clients enjoy all the flexibility of our advisory clients, but in addition can access investment solutions that would be considered too arcane for Retail Investors.

## Credit Structuring

Whatever your needs, we can help facilitate the lending for your situation.

Expertise in Lombard loans, residential mortgages, and specialised asset-backed finance.

We undertake pricing and structuring analysis with a range of third lending providers

We can manage the process of raising credit with third parties for you through introductions, negotiations, assisting the application process and administration, and ongoing monitoring.

## Real Estate Advisory

We can source Real Estate (both residential and commercial) specific to your requirements.

We conduct detailed pre-purchase market analysis to establish fair values.

We assist with active price negotiation, and use a success based fee structure.

We can advise on the structuring of your properties – for example, analysing the most appropriate holding vehicle.

## Classic Car Advisory

We have help our clients to narrow down exactly what it is they are looking for, before helping them to source particularly special cars off market.

Once a car has been found we negotiate on behalf of the client, arrange legal contracts, inspections etc. before executing the transaction.

We will can then arrange for clients storage, maintenance and of course the appropriate contractual arrangements.

Importantly, clients can retain us to advise and implement strategies to protect and enhance value.

# Important Information

This brochure is for information only and is intended to highlight the service propositions of the Artorius Companies. The brochure is not intended as an offer or solicitation for the purchase or sale of any financial instrument. Nothing in this brochure is intended to be, or should be construed as, regulated advice. Reliance should not be placed on the information contained within this brochure when taking individual investment or strategic decisions.

Any advisory services we provide will be subject to a formal Engagement Letter signed by both parties. Any investment management services we provide will be subject to a formal Investment Management Agreement, which will include an agreed mandate.

Past performance is not a reliable indicator of future results and investors may not get back the amount originally invested. Your Capital is at Risk.

Artorius provides this brochure in good faith and believes the information contained herein to be accurate, however we do not warrant its completeness and accuracy and do not accept any liability for any errors or omissions, nor for any actions taken based on the contents of this brochure. We may update this information at any time and without notice.

Artorius Wealth Management Limited is authorised and regulated by the Financial Conduct Authority. Artorius is a trading name of Artorius Wealth Management Limited.

Artorius Wealth Switzerland AG is a provider of wealth management services to the benefit of private individuals. We are an active member of the Swiss Association of Asset Managers ("SAAM") – a Swiss self-regulating organization in matters of anti-money laundering and asset management recognized by the Swiss Financial Market Supervisory Authority ("FINMA").

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