



Why is the Independent Asset Manager the Best Solution ?

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EMC Gestion de Fortune SA

Why should a wealthy individual entrust his wealth management to an independent investment manager such as EMC Gestion de Fortune SA ?

Because the many advantages are obvious and speak for themselves.

The independent asset manager structure offers distinctive advantages for the client :

1. Total independence and absence of conflicts of interest

- We work closely with leading banks and brokers, but the ***portfolio management*** function is clearly separated from the ***custody of securities***, ensuring independence and allowing full flexibility and control for management decision-making.
- Allows the client to select the custodian bank(s) of his choice.
- No commercial or time pressure to invest in “products” offered by banks or brokers.
- The importance and relevance of separating the “investment advisory function” from the “custody function” was highlighted again in the July/August 2009 edition of the American CFA Institute Magazine.
- Account statements and performance calculations are provided by the custodian bank.

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2. Personalized service

- In contrast to a number of banking organizations, our staff is faithful (no staff turnover), ensuring high quality and continuity in the business follow-up.
- Our managers carefully listen to our clients.
- Tailor-made portfolio management solutions.
- Like most of our clients, we are animated by a strong entrepreneurial spirit and have the luxury to be long-term oriented.

3. Performing management

- Thanks to our optimal size, the decision path between the client and the portfolio management is straight and short.
- Decisions are taken in Geneva (investment research/financial analysis, investment strategy, portfolio management), enabling quick, appropriate and effective investment decisions whenever required.
- Multiple, varied and independent sources of investment research.
- We actively participate to approximately one hundred company presentations every year and meet with their management.

Depending on the size of assets, needs and requirements of the client, different investment management solutions and set-ups are possible

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Privileged Manager (Single Manager)

Privileged relation with one independent single manager and a dedicated custodian bank

- For medium and sizeable wealths. Also possible for wealths in building process (depending on custodian banks).
- Client chooses the custodian bank.
- Privileged direct contact with EMC Gestion de Fortune. EMC takes care of everything.
- Discretionary or advisory management mandate in favour of EMC Gestion de Fortune.

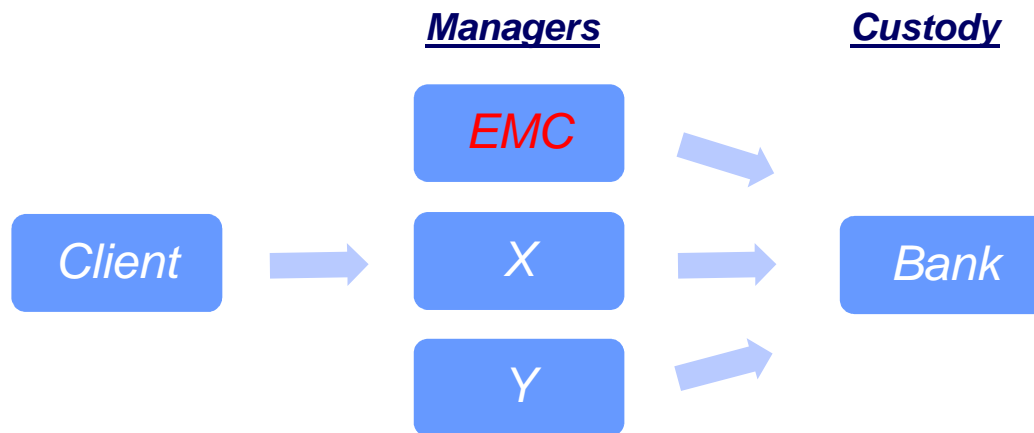


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Multi-Manager

Management through a selected number of investment managers using the same dedicated custodian bank

- For sizeable wealths / family offices / institutional investors.
- Portfolio consolidation and manager supervision by EMC Gestion de Fortune, the custodian bank or a third party.
- Several management mandates (discretionary or advisory), general, specialized or tailor-made (one of them with EMC Gestion de Fortune).

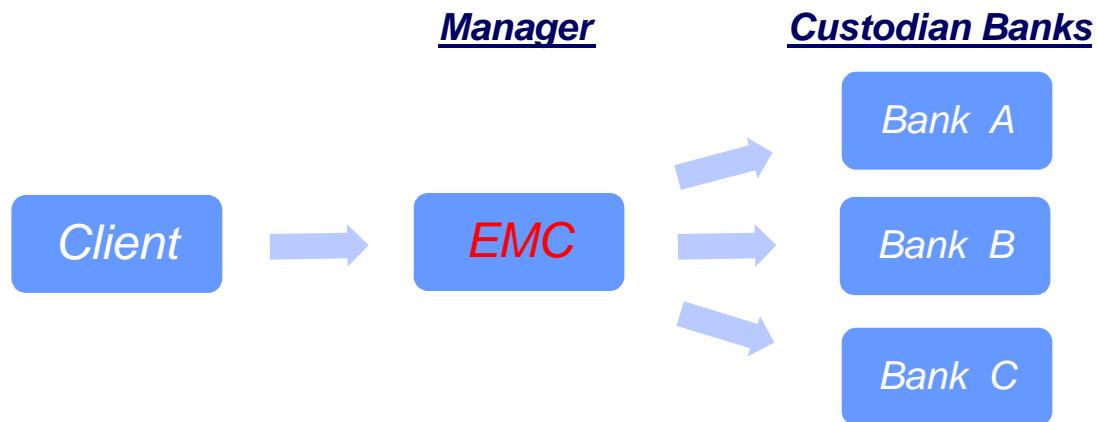


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Multi-Custody

One single manager in charge of several accounts spread among different custodian banks

- For sizeable wealths / family offices / institutional investors.
- Privileged direct contact with EMC Gestion de Fortune. EMC takes care of everything.
- EMC performs the management, supervision and consolidation of all assets held in different custodian banks.
- Management mandates in favour of EMC Gestion de Fortune ; different mandates in place, such as general, tailor-made, specialized (discretionary or advisory).



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EMC Gestion de Fortune in Brief

Who we are

A highly recognized Geneva-based independent asset management company specialized in personalized wealth management.

Three generations of bankers focusing on private asset management.

Founded in 1981 by Etienne and Michel Couturier.

A stable and cohesive team of nearly twenty people with ten seasoned portfolio managers based in Geneva. Discreet, low profile, but strong local presence with a broad international contact network.

How we work

Fully independent : we work closely with prime custodian banks.

We partner as well with well-known law firms and trustees in order to offer the best tailor-made wealth solutions.

Complete on-line encrypted access to account portfolios and management tools, enabling real-time and instant account management and retrieval of information.

Investment philosophy

Rigorous, disciplined and well-defined investment process with a clear emphasis on quality and long term investments.

Active management and research-driven investment approach : we keep regular contact and visit most of the companies where we have investment exposure.

Contacts

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The Sustainability of your Wealth in Safe Hands

Independent Asset Managers since 1982



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