AV WEALTH MANAGEMENT | APR 2021

Objectives and Client Profile

OBJECTIVES
•To preserve and build client wealth
•To consistently achieve positive "real" rates of return

CLIENT PROFILE:
•US and foreign high and ultra high net worth individuals; trusts; endowments; foundations and pension plans

Fee Schedule

We eliminate traditional conflicts of interest present in the wealth management industry by charging an all inclusive flat fee that varies as follows:

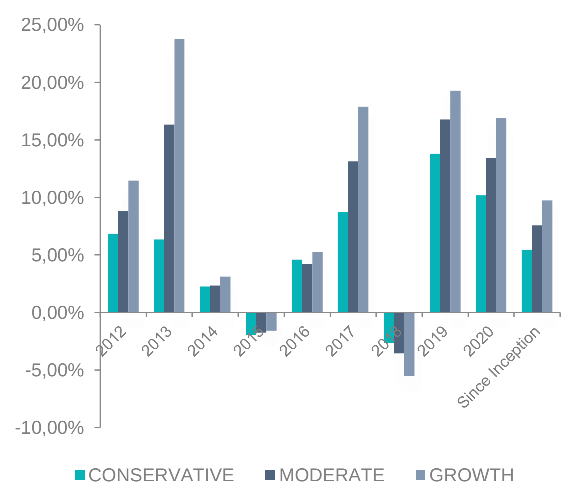
	≤$1MM	$1MM / $5MM	$5MM≤
C	1,00%	0,95%	0,80%
M	1,30%	1,25%	1,20%
G	1,40%	1,35%	1,25%

Investment Philosophy

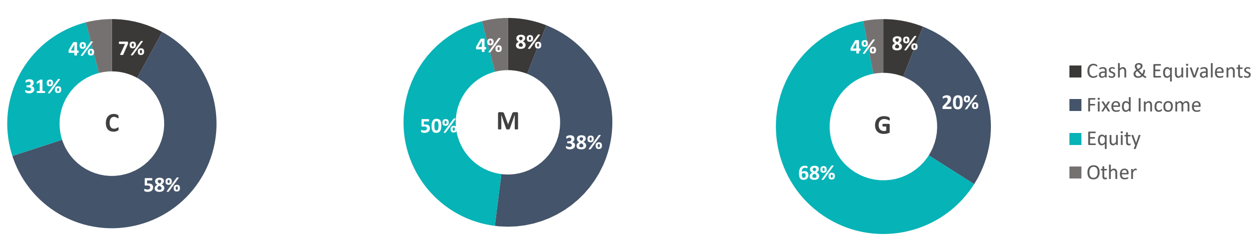
We are an international financial services firm with more than thirty years of experience in capital markets. We offer wealth management services for high and ultra high net worth individuals through the structuring of discretionary investments portfolios. Our investment philosophy consists in preserving and enhancing our clients' purchasing power without exposing their assets to unnecessary risk. Investing with a long-term horizon results in lower turnover, transaction costs and taxes. We believe in the power and inevitability of change, and we recognize the cyclicality and volatility of the economy and capital markets. As a result, our investment process is proactive and responds with different policies and strategies to achieve superior long-term returns.

Historical Performance *(Net of Fees)*

	CONSERVATIVE	MODERATE	GROWTH
2013 Total	6.36%	16.33%	23.75%
2014 Total	2.25%	2.35%	3.13%
2015 Total	-1.93%	-1.74%	-1.59%
2016 Total	4.59%	4.23%	5.25%
2017 Total	8.70%	13.13%	17.90%
2018 Total	-2.64%	-3.54%	-5.49%
2019 Total	13.81%	16.79%	19.28%
2020 Total	10.18%	13.45%	16.90%
APR 2021	**1.95%**	**2.47%**	**3.03%**
YTD 2021	**3.02%**	**4.85%**	**6.25%**
Annualized Return Since Inception	**5.58%**	**7.80%**	**10.01%**



Target Asset Allocation



Business Model

We offer our clients a wide variety of custodians to accommodate their specific geographical and fiscal needs. Clients can choose between:

UBS (W8 / Switzerland)
Julius Baer (W8 / Switzerland)
JP Morgan (W8-W9 / U.S.A)
Banco Santander (W8 / Switzerland)
Credit Suisse (W8 / Switzerland)
Charles Schwab (W8-W9 / U.S.A)

The account is opened at the client's custodian of choice and through a limited *Power Of Attorney* we are aloud to manage the assets located in the account according to the client's portfolio of choice