



*“Profit should not be a goal in itself.
It is merely the consequence
Of a well run affair! ”*



WHO ARE WE?

MGA* provides to a limited number of High Net Worth Individuals and Families advice and tailor made services in global wealth management.

In addition, MGA acts as a gatekeeper, assisting its clients in the selection of third party service providers, as well as monitoring and controlling such providers.

As the trusted advisor to its clients, MGA focuses on capital preservation, regular appreciation of assets and wealth transfer across generations.

Based in Geneva, MGA is a member of the Groupement Suisse des Conseils en Gestion Indépendants (GSCGI) and is affiliated to its Organisme d'Autorégulation (OAR-G).

*Commercial Name for Philippe Szokolóczy-Syllaba, My Global Advisor, 5 rue Jacques-Balmat 1204 Geneva, registration Nb CH-660-1454005-9, Geneva Registry of Commerce



AN INNOVATIVE CONCEPT

The value destruction caused by the downfall of the stock markets at the beginning of this decade has urged many private investors to review their appreciation of traditional asset management techniques. Watching a stock collapse without attempting to react in the hope that it will recover in the long run is no longer perceived as an adequate answer to managing a portfolio.

As a High Net Worth Individual or Family you are concerned with the preservation, appreciation, optimization and transmission of your assets. You are looking for a proactive approach aiming at absolute returns within clearly defined risk parameters.

Confronted to an increasingly complex financial, legal and fiscal environment and faced with a multitude of professionals trying to convince you that their product is the best, how do you know what really is the best for you?

MGA works for you and in your interest. Not for a bank or an investment fund promoting its own products. We are on your side to help you to identify the appropriate solutions, the most suitable products and the best value service providers.

Somewhere between the traditional concept of the family advisor and the modern concept of the virtual family office, MGA is your partner working hand in hand with you in the continuous search for solutions matching your needs and your objectives.

You are our reason to be, and we intend to stay very close to your concerns in order to deserve the trust which you have placed with us.



First Step: Brainstorming

We sit together and discuss your objectives and concerns in order to lay out the various elements of the equation and to identify your options. This first step should give you the opportunity to share relevant issues with a professional experienced in dealing with similar situations so as to determine a course of action.

Step two : Selecting a service provider

In a second phase MGA can help you to identify the service provider(s) which will be most apt to fulfil the objectives set out in the brainstorming session. Breaking down the roles will allow us to determine which assignments should be performed by MGA directly or be delegated to third party service providers under MGA's supervision. A service proposal will be presented to you in writing to help you to make an informed choice.

Step three : implementation

Once the service providers have been selected, MGA will implement professional and comprehensive follow up procedures to ensure that the tasks outsourced are carried out to your satisfaction. This tailor made *modus operandi* lets MGA take care of your needs while allowing for the level of personal involvement you wish to have.



OUR SERVICES

MGA's core activity is wealth management based on asset allocation and tax & estate planning. MGA favours a comprehensive approach including all aspects of your fortune from financial assets to real estate, family business and even your art collection.

MGA accepts Discretionary Mandates or Advisory Mandates on one or several accounts deposited with banks in Switzerland or abroad.

On a case by case basis MGA accepts specific mandates in relation to other aspects of your wealth.

Discretionary Mandates : within set guidelines agreed with you, MGA applies its full discretion to the management of your portfolio

Advisory Mandates : MGA provides the same service as for a Discretionary Mandate but leaves you with the choice to follow MGA's recommendations



To ensure the highest standard of service to a limited circle of clients while maintaining a light cost structure, MGA focuses on the following high value added propositions:

- **Asset allocation**
- **Market timing**
- **Open architecture selection of managers**
- **Identification and supervision of third party service providers/counterparts**
- **Family office services**
- **Portfolio consolidation and performance measurement**



Asset allocation

Following the modern theory of portfolio, MGA considers that 90% of a portfolio's performance comes from allocating investments across the main asset classes (equities, bonds, hedge funds, money markets, etc...) , only 10% being attributable to the actual selection of investments within each asset class. Through an individually tailored strategic allocation, MGA optimizes your portfolio's performance while diversifying its risk)

Market timing

Through its network and in depth knowledge of the markets MGA is able to identify early on opportunities triggered by changes in market cycles. By applying a tactical allocation method based on bull and bear market signals, MGA increases or decreases the weight of the respective asset classes chosen according to the initial strategic allocation.

Open architecture selection of managers

Rather than attempting to follow internally every and all investment available, MGA favors investing through funds or funds of funds. Except for individual positions selected on a case by case basis, MGA thereby "outsources" the selection of underlying investments to sector or market specialists under MGA's supervision.



Identification and supervision of third party service providers/counterparts

MGA is glad to operate through your usual counterparts (custodians, brokers, lawyers, etc...) but can propose a choice of third party service providers with a proven track record of satisfactory performance with MGA.

Family office services

Thanks to its extensive experience in tax & estate planning MGA is able to assist you in matters of tax optimization, legal structures, relocation of tax residence and inheritance planning.

Portfolio consolidation and performance measurement

This service applies if you have several portfolios with different custodians, and it provides you with a useful management tool for a clear overview and comparison of your portfolios.



A NETWORK OF PARTNERS

MGA puts at the disposal of its clients an international network of specialists among the best in their industry. MGA ensures their selection, monitoring and coordination.





SERVICES OF MGA THROUGH HIS PARTNERS

A network of partners/page 2

Custodians :

MGA does not act as custodian. Your assets are deposited with one or more custodian bank(s) of your choice. MGA can assist you in selecting an appropriate custodian as a function of your portfolio's parameters. Depending on the size, composition, management style of your portfolio and other services required, MGA will propose a selective choice. Criteria will include confidentiality, cost, efficiency, size and security.

Managers :

For all or part of your portfolio(s) MGA selects the best managers in their asset class (equities, bonds, hedge funds, private equity, forex, etc...) or by geographical or industry sector (emerging markets, high yield, commodities, etc...)



Trading desks:

MGA's network include independent trading desks allowing for the optimization of trades beyond a certain size by limiting the number of intermediaries, reducing the cost of transactions and gaining direct control on execution.

Financial analysis and research :

In its selection MGA includes managers with whom it has an established track record of performance. To select new managers MGA relies upon the quantitative and qualitative due diligence performed by first class financial institutions, thereby combining independence of judgement and cost efficiency in your interest.



Lawyers :

In cross border situations MGA operates via its network of lawyers and tax experts in the jurisdictions concerned and ensures their coordination.

Corporate service providers and trustee companies :

To avoid conflicts of interest MGA outsources the setting up and administration of legal entities or trusts to first class corporate service providers and trustee companies.

Insurance :

MGA assists you to elaborate custom made insurance solutions for family members or assets. From life insurance wrappers to theft insurance for personal belongings, MGA organizes “beauty contests” to identify and compare the best insurance specialists for you.



Structured products :

MGA has developed relationships with the leading structured products firms to stay informed of the new offerings. With their help MGA is able to construct made to measure structured products for you such as the latest generation of capital guaranteed products with leverage for instance.

Portfolio consolidation :

MGA outsources to a Swiss company the collecting of your portfolios' data directly from the custodian banks and offers you in partnership with this company a unique consolidation and performance measurement tool built around your specific needs. Other elements of your wealth can also be included in the consolidation.

Real estate :

Through its network of real estate specialists MGA helps you to find financing partners, to put together real estate structuring solutions and to identify buying or selling opportunities.



Art :

Should you wish to have a piece appraised or sold privately or to organize a private exhibition abroad, MGA puts to work for you its network of art experts, notably in old and modern paintings, rare books and collectors' watches.

Family governance :

MGA's experience in mediation can help you prevent or solve family disputes, as the case may be, with the help of professionals trained to identify personalized solutions taking into account the interests of all members of the family.



OUR PHILOSOPHY

Our goal is to achieve absolute returns while preserving your capital. Over the long term it is our belief that investing in equities offers the highest potential for performance. In the short term, however, we wish to take into account the impact on your portfolio of periods of accrued volatility.

On the one hand we mitigate the risk induced by volatility by diversifying our portfolios through a strategic asset allocation. To do so we look for investments offering a degree of decorrelation to equities (hedge funds or bonds for instance). We thereby reduce the portfolios' overall volatility, accepting a potentially slightly inferior performance in the long run against a lower risk in the short run.

On the other hand we operate a tactical asset allocation by studying bull and bear market signals on equity and currency markets. Such signals are obtained by applying a market timing technology developed and monitored by one of our local partners. As a function of the directionality of the markets we increase or decrease the weight of the asset classes initially chosen for your portfolio.

We also offer the possibility to invest in a conservative portfolio profile for our clients who do not wish to have an exposure to equities.



OUR COMMITMENTS

- Serve your interests (and not those of a bank or an investment fund).
- Remain your trusted advisor over the long run and be flexible to adapt to changes in your situation and in the markets.
- Guarantee full transparency of our process and cost structure.
- Personalize our service offering as a function of your objectives, needs and constraints.
- Aim at achieving preservation and regular appreciation of your capital over time.
- Work with the best professionals and select them on the basis of your profile.
- Negotiate the best available terms and conditions for you.



OUR COMMITMENTS/page 2

If we select a financial product for you it is because we consider that it suits your needs and not because it is an in house product. If we identify a service provider for you, it is because we believe that he corresponds to your profile and not because we work for him.

Together we may freely decide at all times to change products or switch service providers while maintaining our relationship. This functioning mode aims at reducing for you the impact of the departure of a relationship manager in a traditional banking relationship: MGA intends to be at your side for the long term.



CONTACT



Philippe Szokolóczy-Syllaba
MY GLOBAL ADVISOR
Rue Jacques-Balmat
CH-1204 Genève

Tél : + 41 22 807 33 00
Fax : + 41 22 807 33 01

E-mail : szokoloczy@myglobaladvisor.ch
Home page : www.myglobaladvisor.ch