



1875 FINANCE – INSTITUTIONAL MANAGEMENT
TOGETHER, INVEST
ON DIFFERENT BASES

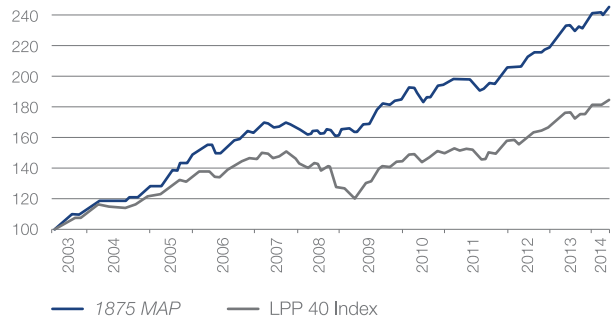


OUR ADDED VALUE

EFFICIENT AND SUSTAINABLE ASSET MANAGEMENT

- ✓ **Consistent steady returns** above reference benchmarks to meet your long-term performance requirements
- ✓ **Asymmetrical and stable risk profile** over time, reducing the risk of losses during bear markets
- ✓ **Sustainable, responsible asset management** consistent with your governance requirements
- ✓ **Liquid, transparent direct investments** for more efficient returns on your assets

Cumulative monthly performance



A UNIQUE MODEL

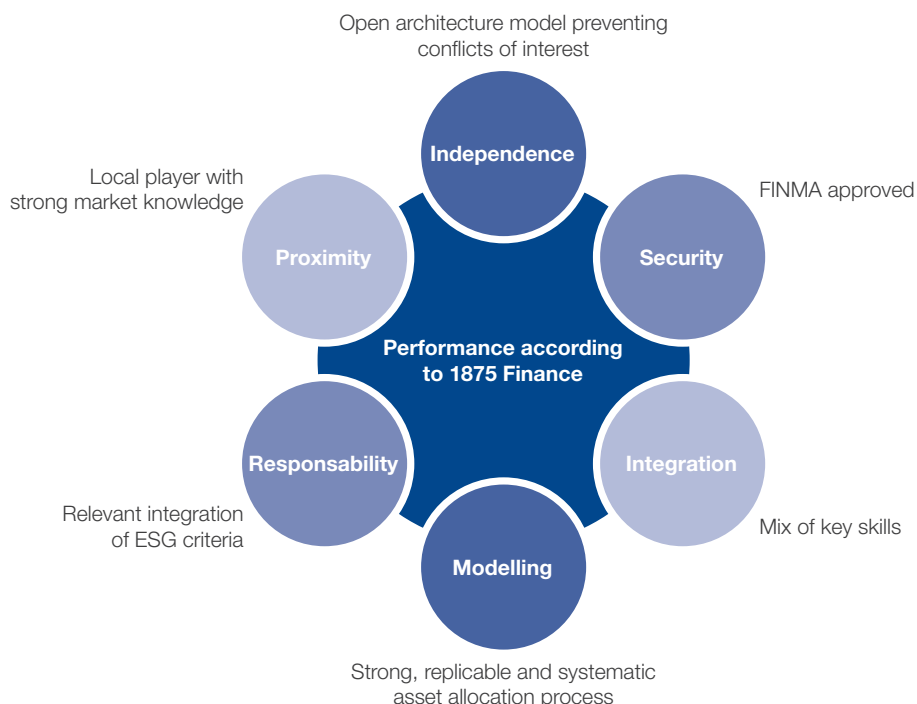
Pension funds are going through a period of rapid change and are confronted with two major challenges:

- structural decline in returns and high market volatility;
- requirement to implement high governance standards from their stakeholders, in particular from their beneficiaries.

1875 Finance's unparalleled business model combining six principles is particularly relevant in the face of these challenges.

Fully independent, we rely on our network of highly skilled professionals and on our investment process – *1875 MAP* – to accompany you in managing your assets and provide you with consistent asymmetrical performance.

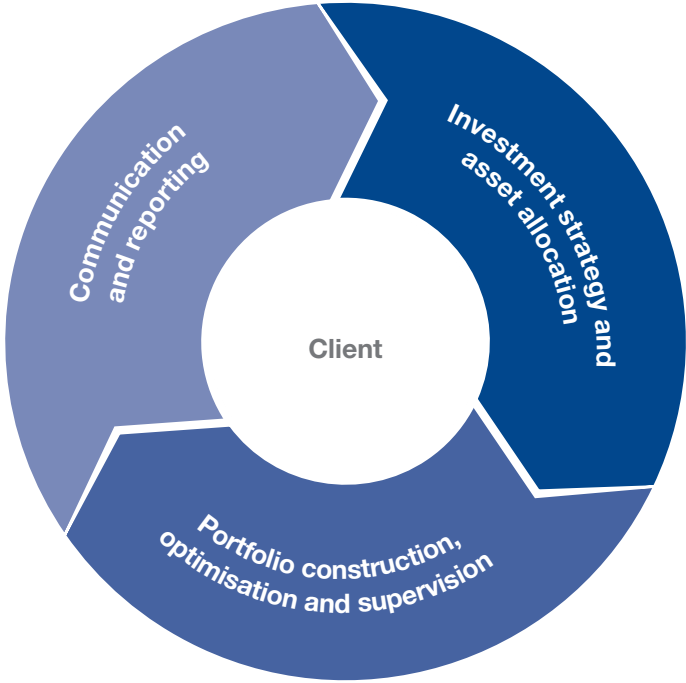
Our FINMA's approval, our responsible and sustainable approach as well as our proximity allows us to establish relationships based on trust and to meet your requirements for good governance.



We provide institutional investors with a different approach to their asset management to better meet their performance and governance requirements.

OUR SERVICE RANGE FOR INSTITUTIONAL CLIENTS

KEY ACTIVITIES



TYPES OF MANDATES

Equities	Bonds	Balanced	Overlay
1875 Sustainable Global Equity Portfolio	1875 Sustainable Global Bond Portfolio	1875 Sustainable LPP	1875 Overlay
<p>Universe World Developed Markets</p> <p>Reference currencies CHF, EUR, USD and GBP</p> <p>Risk profile Steady and asymmetrical</p> <p>Investments ESG or index-linked</p>	<p>Universe Global Bonds Investment Grade</p> <p>Reference currencies CHF, EUR, USD and GBP</p> <p>Risk profile Steady and asymmetrical</p> <p>Investments ESG or index-linked</p>	<p>Universe Multi-asset and currencies (aggregate individual benchmark)</p> <p>Reference currencies CHF, EUR, USD and GBP</p> <p>Risk profile Steady and asymmetrical</p> <p>Investments ESG or index-linked</p>	<p>Universe Multi-asset and currencies (aggregate individual benchmark)</p> <p>Reference currencies CHF, EUR, USD and GBP</p> <p>Risk profile Steady and asymmetrical</p> <p>Investments ESG or index-linked</p>

OUR APPROACH: 1875 MAP

STRONG BASES FOR YOUR PERFORMANCE

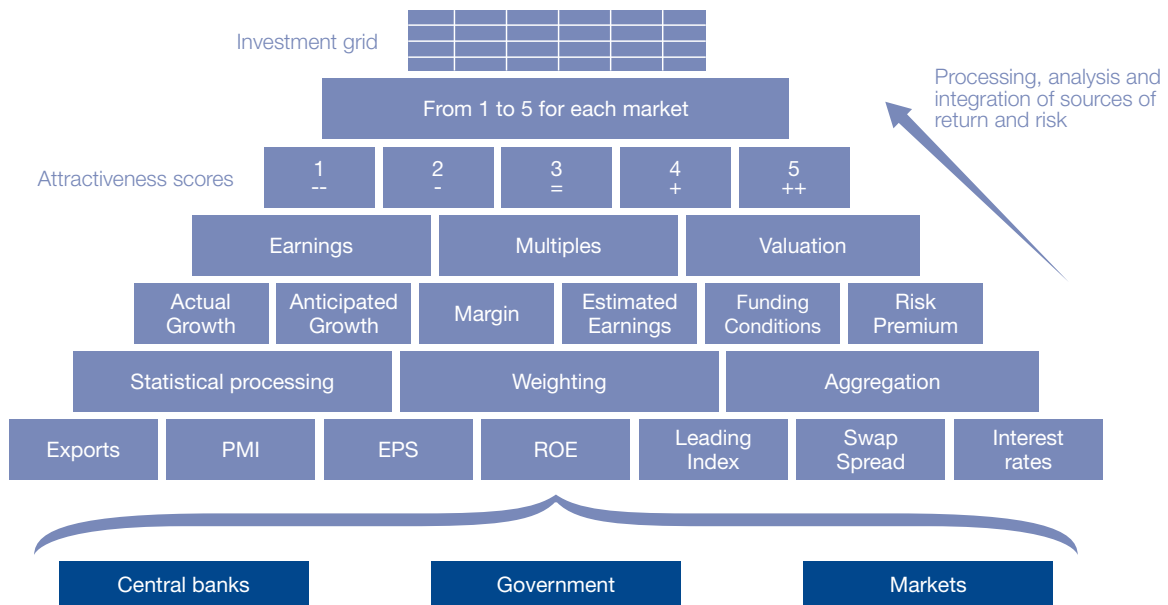
Convinced that tactical allocation plays a major role in portfolio returns, we developed *1875 MAP*.

Portfolio performance and efficiency

The result of over twenty years of experience, *1875 MAP* is a unique, robust, replicable process. Based on a multi-fac-

tor model, it is designed to derive an optimal investment grid for each portfolio, determined according to a strategic allocation. Relying on the systematic analysis of the evolution of 2'500 economic and financial variables, this method prevents subjective factors and provides sustainable excess returns above reference benchmarks.

- ✓ **Steady excess returns**
- ✓ **Integration of structural and cyclical changes**
- ✓ **Reduced forecasting risks as well as risks of losses**
- ✓ **Ability to predict exposure movements**
- ✓ **Anticipation of stock market movements**
- ✓ **Transparency and efficiency**
- ✓ **Understanding of valuation distortions**



An appropriate integration of ESG criteria

When it comes to high governance standards and sustainability, we share pension funds' concerns. Our structure is ideal for preventing conflicts of interest. As PRI signatories (UN Principles for Responsible Investment), we are convinced that a relevant integration for environmental (E), social (S) and governance (G) criteria increases portfolio efficiency.

Our work is based on an open architecture approach and we rely on the analysis of partners who are pioneers and key players in the field of sustainable investment.

ABOUT 1875 FINANCE

A MODEL FOR THE FUTURE

The founding partners of 1875 Finance have defined a pioneering long-term model on which its difference and strength are based: neither bankers nor solely wealth managers. At the same time, a fully integrated bank-style company but also an independent structure, the model is perfectly suited to the evolving wealth management trade for private and institutional clients.

Fully independent, 1875 Finance provides true open architecture free from conflicts of interests. Based on performance, responsibility, efficiency and transparency, our asset management approach benefits private clients, multi-family offices and institutional investors alike – pension funds, insurance companies or foundations.

CONTACT

TOGETHER, INVEST ON DIFFERENT BASES

Proximity is one of our model's key elements. We pay close attention to quality relationships and communication. We would be delighted to meet you in order to discuss your

goals and concerns, to share our vision with you and to identify the outlines of made to measure efficient solutions.

Your contacts at 1875 Finance

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