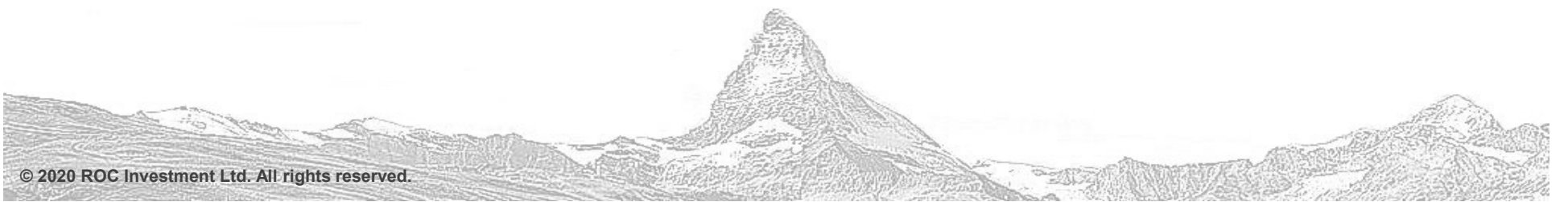




Independent
Swiss Wealth Management

Explore the Benefits
of a cooperation with us.



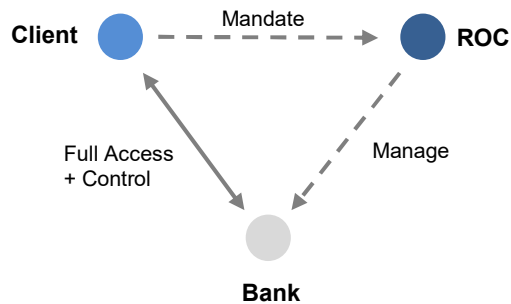


CONTENTS

1	WELCOME TO ROC
2	WHY ROC IS INDEPENDENT
3	WHY ROC
4	WHY SWITZERLAND
5	OUR SERVICES
6	OUR TEAM
7	ROC'S FEE MODEL
8	ROC'S INVESTMENT PROCESS
9	PRUDENTIAL SUPERVISION
10	SUCCESSION PLANNING FOR WEALTH MANAGERS
11	CONTACT



A young Swiss company
combining more than
80 years of experience
and expertise in wealth
management and banking.



WELCOME TO ROC

ABOUT US AND OUR CLIENTS

ROC is a fully independent Swiss wealth management firm for a sophisticated clientele, established in 2012 in the heart of Zurich. ROC is wholly owned and led by its partners, all respected investment and banking specialists.

Our core business is discretionary wealth management as well as complementary services with the aim to protect and increase the assets of our clients.

Our clients are wealthy individuals and families from Switzerland and around the world, who appreciate the privilege of truly independent expert advice and the value of working with us.

WHAT IS A DISCRETIONARY WEALTH MANAGEMENT MANDAT ?

Entrusting us with a discretionary asset management mandate means that we take on the responsibility of managing your securities portfolio within an agreed investment mandate of clearly defined objectives and risk parameters. Our mandate is strictly limited to manage respectively invest your assets held with a bank. You keep full control over your assets and have permanent access to all banking services and account information (see chart).

We cooperate exclusively with well known and premium Swiss banks. Their quality of service and costs are constantly monitored and assessed by us.



True independence
directs the focus
of a wealth manager
solely on YOUR
investment success.

YOUR success is
OUR success.

A strong partnership
you can trust in.

WHY ROC IS INDEPENDENT

NO RETROCESSIONS > NO NEGATIVE INCENTIVES

Accepting retrocessions¹ by wealth managers create incentives, which can impair their investment behaviour. Although this fact is widely known and criticized, retrocessions are still common in the banking and wealth management industry. In contrast to many external wealth managers and banks, ROC therefore does not accept any kind of retrocessions. Offered rebates or trailer fees are credited in full to our clients. Our compensation is completely transparent and comes exclusively from our clients. Only if we grow your assets, we can grow our earnings. Thus, quality, superior performance and low costs are the only deciding criteria in our investment decision process. Your success is our success!

NO OWN INVESTMENT PRODUCTS > SELECT THE BEST

Mixing the manufacturing of investment products and financial advice is known as another breeding ground for conflict of interests. The tendency to prefer own to potentially better third party products (because of higher profit margins), can impair the client's investment performance. For this reason ROC abstains from production of own products. Furthermore we are not bound to the products or services of any institution or partner and are therefore in a privileged position to objectively select the best financial asset by considering the whole universe of investment instrument.

NO THIRD PARTY SHAREHOLDERS > NO THIRD PARTY INTERESTS

ROC is neither controlled nor owned by any third party shareholders. ROC is solely owned and managed by its operatively engaged partners. With this structure any conflicts of interest shall be avoided and the entrepreneurial spirit, long-term thinking as well as the focus on our clients' interests shall be assured.

¹ Retrocessions are revenue based kickbacks of banks and investment product providers to wealth managers. Thereby banks and product companies pay a portion of their generated commission income for instance from securities-/foreign exchange transactions or for the sale of financial products (trailer fees) to the ordering wealth manager. Thus, retrocessions create incentives for wealth managers, which can lead to excessive trading or to investing in "expensive" but low-performing investment products. This all at the cost of the client's investment performance.



«Banking is necessary.
Banks are not.»

(Bill Gates)

True independence is
an essential
precondition for a
more successful
wealth management.

Is your current
wealth manager
really independent ?

WHY ROC ?

STRIVE FOR THE BEST SOLUTION

As a fully independent wealth management firm ROC is in position to offer a complete open architecture platform throughout the entire wealth management universe. Based on our partners long-standing experience and high level of expertise we are permanently focussed to find the best solutions for our clients in terms of investment return, financing, custodial relationships and estate planning. We work in accordance with the highest standards of the financial industry and the regulatory authority.

EXPERTISE & EXPERIENCE

We think and act independently, performing thorough analysis of potential financial market trends and modelling scenarios that underpin our investments and long-term capital preservation strategies. We act on our intelligence and our beliefs, independently from the collective approval of our industry. Safety can no longer be achieved by mainstream thinking but by standing for what seems right and appropriate to us at the time anticipating future developments and their impacts.

CONSISTENCY, TRUST & CONTINUITY

Consistency and trust is at the heart of our relationships with our clients. ROC's partners are all shareholders which is the best guarantee to think and act long-term. Banks in contrast often suffer from a high employee and management fluctuation. With our modern and forward-looking business setup we are well prepared for managing upcoming regulatory challenges and for assuring ROC's continuity.



SWITZERLAND.
Safety, stability, quality,
efficiency and excellence
in financial services
for your savings.

“I am more concerned
about the return OF my
money than the return
ON my money.”

(Mark Twain)

WHY SWITZERLAND ?

SAFETY

Switzerland is a liberal democracy with solid government finances and a high level of political stability. Switzerland has an independent judicial system, high legal security and protection of property and a fair taxation system. High level of its educational institutions and the high quality of life in Switzerland in general are additional positive factors.

STABILITY

Switzerland has a strong currency the Swiss Franc, which is “hard as a rock” and fully convertible and transferable. For wealthy clients Switzerland and particularly the Swiss Franc is the ideal currency for investment diversification and inflation protection.

QUALITY & EFFICIENCY

According to various internationally published Competitiveness Reports (e.g. World Economic Forum (WEF) or IMD World Competitiveness Center) Switzerland is ranked as one of the most competitive countries in the world for years.

EXCELLENCE

Zurich is deemed the most international metropolis with a global thinking and viewing wealth management industry besides London. Switzerland therefore is assumed as the best platform for high-quality financial services such as provided by ROC and its Swiss partner banks.



In a time of global changes and complex financial markets, clients and their families need comprehensive strategies to secure and grow their assets.

OUR SERVICES

ASSET MANAGEMENT MANDATES

Do you have no interest or simply no time for handling your financial assets? We can manage your assets on a discretionary basis. Following an in-depth analysis of your financial situation, we work together with you to define your personal risk ability and tolerance and derive a suitable investment strategy. You can choose from our three tailored strategies or defining your personal strategy. Entrusting us with a discretionary mandate gives you maximal peace of mind.

INVESTMENT ADVICE

If you prefer a more “hands on” approach to managing your investments our active advisory service might be what you are looking for. This includes regular interaction between you and our advisors. We help you to develop your individual portfolio strategy and make sure your orders are carried out efficiently. You decide to what extent you prefer to participate in the investment decision making process and how actively you wish to be involved in its implementation.

FAMILY OFFICE SERVICES

With our family office services we assist you in the following areas:

- General banking and finance affairs
- Managing and coordinating a range of family office services with specialized third party providers (real estate transactions, estate planning, domicile relocations, etc.)
- Structuring your wealth together with third-party experts (e.g. incorporation of companies and trusts)



OUR TEAM



Peter MÜLLER - Leading Partner, CEO

Peter began his career in private banking over 30 years ago and worked for many years as a senior member of management with major Swiss banks responsible for international private banking activities. As a financial analyst and asset manager/CEFA®, as well as a graduate of the Executive Program of the Swiss Finance Institute, he has relevant expertise and leadership skills in the area of wealth management.



Hanspeter LEVI - Partner, CFO

Hanspeter has more than 20 years of a broad range of expertise and experience in the banking industry. Before, he had senior management positions in the Internal Audit of two international foreign private banks in Zurich. He holds a Master in Business Administration from the University of St.Gallen (M.A.HSG) with an expertise in banking economics and earned the International Expertise Certificate in Internal Audit (CIA®).



André LEU - Partner, CIO

André has started his career over 17 years ago at a major Swiss bank. Before his asset management activity he collected valuable skills as a credit analyst for some years. As a financial and investment expert/CIWM® André pursues a market-oriented and dynamic approach. His analytical skills in the reviewing and filtering of information are the basis for a successful investment evaluation and portfolio structure.



Corine MÜLLER-MARTINI - Marketing & Organization

Corine acquired her extensive professional experience in the field of fiduciary and investment banking, by working for several years for an international trust company and with a major Swiss bank. Besides her engagement for ROC she is an instructor for French at a private school in Zurich. Corine holds a diploma as certified instructor for adult education.



Hoang LEHMANN - Portfolio Management

Hoang worked for many years as a manager at major Swiss and private banks in several departments. She acquired her in-depth banking knowledge as an Assistant in the Portefeuille, as Specialist in "Corporate Actions" and as a Relationship Manager for wealthy clients in the Private Banking division.

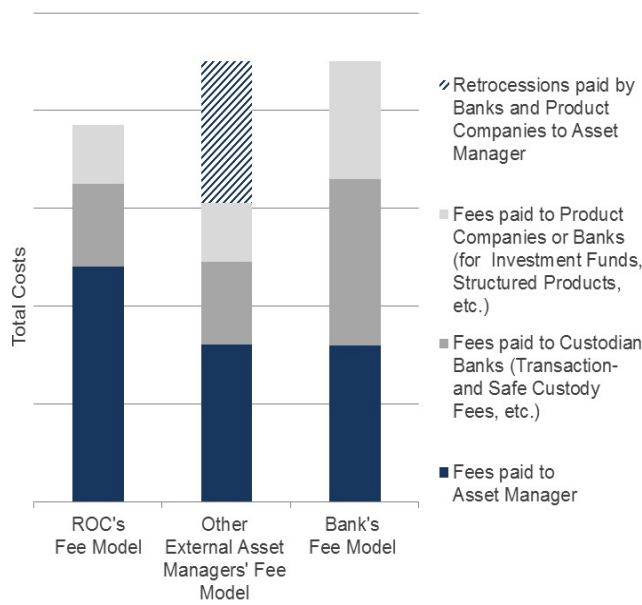


Ora HUTMACHER - External Consultant

Mrs Ora Hutmacher is self-employed and works as an external consultant for ROC Investment Ltd. Mrs Ora Hutmacher started her career in the finance and banking industry in Zurich more than 35 years ago. She completed numerous advanced training courses in finance and worked at major Swiss and some other banks in Zurich, mainly in the private banking sector. Since 2019 she has worked as a freelance consultant in the finance industry.



True independence in wealth management is a privilege and YOUR benefit.



ROC'S FEE MODEL

TRANSPARENT & EFFICIENT

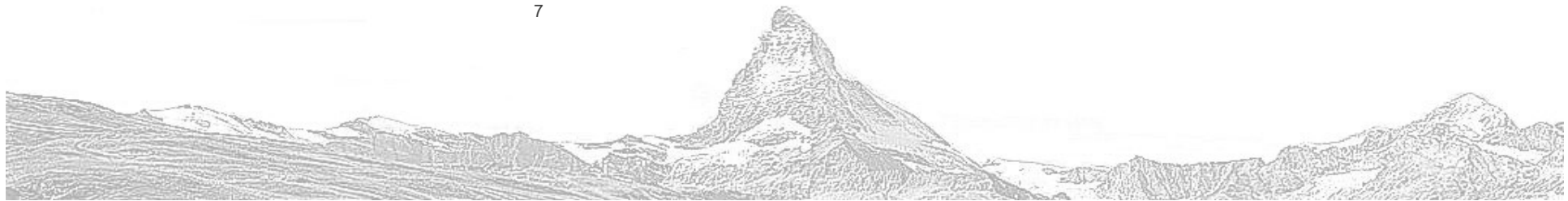
Our fee model is simple, transparent and comprehensible. Our revenues are explicitly limited to a management fee agreed with our clients. There are no other financial incentives or hidden costs. Thus, conflicts of interest and resulting negative incentives are eliminated. Our clients save costs and benefit from superior returns. Therefore it pays to entrust the management of your assets to ROC.

COMPARISON OF ROC'S FEES TO OTHER COMPETITORS

Beside chart shows the costs of wealth management services of ROC compared to other external asset managers and banks.² The total costs are composed of the direct costs for wealth management services (dark blue bars) and related costs for services of custodian banks (dark grey bars) and product companies (light grey bars). The fact that many other EAMs increase their revenues by accepting retrocessions from their custodian banks and product companies (based on their generated commission volumes), is illustrated by the diagonally dark blue hatched bar.

The total costs of a wealth management mandate given to ROC are in many cases lower compared to other external Asset Managers and Banks due to the fact, that ROC credits all retrocessions and rebates in full to its clients (granted rebates between 40-65% on all custodian bank fees and investment product trailer fees).

² The sample illustrated in the chart is simplified and based on an average type of portfolio (balanced investment strategy).



Today's investment environment is complex and unpredictable. A structured investment process therefore is more important than ever.



ROC'S INVESTMENT PROCESS

INVESTMENT PHILOSOPHY

Trying to invest under the current economic conditions is not a trivial matter. We are fully aware and sensitive of the challenges and risks of investing. Our long-lasting proven investment philosophy provides relative and absolute superior investment results over a full economic cycle by identifying valuation inefficiencies applying behavioral finance. We adopt an investment approach with a clear Swiss bias, considering a high Swiss franc quota and direct investments in Swiss stocks. With the exception of very specific investment products, we use funds and structured products on a restrictive basis only. Wherever possible and reasonable we prefer to invest directly in equities and bonds. It is our motivation to rigorously implement our strategy and to avoid hidden costs and risks for our clients.

CLIENT INVESTMENT PROFILE - SUITABILITY OF INVESTMENTS

Understanding our client's financial situation and expectations is essential for us to define an appropriate investment strategy for each individual client. In a personal discussion we define a suitable strategy together with you, taking into consideration numerous factors such as the type and amount of your assets, liquidity needs, investment goals and horizon, risk tolerance/ability and your reference currency.

STRATEGIC & TACTICAL ALLOCATION - PORTFOLIO CONSTRUCTION

We combine "top down" with a "bottom up" investment selection and profound analysis which are reflected in our investment themes. We take great care to benefit from diversification effects on all levels (regions, industries, company size, long-term themes as well as short-term opportunities). ROC uses a large information network and is in constant contact with industry experts, company analysts and investors around the globe.

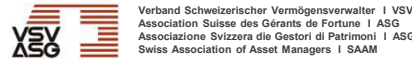


Safeguarding the stability
and good reputation of
Swiss financial centre.

Our name
is our mission.

PRUDENTIAL SUPERVISION

ROC is an active and approved member of the Swiss Association of Asset Managers (SAAM) (www.vsv-asg.ch) and complies amongst other requirements with the “Code of Ethics and Professional Conduct” for performing of independent asset management services, which is acknowledged by the Swiss Financial Market Supervisory Authority (FINMA) (www.finma.ch). Furthermore, ROC is a member of the Swiss Finance Institute (www.swissfinanceinstitute.ch) and the Swiss Financial Analysts Association (www.sfaa.ch) and is following their best practice standards.



swiss:finance:institute

ROC'S NAME AND MISSION

The Alps. A formation of an endless number of massive rocks, which have given protection and stability to Switzerland for many centuries. One of these rocks is outstanding by its height and towering shape, exceeding all other mountains by its majestic independent appearance and mystic beauty. The Matterhorn. This “ROCK” (in French: ROC) inspired us and gave the idea for the name and logo of our company, symbolising our mission and guiding principles.



If you feel it's time
to take a step back.

SUCCESSION PLANNING FOR WEALTH MANAGERS

You have grown your own wealth management company or client base and have proved expertise and market experience for many years. However, the current speed of increase of new regulatory requirements might cause you great concern.

If you feel it is time for stepping back or retiring, having more time to enjoy the fruits of your active business life, we are happy to support you.

Tailored to your clients' needs and your time path we are glad to guide you in planning and implementing a smooth succession.

We would be pleased to talk to you about an attractive succession solution.



Contact



ROC Investment Ltd.
Rämistrasse 31
8001 Zurich
Switzerland

Tel +41 (0)44 209 15 55
Fax +41 (0)44 209 15 59

Email info@rocinvestment.ch
www.rocinvestment.ch





A strong partnership
you can trust in: YOU & ROC

It pays to entrust the management
of your assets to us.





www.rocinvestment.ch