



FIMARGE

your independent wealth managers

THE FIMARGE DIFFERENCE

Generating value while protecting your wealth



We are passionate about advising and successfully managing the wealth of each and every one of the investors who place their trust in us, under a conservative policy of value generation aimed at preserving wealth and making it grow over generations.

Fimarge is an independent, family-owned financial services boutique that stays close to its clients while possessing a client base and a response capacity that are markedly international.

The personal and professional values that guide our work have remained intact for more than 25 years. These values have strengthened the foundations of our loyal commitment to each of the firm's clients.

What **MAKES US** *different?*

The principles that set Fimarge apart are the following:

Ethical conduct.

Our personal values take priority and underpin our professional values. We serve our clients with absolute transparency and integrity

A genuine desire to serve.

The needs of our clients come first, before those of the company. It's that simple

Objective advice and management.

We have no ties with providers and, therefore, make our decisions with complete independence

Intellectual capacity and rigour.

We constantly work to attract and retain top talent, in order to assign it to the service of our clients' wealth

ETHICAL *conduct*

PERSONAL VALUES

“TO BE A TRUSTWORTHY **PROFESSIONAL** YOU
MUST FIRST BE A TRUSTWORTHY **PERSON** ”

Loyalty Identify with the project, with a sense of duty

Integrity Be honest and honourable; act transparently

Trust Be fair in your spirit of service

Courage Be open. Accept challenges and errors

Generosity Share knowledge, and listen

Good Sense Show discretion and maturity in your dealings

Consistency Your word is your bond

Fimarge's distinctive values are the foundation on which trust is built. Trust is the basis of our relationship with each investor. It is on the basis of trust that we are able to offer each investor a unique, exclusive and discreet service proposition.

CORPORATE VALUES

Transparency

Fairness

Objectivity

Reliability

Service

Humble Ambition

Good Sense

Discretion

Genuine desire to **SERVE**

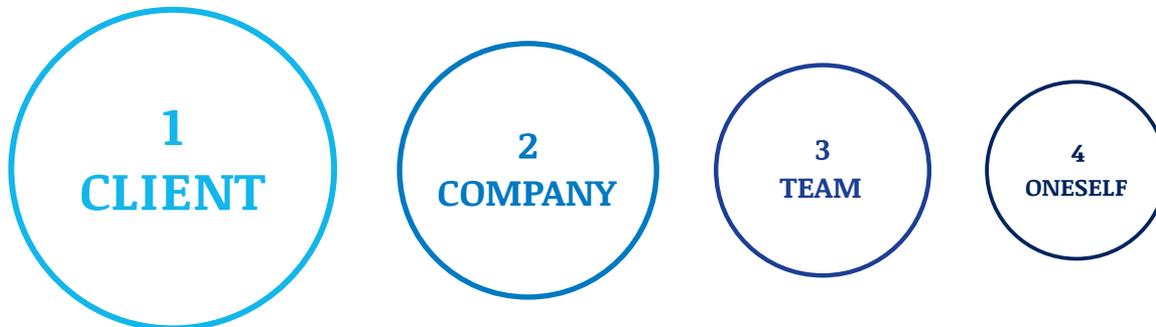
Each investor is unique and deserves our personalised attention.

A counsellor at your disposal, identified with your interests and expectations, will help you make the most balanced decisions and will report back to you, in a completely transparent, clear, and detailed manner, on the position and evolution of your assets.

What's more, you will feel you belong in an exclusive environment and you will receive discreet professional attention, driven by a genuine spirit of service.

We manage your assets as if they were our own, with sincere commitment and dedication. At Fimarge we always put the needs of our clients first, before those of the firm. **It's that simple.**

SETTING PRIORITIES



OBJECTIVE

Advice and Management

We are **independent managers**. Free choice of investments is key to optimal wealth management.

At Fimarge we value our **independence**. Being independent allows us to search for analyse, and select the best assets at international level, unconstrained by ties with other national or international management companies or banks.

Having our own style of management allows us to:

- Accurately select the best assets under a strict philosophy of non-speculative investment
- Combine strategic and tactical investment to secure solid and sustainable positive returns
- Use our own structured, disciplined and dynamic management model that takes your goals and needs into account at all times



Intellectual **CAPACITY** and **RIGOUR**

Ever since Fimarge was founded, in 1988, we have worked tirelessly to attract the best talent in each speciality. We are a team of 25 highly qualified, highly motivated professionals, committed to do our job well to your complete satisfaction.

We select talent on technical and management criteria, but we also look for common sense and a spirit of continuous improvement. In a changing environment, we must constantly update our knowledge and methods. This allows us to anticipate the road ahead.

One person is liable to make mistakes. A team ensures constant attention to your assets.



The strength of a stable and expert management team

our *personalised* **SERVICES**

Personal wealth is the outcome of sustained effort over many years, and managing such wealth is a great responsibility. Our philosophy of long-term wealth preservation, our results and our sensible, honest and faithful dedication to our clients have made us the leading non-banking financial institution in the Principality of Andorra.

Fimarge is a one-stop shop for the end-to-end management of your wealth.



FINANCIAL ASSETS

Information, counsel, administration and management

· **Analytical Information Service**

Subscription to Fimarge's detailed technical information: analysis of assets, markets and macroeconomic and geopolitical factors.

· **Administration of Portfolios Managed by Third Parties**

Advice, administration and control / monitoring of client portfolios managed by other entities or managers at an international level.

- Strategic view of the state of the client's wealth; risks
- Control and monitoring of management quality
- Consolidated report on accounts under management
- Review of cost structure
- Negotiation with banks and managers

· **Personalised Portfolio Management**

Portfolio analysis, counsel and management.

Options:

- **100% Fimarge Management.** Discretionary management of the investor's assets, according to agreed parameters
- **Joint Management.** Management of the assets is shared with the investor
- **Client Management.** The portfolio is managed directly by the investor. Fimarge acts as a trading intermediary, with no decision-making capacity
- **Cash Management.** Portfolio not invested in the financial markets, except for money market

INTERNATIONAL WEALTH PLANNING

Counsel

- Strategic guidelines; support in decision making
- Investment, divestment and diversification strategy of assets
- Optimization of family and business wealth structure
- Counsel, set-up, administration, and management of financial investment vehicles, such as SICAVs, SIFs, FCPs, etc., in different jurisdictions
- Andorran companies and active or passive residency in Andorra
- Set-up and development of a family office; management of external teams
- Net worth balance: position, investments, debt, returns, KSF, weak points, etc.
- Risk management: measurement and assessment
- Financial strategy: debt and refinancing, liquidity, consolidation, international
- Family protocols and constitutions to govern relationships with the family business
- Restructuring of corporate and family owned groups
- Successions and donations; other wealth transfers
- Family or corporate foundations

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WEALTH MANAGEMENT LEGAL COUNSEL

Counsel

- Definition of legal strategy and tactics
- Support in the management and resolution of family conflicts
- Recovery of divested assets
- Support in decision making
- Support in negotiations and complex processes (contingencies, litigation, etc.)
- Coordination of teams of lawyers or external consultants
- International law
- Administration of companies and approval of accounts

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CORPORATE AND REAL ESTATE ASSETS

Information, counsel, administration, and management

- Asset analysis and valuation
- Risk management and business cycle monitoring
- Analysis of investment or divestment proposals
- Control and monitoring of business plans and specific investments
- Attendance at Board of Directors' meetings of investees
- Support in negotiations and complex processes

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ART BANKING

Counsel, administration, and management

· Investments in art and collections

· Asset analysis and valuation

· Control of custodians

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OPERATIONAL SUPPORT

Counsel and management

· Business analysis; feasibility plans; reorganisations

· Design and management of the investor's employees Retirement Plan

· Management monitoring and control; key management data

· Financial control; cash management

· Negotiation with banks

PERSONAL & FAMILY SERVICES

Counsel and management

- Education and professional career of owners and heirs
- Legal and insurance (health, life, home, auto, etc.) counsel
- Management of the family's liquidity
- Management of the family's direct employees (household staff)





The *advantages* of **ANDORRA**

Headquartered in the Principality of Andorra, Fimarge operates independently with an international scope. Thanks to our privileged and strategic location in Europe, we are able to pursue unique financial and wealth strategies, supported by advantageous local tax laws.

Andorran financial legislation gives priority to **investor protection**:

1. CONFIDENTIALITY

Absolute, under the rules of strict Professional Secrecy and Banking Secrecy (guaranteed by the Andorran penal code)

2. TAXATION

Low tax rates, with access to all the international markets

3. REGULATION

Advanced Control Regulations entail continuous monitoring of all our activities by national and international official agencies

4. SECURITY

Highly liquid and solvent financial system

5. STABILITY

Political, legal, economic, and social stability that has lasted for seven centuries

Added to all this is Andorra's outmost respect for individual freedom, with a practically zero crime rate and a spectacular natural environment.





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