



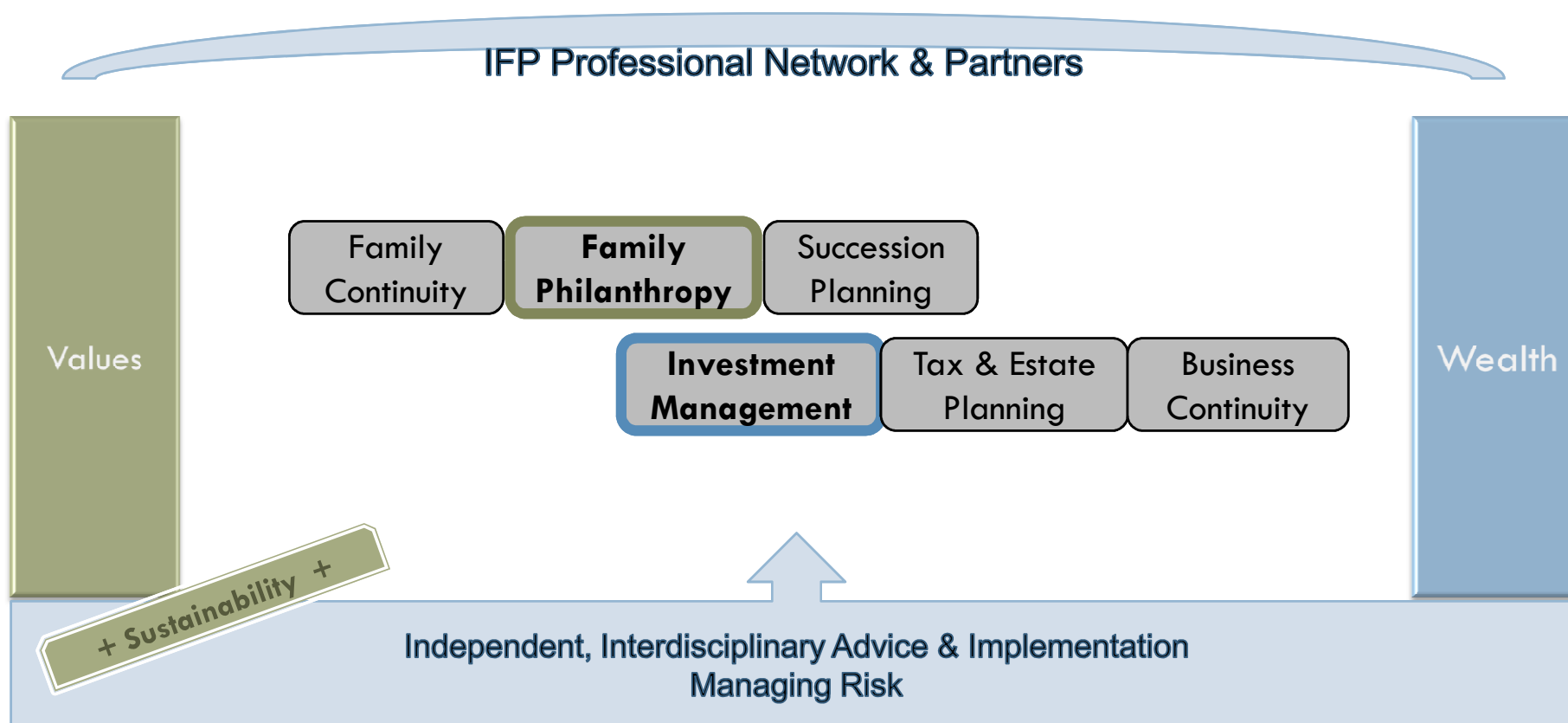
Independent Financial Partners

*Investments with Vision, Value & Effect
for Environment, Society, Governance*

2009



Your Demand – Our Offer



The Service

Independent
Selective

ADVISE

- *for all your Financial Matters; incl. Real Estate, Tax, Insurance*
- *for your Family, Company and You individually*

WEALTH / ASSET MANAGEMENT

- *Wealth Intelligence, Research*
- *Manager/Investment Selection*
 - *Risk Control*
- *Review & Reporting*

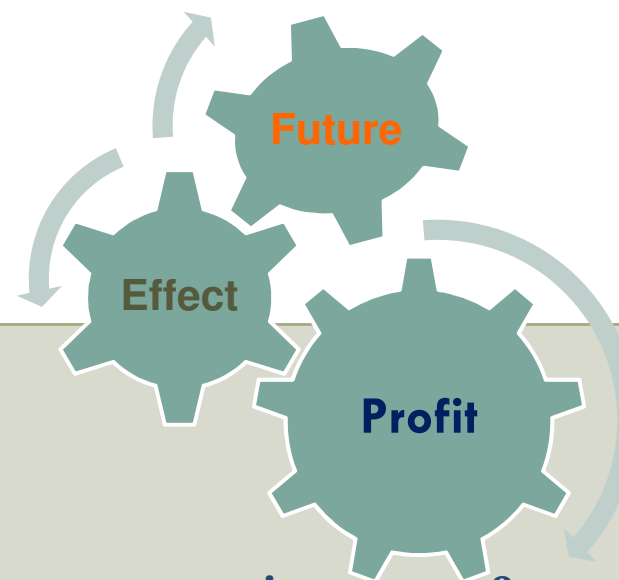
SUSTAINABLE, RESPONSIBLE FINANCIAL INVESTMENTS

- *Selection of respectful, valuable, sound, intelligent Investment Opportunities*
- *address Environment/Society/Governance issues*

The Investment Vision

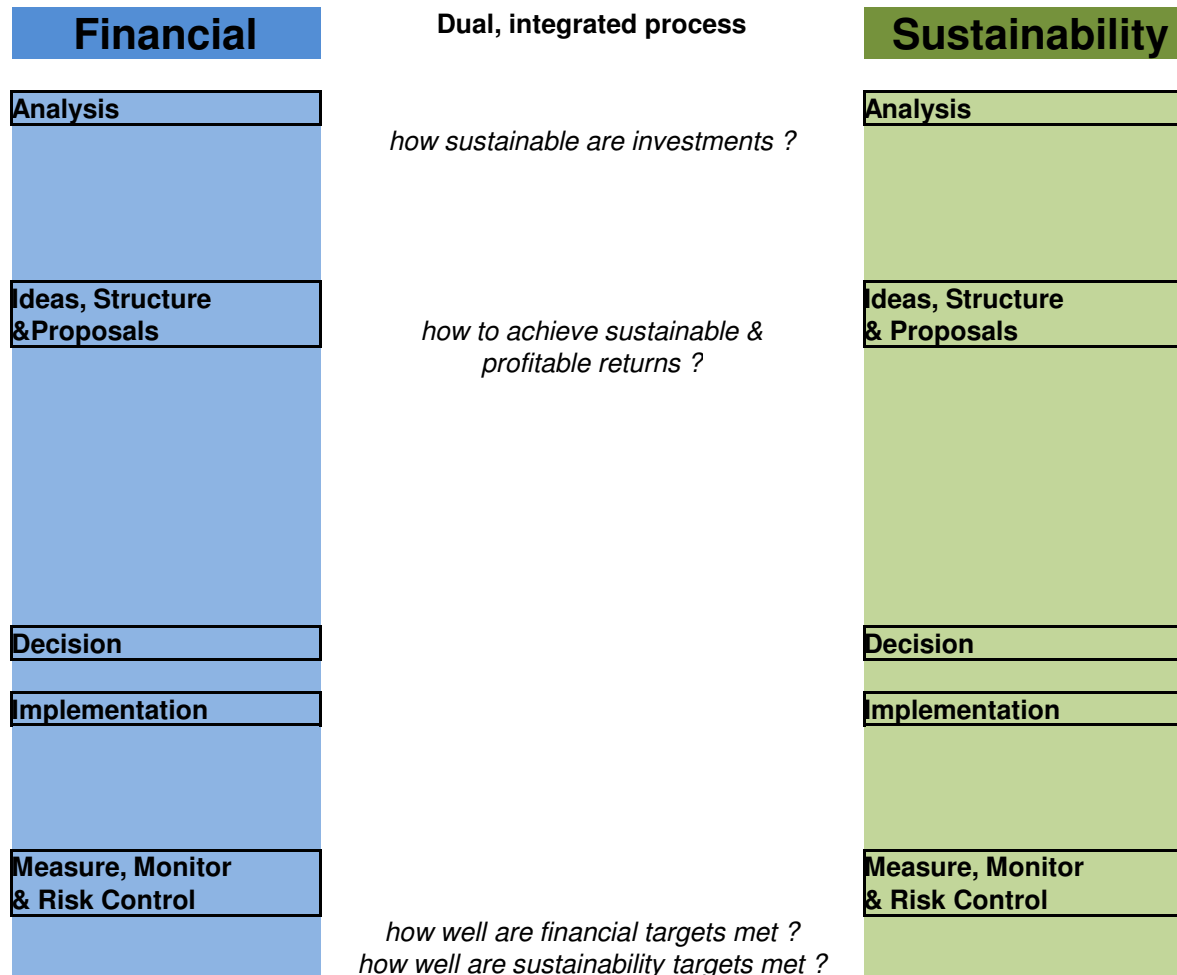
Future Orientation

Sustainable / Responsible Effect
Financial Return

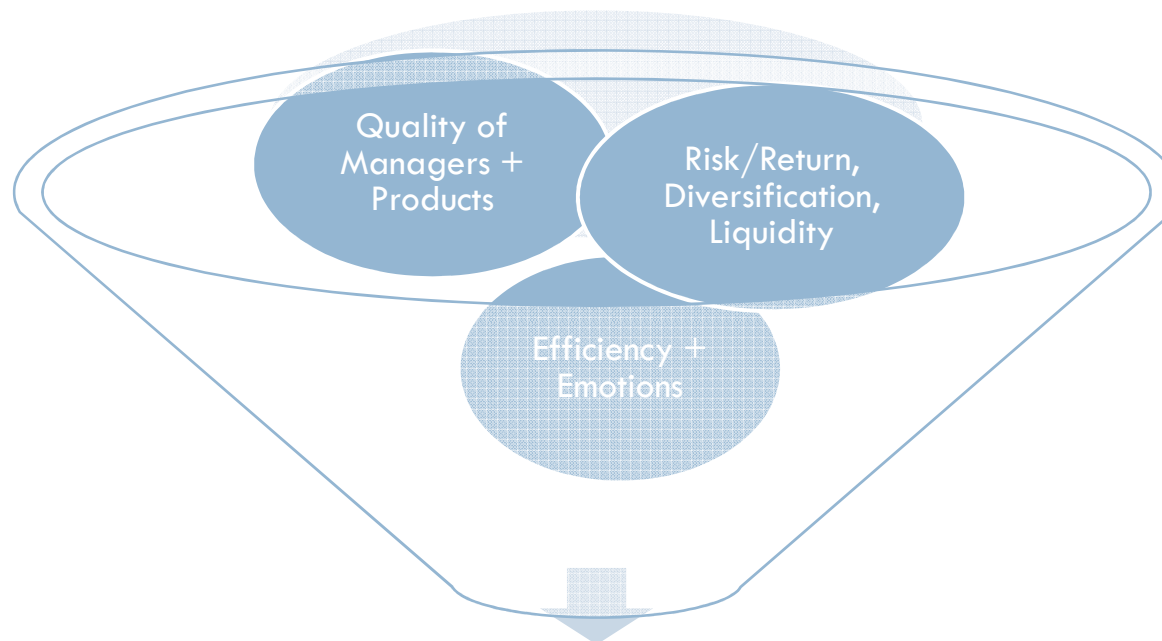


- ✓ competitive returns
- ✓ efficient capital allocation
- ✓ respectful, sound approaches & values
- ✓ visions & long-term views
- ✓ contribute to & benefit of change for better in economy, environment & society

The Dual Investment Process

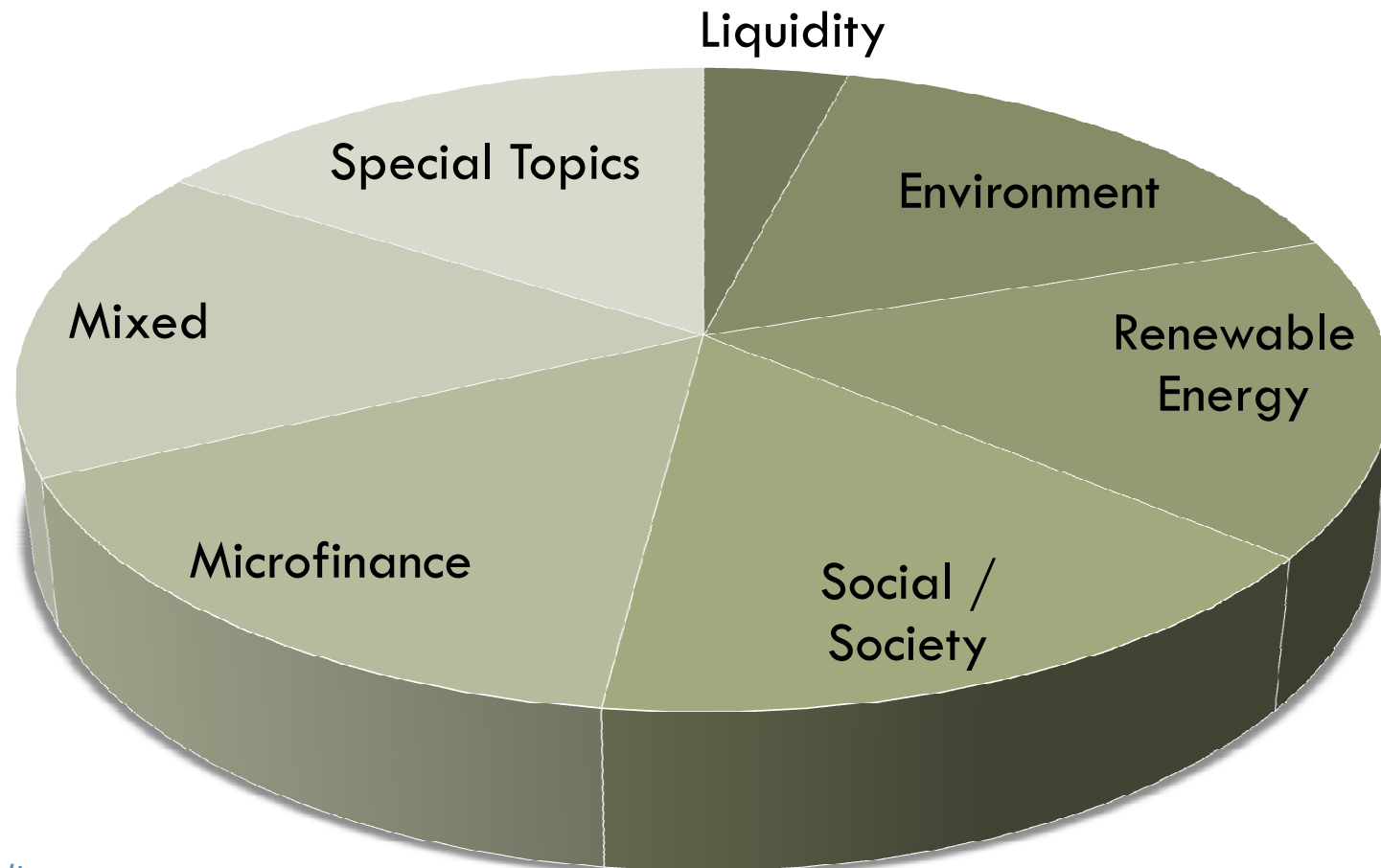


The Investment Principles



Financial Results + **Sustainable Effect** + **Risk Limitation**

Your Investment Portfolio ...



- ✓ *Financial Results*
- ✓ *Values: Environment – Society – Economy*
- ✓ *Investment in Future Markets*

Why Sustainable Financial Investments ?

- ✓ generate competitive **financial return** (no give up of profit potential)
- ✓ consciously participate in & motivate responsible, creative **entrepreneurial developments**
- ✓ selected investments in **problem-reducing / -solving** financial projects
- ✓ as a responsible & visionary investor, **address the challenges** in economy, society, environment
- ✓ **achieve effect** through combination of financial (**quantitative**) & sustainability (**qualitative**) criteria

resulting in ...

- ✓ **limited or reduced (financial) risk** through prevention from costly and damaging events
- ✓ increase **probability of above-normal** financial return through smart, responsible investments
- ✓ benefit of and contribution to **change for the better in economy, society & environment**