



Banque Heritage
Services for External Asset Managers



External Asset Managers



Table of Contents

1	History and Background
2	Chronological Timeline
3	Why Banque Heritage
4	Dedicated Model For External Asset Managers
5	Partnership with External Asset Managers
6	Products and Services for External Asset Managers
7	Key Offices
8	Organizational Chart
9	Contact
10	Disclaimer



History and Background

Banque Heritage is a family-controlled financial group with its headquarters in Geneva, Switzerland. It focuses on Private Banking and Asset Management activities (UHNWI, Families, and Institutions), and its strategy is based on acquiring new clients in Switzerland and across Growth / Emerging markets.

Begun as a family office in Lausanne over 30 years ago, Banque Heritage has evolved into the innovative Swiss private bank it is today. Our history and family tradition vouch for us, allowing us to have the ambition and the capabilities to become your privileged partner for private banking services.

Banque Heritage traces its roots to the 170-year history of the merchant business of the Esteve family which operates today as ECOM Agroindustrial Corp., a global commodity trading and processing company that plays a top-tier role in commodities such as coffee, cotton and cocoa. Despite its international scope and market leadership, the company remains proudly family-held by the Esteve family.

Furthermore, it should be noted that ECOM's engagement with Switzerland has a longstanding history. In 1967, a sales and treasury center for the European branch of ECOM Agroindustrial Corp. was established in Lausanne; this eventually became the holding company of the agribusiness group. This fact clearly strengthened the family's ties with and commitment to Switzerland, paving the way for the vision that Carlos Esteve had as an undergraduate and which will take shape a couple of decades later.

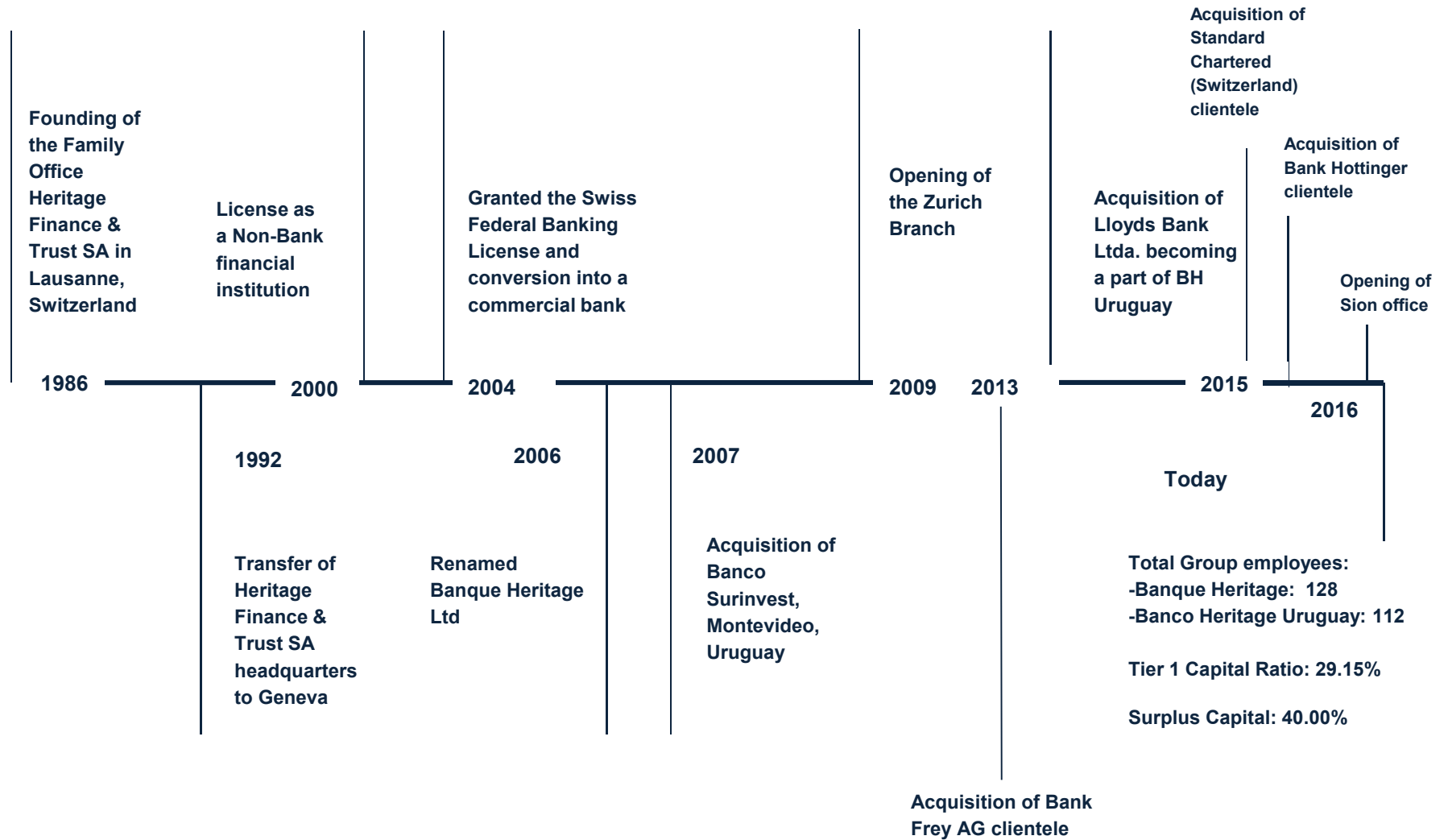
Heritage was established in Lausanne in 1986 as a family office under the name of Heritage Finance & Trust. Six years later, in 1992, the headquarters were transferred to Geneva. In 2004 the Swiss Federal Banking Commission, currently known as FINMA, granted Heritage the Swiss Federal Banking License. The license allowed it to develop its commercial perspectives after having operated as a non-bank financial institution since 2000.

This transformation into a full service Private Bank was clearly vouched for by the history and experience that the Esteve family has accumulated in the banking sector (BITAL in Mexico, sold to HSBC in 2002, Santander and Barclays in Brazil), in addition to the banking institution that the family currently owns – Agrofinanzas (Mexico), whose aim is to provide financing solutions for individuals and corporations in the agribusiness sector, with specific emphasis on sustainability and financial inclusion.

As part of the Bank's international growth strategy, the Group acquired a 60% stake in Banco Surinvest, a Uruguayan Bank formed in 1981 by several large financial institutions such as IFC, Rabobank, and HSBC. This shareholding was later increased to 100%. The Group's confidence in its subsidiary, Banque Heritage (Uruguay) S.A., has been reinforced in 2013 with the acquisition of the retail, commercial and corporate banking operations from Lloyds TSB Bank plc. in Montevideo.



Chronological Timeline



Why Banque Heritage

1 **COMPREHENSIVE ADVICE**

Flexible, needs-based advice on strategic wealth management solutions.

2 **CUSTOMIZED SOLUTIONS**

Managed open architecture offering tailored investment strategies and tools.

3 **PRIVATE BANKING HERITAGE**

A tradition of aligned family values, built with an entrepreneurial mindset.

4 **SEAMLESS ACCESS**

Being a cohesive, nimble team permits truly tailored solutions combined with exceptional agility and access.

5 **OUR STRENGTHS**

Accessible senior management, efficient and rapid decision making process, human sized establishment.

6 **DEDICATED EAM TEAM**

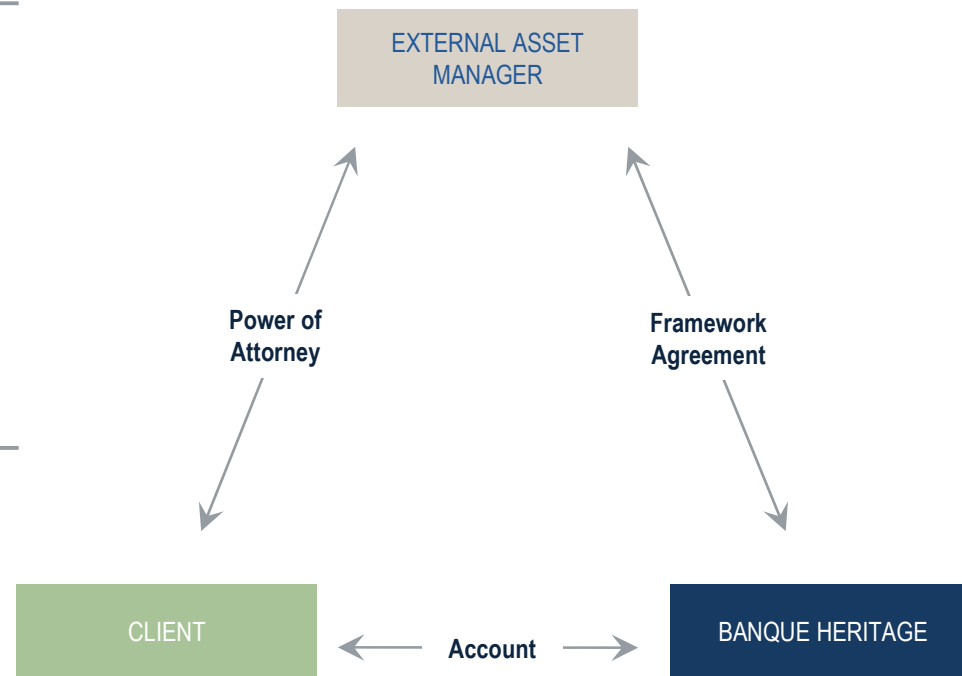
Experienced RM at your services to make sure you spend more time with your client and less with administration.



Dedicated Model for External Asset Managers

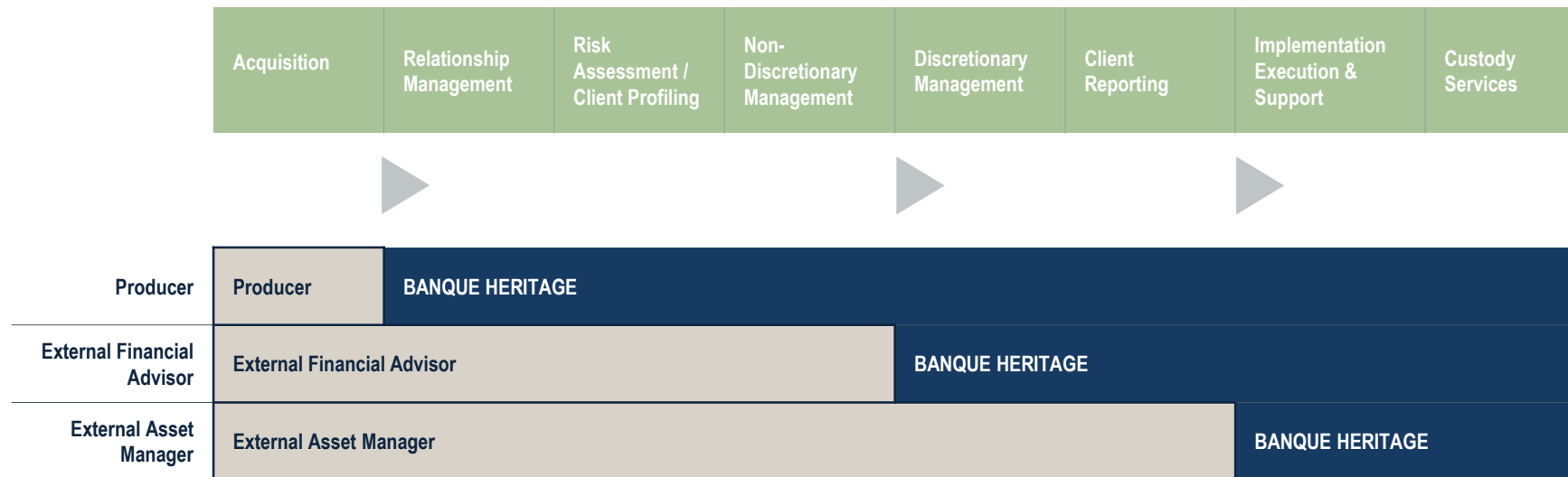
BANQUE HERITAGE PRIVATE BANKING SERVICES CAN BE OFFERED THROUGH AN EXTERNAL ASSET MANAGER MODEL (EAM):

- The tools and services that allow you to provide the best possible service for your clients
 - A team of experienced financial market professionals at your service
 - The services, product and IT solutions you need to succeed in your business
-



Partnership with External Asset Managers

DEFINED SERVICES TO MEET THE REQUIREMENTS OF THE EAM



Products and Services for External Asset Managers

PRODUCTS & SERVICES

External Asset Managers Desk

- Specialized Team
- One-Stop-Shopping
- Best Execution via Established Broker Selection Process
- Direct Access Trader (if necessary)

Basic Banking Products & Services

- Custody
- Tax Reporting
- Multi Currency Platform
- Card Solutions

Electronic Banking

- Sophisticated Information & Trading Access EAM (Internet)
- Internet Solution for End Client

Research

- Heritage Alternative Investment Research
- Proprietary Research
- Independent Research

Investment Products

- Open Fund & Product Architecture
- Customized Fund & Structured Products
- Broad Alternative Investment Platform

Other Services

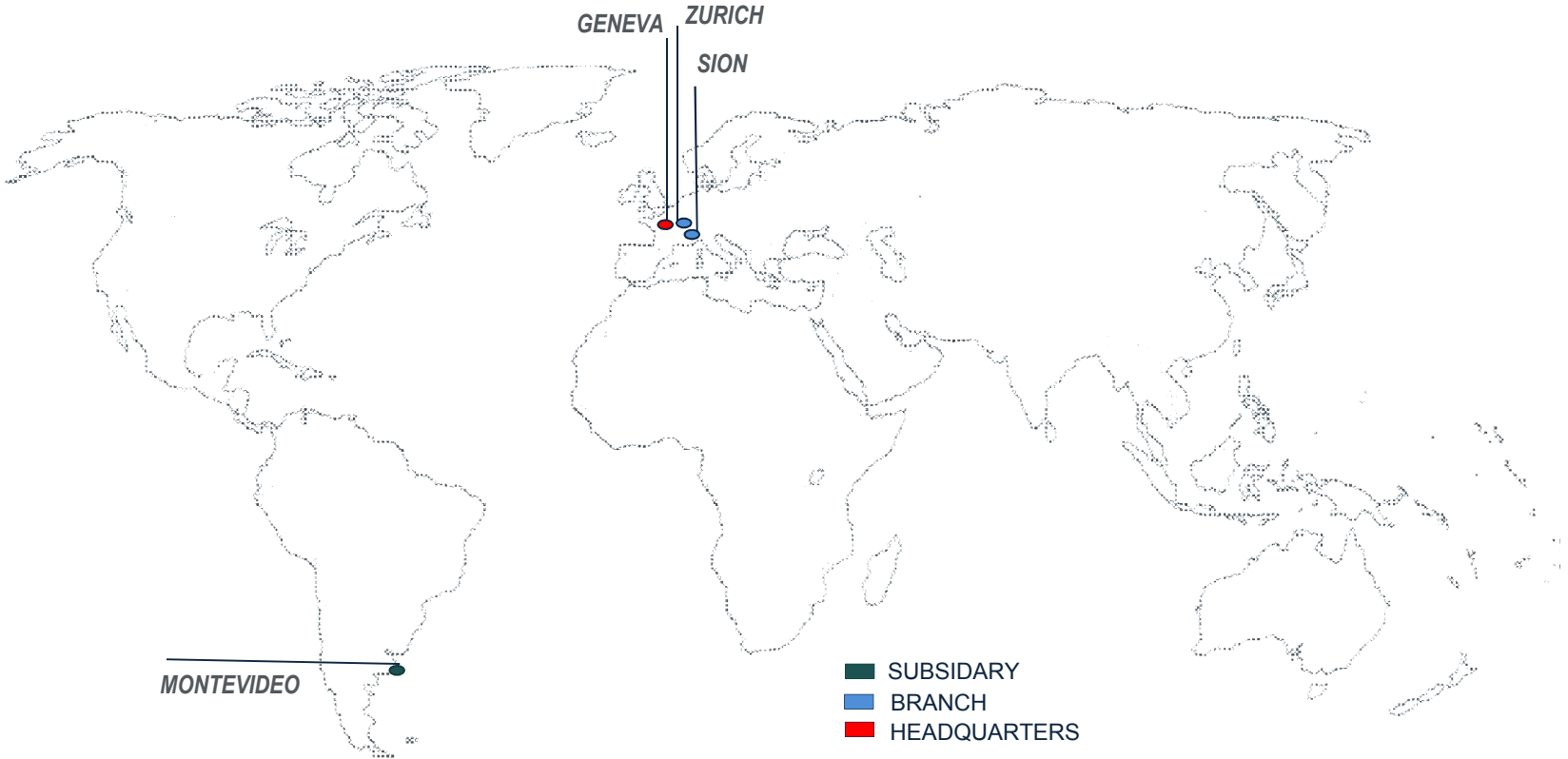
- Succession & Estate Planning
- Company Foundation & Development
- Lending & Guarantees
- IB Services

Pricing Schemes

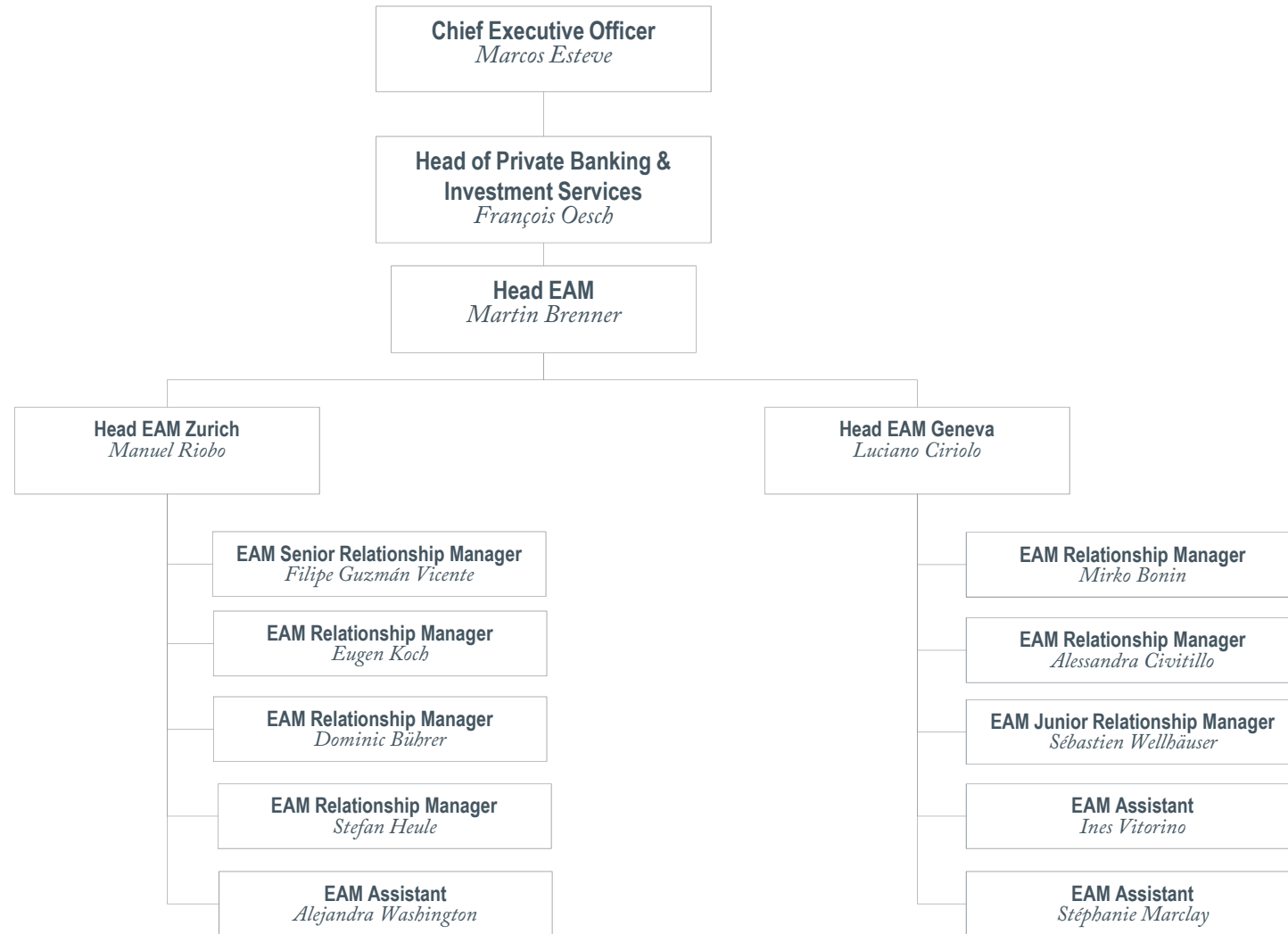
- Volume Discounts, Flat Fee, End Client Discount



Key Offices



Private Banking – External Assets Management



Contact

Martin Brenner

Banque Heritage AG
Bahnhofstrasse 100
PO Box
8022 Zürich
Switzerland

Tel +41 58 220 0845

Fax +41 58 220 0802

m.brenner@heritage.ch

Luciano Ciriolo

Banque Heritage SA
61 Route de Chêne
Case postale 6600
1211 Genève 6
Switzerland

Tel +41 58 220 0345

Fax +41 58 220 0163

l.ciriolo@heritage.ch



Disclaimer

DISCLAIMER

This presentation has been prepared by Banque Heritage SA (the Bank) and is provided to you for the purpose of personal use and information only. No information published in this presentation constitutes a solicitation, an offer or a recommendation to buy or sell any investment instruments, nor to conclude any legal act of any kind to this end. Furthermore, this presentation should not be construed as a financial, legal or tax advice.

The Bank reserves the right to change at any time the content of this information in part or in their entirety, at all times and without prior advice. Although the Bank acts with due care to ensure the accuracy of the information contained in this publication/presentation, it cannot guarantee such. The Bank or its employees assume no liability for any damages that arise through the use or non-use of the information published. Without prior written consent from the Bank, no information or images may be reproduced, disclosed or saved nor to include them in online-services, or any other electronic support devices.. This applies in particular to the Bank's logo.

The content of this presentation has not been reviewed by any regulatory authority in Switzerland or in any other jurisdiction. If you have any doubt about this presentation, you should seek an independent professional advice.

