



VERUM⁺
Swiss banking simplified

Core-Loan-Satellite
Model

EAM Services



Verum Capital is a full-service External Asset Management [EAM] company with access to multiple offshore banking platforms.

- Local office presence
- Five Global offshore banking platforms
- SEC licensed offshore banking platform designed for US passport holders and / or Green Card holders
- Independent Structured Product trading platforms
- Asset Management Services [AMS]
- Lombard loan facilities
- Global market research
- Structured Product trading and distribution
- Offshore account opening and due diligence support
- Flat fee / Ticket fee model
- Foreign Investment Allowance applications
- E-banking
- Tax reporting
- Debit and credit cards

Investment Objectives



Our discretionary Asset Managers are geared to meet your investment objectives.

- Core Portfolio: Multi-currency fund-of-fund investment strategies, enabling sustainable long-term capital growth over an investment cycle
- Loan Portfolio: Multi-currency short-term Lombard lending strategy to enhance investment power
- Satellite Portfolio: Opportunistic, multi-currency, yield enhancing, short-term investment strategies through the use of short-term Structured Products

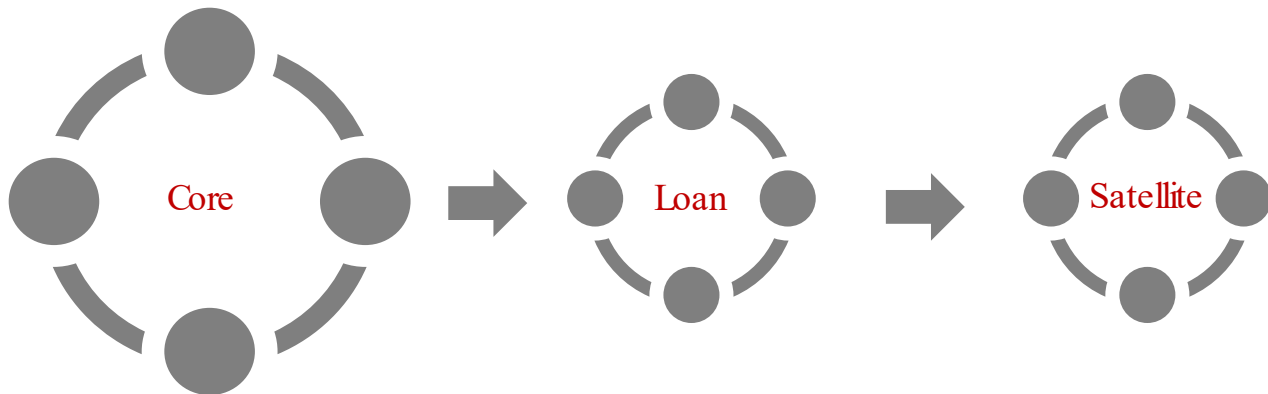
Structured Products



We design, trade and distribute bespoke, short-term Structured Products to the South African financial industry.

- Independent and transparent trade execution
- Multi-currency strategies [CHF, GBP, USD, EUR]
- Best price policy [up to 30 quote comparisons]
- Guaranteed quarterly returns
- Conditional capital protection

Core - Loan - Satellite Model



Core Portfolio [100%]

Long-term Investment Objective

- Global portfolio(s)
- Multi currencies and asset classes
- Five to seven years investment horizon
- 8% to 12% p.a. expected return
- Up to 65% loan to value [LTV]
- No lock-in period
- 0.5% p.a. safekeeping / admin fee
- CHF 200.00 trading ticket fee

Loan Portfolio [40%]

Short-term Lending Objective

- Lombard loan(s)
- Multi currencies
- 3 - 24 months duration
- 1.1% - 1.5% p.a. margin over Refinance Rate

Satellite Portfolio [40%]

Short-term Investment Objective

- Global product range
- Multi currencies and industries
- 3 - 72 months investment horizon
- 12% to 16% p.a. expected return
- Lock-in period three months plus
- Guaranteed quarterly returns
- Conditional capital protection
- 0.5% p.a. safekeeping/admin fee

The minimum investment equates to USD10 000.00 or the equivalent thereof in other currencies.

