

# FROM FAMILY OFFICE TO WEALTH MANAGEMENT

Experienced and innovative, Arche Associates specialises in rock-solid solutions for all your private wealth management needs

**O**ne of Europe's leading financial services companies, Arche Associates consists of three independent entities. So depending on the type of advice required, clients can choose from one of the following:

**Arche Family Office:** the first multi-family office to have obtained the approval of the Luxembourg Ministry of Finance under the law passed on 21 December 2012. Arche Family Office is at the service of wealthy clients in search of expertise,

transparency and independence in the overall management of their private wealth.

**Arche Wealth Management:** created and approved in 2013 after repeated demands from clients to provide tailor-made portfolio management services.

**Arche Private Advisors:** established in 2015 to consult, structure and accompany its clients' real estate investments.

The creation of Arche Associates is based on a deep

Luxembourg City:  
home to Arche  
Associates

conviction that private wealth should benefit from innovative solutions tailored to individual needs.

The group is based in Luxembourg due to the country's political stability and relevant legal and tax structures, which allows Arche Associates to provide a range of high-level services as demanded by its international clientele. Luxembourg plays a key role in the professional quality and institutionalisation of the Family Office and Wealth Management businesses.

### A tailor-made service

Arche Wealth Management is regulated by the Supervisory Board of the Financial Sector (CSSF) in Luxembourg. The division provides tailor-made portfolio management services; has extensive financial market experience, and is totally dedicated to its clients.

Offering continual stability, Arche perfectly understands the situation of its families and maintains a close and constant dialogue with them. By selecting the world's best investment funds, which give access to a flexible allocation, Arche provides a professional and specialised service in all traditional asset classes, as well as in custom-built structured products and private equity investments. Arche takes pride in providing sophisticated solutions specifically tailored to each client's needs. Operating as an independent firm, Arche avoids any conflict of interest and works exclusively for each client's benefit.

Arche also manages dedicated investments on thematic trends to benefit from specific trends.

Arche Wealth Management creates portfolios with a customised allocation. It does this while maintaining a close dialogue with the clients, for whom transparency reports are provided, in order to follow the evolution of the portfolios. The wealth management division is also the architect of a tailored-made asset allocation. The portfolios are assembled to reflect the firm's market convictions while taking into account the specific orientations as agreed with the client.

Arche manages on a discretionary basis and also offers an advisory management service in order to analyse the situation in accordance with market dynamics. The firm also provides continuous portfolio monitoring



The founders of Arche Associates, from left to right: Rudy Paulet, Frédéric Otto, President of the Executive Committee, Didier Bensadoun, and Franck Payrar

with a high response capacity. It selects the best management specialists in the world.

Arche Wealth Management's investment committee relies on a network of strategists to help develop and put into perspective its own market scenario. Through an open architecture, the selection of investment funds enables Arche to provide a relevant and specialised service on all asset classes. Arche Wealth Management is an independent management company that works with several depository banks. Clients entrusting the management of all or part of their assets may retain their historical custodian bank(s).

Clients can also benefit from the network of custodian banks with which Arche Wealth Management has negotiated competitive pricing conditions.

### Asset allocation

Arche Associates' objective is to create a steady appreciation of its clients' capital by producing positive returns while maintaining investment risks and volatility at a level agreed upon with the client. The firm's investment philosophy is based on the following points:

- The core portfolio relies on selections of the best expertise over flexible asset allocation funds, which provides an anchor in the

market by adapting the allocations depending on market conditions.

- To enhance returns, the portfolio relies on specific investments (thematic funds such as robotics and biotechnology).
- Absolute return strategies and structured products to diversify and increase portfolio's protection.

### Innovation

The firm's strong growth prospects are made possible thanks to its pursuit of innovative solutions in order to always better serve each client's interests.

An exclusive partnership developed with the National Bank of Canada is an illustration of this drive to provide clients with reasons to come and reasons to stay. This international partnership with Quebec's main bank offers Arche's clients a custodian bank service as well

as a multitude of investment solutions in Canada. Ultimately, this makes it possible to diversify the risk of holding assets by placing them on the North American continent.

The partnership provides access to structured products that are unique in their design as well as to real estate investment opportunities in Canada. Arche always looks for new ideas, products and concepts.

Another example of Arche's innovative vision is the development of a partnership with Swiss Life and the National Bank of Canada, authorised by the Insurance Commission of Luxembourg.

This agreement allows Arche's clients to use the National Bank of Canada (NBC) as the custodian of a life insurance contract by Swiss Life. It offers a unique solution that combines the benefits of a Luxembourg life insurance while diversifying risk by placing assets in Canada and taking advantage of Arche's asset management expertise.

With independence, transparency, innovation and excellence driving the company's success since its inception five years ago, Arche Wealth Management will continue to be the perfect partner to its wide range of clients. ■

**Further information**  
[www.arche-associates.com](http://www.arche-associates.com)