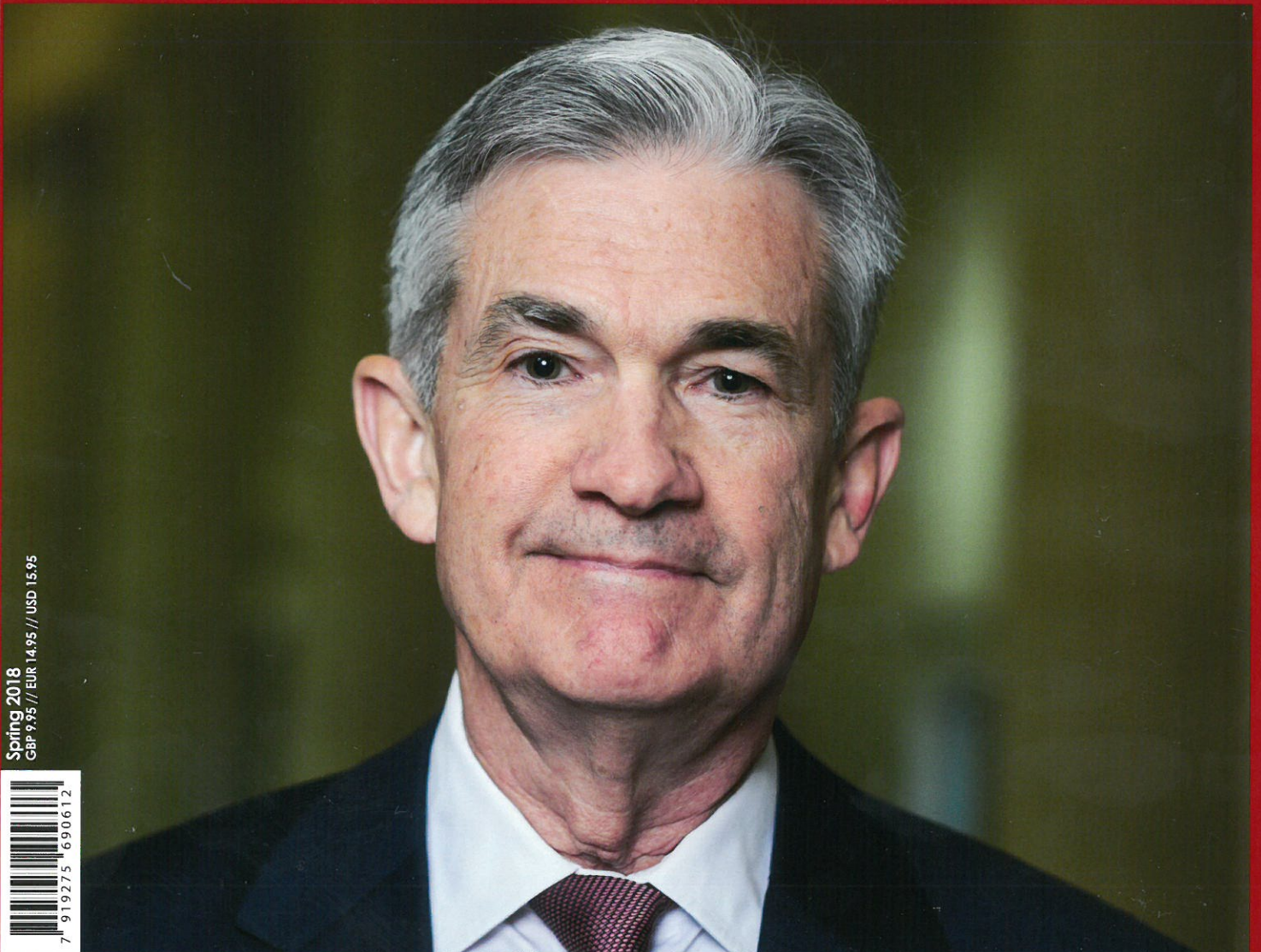


Capital Finance International

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AS WORLD ECONOMIES CONVERGE



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Jerome Powell, Chair of the Federal Reserve:

THE END OF EASY MONEY

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DEWA: THE ELECTRICITY & WATER UTILITY OF THE FUTURE // IFC: GREEN GROWTH IN SOUTH ASIA
ASIAN DEVELOPMENT BANK (ADB): GREEN BOND MARKET // UNCDF: MOBILISING DEPOSITS



> Arche Associates: From Family Office to Wealth Management



Arche Associates consists of three independent companies. Clients may benefit from the advice of one or more of these entities:

Arche Family Office is the first multi-family office to have obtained the approval, in 2012, of the Luxembourg Ministry of Finance. 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 was created and approved in 2013 after repeated client demands to provide tailor-made portfolio management services.

Arche Private Advisors was established in 2015 and consults, structures, and accompanies its clients' investments in real estate.

The creation of Arche Associates is based on a deep conviction: private wealth should benefit

from innovative solutions tailored to individual needs.

The group is based in Luxembourg. Its sense of anticipation and its political stability combined with relevant legal and tax structures have prompted Arche Associates to choose Luxembourg to offer a range of high-level services demanded by an international clientele.

Luxembourg thus plays a role in the



Luxembourg

"The firm's objective is to create a steady appreciation of its clients' capital by producing positive returns whilst maintaining risk and volatility at a level agreed upon with the client."

professionalisation and institutionalisation of the family office and wealth management business.

TAILOR-MADE SERVICE

Arche Wealth Management is regulated by the Supervisory Board of the Financial Sector (CSSF) in Luxembourg. The Arche Wealth Management team is totally dedicated to its clients and has extensive financial market experience.

Offering great stability, Arche perfectly understands the situation of the families and remains constant and close dialogue with them.

Through the selection of the world's best investment funds giving 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 the client's needs. Operating as an independent firm, Arche avoids any conflict of interest and works exclusively for the client's benefit.

Arche is also managing dedicated thematic investments to benefit from specific trends. Arche Wealth Management creates portfolios with a customised allocation, at the same time maintaining a close dialogue with the clients. Transparent reports are provided in order to follow the evolution of the portfolios.

The portfolios are assembled to reflect the firm's market convictions whilst taking into account the specific orientations agreed upon with the client. Arche manages on a discretionary basis and also offers an advisory management services in order to analyse the situation in accordance with market dynamics.

Arche provides continuous portfolio monitoring with a high response capacity. Arche Wealth Management 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.

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

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



Rudy Paulet (Associate founder, Arche Associates S.A.), **Frédéric Otto** (President of the Executive Committee (CEO), Associate founder, Arche Associates S.A.), **Didier Bensadoun** (Associate founder, Arche Associates S.A.), **Franck Payrar** (Associate founder, Arche Associates S.A.)

- The core portfolio relies on selections of the best expertise over flexible asset allocation funds that 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, biotechnology, etc.).
- Absolute return strategies and structured products to diversify and increase portfolio's protection.

INNOVATION

The firm's great growth prospects are made possible thanks to Arche's pursuit of innovative solutions. The exclusive partnership developed with the National Bank of Canada is an

illustration of this inextinguishable thirst to provide clients with reasons to come and reasons to stay. This international partnership with Quebec's main bank offers Arche's clients custodian bank services as well as a multitude of investment solutions in Canada, all in all making 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 whilst 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 only five years ago, Arche Wealth Management will continue to be innovative and fulfil client's needs. ✱

> ARCHE ASSOCIATES: BEST WEALTH MANAGER LUXEMBOURG 2018

Taking the know-your-customer into new territory, Arche Associates subscribes to the philosophy that wealth management needs to be a fully transparent and friction-free conduit that allows clients to reach a future crafted to their personal needs and aspirations. Ideally, the wealth manager dissolves into the background as the unseen hand that gently shapes resilient portfolios.

Based in Luxembourg, Arche Associates maintains three separate companies that each serve a different customer demographic with the same relentless dedication to excellence and the cultivation of trust. Arche Wealth Management, Arche Family Office, and Arche Private Advisors benefit

from synergies and shared expertise whilst maintaining a differentiated approach to the design of investment portfolios.

Known and celebrated for their attention to detail, finesse, and professionalism, the advisors at Arche Associates manage a number of thematic investments that seek to optimise exposure to especially promising sectors and industries. The firm is recognised for spotting trends early on and carefully building up positions long before the overall market wakes up. Arche Associates maintains a spotless track record for finding alpha within the customer's carefully assessed risk parameters.

Arche Associates has registered strong growth on the back of its innovative client-

focussed approach to wealth management, establishing long-term partnerships with customers in order to allow for the steady appreciation of the capital entrusted to the firm.

The CFI.co judging panel fully agrees that wealth management revolves around the twin core values of trust and transparency. Arche Associates has taken these timeless principles to the next level by adding a vital third ingredient – segmentation by investor demographic. No two investors are quite alike. By recognising this simple yet often ignored fact, Arche Associates has set itself apart from the herd. The judges are pleased to present Arche Associates with the 2018 Best Wealth Manager Luxembourg Award.