

# **Integradvisory**

**Financial & Investment Advisors**



***Integradvisory** is an International Private Wealth Management firm servicing high net worth and institutional clients. As a boutique of specialists, we provide investment services including financial advisory, discretionary portfolio management and asset management to Collective Investment Schemes. Our solutions are customized for each individual client providing value added and a one stop shop for most of the investment services requirements.*

*The **Integradvisory** model focuses on a select group of clients, offering an unparalleled service in terms of client focus, personal attention, and ongoing support.*

***Integradvisory** is based in Malta and is licensed and regulated by the Malta Financial Services Authority to provide investment services. With a client base spread across Europe the company has provided cross border notification to all EU states in line with Markets in Financial Instruments Directive 2004.*

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*Established in 2009, **Integradvisory** Ltd capitalises on the expertise, experience, competences and credibility of its shareholders and executive team. As an associated company within the CREDAL Network, **Integradvisory** Ltd enjoys the full support of an experienced multi-disciplinary team of professionals who have been involved in international business development for more than twenty five years.*



## Malta as a base for regulated financial services

*Building on a network of multi-disciplinary support and investment expertise, we are able to integrate diverse business development and tax management experience into investment strategy. These capacities enable advantageous participation in a Euro denominated economy currently experiencing a massive growth in the International Financial Sector. Licensed as fund managers to Collective Investment Schemes including Professional Investor Funds, we are able to provide a uniquely holistic solution to asset allocation and international investment.*

*Malta's highly regulated yet flexible regime and UK-modeled legislation and infrastructure provide the ideal platform for our innovative wealth and tax management support via our international tax consultants; CREDAL Advisory.*

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*“The excesses of the financial services sector over the past few years reinforce the need for financial advisors to stick to the basics. Competence in the provision of professional investment services, integrity in the manner in which the services are carried out, and clear and transparent communication between the parties throughout.”*

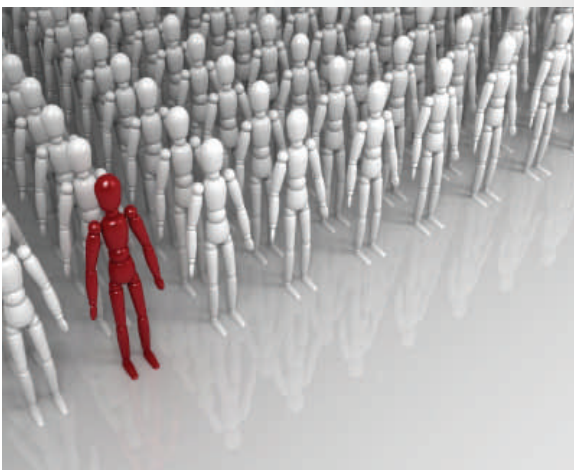
Stephen P. D'Alessandro  
Chairman, Integradvisory Ltd

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## Client Benefits

- *We are truly an independent wealth management outfit and are not tied agents to any investment or insurance house. This allows us to choose what we believe are the best solutions across a full range of international products and we can put together a customized portfolio for each client.*
- *Our solutions are unique for each individual client. Our process is structured to ensure that we take the necessary time to understand each client's financial situation and objectives and recommend a tailor-made solution. We are not interested in high volume business but focus on a group of clients and provide a service that secures a long-standing relationship.*
- *Our growth has been organic and based on client referrals. This method of growth has ensured that our client base is composed of a close-knit network of companies or individuals who use the wealth management experience to develop other useful contacts.*
- *Through our affiliation with the CREDAL Network, an International Group based in Malta providing multidisciplinary services ranging from tax advisory, trusts, corporate structure and business development, **Integradvisory** is able to offer a truly holistic service based on in-house solutions. In this way we are able to propose tax advisory services on investment solutions using trusts, fiduciary services or specific corporate structures. CREDAL is a member of Geneva Group International ([www.gqi.com](http://www.gqi.com)) and through this further affiliation **Integradvisory** acts as a network of networks for its client base and international business brokerage.*



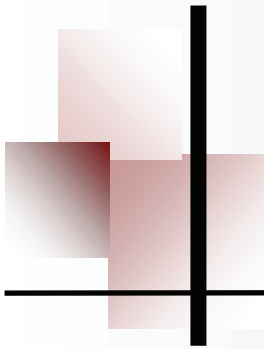
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*“Integradvisory was built on the old Swiss private banking model with client confidentiality and attention to detail in every single investment solution.*

*We are obsessed with making sure value is added to the client on all services we offer and continuously ensure one of the lowest cost base for clients in the industry”*

**Alistair Muscat**  
Managing Director

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### Advisory Solutions

The advisory service to clients forms the core of the range of services offered by **Integradvisory**. Through this solution clients are able to invest directly in their name (or through a nominee or fiduciary) whilst benefitting from the expertise in asset allocation and underlying investment solutions offered by our experienced advisors.

Our main focus is capital preservation and low volatility with steady returns and our risk management is enhanced by:

- Generally make use of Mutual Funds to diversify our client's portfolios in the various asset classes without taking individual asset risks.
- Using only the most reputable international Investment Houses that pass a stringent due diligence process and factually prove to us that they have the best fund managers.
- Having an internal investment committee composed of experts in economics, asset allocations and technical analysis that meets once a quarter to provide guidance for the subsequent quarters.
- Having our own internal best of fund range that is updated regularly to include only those funds that we consider are the best to fulfill the various client solutions either by providing above average returns or by providing a negative correlation to other funds thus reducing volatility.

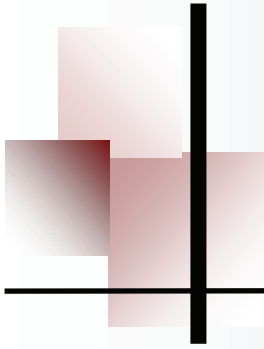


### Advisory Fee Structures

We offer a unique blend of fee structures from which our clients can choose including:

- A fixed advisory fee paid by the client
- A management rebate paid by the investment house
- A performance fee linked directly to the client's portfolio performance and using a high water mark method of calculation

All fees will be clearly explained and disclosed. We are interested in taking an equity stake in our client's investment success by taking an income risk that is linked to the client's investment risk.



## Discretionary Portfolio Management

Through our experienced managers with a proven track record we are able to provide Discretionary Portfolio Management to clients who require a more aggressive solution to all or part of their overall wealth.

This service is provided through established and highly reputable on-line brokers where clients are able to open and fund their own accounts which in turn are managed by **Integradvisory**. The positions taken by our managers are considered short-term through the use of speculative financial instruments and this service complements the longer term allocation offered through the advisory service.

Although the risk factor of this service is considered high clients still benefit from established risk management tools to minimize volatility levels and ensure constant vigilance to portfolios including:

- Internal real time portfolio management systems providing constant monitoring of portfolios and including stop loss indicators linked to pre-set and agreed parameters.
- A separate Asset Management Investment Committee responsible for the formulation and implementation of investment and risk management techniques. This committee is composed of experienced traders and risk managers with regular meetings held to constantly update the strategies used with the evolving financial markets.

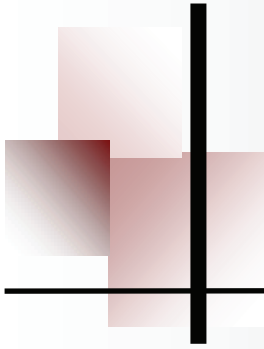


### Discretionary Portfolio Management Fees:

The fees related to this service are mainly linked to performance and clients know that unless value is added to their holdings generally no fees will apply.

A management fee may be charged to cover on-going costs to provide this service.

All fees are clearly explained and disclosed in the Discretionary Management Agreement provided to clients.



## Asset Management to Collective Investment Schemes

*Integradvisory holds a Category 2 license issued by the Malta Financial Services Authority authorizing the company to provide asset management to Collective Investment Schemes and specifically Professional Investor Funds (“PIF”). Our asset management capabilities to PIFs include:*

- *Derivative Trading*
- *Forex*
- *Fund of Fund Structures*
- *Immoveable Property Management*
- *Private Equity*
- *Hedge Strategies*

*Our PIF Asset Management team is composed of experienced hedge fund managers, chartered property surveyors, private equity managers, wealth managers and risk managers specialized in hedge techniques. Through this team of international managers we are able to allocate experts within sub-committees specifically created for each fund managed. These sub-committees report directly to the Asset Management Investment Committee which is ultimately responsible for the investment strategies, day-to-day operations, due diligence and risk management.*

*All our managers are licensed and approved by the Malta Financial Services Authority following stringent checks by the Regulator relating to asset management experience and expertise.*

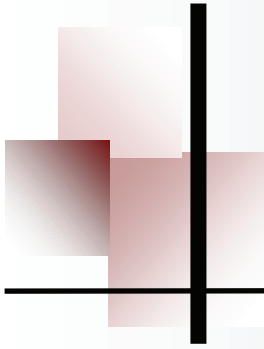
*In certain circumstances **Integradvisory** may choose to appoint a separate Investment Advisor to our Asset Management team to enhance our depth of experience in specific sectors or in response to specific fund requirements that require further specialized knowledge.*

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## Investment Committees

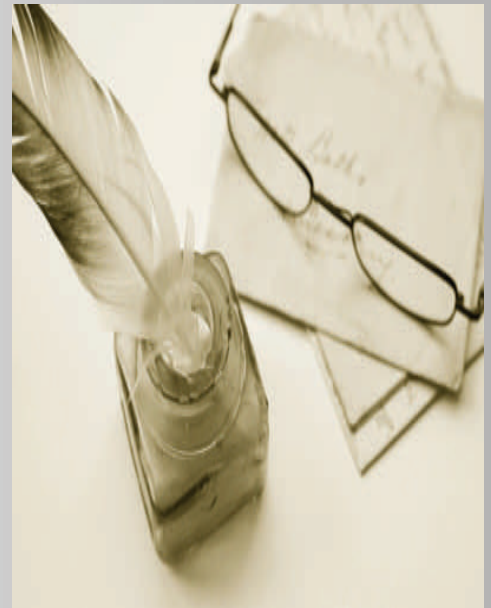
*A critical element in the success of the advisory and asset management solutions developed and deployed by **Integradvisory** has been the high calibre support provided to the Board of Directors and Management team by the Advisory and Asset Management Investment Committees. Composed of industry professionals with international experience, these Committees review the financial advisory and asset management services of the company and provide direction and guidance to the Board in the development of the necessary policies and systems.*

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### Obtaining a PIF license via CREDAL Advisory

*Established in 1989, CREDAL focuses on building value-chain models, secured by a unique blend of global expertise, on-site due diligence, business intelligence and opportunity available only as members of the world's largest organization of independent law, accounting, finance and consulting firms; Geneva Group International. Functioning as a Network-of-networks, our Risk-Management & Strategic Partnership approach, as well as experience in managing international joint ventures / operations / transactions and structuring investments, provide a business building capacity which via Malta's Professional Investor Fund, empowers clients to structure international investment and enterprise, safeguarded by the European Union standards and the UK styled; Malta Financial Services Authority.*

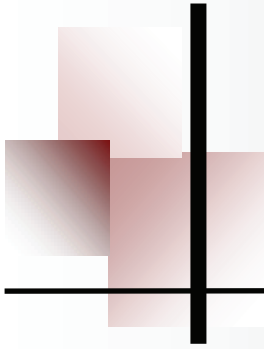


**Robert D'Alessandro**  
CEO  
CREDAL Advisory



*Promoters of PIFs can benefit from the holistic range of services offered by the CREDAL group of affiliated companies. CREDAL Advisory specializes in PIF set-ups up to licensing stage including setting up the investment company, providing directors for the fund, preparation of the Offering Memorandum and preparation of all documents required to obtain the regulatory fund license.*

*The unique combination of services offered by CREDAL Advisory and **Integradvisory** offers fund promoters with a one-stop-shop for setting up and managing the fund.*



*“A big part of financial freedom is having your heart and mind free from worry about the what-ifs of life.”*

Suze Orman



### *An on-going Commitment to customer focus*

*Integradvisory Ltd is a boutique firm that focuses on the personal requirements of its clients, both individual and corporate. The business model is one based on on-going communications with frequent mail and telephonic communications and regular face-to-face meetings throughout the year. In addition **Integradvisory** organises specialised client events, such as Investment Analysis Seminars involving top international fund houses to give clients first hand access to the fund managers that provide support to **Integradvisory** in managing client funds.*

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### *Our Promise to our Clients*

*We recognize the fact that our clients are busy running their own businesses or enjoying their life style and do not have the time to chase their Wealth Manager partners for assistance. Our agreements specify that:*

- We will provide our clients with a customized service and a unique solution to their investment needs*
  - We will endeavor to meet our clients in their country of residence at least once a year with quarterly trips to some of our core territories. Alternatively we will arrange for our clients to visit us in Malta.*
  - We will provide easy-to-use but confidential systems to allow clients review their portfolios, obtain on-going market information and gain access to our expert advice either on-line or through other traditional means.*
  - We offer the most competitive fee structure in the industry. We are committed on offering a private banking style service at a retail fees.*
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[www.integradvisory.com](http://www.integradvisory.com)

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