

Objectives and principles

Guided by Alpian is an investment solution offered to individuals who wish to manage their wealth themselves while receiving guidance from our experts. We digitally guide you through the various steps of your investment journey, from defining a robust investment strategy to selecting investment products that align with your objectives, to constructing your portfolio. You are ultimately in charge of making decisions, but our experts are at your disposal via the app for you. Guided by Alpian is your gateway to the long-term performance of global economies.

Is the mandate for you?

- You desire to capitalise on the performance of global markets in a diversified and cost-effective manner.
- You would like to invest for the long term and be actively involved in the decision-making process.
- You do not consider yourself a trader, yet you seek more than an off-the-shelf product.
- You are willing to invest time in managing your portfolio but would value recommendations from a team of experts at every step.
- You require tools to stay in control of your investments.

	Low				High
Degree of involvement	●	●	●	●	○
Degree of control	●	●	●	●	●
Cost	●	●	○	○	○
Knowledge & Experience	●	●	●	●	○

Key points

- Bespoke investment strategy devised through an innovative suitability questionnaire. Digitally guided through the entire investment process, from devising a strategy to turning it into a fully-fledged portfolio.
- Diversification across asset classes, geographies, and sectors.
- Cost-efficient and transparent implementation.
- Direct access to advisors.

How is the money invested?

- We define together an investment strategy, tailored to your unique goals, and needs. You can define constraints and modulate the level of impact you wish to have through your investment.
- We empower you to create a portfolio from a curated universe of ETFs that we diligently monitor on a daily basis. All product selections are made in your best interests and offer daily liquidity.
- When you're ready to invest, we provide recommendations on every aspect of your portfolio: Alignment with your strategy, product selections, and impact preferences. However, the ultimate decisions remain in your hands.
- We take care of the execution of your order once a day, at no cost. Once the portfolio is implemented, you can monitor it through the app, and we will notify you when we believe changes are necessary.

Investable asset classes

Equities

Switzerland
 US
 Europe
 Asia ex-Japan
 Japan
 Emerging Markets
 Planet Thematics
 People Thematics

Alternative investments

Commodities
 Precious Metals
 Cryptocurrencies

Fixed income

Global Government all-maturities
 Global Government
 inflation-linked
 Government Switzerland
 Corporate Investment-Grade
 Europe
 Corporate Investment-Grade
 Switzerland
 Corporate Investment-Grade US
 High Yield
 Emerging Markets
 Money Markets
 Development Banks Thematics
 Green bonds Thematics

Our investment philosophy

1. A well-designed portfolio works on a rational and emotional level for the investor.
2. A good portfolio is built for the long term.
3. Asset allocation is too important not to be personal.
4. Diversification is necessary, but in the right amount.
5. It is more beneficial to time oneself, not the markets.
6. Investor preferences should inform the portfolio. Not the other way around.

Performance

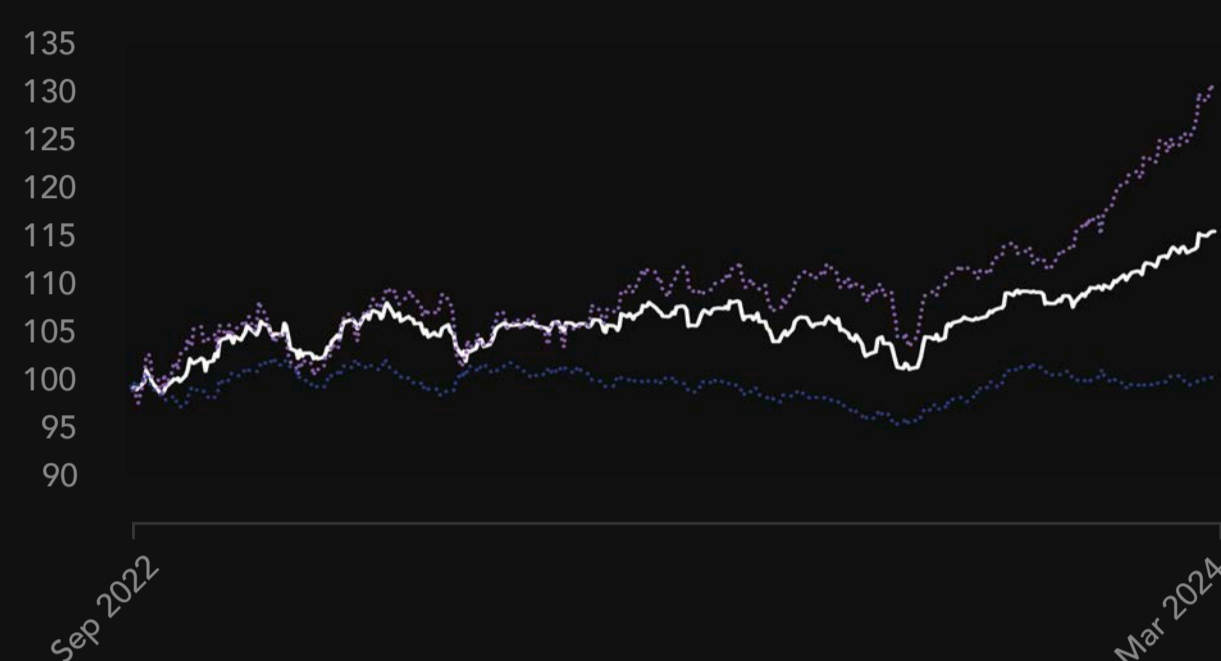
The performance of the portfolio will depend on the strategy built and varies from one client to another. As an indication, we show below the aggregated performance of all the portfolio we managed.

Benchmarks

- Alpian AUM performance
- Morningstar Gbl Mkts GR USD
- Morningstar Gbl Core Bd GR Hdg CHF

AUM Performance of Alpian ↑ 15.95%

Since inception



Statistics	Alpian	Morningstar Gbl Mkts GR CHF	Morningstar Gbl Core Bd GR Hdg CHF
Return since inception to 29.03	15.95%	30.57%	0.90%
Ann. Volatility	7.1%	11.7%	5.1%
Sharpe ratio	2.25	2.61	0.18
Max. Drawdown	-6.47%	-7.74%	-6.75%

Accessibility and costs

Minimum investment	10'000 CHF
Advisory fee	0.75% of the invested amount (annual).
Other fees	The advisory fee includes all costs related to the management of the portfolio (custody, transactions costs, research, etc). The costs that not included are the Total Expense Ratio (total costs associated with operating and managing the funds) of the products proposed, the taxes and the FX costs (0.20%) for the transactions in foreign currencies.

Portfolio management team



Victor Cianni,
Chief Investment Officer



Amandine Soudeille,
Associate Portfolio Manager

Disclaimer: Alpian, Morningstar. Data from 29/09/2022 to 29/09/2023. Any performance figures displayed account for the aggregate performance, net of fees, of all clients at Alpian. Individual investment returns may differ due to a variety of factors, including but not limited to, the date of investment and the investment strategy employed. Past performance is not a guarantee of future return. Alpian's investment philosophy and research frameworks are available on Alpian's website. The information provided herein constitutes marketing material. It is not investment advice or otherwise based on a consideration of the personal circumstances of the addressee nor is it the result of objective or independent research. The information provided is not legally binding and does not constitute an offering or solicitation to enter into any type of financial transaction. Nothing contained in this article constitutes a solicitation, recommendation, endorsement, or offer to buy or sell any securities or other financial instruments in this or in any other jurisdiction in which such solicitation or offer would be unlawful under the laws of such jurisdiction. Alpian S.A. makes no warranty as to the content, timeliness or the exhaustiveness of the information and therefore disclaims any and all liability for any loss that may occur as a result of using the information. For distribution in Switzerland only. This document may not be reproduced in whole or in part without the written permission of Alpian S.A.. Copyright © 2022 Alpian S.A.. All rights reserved. The content is prepared and owned by Alpian S.A. Registered address at 17 chemin des Crêts, 1209 Geneva, under the supervision of the Swiss Financial Market Supervisory Authority (FINMA).