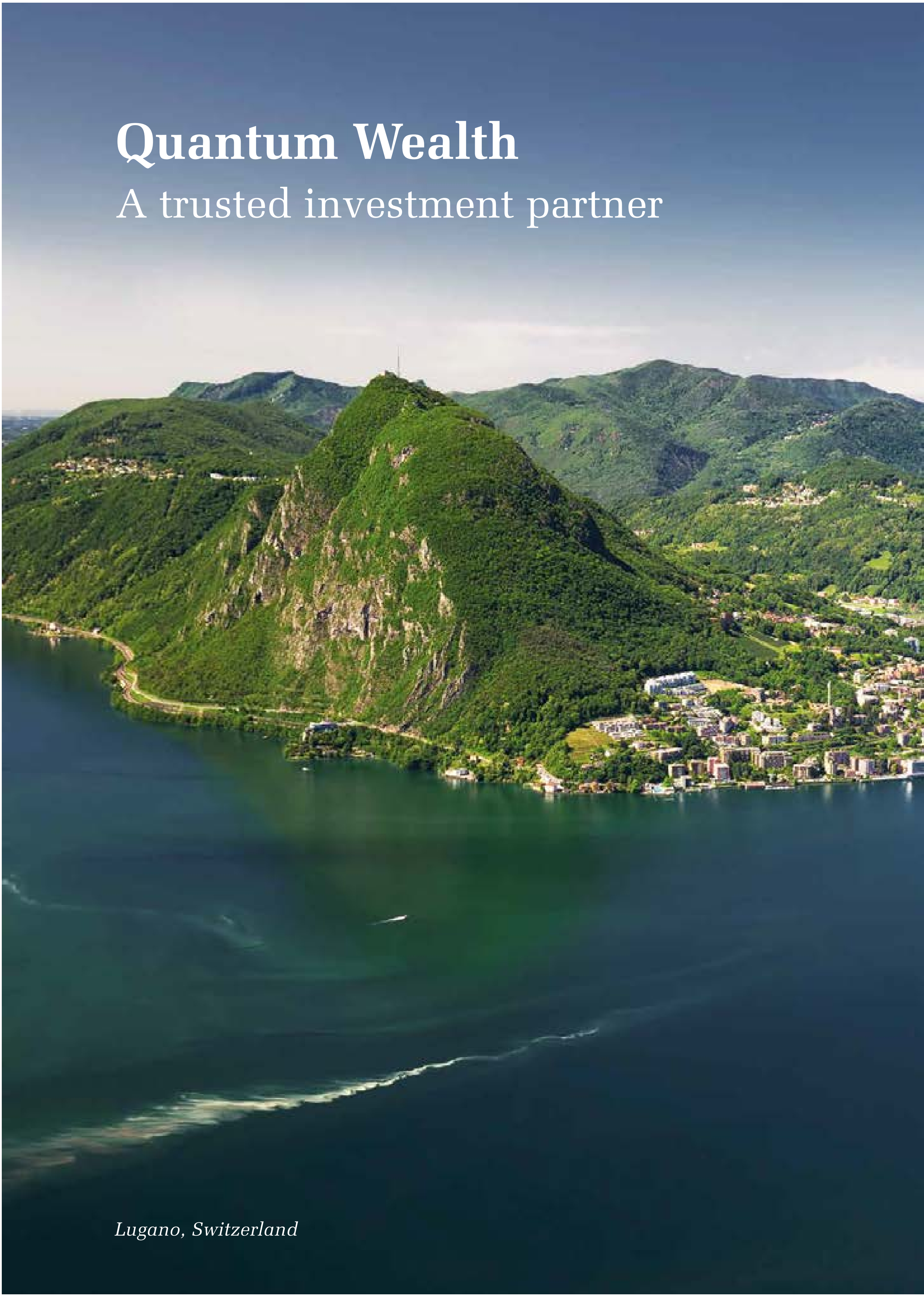
quantum wealth

Focused on the Success of our Clients

Quantum Wealth

A trusted investment partner



Lugano, Switzerland

A Partner of Choice

Quantum Wealth SA is a Swiss independent and private wealth management company fully dedicated to servicing high net worth individuals and their families. Quantum Wealth is authorized by the Swiss Financial Market Supervisory Authority (FINMA) as portfolio manager and is submitted to the continuous supervision of OSFIN, a Supervisory Financial Organisation.

We offer you the full range of services you would expect from a trusted financial intermediary, including access to the best investment solutions and banks as well as to a network of experts and professionals available in the market today. Located in the Swiss financial hub of Lugano, we also offer the safety, continuity and expertise of one of the world's most sophisticated and secure financial centers.

We are a completely independent organization with a significant financial expertise and strength. We are proud to count on a team of dedicated professionals with a long-lasting expertise and proven skills as wealth managers and private bankers.

Since Quantum Wealth's establishment in 2011, we have been a trusted investment partner, focused on the long-term success of our clients. Our unique approach is characterized by exceptional cultural awareness, outstanding and detailed knowledge of global markets and investment products, the quality of the relationships we have developed within our global network and of course our portfolio management expertise.

We present all the quality, specialization and broadness of larger institutions but operate in the lean and culturally sensitive way of a business model in total harmony with our clients and their interests.

Based in Lugano, we are at the heart of the financial market in Switzerland and we perform our activities within a robust compliance and governance framework while bringing a unique and remarkable understanding of the global financial markets.

Working in partnership with corporate service providers, professionals in tax and legal matters as well as with reputable financial institutions, we are an independent and client-focused partner delivering unbiased investment advice and services of the highest quality to entrepreneurs, top managers, wealthy retired individuals, and other high net worth individuals.

We are proud to work with clients from all around the world, residing in particular in Switzerland, European Union, Russian Federation and CIS countries.

Personal. Confidential. Professional.

A Science and a form of Art

In Brief

Private Wealth Management is much more than just "money management". The performance of a wealth manager is in fact measured by the extent to which a client is able to meet her or his life goals.

At Quantum Wealth you will receive personal attention that takes into account the entirety of your situation: your prospects, goals and family obligations, your preferences and concerns.

Our responsibility as a wealth manager is to provide you with the advice and means to safely get where you want to be financially, and to give you as much comfort and peace of mind as possible along the way.

Our services are comprehensive. As a fully independent institution, we are also not beholden to the views or products of any specific organization. We are free to manage your wealth on the basis of our honest, unbiased opinion, selecting the best products and solutions for your particular needs no matter the provider.

We are located in Lugano, the largest city in the Italian speaking part of Switzerland and third largest financial center of the country

Management & Team

Led by Dr. Roberto Garobbio, CFA, our team is composed of highly qualified professionals with extensive experience acquired over decades at several Swiss banks in asset management, investment advisory and private banking. We rely on a comprehensive network of specialists and professionals in order to provide you with best-in-class solutions for all your needs, no matter how complex, in all features of private wealth management.

We are fully independent, offering an open architecture while selecting the best and most appropriate custodian banks, asset classes, mutual funds, structured products and external service providers for our proposed solutions.

Dr. Roberto Garobbio
Chief Executive Officer and Chairman of the Board of Directors

With a Ph.D. in Economics from the University of Zurich, and following a long anddistinguished career in private banking, Dr. Roberto Garobbio is a co-founder of Quantum Wealth.

He previously served as Head of Private Banking, Chief Investment Officer and Executive Vice President at Finter Bank Zürich, a Swiss bank specialized in private banking and portfolio management. Prior to that he was Head of Products & Services at UBS (Italy) in Milan and, earlier, asset manager and financial analyst at UBS in Zurich. He has been a CFA charter holder since 1992.

Willy Alessi
Head of Wealth Management

Willy Alessi joined Quantum Wealth in February 2012 as Head of Wealth Management. Prior to that he served as Chairman of the Investment Committee and Head of Portfolio Management at Finter Bank Zürich, a Swiss-based private bank. Previously Mr. Alessi held several positions as financial analyst and asset manager at UBS Investment Research in Zürich and UBS (Italy) in Milan.

Mr. Alessi has almost 30 years of experience in wealth management and private banking. He earned his Master Degree in Economics at University of Fribourg, Switzerland and also holds the Chartered Financial Analyst (CFA) designation since 1999.

Team

Our team has a profound background in the financial field and gained many years of experience servicing high net worth individuals in institutions such as UBS, Bank Julius Bär & Co. and Finter Bank Zürich. We are passionate about our work and intensely focused on performing at the highest levels. We are keen on constantly increasing our qualifications, by attending specialized conferences and seminars. Our local and international orientation has helped Quantum Wealth to be extremely knowledgeable about dynamic investment opportunities and acquire an extensive network in the financial industry.

Fabio Taborelli
Attorney-at-law
Member of the Board of Directors

Mr. Fabio Taborelli joined Quantum Wealth in 2018 as Member of the Board of Directors. In 1994, he co-founded the Law firm "Grignola-Taborelli" where he still practices his profession. Prior to that, he served for several years as vice-chancellor at the Court of Appeals of the Canton of Ticino. He also held for more than 14 years the position of member of the LAFE, Commission of the District of Mendrisio, which authorizes the purchase of real estate by people living abroad.

Mr. Taborelli earned his Degree in Law at University of Lausanne and subsequently obtained the qualification to practice as lawyer and notary and he has now over 30 year of experience in the legal and notary field, assisting private and institutional clients in Switzerland and abroad.

Luca Beretta Piccoli
Attorney-at-law
Member of the Board of Directors

Mr. Luca Beretta Piccoli joined Quantum Wealth in 2022 as a member of the Board of Directors. Since 1996 has been working as attorney at law with the Law firm Team Legal SA in Lugano, originally Law office Respini Rossi Beretta Piccoli. Also since 1996 he has operated as public notary. From 1995 to 1996 he was Head of the Justice Division of the Cantonal Department of Home Affairs. Previously, he worked as a counsel for the Legal Service Division of the Cantonal Department of spatial planning. From 1984 to 1988 he was a legal trainee and then an attorney at law in a law firm in Lugano.

Mr. Beretta Piccoli graduated from the University of Lausanne in 1983 before obtaining the Degree of the Institut de Hautes Ètudes en Administration Publique (IDHEAP) in Lausanne. He was admitted to the Ticino and Swiss Bar in 1986 and to the Ticino Notaries Association in 1987 and now has over 30 years of experience in the legal and notary fields.

Our Approach

Our approach to managing your wealth begins with working together to develop a strategic investment policy. This essential step lays out your personal strategy, taking into account all the factors relevant to helping you reach your investment return objectives at a level of risk comfortable to you.

This means defining risk/return objectives, strategic and tactical asset allocations, and ensuring a periodic rebalancing of your portfolio as needed. It also means taking into consideration any particular constraints you may have, such as your investment horizon or pertinent family, fiscal, legal and liquidity concerns. We also consider different types of risk management and insurance issues, as well as questions relating to the transfer of private and business wealth to your heirs according to your wishes and expectations.

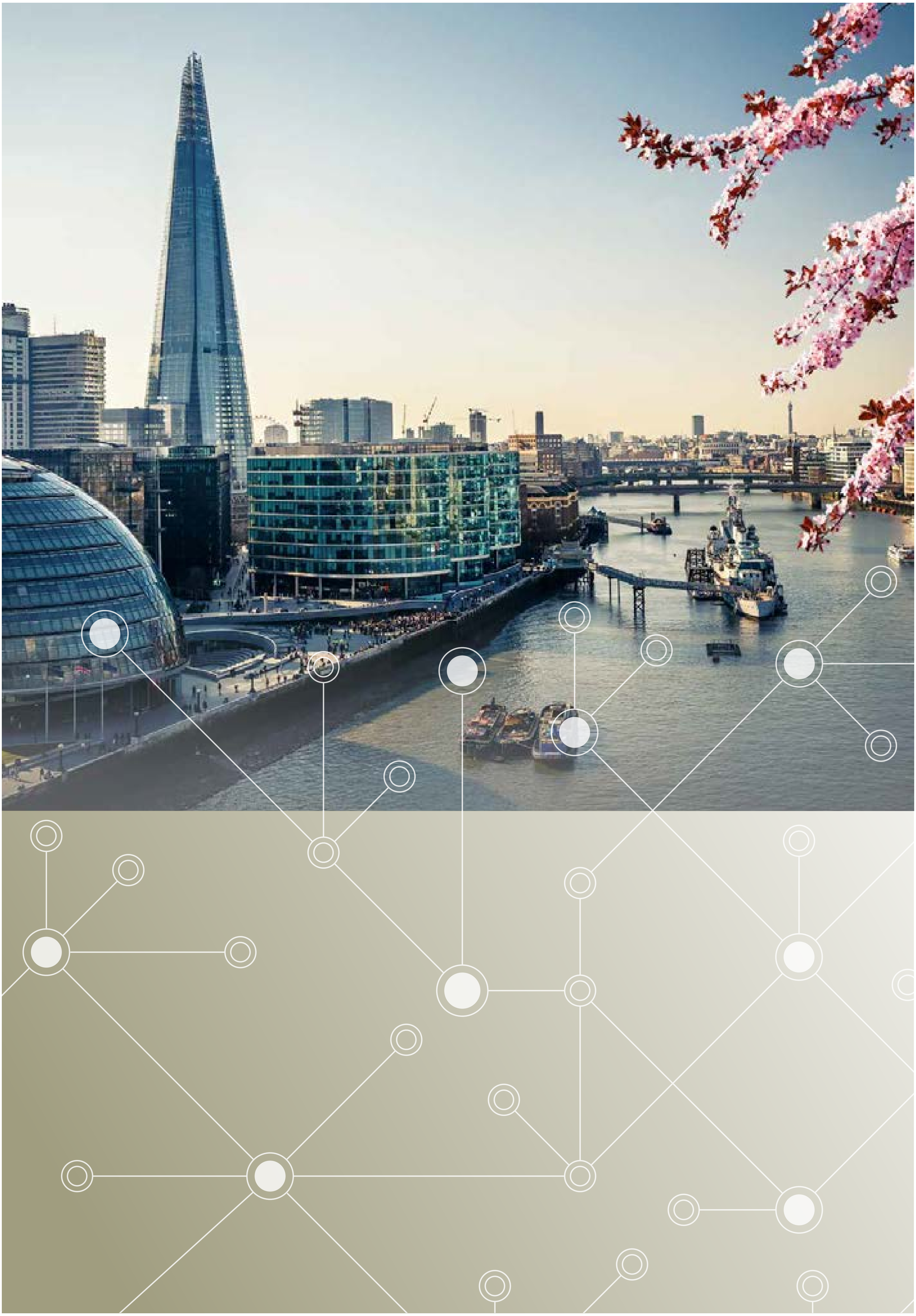
While the strategic investment policy is the basis for our management of your portfolio, it is not a static process. Quite the contrary, as your life and situation evolve, we will constantly review and revisit it with you, making sure it remains a relevant and effective expression of your desired strategy.

Our Services

We offer you strong and highly capable portfolio management and investment advisory services, based on a well-structured wealth management process and making use of our extensive experience and expertise in financial markets and economic development.

In working with us, you will gain access to a full range of tailored financial solutions and multi-family office services. These include, among others, financial engineering solutions for high net worth individuals and sophisticated investors, selection and monitoring of financial intermediaries, development of investment structures, risk management and insurance advice, estate planning and consultancy on wealth transfer goals as well as consolidated reporting analysis.

The choice of a custodian bank for your portfolio is essential. Part of our services is to help you chose the right custodian bank at the right location based on your goals and the services you need. Quantum Wealth acts as an intermediary and can connect you to the ideal partner in the main world financial centres.



Wealth Management Process

Investment Policy

Market

- Interest Rates
- Economic Trend
- Regulatory System
- Future Outlook

Risk Management & Insurance

Our company's wealth management process also includes the following risk management and insurance areas:

- Longevity risk
- Mortality risk
- Medical, disability and long-term care
- Living wills
- Healthcare proxies
- Property risk
- Business risk
- Political risk
- Legal risk

Wealth Transfer Goals

Our comprehensive private wealth management expertise encompasses consultancy on following wealth transfer goals:

- Estate planning
- Philanthropy
- Business succession

Asset Protection

Advantages of Switzerland

Switzerland is a sovereign state with excellent economic fundamentals. Its currency, the Swiss franc, has historically been strong and is supported by an independent central bank (SNB). The country offers exceptional political and institutional stability, an efficient and trustworthy legal and judicial system, as well as an attractive, business-oriented environment. Switzerland regularly scores one of the highest results in all global competitiveness rankings. The service sector represents 70% of Switzerland's GDP and includes three internationally relevant financial centers such as Zurich, Geneva and Lugano.

Switzerland's attractive and highly reliable financial system is based on a network of solid, well-capitalized banks offering state-of-the-art products, services and technology. A large number of these institutions are specialized in private banking and custody services, and have limited exposure to commercial activities or investment banking. The country also boasts a broad and efficient network of financial intermediaries, including independent wealth managers and multi-family offices.

These factors, along with the country's high regard for personal privacy and confidentiality, have helped Switzerland attract a large amount of clients from all over the world, looking for more compelling investment opportunities in a secure environment.

Protecting your assets is a very important aspect of what we do. In our view the following issues are of particular importance in this regard:

Separation private-business wealth

As they create wealth, entrepreneurs in particular tend not to clearly separate their private from their business-related assets. We highly recommend that you do so, particularly if you have a family. This can be done in progressive steps, and can go a long way to protecting your private wealth against any future claims.

Risk diversification

When it comes to investments and asset allocation, we suggest keeping the following key points in mind:

- The economic risks in many developed economies, among other things due to extended public or private sector debt, lower growth prospects and/or the lack of fiscal consolidation.
- Specific risks associated with the local country/region due to political and institutional instability, the risk of banking system insolvency, and/or legal and regulatory framework uncertainties.
- Environmental risks such as the introduction of new rules affecting tax planning strategies, reduced tax deductions and other limitations.

Thanks to its stability and strength, Switzerland offers excellent means of mitigating such risks.

Asset Protection Structures

Appropriate solutions can greatly assist you in protecting your assets. We consider all the relevant options, such as companies, trusts, foundations, single-premium life insurance policies and investment funds ("private-label funds"), either individually or combined. Most of these structures have the additional advantage of supporting you with your succession planning, ensuring that your inheritance wishes are followed.

In relation to the choice of a custodian bank for your bankable assets, we cooperate with a wide range of solid banks especially located in Switzerland, and we can help you to efficiently locate your funds with the desired geographical diversification.

Disclaimer

This publication is for the sole benefit and use of the client or the person to whom it has been delivered by a representative of Quantum Wealth SA. It is based on specific facts and circumstances and prepared for specific purpose. It is not intended to be, and may not be, relied on by any other person. Without the prior written consent of Quantum Wealth SA it shall not be copied, referred to or disclosed, in whole or in part. The information and opinions expressed in this publication were produced by Quantum Wealth SA as of the date of the presentation and are subject to change. Quantum Wealth SA is not obliged to update the publication and it should be noted that significant events may have occurred since the date of the publication. Although the information has been obtained from and is based upon sources that Quantum Wealth SA believes to be reliable, no representation is made that the information is accurate or complete. Any reference to past performance is not necessarily indicative of future results.

This publication does not constitute an offer or solicitation to any person in any jurisdiction and is not intended a recommendation for an investment or as a sufficient basis for an investment decision and Quantum Wealth SA does not accept liability for any loss arising from such use. An investment in a target described in this publication should be made only after careful study of the most recent prospectus and a comprehensive due diligence on the targeted assets. Quantum Wealth SA recommends that investors independently assess, with professional advisors, financial, legal, regulatory, credit, tax and accounting consequences before making a final investment decision.

Company information
Quantum Wealth SA is joint-stock company established under Swiss law, in compliance with its own articles of association and the provisions of the Swiss Code of Obligations (CO), listed in the Register of Commerce of Canton Ticino since 13.10.2011, company and VAT number CHE-425.558.059, LEI code 25490097VGTT8REQ8I39. The legal office of QW is at Viale Giuseppe Cattori 5, 6902 Lugano-Paradiso, Switzerland.

Supervisory authority
Quantum Wealth is authorized by the Swiss Financial Market Supervisory Authority (FINMA, www.finma.ch) as portfolio manager according to Art. 2 par. 1 lett. a FinIA in connection with Art. 5 par. 1 FinIA (authorization number F01291206). Quantum Wealth is submitted to the continuous supervision of a Supervisory Organisation according to Art. 61 of FinIA and Art. 43a ff. FINMASA, specifically OSFIN Supervisory Financial Organisation (www.osfin.ch, info@osfin.ch). Quantum Wealth is a financial intermediary pursuant to the Federal Act on Combating Money Laundering and Terrorist Financing (AMLA, RS 955.0) and is subject to supervision pursuant to AMLA exercised by OSFIN Supervisory Financial Organisation.

Privacy policy
Please refer to our website: www.quantumwealth.swiss

Quantum Wealth SA
Viale Giuseppe Cattori 5
P.O. Box 326
6902 Lugano-Paradiso
Switzerland

T +41 91 60 10 200
F +41 91 60 10 201
info@quantumwealth.swiss
www.quantumwealth.swiss