

## COOPERATION.

**We are looking for independent asset managers and financial intermediaries.**



a|r|m asset risk management ltd. was founded in April 2001 and specialises in the development structured investment products. The activities of a|r|m can be divided into two completely separate sectors. Our investments are defined, planned, implemented and managed in our products division, while our private client asset management division offers a comprehensive range of traditional asset management services.

**In the products division,** a|r|m specialises in the development of structured products. We are confident that we can achieve any risk/return profile as well as income with rising and falling share prices through selected financial instruments. Ready-to-launch “a|r|m products” are issued by well-known banks. a|r|m products are primarily developed for financial intermediaries. Financial intermediaries include insurance companies, private banks, pension funds, family offices and asset managers.

In consideration of the structuring and subsequent issuing of the products, issuers (investment banks) pay a|r|m, on request, a certain percentage of the monies invested. Financial intermediaries buying a|r|m products receive a pro-rated remuneration thereof in relation to the monies invested. a|r|m also designs specific and tailor-made structured products. Depending on agreement, a|r|m either receives a percentage or a performance-based remuneration.

**In the asset management division,** a|r|m initially offers its private clients an asset planning service which serves to subsequently identify an appropriate investment strategy. This may also involve products developed by a|r|m. For our asset management clients, asset planning is a service free of charge. We charge, however, a success fee on investment profits.

a|r|m does not actively solicit private clients. Client acquisition is exclusively by word-of-mouth referrals via existing clients or through private contacts of a|r|m employees.

a|r|m maintains a co-operative network with financial intermediaries such as tax consultants, insurance brokers, trustees or lawyers, who do not provide asset management services themselves. The objective of these co-operations is to introduce potential clients to a|r|m.

**We offer you a professional and friendly cooperation together with our solid expertise and attractive earning potential.**