



REYL
innovative banking



ENTREPRENEURIAL DNA

REYL & Cie's uniqueness is in its very DNA, reflecting an entrepreneurial, multicultural and multidisciplinary disposition. It is from this core ethos that the Group derives its vocation to be enterprising and innovative, as well as its ability to build and develop a strategic vision focused on the needs of a demanding international client base no longer satisfied with conventional banking solutions.



An independent, family-owned banking group with a resolutely entrepreneurial culture serving private and institutional clients for over 40 years.

INNOVATION



RESEARCH FOR LIFE

Established in 2014 at the initiative of REYL & Cie, the Swiss non-profit foundation Research for Life supports innovative developments in the treatment of cancer and childhood diseases. Research for Life is particularly interested in young, highly skilled research units that are taking advantage of the latest technological advances to make decisive progress in understanding and treating major diseases.



In an environment that is particularly challenging for the financial sector, REYL Group has continuously expanded its offering and diversified its businesses and geographical locations to deliver the best possible service to an international client base seeking solutions that are both innovative and highly personalised.

This approach has enabled REYL & Cie to maintain its strong growth in spite of the economic difficulties faced by banks since the turn of the century, most notably the bursting of the technology bubble in 2000 and the financial crisis of 2008. REYL & Cie owes this ability to continue to grow and innovate largely to its enterprising spirit, which lies at the very heart of its identity.

REYL & Cie has been an independent banking group since 1973. Its partners stand out for having led successful careers in corporate governance and investment banking. REYL Group is characterised by a strong entrepreneurial culture, bringing it closer to its clients and underpinning its ambition to be a creative builder and innovator.

In the Swiss private banking environment, REYL & Cie is able to bring a fresh vision of the solutions that a modern and innovative bank must offer its clients, particularly in areas linked to their businesses - a fundamental source of value creation that is frequently neglected when assessing their overall assets.



Research
for Life

VALUE PROPOSITION

Based in Geneva for over 40 years, Bank REYL & Cie operates in a business environment that offers a number of advantages for its clients. Switzerland is known for its longstanding democratic institutions, its political stability, the strength of its economy, its sophisticated banking legislation and the strength of its currency. All these assets offer excellent guarantees to international investors seeking security.

These strengths are reinforced by the high level of technical expertise now on offer in the Swiss financial market, able to meet the increasingly complex needs of an ever more sophisticated international client base. In the field of portfolio management, REYL & Cie's managers are able to offer a high level of technical expertise, particularly in executing asset allocation strategies and using tailored financial products with the aim of optimising performance while controlling risk.

A diversified business model

Since the early 2000s, REYL & Cie has expanded its range of expertise beyond portfolio management alone in order to meet the expectations of a new generation of entrepreneurial and institutional clients who have built their success on the opening up of international trade. This diversification of products and services has been driven by the belief that a modern, fast-moving bank must stay one step ahead of its clients to be able to offer them genuine added value and exclusive, innovative and personalised solutions.

In addition to portfolio management, REYL Group operates in four key business areas: **RAM Active Investments** manages and distributes an innovative range of high-performance investment funds aimed at institutional clients; **REYL Prime Solutions** focuses on its clients' legal, accounting and tax matters linked to corporate and family governance; **REYL Corporate Advisory & Structuring** focuses on advising corporates, on behalf of which it conducts capital market activities, private and public financing transactions, mergers and acquisitions, and capital restructuring; and finally, **REYL Asset Services** provides institutional clients with custodian banking services as well as investment fund set-up and governance services.

Genuine added value

REYL & Cie aims to differentiate itself from the traditional private banking model – often limited to executing an investment strategy using a standardised process correlated with the sale of financial products – by taking an interest in its clients' overall asset base.

DOMINIQUE REYL
CHAIRMAN OF THE BOARD OF DIRECTORS

«While developing its business model to better cater to the varied demands of its clients, REYL Group has succeeded in adapting to an increasingly restrictive regulatory environment as well as particularly volatile financial markets, without damaging its growth or profitability.»

While private banks manage their clients' financial assets, it is now essential that they also offer high value-added solutions in essential areas such as business and family organisation.

The fact that REYL & Cie is itself a privately owned independent bank whose strategy is defined and implemented by business specialists means this goal is pursued with even more conviction. REYL & Cie's management embodies a new generation of bankers who use their in-depth expertise to build truly client-centred offerings.





REYL Partners
Sitting: François Reyl, Chief Executive Officer, and Dominique Reyl, Chairman
Standing: Lorenzo Rocco di Torrepadula, Nicolas Duchêne and Christian Fringhian



VISION

Based in Switzerland from the outset, in one of the world's most competitive economic environments, REYL Group is constantly innovating and refreshing its offer in order to keep pace with the needs of its clients.

As well as traditional portfolio management, REYL & Cie operates in four complementary business areas: *Asset Management*, *Corporate & Family Governance*, *Corporate Advisory & Structuring* and *Asset Services*.

Having strengthened its areas of expertise, REYL & Cie is able to offer tailored investment solutions and high value-added advice to its client base of institutional investors and international entrepreneurs. More specifically, drawing on its senior executives' career experience in investment banking, REYL & Cie has integrated business - the lynchpin of value-generating assets - into the very heart of its strategy and culture.



BUSINESS LINES



WEALTH MANAGEMENT

REYL & Cie offers its clients - be they entrepreneurs, senior executives or private investors - a highly personalised portfolio management service. To determine such essential parameters, REYL & Cie undertakes a detailed analysis of each client's risk profile and investment horizon before proposing a strategic allocation of portfolio assets.

REYL & Cie's clients can choose between personalised discretionary management, advisory investment or execution-only services. Portfolios are constructed in accordance with each client's instructions, drawing on all asset classes traded on both developed and emerging markets. Teams dedicated to foreign exchange dealing, alternative investments, private equity and structured products provide clients with additional technical expertise. Finally, portfolio risk is subject to rigorous ongoing monitoring.

REYL & Cie's Wealth Management services also include legal and tax analysis and the creation of dedicated investment vehicles. In summary, REYL & Cie's mission is to offer each and every client personalised services that provide a high level of added value in terms of performance, risk management and wealth optimisation.

CORPORATE & FAMILY GOVERNANCE

Represented within REYL Group since 2007, **REYL Prime Solutions** focuses on advising businesses and families on matters of taxation, structuring, administration and accounting. This offering is rounded out by lifestyle services for private individuals covering both tangible asset management (real estate, yachting, aviation, art, etc.) as well as concierge and private secretary services.

The mission of **REYL Prime Solutions** is to optimise the structure and administration of large corporate and private asset bases and manage their complexity so that its clients can devote more time to their personal or business priorities. Where circumstances require the expertise of an external specialist, **REYL Prime Solutions** selects the best experts in their field, coordinates their activities and maintains a supervisory role.

Although frequently asked to provide asset consolidation services or to audit the financial services of third party institutions, **REYL Prime Solutions** operates independently and therefore does not include the management of financial assets in its range of available services. This allows it to avoid conflicts of interest and offer its clients a completely impartial service.

FRANÇOIS REYL
CHIEF EXECUTIVE OFFICER

«We draw on each of REYL Group's business areas to design the investment advice and solutions best suited to our clients' specific circumstances.»

CORPORATE ADVISORY & STRUCTURING

Since 2012, REYL & Cie's *Corporate Advisory & Structuring* department has been supporting and advising its clients - public or private companies and their major shareholders, boards of directors and other key stakeholders - on capital market activities, mergers and acquisitions, private placements of shares or bonds, and restructuring.

REYL & Cie's partners have successfully completed long careers in investment banking and corporate governance. They understand the realities and challenges faced by businesses, first because they regularly advise their clients on matters of valuation, transmission, financing, recapitalisation, acquisition and divestment, and second because they are responsible for the day-to-day management of REYL & Cie's development as an independent company.

By including corporate services in its areas of expertise, REYL & Cie is able to advise its clients at each key milestone in the development and success of their business projects.

ASSET SERVICES

REYL & Cie's *Asset Services* department, formed in 2015, offers custodian banking, investment fund governance and organisation, delegation of research and financial analysis and trading services to an institutional client base consisting of asset managers, banks, traders, investment fund managers and administrators, *Family Offices*, companies and pension funds.

These services are supported by teams from the various entities within REYL Group, both in Switzerland and abroad, in the areas of IT, operations/back office, legal advisory and financial analysis.

Through its expertise in the various aspects of *Asset Servicing*, REYL & Cie enables its clients to concentrate on their essential objective of optimising portfolio performance and distributing their products.

ASSET MANAGEMENT

An innovative player in investment fund management since 2003, *RAM Active Investments* offers its client base of institutional investors active performance management products focused on equities and bonds.

Its equity strategies, delivered through a range of directional and decorrelated funds, are based on a systematic fundamental methodology applied to a broad universe of shares. Its fixed income strategies use a tactical investment process based on fundamentals rather than index tracking. They are applied via directional products and deliver regular performance with little volatility.

RAM Active Investments is constantly seeking to provide investors with high risk-adjusted returns via diversified, liquid strategies. The investment funds managed by *RAM Active Investments*, which are regularly awarded for their innovation and performance, are now used by institutional investors spread over four continents.

INTERNATIONAL PRESENCE





The fall of the Berlin Wall and the reforms in favour of a market economy initiated in key emerging markets since the 1990s have favoured the emergence of a new generation of international entrepreneurs and institutional investors who are highly informed, mobile and characterised by complex needs.

Like its holders, wealth has become more mobile, more diversified and spread across assets located in multiple jurisdictions. REYL & Cie is keen to meet the challenge of remaining close to its clients and providing them with the best possible service. To adapt to this new environment and support its clients wherever they are, REYL & Cie has considerably expanded its geographical footprint since 2002. As well as Geneva, Zurich and Lugano, REYL Group now provides regulated services in London, Luxembourg, Malta, Singapore, Dubai and the United States.

Geneva

Zurich

Lugano

London

Luxembourg

Malta

Singapore

Dubai

United States



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REYL & Cie Ltd is licensed as a bank in Switzerland and performs its activities under the direct control of the Swiss Financial Market Supervisory Authority (FINMA) and the Swiss National Bank (SNB). The REYL Group's subsidiaries are also regulated by the LPCC in Switzerland, the FCA in the UK, the CSSF in Luxembourg, the MFSA in Malta, the MAS in Singapore, the SEC in the United States and the DFSA in Dubai.



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