International Private Banking
Lloyds TSB

Global Opportunities

Lloyds TSB International Private Banking offers you the Global Opportunities portfolio, a truly global and innovative investment strategy.

The Global Opportunities portfolio seeks long-term capital appreciation through investments in global themes. Independent of any specific benchmark, it is a flexible investment strategy, which is designed to benefit from opportunities wherever they arise. It represents an attractive investment opportunity for dynamic investors.

Key Features

- Global investment strategy, with exposure to stocks and bonds, sectors and countries, including emerging markets
- Benchmark free
- Flexible investment style
- Designed for dynamic investors with a high risk tolerance
- Can be referenced in all major currencies

Portfolio objective

A truly innovative investment strategy, the Global Opportunities portfolio seeks long-term capital appreciation through dynamic investments in global themes.

Our approach

Emerging markets often offer country-specific growth themes, whereas mature markets provide thematic investment opportunities such as social reforms, new technologies, energy, value stocks and small caps. By offering an exposure to both, the Global Opportunities portfolio creates an optimal balance between risk and return.

Our investment strategy

Global Opportunities is independent of any specific benchmark. Investment vehicles are screened through a bottom-up and expectation-driven approach, using the skills and experience of a seasoned investment team. The Global Opportunities portfolio benefits from flexibility in both the choice of the investment universe (given the benchmark-free approach) and the investment vehicles (individual stocks, bonds, cash, long-only funds, ETFs, structured products). The investment strategy focuses on specific themes and vehicles to achieve a meaningful impact from research.

You will benefit from

- The opportunity to invest globally in stocks, bonds, alternative instruments, and funds, across all sectors and countries, including the emerging markets.
- A well-articulated investment approach, backed by an experienced investment team, seeking and investing for growth globally.
- A benchmark-free investment style.
- A flexible and focused approach to growth investment.
- The potential for higher risk-adjusted returns than regional specific portfolios.
- A diligent investment process.

Associated risks

- The currency exposure from global investments may be significant.
- Investments in emerging markets, growth stocks, or small- and medium-sized companies are more volatile in general than investments in developed markets, or large and established companies.
- The focused investment approach may mean holding larger positions in a smaller number of instruments, leading to the possibility that the movements in the value of a single position may have a significant impact on the return of the portfolio.

Therefore, a client investing in Global Opportunities recognizes the high risk profile of this product and acknowledges that it will not represent more than 20% of his/her total investable assets.

Note: the final performance of an investment product chosen in a currency different to that of your home or base currency can increase or decrease as a result of currency fluctuations.

Investment profile

Risk tolerance:	high
Time horizon:	3 to 5 years
Volatility:	high

Investment instruments

Individual stocks, bonds, cash, long-only funds, ETFs, structured products.

Minimum Investment

CHF 500,000 or equivalent.

Currency

This product is available in CHF, EUR, USD and GBP.

Note: the final performance of an investment product chosen in a currency different to that of your home or base currency can increase or decrease as a result of currency fluctuations.

Bank tariff

Annual All Inclusive Fee:

2.0% Up to CHF 2.5 million
1.5% Over CHF 2.5 million

The All Inclusive Fee will cover all charges related to our management of your portfolio, including administration fees, safe custody charges, transactional costs, brokerage fees and commissions. The All Inclusive Fee is not charged on LTSB in-house funds (LIL, LIP, LGMA, LTOL). Any foreign taxes and stamp duties will be charged separately where applicable.

What next ?

For more information, please call your Relationship Manager who will be happy to advise you further on our Global Opportunities offer.

Contacts

You can also contact us at the following address:

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