

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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The Investment Strategies described herein are available through a mandate by which the Bank is given full comprehensive power to manage all investments at its entire discretion and in substitution of the Client, within the framework of the "Portfolio Management Guidelines" issued by the Swiss Bankers Association. The part of investments made through internal collective portfolios will be liquidated on termination of the mandate. Non traditional investments, such as hedge funds, private equity and real estate, are authorised by the Guidelines provided they are carefully selected, monitored, and structured according to the Fund-of-Funds Principle, or an equivalent structure (multi-manager principle, internal collective portfolios, etc.). These structures are illiquid in comparison to other securities and offer monthly or quarterly liquidity to which a notice time of several months may be added. Therefore these investment strategies may not be suitable for clients with unforeseeable liquidity needs. Please refer to the brochure "Specific risks in securities trading" for further guidance. The data contained herein are based upon sources believed to be reliable, however, their accuracy and completeness cannot be guaranteed. The products and services mentioned in this document may not be available or suitable for all investors; if you have any doubts, you should seek advice from your investment and/or tax advisor, who is familiar with all the relevant facts, before taking any action. It should be remembered that the value of investments, and the income from them, may fall as well as rise and investors may not receive back the amount invested. Past performance is not necessarily a guide to the future. Legislation or regulations in your home jurisdiction may prohibit you from entering into transactions with us. We reserve the right to make final determination on whether you are eligible for any products or services. Lloyds TSB Bank plc is authorised and regulated by the Financial Services Authority. This document is issued by Lloyds TSB Bank plc, Geneva Branch which is not submitted to the Financial Services and Markets Act 2000 of the United Kingdom and therefore is not subject to the rules and regulations of the Financial Services Compensation Scheme made under that Act for the protection of depositors. For clients of Lloyds TSB Bank plc, DIFC Branch only: This marketing material is intended for professional private banking clients only as defined by Dubai Financial Services Authority regulations. Lloyds TSB Bank plc, DIFC Branch is regulated by the Dubai Financial Services Authority.