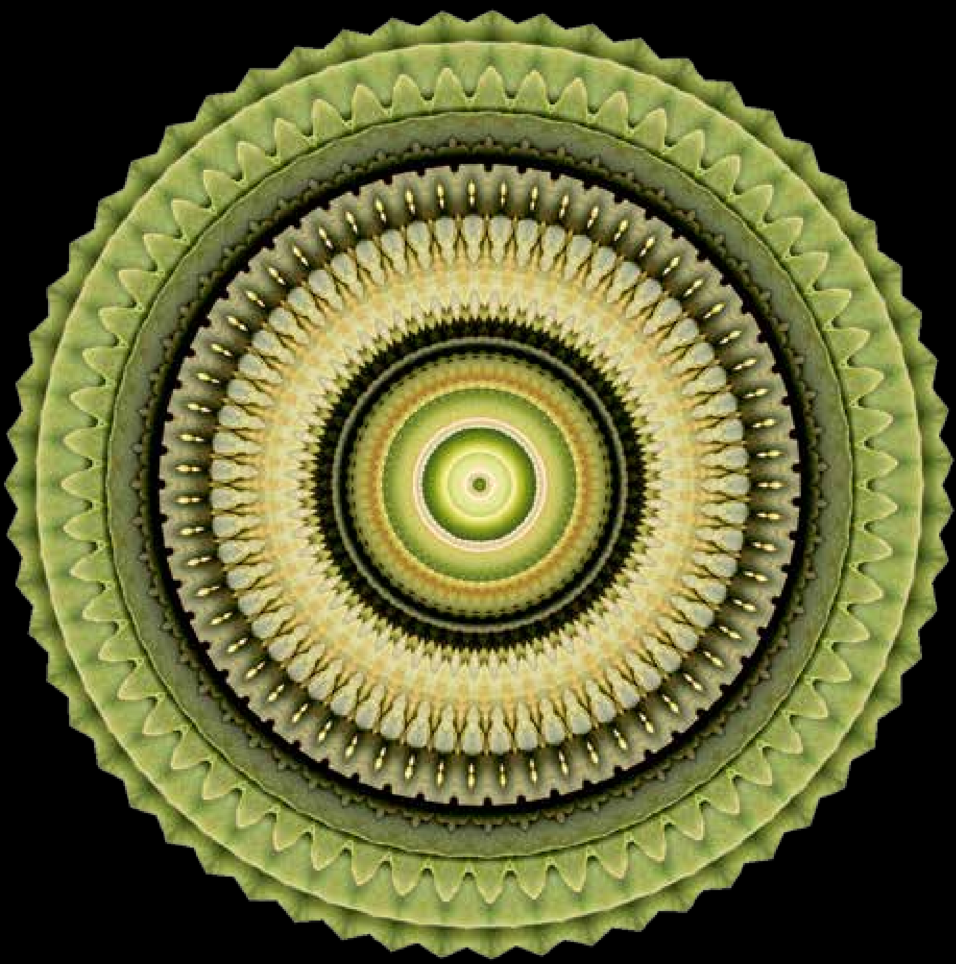


Wealth Advisory Services
Winning with clients

About Us

Deloitte, with more than 650 professionals operating out of offices in all major cities is one of the largest and fastest-growing professional services organisations in Cyprus providing a full range of services to a diverse client portfolio. As part of the Deloitte global network, with more than 245,000 people in over 150 countries, it has the advantage of a global sharing of knowledge with a local adaptation and personal approach, built on the solid foundations of more than 55 years of successful operation on the island.

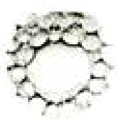
Personal financial affairs require a sensitive and distinctly personal service characterised by open communication and based on a shared vision of your current circumstances, personal preferences and long-term investments. Deloitte Investment Services Limited (DIS) offers a comprehensive range of personal financial services dedicated entirely to the needs of you, your family and your business.

Our ultimate goal is to develop a deep and lasting relationship with you. We believe this is a critical part of both serving as your trusted advisor and of helping you achieve your wealth planning goals. Our service quality reputation is built on long term, mutual respect and trust, and we look forward to demonstrating it to you.

Our Services

Our professionals have the ability to provide to ultra-high net worth and high net worth individuals, wealthy families and mid-market institutions (corporates, pension and provident funds) with an investment plan which includes financial and planning strategies and provide a complete integrated wealth advisory solution.

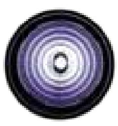
Our services include:



Wealth Advisory

We provide innovative solutions

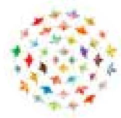
Our wealth advisory experts provide clients with specialised wealth advisory services through innovative solutions.
Our wealth planning services are directed at helping clients achieve their long term wealth planning objectives and needs as well as meeting their ongoing obligations.



Investment Advisory and Financial Planning

Our key strength is our independence

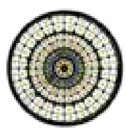
At different stages in an individual’s life the financial priorities and requirements change. We work with our clients on an ongoing basis assisting them in achieving their short, medium and long term goals. In developing our financial plans, we review existing investments, clients’ short term and long term needs, attitude to risk, knowledge and experience, and their individual circumstances.



Family Office

We think ahead

We offer ultra high net worth individuals an ongoing family office service. Our goal is to strengthen and sustain the family legacy for many generations. Our people are equipped with the knowledge and experience to assist our clients.
We understand the increasing complexities that accompany wealth accumulation and the need for corporate governance and professional, independent oversight of financial, investment and tax issues.



Corporate Investments

Your trusted advisors

We offer a range of investment services to corporates including maximising returns on cash, availing on efficient tax structures and providing independent investment advice. In regards to Pension/Provident Funds, we develop Investment Policy Statement documents that are fully compliant with the applicable law, and can act as Investment Advisors on their funds covering all the different types of risk-reward profiles whilst taking into account their Asset-Liability profiles and needs.

Investment Monitoring and Reporting Services

Key to value creation

Independent Investment monitoring and reporting is a vital element to the growth of our clients’ personal wealth.
Our service offerings include detailed analysis of risk exposures in all assets classes in a client’s investment portfolio.

Why we are different

A wealth of expertise
For wealthy families, entrepreneurs, professionals and executives alike, expert advice on investment, financial planning and tax issues is crucial to protecting and maximising personal wealth. Our Private Client Services team specialise in providing just such advice.

A broader perspective
With strong connections with our Deloitte colleagues throughout the world, our team possesses a breadth of international experience and technical expertise that few others can lay claim to. We understand the complexities of the tax, investment, pension and estate planning, even on an international scale. This enables us to see the big picture and means we can offer an integrated approach that - quite simply - delivers more for our clients.

Smarter thinking
Our professional resources are matched by a mind-set that strives for excellence. We are proud of our ability to think innovatively and to develop tailor solutions that work, not just technically, but also commercially too. We don't sell "standard designs", preferring to understand each client's objectives. We believe this delivers truly independent advice that helps our clients meet the challenges of a constantly evolving financial environment and realise their goals.

We offer our clients a unique service. With strong connections with our Deloitte network of 245,000 people throughout the world, our team possesses a breadth of international experience and technical expertise that few others can claim to.

Wealth Advisory Services
We provide innovative solutions

For wealthy families, entrepreneurs, professionals and executives alike, expert advice on investment, financial planning and tax issues is crucial to protecting and maximising personal wealth. Our team of professionals specialise in providing just such advice.

Our wealth advisory services for high net worth individuals are focused on helping clients achieve their long term wealth planning objectives and needs as well as meeting their ongoing financial obligations.

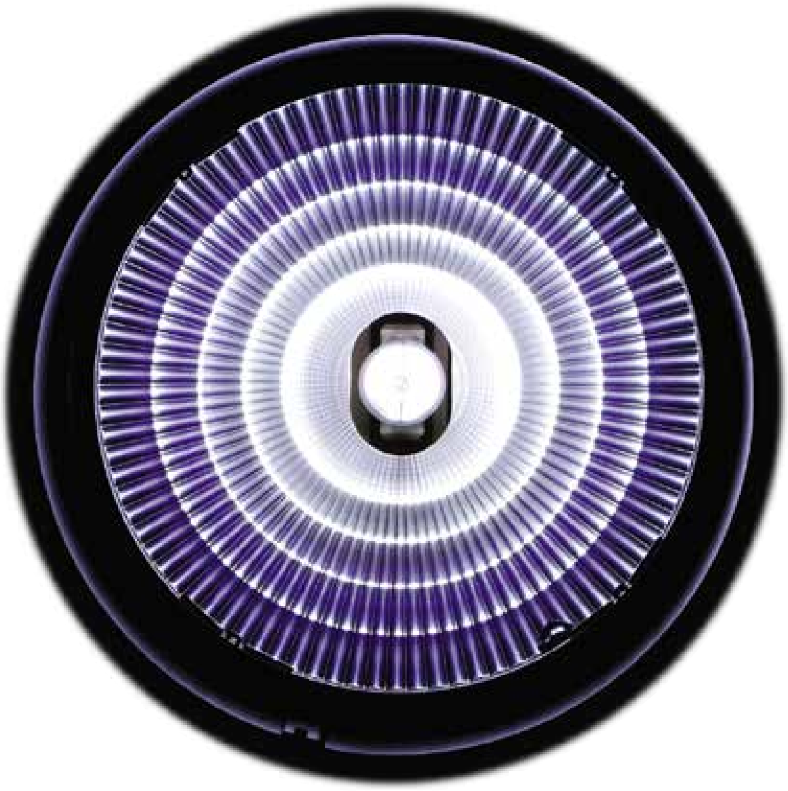
Why Deloitte?

We are an integral part of the Deloitte global network which employees 245,000 professionals over 150 locations thus our team possesses a breadth of international experience and technical expertise. We understand the complexities of the tax, investment, pension and estate planning, even on an international scale. This enable us to see the big picture and means we can offer an integrated approach that quite simply delivers more for our clients.

We provide clients with specialised wealth advisory services and provide innovative solutions to their needs. Our professional resources are matched by a mindset that strives for excellence. We are proud of our ability to think innovatively and to develop tailor made solutions. We believe this delivers truly independent advice that helps our clients meet the challenges of a constantly evolving financial environment and realise their goals.

Our Services

- Wealth preservation
- Trust and estate planning



Investment Advisory and Financial Planning

Our key strength is our independence

At different stages in an individual's life the financial priorities and requirements change especially in today's uncertain tax and legislative environment.

Why Deloitte?

Our key strength is our independence, which enables us to offer fee based investment advice to our clients.
We work closely with our clients on an ongoing basis assisting them in achieving their long term goals.

We are cognisant that when most clients come to us they have already made some investments be it pension, property etc. In developing our financial plans we review existing investments, clients' short term and long term goals, attitude to risk and their individual circumstances.

Our Services

- Assess your risk profile (i.e. risk tolerance)
- Assist you to develop your own investment plan
- Select investment managers / products which are most appropriate to implement your investment plan
- Assist you to select the most appropriate investment vehicle for your investments e.g. pension/direct/company/investment fund
- Review and ongoing monitoring of your portfolio against the agreed criteria.

Deloitte.

Wealth Advisory Services
Winning with clients

Family Office Services
We think ahead

There are many challenges and important responsibilities that accompany wealth accumulation. With time and asset growth, the role of the family office becomes even more important as its members aim to keep on top of myriad investment, reporting, philanthropic and planning activities.

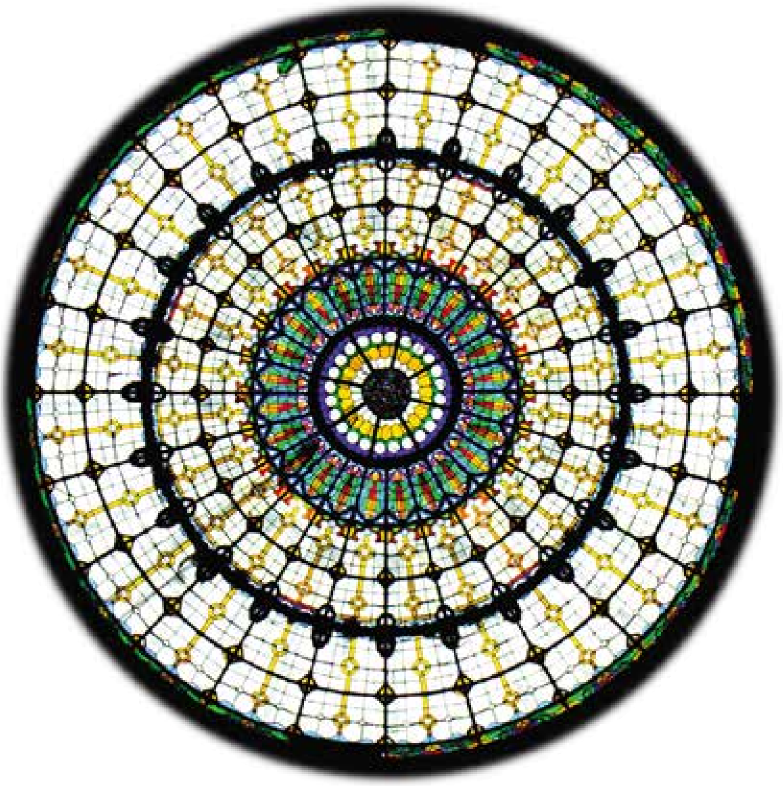
Why Deloitte?

As an advisor to many of the world's affluent families and family offices, Deloitte serves both as a unique, full-service multifamily office and as advisors to newly formed and mature family offices. Our ultimate goal is to strengthen and sustain the family legacy for many generations.

Our experienced Family Office Services private client professionals bring you an independent point of view. Our advice is derived from our business experience, our technical depth, our independent research and our market knowledge which is enriched by the support of other Deloitte member firms around the world.

Our Services

- Family education and communication. Developing a communications strategy and planning and facilitating meetings and financial education for family members
- Income tax and wealth transfer planning. Developing strategies and compliance procedures for wealth transfer, tax, insurance, business succession, among others
- Family partnerships. Advising on composition and implementation of entity structures, their reporting and tax compliance
- Charitable planning and private foundations. Identifying appropriate charitable structures, conducting tax planning and compliance and providing accounting services and financial reports
- Investment consulting. Assist with development of investment policies, asset allocation investment manager search and selection and performance monitoring
- Structuring private business investments. Serving as advisors for financial due diligence, structuring and reporting
- General business services. Fulfilling a range of business needs for the office itself from strategic planning to entity structuring, risk management, human capital matters, and tax compliance.



Corporate Investments

Your trusted advisors

While you may have some ideas about what types of investments to own, a financial advisor can offer you the professional expertise and insight that you may not have. Our professionals can help you with this and provide you with just such advice.

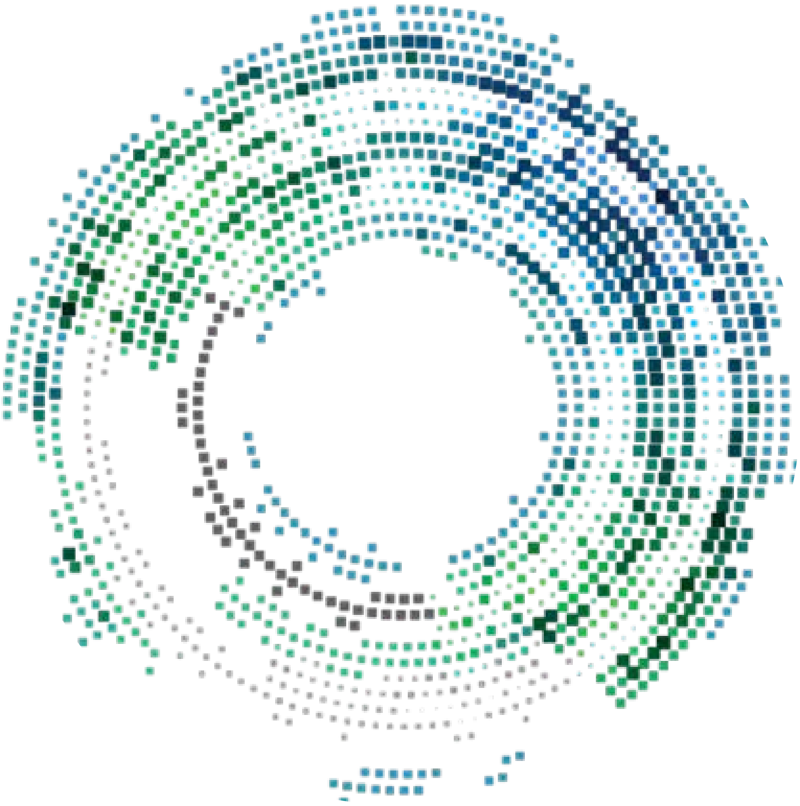
Why Deloitte?

Our investment advisors have the reputation of trusted advisors possessing years of experience handling clients' investment and financial affairs and experience in sophisticated quantitative financial models.

Our offer an integrated service – ability for investment plan to be coordinated with overall financial and tax planning strategies.

Our Services

- Providing unbiased and professional investment advice
- Evaluating and managing investment
- Availing of efficient tax structures
- Maximising returns on cash
- Developing Investment Policy Statement documents.



Investment Monitoring and Reporting Services

Key to value creation

Independent Investment monitoring and reporting is a vital element to the growth of your personal wealth. It requires continuous supervising to make sure it stays on track and avoids any nasty surprises due to lack of compliance with approved investment mandates.

Investment risk reporting information is key to any investor regardless of the size of the portfolio. Our service offerings can provide detailed analysis of risk exposures in all assets classes in a client's investment portfolio.

Why Deloitte?

Deloitte's Investment Monitoring and Reporting service offers individuals, trustees, and corporate directors, access to analysis only usually available to large investment institutions. We use our skills and tools to help you feel confident that you can rely on the people you are trusting your wealth.

As an integral part of the highly personalised offered service we provide you with regular reporting, can attend face to face meetings with your investment managers, and work closely with you keeping you truly informed of the progress of your wealth.

Our Services

Investment performance and portfolio benchmarking

- Analysis and review of investment objectives, investment restrictions, asset allocation, and investment performance
- Creation of a suitable benchmark for measuring portfolio performance
- Negotiate pricing and costs with third party providers upon client's request

Risk Analytics

- Review mandates to ensure alignment with your risk profile
- Continuous risk/return ratio monitoring and optimisation
- Credit scoring of banks where your cash is kept

Ongoing investment manager monitoring

- Professional monitoring of investment managers to help secure optimum performance
- Sophisticated investment analysis of value being added and risk being taken
- Review of investment managers adherence to investment mandates
- Regular reports covering both quantitative and qualitative factors.

Contact us:

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