



Investment Solutions

Our goal is to provide affordable professional financial advice within reach to any investor. For every financial goal, we have an efficient solution.

gCapital Wealth Management EAFI, founded and providing financial services since 2010, is a CNMV (Comisión Nacional del Mercado de Valores - Spanish Financial Services Authority) supervised Investment Service Firm (ESI). In 2015 we have applied to be registered with The Netherlands Authority for the Financial Markets (AFM) to initiate our cross-border operations.

gCapital Wealth Management EAFI has built simple and clear investment methods that provide our clients with efficient, highly diversified and personalized solutions through four different services. We provide a clear explanation of our methodology so you can decide which one best suits your needs. Furthermore, client portfolios will be actively monitored, reviewed, and when required, rebalanced to ensure that risks are still adjusted to your desired investment profile.

Financial Solutions	Client	AUA above	Offered services	Investor Profiles	Bank	Monitored Portfolio	Yearly price + VAT
Efficient Advice Funds	Retail Investor	€100.000	Online and email support	6	AndBank	Yes	Free
Tailored Advice Funds	Retail Investor	€500.000	Quarterly meeting mail & telf support	6	AndBank	Yes	0,2% AUA
Tailored Advice ETF	Retail Investor	€500.000	Quarterly meeting mail & telf support	6	Client choice	Yes	0,6% AUA
Private Advice	Retail Investor	€2.000.000	Quarterly meeting mail & telf support	Custom	Client choice	Yes	Custom Estimate

Comprehensive asset management involves more than just investing. Several legal, fiscal and notarial issues can arise on which you may have to take a decision. After years of close collaboration, gCapital relies on a vast network of professionals to address these issues. Benefit from our experience to find the legal and tax advice you need.

Efficient Advice: Invest and relax

I.-Efficient Advice Funds: Service aimed at Retail Investors who wish to get acces to a simple and clear investment methodology. We implement a methodology that is proven both academically and in practice. Based on a single Global Multi-asset fund, our portfolios are adjusted to any investors' profile. The main advantages are:

- **Simplicity and clarity:** we only use 2 investment funds in the construction of our portfolios. This permits nevertheless for maximum diversification both geographically and by asset type.
- **High liquidity:** Daily redemption at market price.
- **Market adjusted portfolio:** The risky asset of your portfolio is directly advised by gCapital. This allows for a quick response to market shifts.
- **Tax Efficient (for Spanish Residents):** Our method takes advantage of a tax deferral system.

This document is for information purposes only and should not be considered or used as an offering of investment products.

Tailored Advice: Tailored to meet your Needs and Goals

With our gCapital Tailored Advice service we dedicate the necessary time to analyze and develop strategies and solutions to meet specific customer requirements. The customer will get a tailor-made portfolio, consisting of products with high liquidity and ongoing advisory service in order to maintain the desired levels of risk.

I.-Tailored Advice Funds: We will recommend our client mutual funds from the best national and international fund managers. The benefits for the retail investor are the same as in Efficient Advice regarding tax optimization and daily liquidity. This service includes a high degree of personalization as well as quarterly meetings with your advisor.

II.-Tailored Advice ETFs: We will recommend our clients Exchange Traded Funds (ETFs) from the best international managers. The benefits for the retail investor are intraday liquidity and the possibility of operating with the bank of his choice. The service includes a high degree of personalization as well as quarterly meetings with your advisor.

Private Advice: It's all about You

We provide a made to measure investment advice according to the needs of the client on a wide range of financial assets (equities, fixed-income, products with asymmetrical returns, private equity, etc.). We also advise on the setting-up and monitoring of investment vehicles (SICAV, FIM, Advised Portfolios) in a multi-jurisdictional environment and with tax optimization in mind.

Investment Ideas

If you feel comfortable taking your own investment decisions, but still need some general indications, you can always visit our webpage (www.gcapital.es) to obtain some key information about risk profiling, investment strategies, financial products and other matters related to investing.

For example, we show to find-out what risk profile suits you best, how to invest using our strategies or how to react to volatile markets.

Gestión Boutique gCapital Total Market

Our company advises a Global Multi-asset fund which aims to provide all investors the core component of an investment portfolio for the long run, regardless of their risk profile. The fund is designed to seek exposure to the Market Portfolio so that any investor can adjust his risk level by combining the fund with a low correlated money market asset. Please, visit our website for further details. This fund is only available to account holders of Andbank Spain.



Advisors at gCapital Wealth Management EAFI



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Marc has 23 years of experience in financial markets, being in charge of investment management and risk control in Investment Banking and Family Offices in Madrid, London and Amsterdam. He advises on asset allocation and ex ante risk of funds and portfolios. Marc holds master degrees in Statistics and Operational Research, a master in Banking and Finance, and a B.Sc. in Business & Administration. He also holds the CQF certification in Quantitative Finance.

Marc speaks Dutch, English, French and Spanish.



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René has 15 years of experience in private banking in Switzerland and Denmark. He is responsible of the ex post analysis of performance and risks of investment portfolios. He holds a Master in International Trade and a Diploma in Business Administration.

René assists clients in Spanish, English, French and Danish