HINDER
ASSET MANAGEMENT

Fact Sheet

# Active investment focused on passive index products

Low-cost index products are continuing to conquer the markets, but most banks still recommend expensive funds and investment products with low transparency. Yet even "slight" differences in fees can have an enormous impact on the capital accrued at the end of the investment period.

Hinder Asset Management focuses exclusively on achieving the best performance for its clients. We are the first asset manager in Zurich to combine passive index investments with an active portfolio management strategy.

Our flexible investment concept is based on financial market research:

| Scientific papers show: | Our conclusions: |
| --- | --- |
| ▪ **90% of long-term investment performance is due to asset allocation**, in other words, how assets are divided among different asset classes such as equities, bonds, real estate and commodities. | ▪ **Active management of asset allocation** rather than questionable stock-picking |
| ▪ 95% of **investment funds under-perform the reference index** in the long term | ▪ **Low-cost index investments** rather than expensive financial products |
| ▪ Optimum diversification of investments can **greatly reduce the overall risk** and/or raise returns | ▪ **Broad diversification** rather than cluster risks |

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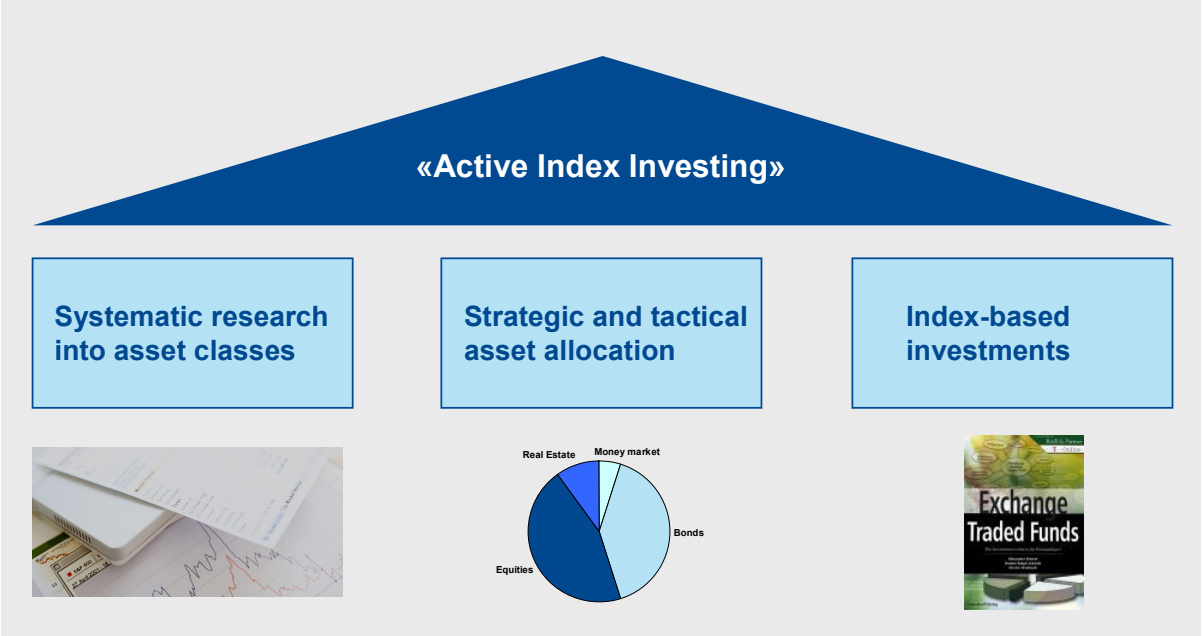
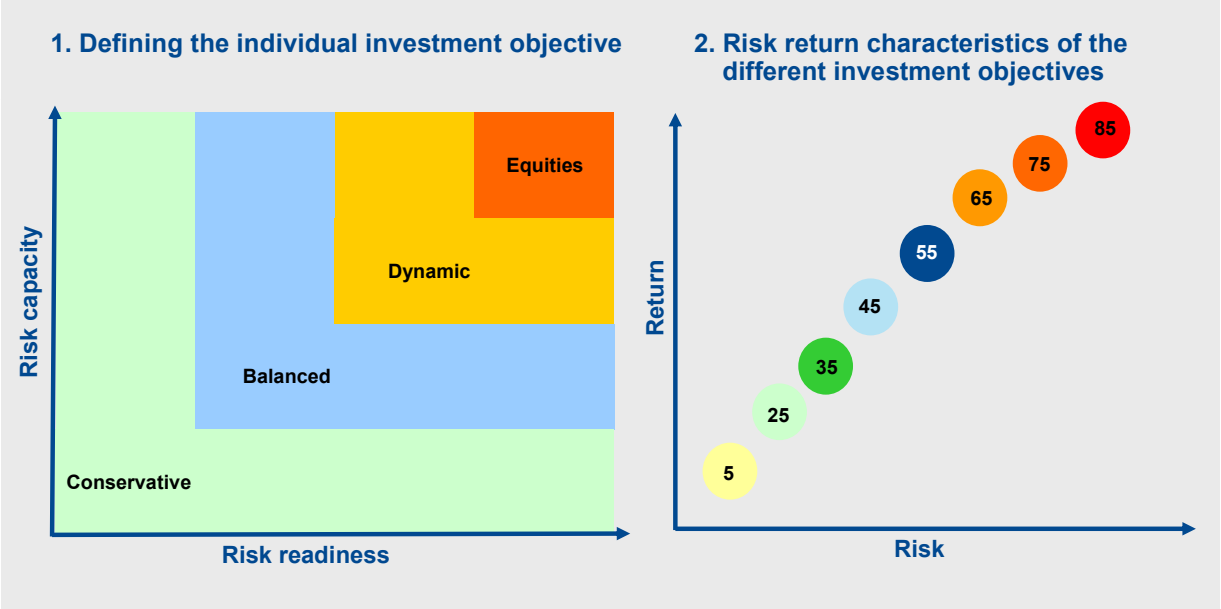
## Our recipe for success: «Active Index Investing»




## The right product for every investor

We offer our «Active Index Investing» concept in eight risk categories: conservative, balanced, dynamic and equities. The riskier the category, the higher the proportion of equities and the expected return.

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