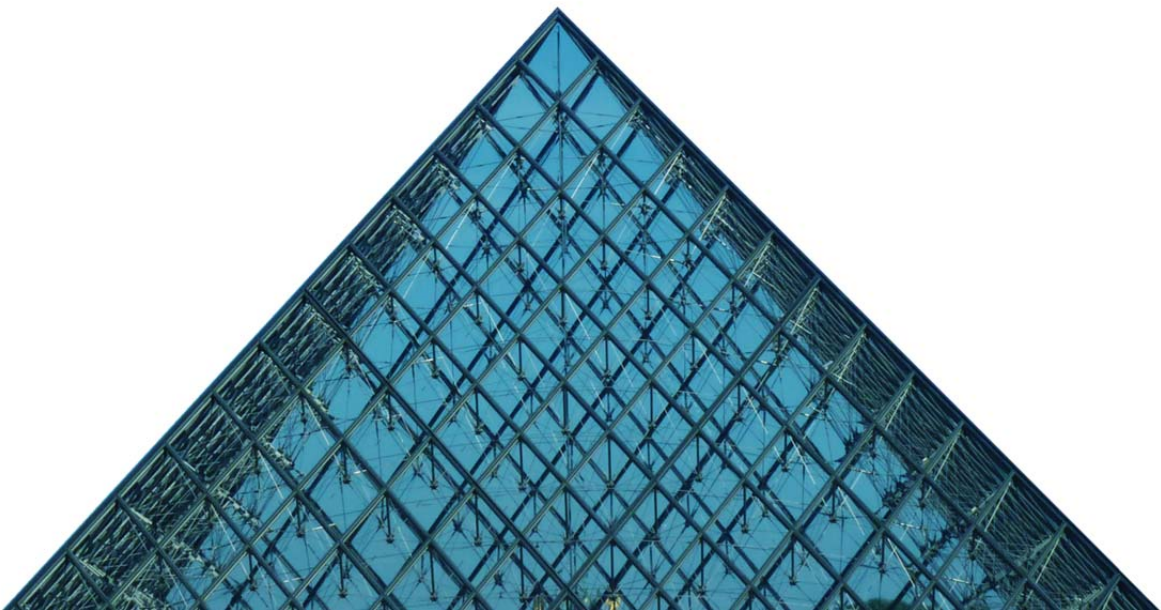




fairvalues[©]

comprehensible impartial benchmarks
for reliable investment decision



fairvalues[©]

Evaluating and Assessing Financial Instruments for Proper Advice

Finhorizon's fairvalues[©] provides intuitively graspable Risk-Return-Time-Ratios in all reference currencies for traditional investment consulting, digital advisory offerings and regulatory requirements.

intuitive

comprehensible risk and return ratings

direct

instantly applicable in client advisory dialogue or digital advisory process

audited

audited analysis and estimation methods (audit process initialised)

sound

developed in collaboration with ETH Zurich

complete

all traded financial instruments, all exchanges, all reference currencies, all time horizons

flexibel

configurable rating scales and visualisations

compliant

regulation-compliant information portal

Impartial

fairvalues[©] risk-return-time-estimates build on scientifically well-established findings from quantitative finance research.

By focusing on the ultimate payoff and evaluating assets' performance in different currencies, fairvalues[©] allows to impartially compare financial instruments across the universe.

Comprehensible

Return, risk and time are the three key dimensions to be considered in investment decisions.

fairvalues[©] is designed to provide instantly comprehensible risk-return-time-benchmarks that serve as input for a guided tour through the facts of the global investment universe and that enable fully informed investment decisions.

Timely

With fairvalues[©], financial institutions receive accurate risk-return-time-estimates and assessments of world-wide financial instruments, conveyable immediately to the investor.

Advice

fairvalues[©] provides the basis for a consistent agile client advisory process which fulfills the regulatory requirements and allows the ongoing testing of investments regarding clients' suitability and appropriate-ness.

fairvalues[©] ensures a stringent communication of investment information and monitoring of investment portfolios. This allows enhancing the reliability of traditional offerings and the development of new digital advisory offerings.

reliable

on time daily data supply

tested

validated for all exchanges and for 5000+ financial instruments

proven

all notable providers suitable for financial input data

concise

performance is instantly graspable by comments and visualisations (risk/return-rating matrix)

safe

Datahouse AG provides fairvalues[®] risk-return-time benchmarks on a daily basis by a proprietary information portal, distinct interfaces or data files (csv, xls). Datahouse AG, an ETH Zürich spinoff, is a leading provider of financial platforms and analytics.

Financial Instruments

- Stocks
- Bonds
- Mutual funds
- Commodities, precious metals
- Currencies and interest rate products
- Options
- Structured products
 - capital protection
 - barrier discount and reverse
 - participation

Estimations

fairvalues[®] approach to risk-return-time-estimates builds on well-established findings of quantitative finance research. The focus of fairvalues[®] risk-return-time-estimates is the ultimate payoff. By focusing on the ultimate payoff and evaluating assets' performance in different currencies fairvalues[®] allows to impartially compare financial instruments across the global universe.

fairvalues[®] investment benchmarks are the result of a proprietary estimation process:

- Data evaluation and cleansing
- Multiple estimation approaches to calibrate simulation models
- Performance simulation taking into account multiple scenarios
- Calculation of investment risk-return-time benchmarks
- Risk-return-time performance ratings are based on the global performance distribution

Risk-Return-Benchmarks

- Probability of positive returns
- Prudential Time to Invest[©]
- Expected returns
- Fair returns
- Gain/loss ratio
- Expected loss and value at risk

Risk-Return-Ratings

Point-in-time, trough-the-cycle, historical scenarios

About Finhorizon

Finhorizon AG, founded in April 2014, combines more than 20 years of experience in the development, programming and implementation of risk management systems for banks, practical experience in providing traditional and digital investment advice and leading private banking organizations.

Contact

Finhorizon AG
Seefeldstrasse 60
8008 Zürich

Tel: +41 44 260 14 14

e-Mail: info@finhorizon.ch

Web: www.finhorizon.ch

Legal Notice

© 2015 Finhorizon. All Rights Reserved. The Finhorizon name and logo and all other names, logos, and slogans identifying Finhorizon's products and services are trademarks and service marks of Finhorizon AG. All other trademarks and service marks are the property of their respective owners.

Dr. Andreas J. Zimmermann

Partner und VRP

andreas.zimmermann@finhorizon.ch

has worked in economic and finance research for over 20 years. He was professor for economics at Zurich University, focusing on monetary economics and macroeconomics. He served Credit Suisse developing its credit risk management tools. As a KPMG partner he led banking risk management teams in Switzerland, Germany and Austria. For a leading Chinese bank in Hong Kong he was responsible for the design and implementation of an end-to-end credit risk management framework. He studied in Rochester and Zurich and completed his studies in economics and econometrics at the University of Zurich with a doctorate and state doctorate being a visiting scholar at Harvard University.

Christian Hafner

Partner und CEO

christian.hafner@finhorizon.ch

has over 30 years of Swiss banking experience. In the early years, he worked for UBS' predecessor bank in Zurich, Geneva, New York and Washington D.C. with an emphasis on domestic and international lending and project finance in emerging markets. Later, he led UBS' Private Banking teams in London, Jersey, Luxemburg, Monaco and Singapore in addition to running UBS' wealth management business with intermediaries in Switzerland and Europe. In 2005 he joined the oldest private bank in Switzerland and became a managing partner and co-owner, operationally running the Greater Zurich Area business and heading the electronic banking subsidiary. He earned an MBA at the University of Rochester and a CAS in Finance Market Laws at the University of Zurich.