

**M&O GUARDIAN
INTERNATIONAL AG**

THE INTERNATIONAL FAMILY OFFICE

100 YEARS

TABLE OF CONTENTS

THE FAMILY OFFICE

Introduction	3
Family Office Solutions	5
Investment Options	5
Disclaimers	6
Contacts	8

INTRODUCTION

M&O Guardian International AG houses the M&O Family Office division and together with its chosen partners offers a full spectrum of international financial services, to its global clientele. The comprehensive offering includes incorporation of investment services, management, advisory, reporting, fiduciary and compliance functions. Having combined experience of over a hundred years with the chosen partners, M&O Family Office can create a custom personalized solution for global high net worth private client in the above-mentioned fields.

M&O Family Office will manage the client's financial affairs, either comprehensively or as a consultant to key family members. This service is tailored to the needs of each family's unique requirements.

The tailored services include, management of investments, family trusts, corporate structures, private banking, administration, reporting and compliance. M&O Family Office and its partners offer all of these as a comprehensive family office solution. For larger families a core service is available which provides a single interface between a family and all its affairs.

M&O Family Office provides personalised care and focused strategic direction for the family's interests, supervising and managing its investments and assisting in identifying and achieving family objectives in an efficient and effective manner.

M&O Family Office ensures that all the family's financial, personal and philanthropic objectives are achieved in the context of its attitude to risk. It also assists in the on-going maintenance requirements in our client's stipulated interests.

In order to avoid conflicts of interest, M&O Family Office does not accept any referral fees from underlying investments, rebates, discounts or commissions. M&O Family Office negotiates fee reductions for the clients' benefit. Transparency with regard to services and costs are key to the success of M&O Family Office.

M&O Family Office will assist in achieving all of these goals with a personal hallmark in keeping with age-old professional banking and fiduciary services.



FAMILY OFFICE
CORPORATE SERVICES

INVESTMENT
FLEXIBILITY
RETURN
OPTIMIZATION

CONSOLIDATED
REPORTING

-

FAMILY OFFICE SOLUTIONS & INVESTMENT OPTIONS

M&O Family Office offers clients customised investment advisory services dedicated to the protection and growth of their wealth for current and future generations. The advisory role typically spans multiple asset classes and portfolios in an effort to ensure the family's overall wealth is deployed as efficiently as possible.

Services Include:

- Global Portfolio Management
- Overall Investment Strategy
- Family's Needs and Financial Objectives
- Asset Allocation Strategy
- Investment Implementation
- Investment Flexibility
- Performance Review and Portfolio Monitoring

M&O Family Office focuses on risk management of the underlying investments to ensure a diversified investment portfolio, staying true to the client's unique needs. The diversification of the asset classes will be defined by the risk profile and client's objectives.

Online access facilities and consolidated reporting services allow for a real-time view of the clients investment portfolios, showcasing a holistic view of the clients wealth.



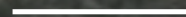
A black and white photograph of a mountain landscape. In the foreground, a large, rounded rock formation sits on a grassy slope. In the background, a valley opens up, showing a winding river or stream, surrounded by rolling hills and mountains under a clear sky. A large, semi-transparent circular overlay is centered on the image, containing white text.

SKILLED PERSONNEL

A CENTURY OF
EXPERIENCE

SECURITY

PLANNING FOR THE
FUTURE



100 YEARS

DISCLAIMER

M&O GUARDIAN INTERNATIONAL AG

The client hereby agrees by accepting this brochure to indemnify M&O Guardian International AG (“the advisor”), the companies, their respective directors, employees, shareholders partners and or agents, shall not be held liable to the client or to any third party for any loss, liability, damage (whether direct or indirect) or expense of any nature whatsoever which the client or any third party may suffer or incur, whether directly or indirectly, as a result of or which may be attributable to the performance by the advisor of its obligations under the agreement and/or the management of the client’s assets, due to market performance and risks. The client indemnifies the company, the advisor, their respective directors, employees, shareholders, partners or agents against any claims, which may be made against the advisor arising out of the foregoing. Notwithstanding anything to the contrary contained herein the manager or partners shall under no circumstances be liable for indirect or consequential damages or loss of profits.

CONTACT

M&O Guardian International Aktiengesellschaft

Family Office

201 The Rogers Office Building
Edwin Wallace Rey Drive
British West Indies
Anguilla

Tel +18302022617
E-Mail: accounts@moguardian.com

South Africa

Bruce Main
Representative

E-Mail: bruce@moguardian.co.za

Tel +2782 785 6865