

Global investments with a personal touch

Introducing Jyske Global Asset Management



We've put the personalization back into personal investing

- » At Jyske Global Asset Management, we offer personal investing that really is personal. With us, you will have your own personal portfolio manager who will manage your investments. You can call your portfolio manager directly anytime you wish – we have no call centers.

Bente hits the golf course for the thrill of competition and the chance to do some networking, when she isn't working at Jyske Global Asset Management.





Highly personalized and individually tailored investing

- Advisory Accounts starting at just \$25,000
- Managed Accounts starting at just \$50,000
- IRA starting at just \$50,000
- Leveraged investments starting at just \$100,000
- Corporate Accounts starting at just \$100,000
- Premium-level service starts at just \$200,000
- Designated personal portfolio manager
- Non-commissioned portfolio managers
- Global investment opportunities
- Personal, corporate, or trust accounts
- Registered with both the SEC and the Danish Financial Supervisory Authority
- Invest with just five easy steps

Wide Range of Investment Options

Jyske Global Asset Management services all U.S. residents and U.S. citizens living home or abroad.

When you invest with Jyske Global Asset Management, you have a broad range of global investment opportunities available to you. That's because we do not limit your investment options to the U.S.

As our name implies, Jyske Global Asset Management gives you direct access to investment products from around the globe – from government bonds, foreign currency accounts, and mutual funds to high risk/reward-leveraged investments, structured products, and foreign securities from stock exchanges all over the world.

We give you the flexibility to either focus your portfolio on foreign investments or combine it with U.S. investments. What's more, with a minimum investment of \$100,000, you can also set up a corporate or a trust account with us.

Personal Service

Having a designated personal portfolio manager means you will always have one point of contact for your investment needs. It also means you have the opportunity to define your own investment objectives with the help of a qualified investment specialist. The result is an investment strategy tailored to your needs.

Your portfolio manager works side by side with a team of experts whose combined skills and experience will be applied to your investments. This ensures timely and professional decision making to maximize your returns.

Our portfolio managers are located in Denmark, but travel to the U.S. frequently, so you can arrange a meeting at your home or office. You will also have the direct phone number of your portfolio manager. Due to the time difference, the best time to reach us is in the morning and early afternoon.

We work from Monday to Thursday, 9:00 AM to 6:00 PM CET (3:00 AM to 12:00 PM EST), and Friday from 9:00 AM to 4:30 PM CET (3:00 AM to 10:30 AM EST). And, of course, we all speak English fluently.



Lars Stouge and Thomas Fischer regularly travel to the U.S. to meet with partners and clients. Thomas and his team also frequently give presentations at investment seminars while in the U.S. Learn more about JGAM's speaking engagements at www.jgam.com

Non-commissioned Portfolio Managers

» Your portfolio manager is fee-only registered. That means your portfolio manager receives no commission on your investments. In fact, no one on our team receives a commission on transactions. We charge you a set fee that is agreed on in advance to manage your portfolio. Fees for trade settlement and other fees are charged by the custodian bank and by the broker/dealer used for trading securities and for-

oreign exchange. Our investment decisions are based on a number of independent sources. We work with a variety of external banks, brokers, and trading partners to provide the optimal investment solution for you.

All this gives your personal portfolio manager one focus: maximizing your personal wealth.



Managed Accounts

Jyske Global Asset Management is pleased to offer its Managed Accounts (discretionary portfolio management) services to its clients. At the core of this service is the relationship between you and your personal portfolio manager. Your portfolio manager will take the time to understand the unique combination of needs, goals, and risk tolerance that will affect your investment strategy.

Based on this, your portfolio manager will draft an agreement specifying the manner in which you would like your investments managed. After that, we will manage your portfolio on your behalf to ensure your wishes and objectives are met.

While your portfolio manager has the authority to act on your behalf, all investment decisions made are strictly within the terms established with you in your portfolio management agreement.

Advisory Accounts

Clients wishing to make their own investment decisions can choose our Advisory Accounts. However, due to regulations, investments are, in general, limited to currencies, commodities and U.S. registered securities. You will, of course, still have an adviser associated with your account who understands your needs, goals and risk tolerance, thus allowing you to utilize our in-house experience.

IRA Pension Plans

We also offer Managed and Advisory Accounts to pension clients at a minimum investment level of only \$50,000. We work with IRA trustees and custodian banks, and your personal portfolio manager can easily make a transfer of pension funds/plans.

Low Minimum Investment

The benefits of Advisory Accounts are available to you with investments starting at just \$25,000. At \$50,000, you can enjoy the additional benefits of Managed Accounts. At these levels, your investment will follow the strategy that is in line with your goals and risk tolerance.

As you increase the amount of your investment, you will receive an even greater level of personalized service. For instance, if you have a suitable risk profile, investments exceeding \$100,000 will also give you access to leveraged investments – an exceptional opportunity at this level of investment.

For investments exceeding \$1 million, you will receive our highest level of personalized service with the added ability to include hedge funds suitable for an accredited investor in your portfolio.



Asset Protection

No investment is without risk. Like all investments, changes in the market may result in losses. While market behavior may be beyond your control, your choice of an investment partner is not.

Jyske Global Asset Management is fully owned by Jyske Bank, one of Denmark's oldest and most reputable financial institutions.

All securities are registered in the name of the investor, so the securities are safe and available to the holder.

Start Now – It's Easy

» Our aim is to make investing with Jyske Global Asset Management as easy as possible.

We start with the application process. When you decide to invest with us, just give us a call and we will assist you with the required paperwork. After filling in the necessary forms, simply send them to our office and we will take it from there.

For security reasons, we also ask that you include a photocopy of your driver's license or passport showing your photo, and a recent utility bill or bank statement for address verification.

These copies must be certified by a notary public, a major U.S. bank, or a U.S. or Danish consulate.

This, and any other information you provide with your application, will remain strictly confidential.

Jyske Global Asset Management

Our portfolio managers are non-commissioned, ensuring their decisions are impartial. We don't use call centers. And at \$25,000, you get your own personal portfolio manager and one of the lowest minimum investment thresholds in the industry. If that sounds like a more reasonable way to conduct your investments, then we invite you to learn more.

Peter exchanges a jacket and tie for a helmet and mountain bike when not working at Jyske Global Asset Management.





About Us

Jyske Global Asset Management is a fully-owned subsidiary of Jyske Bank Group, one of the largest banks in Denmark.

Jyske Bank backs our commitment with not only a solid reputation, but with our shared dedication to excellence in quality, service, security, and privacy as well.

Jyske Global Asset Management is autonomous from our owner Jyske Bank. This further ensures that the service we provide is unbiased. Jyske Global Asset Management is registered with the Securities and Exchange Commission (SEC) in the U.S. and with the Danish Financial Supervisory Authority. To learn more about Jyske Global Asset Management, contact us directly or visit our website at www.jgam.com.

Take the first step now

Get in touch with us today and take the first step toward more personalized banking. We look forward to hearing from you.

- 1 CALL:** Call our toll-free international number at 1-866-602-JGAM Monday to Thursday, 9:00 AM to 6:00 PM CET (3:00 AM to 12:00 PM EST), and Friday from 9:00 AM to 4:30 PM CET (3:00 AM to 10:30 AM EST).
- 2 E-MAIL:** Send an e-mail to info@jgam.com including your name and contact details
- 3 ONLINE:** Visit our website and apply online at www.jgam.com.
- 4 FAX:** Fill out the enclosed postage-paid card and fax it to us.
- 5 POST:** Fill out the enclosed postage-paid card and mail it to us.

Meet the people

Visit our website at www.jgam.com to learn more about the Jyske Global Asset Management team. You'll find a brief introduction to the members of our team, along with their photos and contact information.

Invest with just five easy steps

- 1 Take the first step:** Contact us to get things going.
- 2 Talk to us :** We will discuss your investment objectives and risk tolerance and then make an investment recommendation. We will also be available over the phone to help you fill in the required forms.
- 3 Certify identity:** To guard against identity theft, we also ask that you include two items with your application: 1) A photocopy of your driver's license or passport showing your photo and signature; and 2) a recent utility bill or bank statement for address verification. These two documents will need to be certified by a notary public, a major U.S. bank, or a U.S. or Danish consulate.
- 4 Post reply:** Simply mail the forms and certification of your identity. We'll take it from there.
- 5 Arrange for access:** The last step is to provide us with access to the funds you want to invest. Your adviser will help you do this.

We're closer than you think

We've even made it easy to take the first step toward more personalized investing. You'll see the contact options listed on the other side of this flap. Choose the one that's right for you and we will help you get started.

Contact Information:
Jyske Global Asset Management
Vesterbrogade 9
DK-1780 Copenhagen V
Tel. (+45) 89 89 59 00
Free-Call: 1-866-602-JGAM
Fax: +45 89 89 59 01
E-mail: info@jgam.com
www.jgam.com



Further client information

Compliance means rules

Almost all aspects of life are governed by rules indicating what is right and what is wrong. The financial markets are no exception. The rules regulating financial information are much stricter than those applicable to traditional consumer goods. The rules have been adopted to ensure that, as an investment client you receive the advice to which you are entitled to allow you to choose an investment that best matches your profile.

Not all investments are suitable for all recipients – nor are the products and services described in this brochure. The taxation of investments varies from one country/state to the next. We are unable to provide tax advice and recommend that you discuss the tax implications of your investments with your tax adviser.

Be informed

The return on your investment is typically closely linked to the level of risk you are willing to assume. It is important that you understand what you are investing in and the advantages and disadvantages of any investment. Always bear in mind that the price of and the return on an investment may fall as well as rise, and that such fluctuations may adversely as well as favorably affect the value of your investment. The same rule applies to

exchange rate fluctuations when you invest in securities denominated in a currency other than your base currency. And always appreciate that your risk increases if you make leveraged investments, since you may lose your entire invested capital, including the amount borrowed that you are nonetheless obligated to repay.

Who are we?

Jyske Global Asset Management Fondsmæglersekskab A/S (also referred to as JGAM), CVR/bus.reg.no. 30359038, is a fully-owned subsidiary of Jyske Bank A/S, CVR/bus.reg.no. 17616617. JGAM is registered in Denmark under the supervision of the Danish Financial Supervisory Authority (Finanstilsynet), as well as a Registered Investment Adviser with the Securities and Exchange Commission in the United States.