

# Global investments with a personal touch

Introducing Jyske Global Asset Management



## We've put personalization 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 – 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.





### JGAM at a glance:

- accounts starting at just \$100,000
- global investment opportunities
- designated personal portfolio manager
- non-commissioned portfolio managers
- no performance fee
- personal, corporate, or trust accounts
- registered with both the SEC and the Danish Financial Supervisory Authority
- investing in just five easy steps

### Wide Range of Investment Options

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

When you invest with Jyske Global Asset Management, you have a wide range of global investment opportunities available to you.

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 traded on stock exchanges all over the world.

What's more, you can also set up a corporate or a trust account with us.

### Personal Service

Having a designated personal portfolio manager, you have your own 'one point of contact' for all 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 meetings with them 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 (U.S. time). You can follow our travels via our website [www.jgam.com/events](http://www.jgam.com/events)

### Investment Committee

Investment decisions are taken by an Investment Committee which consists of Portfolio Managers and Business Developers in JGAM. The Committee meets monthly and ad hoc when necessary. For details about our Investment Committee's investment strategies please visit our website [www.jgam.com/investment-news](http://www.jgam.com/investment-news)



Members of the JGAM team frequently travel to the U.S. to meet with partners, clients and give presentations at investment seminars. Learn more about JGAM's speaking engagements at [www.jgam.com](http://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 Asset Allocation

Jyske Global Asset Management is pleased to offer Managed Accounts (discretionary portfolio management) to its clients who wish to invest a minimum of \$ 100,000. At the core of this service is the relationship between you and your personal portfolio manager. JGAM will take the time to understand the unique combination of needs, goals and risk tolerance that affects your investment strategy.

On this basis, we will draft an agreement, which will also specify how you would like your investments managed. Subsequently, we will manage your portfolio in the best way possible to ensure that your wishes and objectives are met.

Your portfolio manager will have the authority to act on your behalf, yet all decisions relating to your investment will be made strictly according to the terms we established together with you when we drew up your portfolio management agreement.

### Managed Foreign Exchange (FX)

Clients who wish only to have exposure to currencies or to have a supplement to well-diversified Managed Accounts can opt for a Managed FX Portfolio. Portfolios are available both leveraged and unleveraged.

### Advisory Accounts

Clients wishing to make their own investment decisions can choose our Advisory Accounts starting at \$ 1 million.

When opening this type of account, you will be assigned a personal adviser who understands your needs, goals and risk tolerance. In this way you can utilize our in-house experience and our network of external specialists and product providers.

### IRA Pension Plans

We offer Managed IRA Accounts starting at \$ 100,000. For pension clients depositing \$ 1 million or more, we also offer Advisory IRA Accounts. We work with experienced and reputable IRA trustees and custodian banks, and your personal portfolio manager or adviser can easily make a transfer of pension funds/plans.



### Risk and 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 to ensure that their decisions are impartial. We don’t use call centers. And when investing \$100,000 - one of the lowest minimum investment thresholds in the industry - you get your own personal portfolio manager. If that sounds like a more reasonable way to conduct your investments, then we invite you to learn more.

When not working at Jyske Global Asset Management, Peter changes out of his jacket and tie and into a helmet and mountain bike.





## About Us

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

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 under supervision of the Danish Financial Supervisory Authority. To learn more about Jyske Global Asset Management, contact us directly or visit our website at [www.jgam.com](http://www.jgam.com)

## Investing in just five easy steps

- 1 Take the first step:** Contact us to initiate the process.
- 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 Reply by mail:** 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.

### Take the first step now

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

- CALL:** Call our toll-free international number at 1-866-602-5426 Monday to Thursday, 9:30 AM to 6:00 PM CET (3:30 AM to 12:00 PM EST), and Friday from 9:30 AM to 4:30 PM CET (3:30 AM to 10:30 AM EST).
- E-MAIL:** Send an e-mail to [info@jgam.com](mailto:info@jgam.com) including your name and contact details

### Meet the people

Visit our website at [www.jgam.com](http://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.

### 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 back cover. Choose the one that's right for you and we will help you get started.

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

**Contact Information:****Jyske Global Asset Management****H.C. Andersens Boulevard 11****1553 Copenhagen V.****Denmark****Tel. (+45) 89 89 59 00****Tel. (toll-free in US/Canada): 1-866-602-5426****Fax: +45 89 89 59 01****E-mail: [info@jgam.com](mailto:info@jgam.com)****[www.jgam.com](http://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 in order to allow you to choose an investment that best matches your profile.

Not all investments are suitable for all investors – 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

Typically the return on your investment is 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 Fondsmæglerselskab A/S, in short JGAM or Jyske Global Asset Management, Business Registration Number (CVR-nr.) 30359038 is fully owned by Jyske Bank A/S, Business Registration Number (CVR-nr.) 17616617. JGAM is managed by an independent board of directors. JGAM is a Danish registered company under supervision of the Danish Financial Supervisory Authority and a Registered Investment Adviser with the Securities and Exchange Commission in the United States.

Registration with the SEC does not signify in any manner whatsoever that an investment adviser is sponsored, recommended, or approved, or that its abilities or qualifications have in any respect been passed upon, by the SEC or by any other agency of the United States or any officer thereof.