



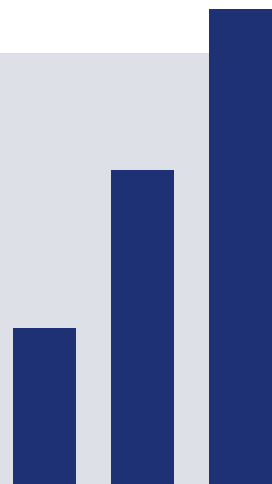
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INVESTMENT MANAGEMENT SERVICE

Tailor-made investment solutions



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TABLE OF CONTENTS

- 1** About Astra Worldwide
- 2** Our Values
- 3** Message from Investment Director
- 4** Our Investment Management Service
- 5** Our investment Philosophy
- 6** The six-step investment process
- 7** Summary





INTERNATIONAL INSURANCE & INVESTMENTS

Astra Worldwide is an independent life and wealth management company with a broad international presence, expanding to Europe, Asia, and the Middle East. We provide both individual and corporate clients with a gateway to top-tier financial products and services through collaboration with our seasoned International Financial Advisors. This combination of access to premium products and expert guidance from Astra Worldwide's International Financial Advisors empowers clients to effectively plan their future, regardless of their geographical location.

Astra Worldwide specialises in delivering tailored financial planning services to private clients globally. Our comprehensive solutions includes, but is not limited to wealth management, retirement, protection, estate planning, mortgage and property solutions.

With our comprehensive approach, we help you unlock the doors to financial freedom and enjoy peace of mind knowing that we transparently manage your financial well-being .



Trust

Trust serves as the cornerstone of our business. Our aim is to establish enduring relationships with clients and stakeholders, with trust as the fundamental basis.



Integrity

When confronted with challenging circumstances, our dedication lies in doing what is ethically right – this principle guides our behavior.



Expertise

We are constantly learning and committed to advancing our knowledge to enhance our expertise and become leaders in our field.



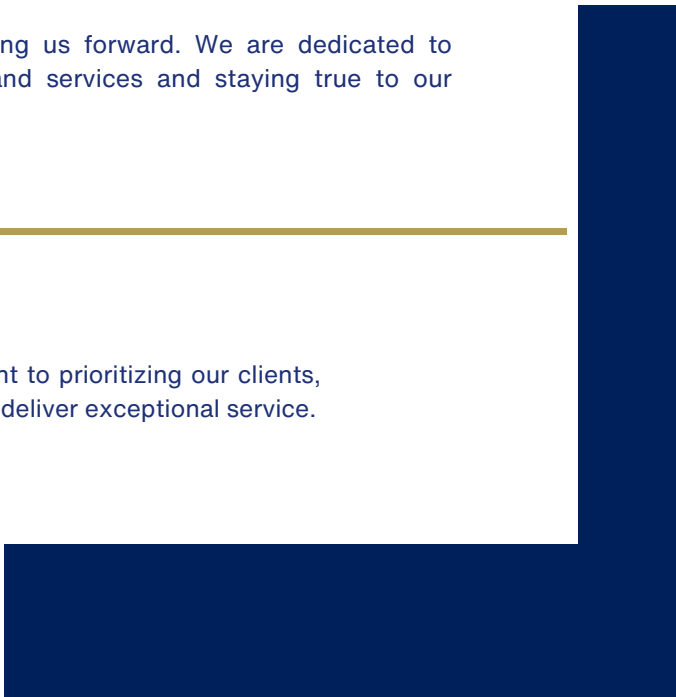
Passion

This is our driving force, propelling us forward. We are dedicated to discovering top-notch solutions and services and staying true to our commitment.



Client-Focus

At the core of our decisions is a commitment to prioritizing our clients, allowing us to build strong relationships and deliver exceptional service.



A MESSAGE FROM OUR INVESTMENT DIRECTOR



In line with our commitment to transparency and accountability, the investment team at Astra Worldwide has developed this guide to outline our investment proposition. This provides insight into our operational approach and the resources and expertise underpinning our investment solutions.

At Astra Worldwide, we pride ourselves on having built our Investment Team from within and being entirely independent.

Our independence is not about isolation; rather, it enables us to leverage the finest insights and perspectives from the investment world. We actively connect with leading experts to ensure that we offer top-tier investments without limitations. This freedom allows us to craft personalised portfolios that are tailored to meet each client's unique needs and circumstances.

We adopt a dynamic and comprehensive approach to overseeing your investments. Our team actively monitors and manages your investments, providing you with detailed valuation statements, market updates, and insightful newsletters.

The trust our clients place in us is a profound honor, and we view ourselves as long-term partners in achieving your financial goals. Our commitment to exceeding expectations is unwavering in every aspect of our service.

A handwritten signature in blue ink, appearing to read 'Don Valdez'.

Don Valdez, MBA, Chartered MCSI
INVESTMENT DIRECTOR



OUR INVESTMENT MANAGEMENT SERVICE

Astra Worldwide is committed to building long-term relationships with our clients, by initially identifying their unique needs. This essential first step builds the foundation for creating personalised investment portfolios, enabling us to effectively meet both current and future investment goals.

To ensure ongoing alignment with clients' regularly updated objectives and to guide their investment decisions, Astra Worldwide has introduced the Investment Management Service. This service, managed by a team of seasoned investment professionals, provides continuous professional oversight of clients' portfolios. This proactive approach ensures that each portfolio is tailored to meet evolving financial goals and market conditions.

By entrusting your investment decisions to our dedicated Investment professionals along with International Financial Advisors, clients can be confident that this methodology is designed to help achieve financial goals. We strictly adhere to each individual's risk profile to ensure that our approach aligns with client's personal investment objectives.

Utilizing our Investment Management Service ensures that portfolios remain optimally positioned. Through regular market updates and newsletters, we keep clients and their advisors informed of any changes in our investment perspectives. Regardless of future developments, our clients can be confident that their best interests are always at the core of everything we do.

Key aspects of our Investment Management Service

- Consistent and Structured Investment Process
 - A dedicated team of experts with Strong Internal Controls
 - Access to a Diverse Range of Global Investments
 - Optimized Returns with Controlled Risk
-

Our Investment Philosophy

THE KEY PRINCIPLES

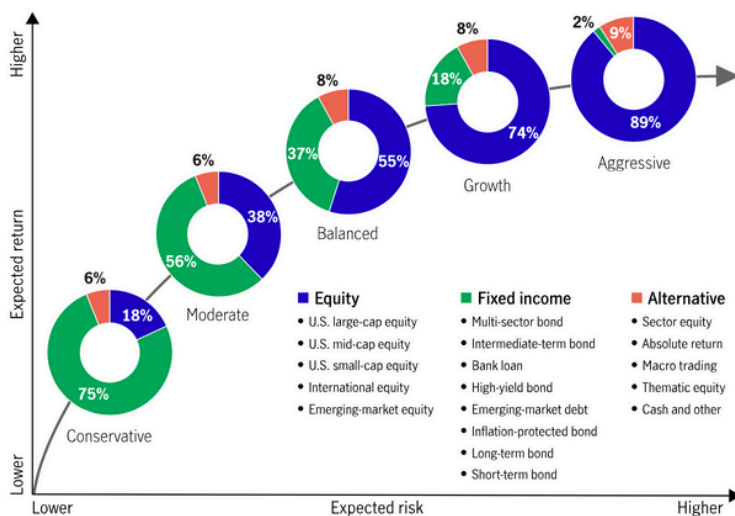


Active Management

Achieving the right balance between different asset classes is key to producing sustainable returns. By being active investors we seek to add value through both **Tactical Asset Allocation (TAA) decisions** and **individual security selection**. The purpose of tactical asset allocation is to enhance the returns and reduce losses by making adjustments to the strategic framework. This process involves tilting the mix of asset classes based on our analysis of global economic and political events, and then expressing our views by selecting the most appropriate investments.

Suitability and Risk Management

All investments we select for a client must be suitable for their investor profile. Having a comprehensive understanding of our clients' circumstances and needs enables us to make informed decisions. Monitoring risk is crucial when managing a portfolio of investments. We ensure that the level of risk taken is appropriate and remains consistent with the client's investment objectives, regardless of market volatility.



Research and Investment Freedom

We continuously identify, monitor, and review investment opportunities to ensure we are well-positioned to make informed decisions. Since we are not tied or biased in our investment selection process, we can choose from a virtually unlimited pool of assets to find those that, in our view, offer the best expected risk-adjusted returns.

Diversification

Creating a diversified investment portfolio based on a risk profile is essential for managing risk and maximizing returns. Our portfolios are diversified across a broad spectrum of investment components, including asset classes, regions, sectors, and fund houses. The chart above illustrates how we determine the optimal asset allocation and diversification strategy to align with an individual's overall risk profile.

Navigating Success: The Six-Step Investment Process



1 Investor Profile Identification

We first ensure a thorough understanding of our clients' objectives, circumstances, and risk profiles. We then select an appropriate vehicle to hold the investments, and agree on the suitable premium level and investment horizon.

Asset Allocation 3

Asset allocation is responsible for approximately cca. 90% of the difference in returns over time. Therefore, it is crucial to define the optimal levels of equity and non-equity exposures (including fixed income, commodities, absolute return strategies, property, and cash) based on the specific risk profile and prevailing market conditions.

Portfolio Construction 4

After selecting an appropriate blend of asset classes, we choose individual investments within each category. We employ sophisticated technological tools for quantitative analysis and conduct thorough qualitative assessments. With no ties to any fund manager or investment house, we select investments with complete impartiality.

Continuous Management 5

We undertake all of the required transactions (dealing, switching, rebalancing) as part of the ongoing monitoring of selected funds and portfolios.

Regular Reporting 6

We provide comprehensive quarterly valuation statements, market updates and newsletters.



2 Investment Strategy Formulation

Our centralized investment process enables us to create diversified portfolios tailored to varying risk profiles. Clients can select from Cautious, Balanced, or Growth risk-rated strategies. This approach ensures that all our portfolios strive to achieve the best possible returns for the given level of volatility.

SUMMARY

Investment Management service is built on a foundation of independence and in-depth Investment knowledge. We, the Investment Professionals at Astra Worldwide, engage with top industry experts to gain valuable insights, allowing us to recommend top-tier investments without limitations. Our process involves creating tailored portfolios that meet the unique needs and circumstances of each client. With the support of advanced technology and continuous professional training for our staff, we ensure our investment strategies are robust and consistently deliver returns aligned with each client's risk profile. We provide regular valuation statements, market updates, and newsletters to keep clients informed. We are dedicated to being a trusted partner, helping our clients achieve their long-term financial goals with the utmost transparency and accountability. Together with your financial adviser we will make sure that all Investments are suitable to your risk profile and in line with your objectives.

Comprehensive summary of our Investment Management service:

- **Dedicated Investment Manager:**
Build a long-term, trusted relationship with your personal investment manager.
- **Regular Reviews:**
Regular meetings to review your portfolio's progress and make adjustments as needed.
- **Transparent Charges:**
Clear and easy-to-understand fee structure explained at the outset.
- **Tax Efficiency:**
Strategies to maximize the tax efficiency of your investments.
- **Comprehensive Reporting:**
Detailed reports showing all gains, dividends, and income received for tax purposes.
- **Valuation Statements:**
Receive valuation statements quarterly or upon request.
- **Online Access:**
Convenient online access to check your portfolio anytime.
- **Proactive Communication:**
Proactive updates when there are major legislative changes or new investment opportunities arise.



Glossary of Investment Terms

Independence: The ability to make investment decisions without external influence, ensuring unbiased and objective advice.

In-Depth Investment Knowledge: Comprehensive understanding and expertise in various investment strategies, financial markets, and economic factors.

Tactical Asset Allocation (TAA): An active investment strategy that involves adjusting a portfolio's asset allocation to take advantage of short-term market opportunities, aiming to enhance returns while maintaining diversification.

Individual Security Selection: The process of choosing specific securities (e.g., stocks, bonds) for inclusion in a portfolio, based on analysis and evaluation to achieve desired performance.

Fundamental Analysis: A method of evaluating a security by analyzing financial statements, management quality, industry conditions, and economic factors to determine its intrinsic value.

Technical Analysis: Analyzing historical price movements and trading volumes to identify patterns and trends that might indicate future price movements.

Quantitative Analysis: Using mathematical models and statistical techniques to assess the value and performance of securities.

Diversification: The practice of spreading investments across various securities to reduce risk and the impact of poor performance by any single investment.

Risk Management: The process of identifying, assessing, and mitigating risks associated with investment decisions to align with the investor's risk tolerance and objectives.

Tax Efficiency: Strategies aimed at minimizing tax liabilities on investment returns, enhancing overall profitability.

Regular Savings Policies: Investment accounts designed for systematic contributions over time to build savings and achieve long-term financial goals.

Unit-Linked Portfolios: Investment portfolios that are linked to the performance of a specific set of underlying assets, often found in insurance products.

Offshore Bonds: Investment products issued outside the investor's home country, often used for tax efficiency and diversification.

Pensions: Retirement savings plans that allow individuals to accumulate funds for their retirement, often with tax advantages.

We manage the following types of accounts:

Pensions | Personal and Trust Portfolios | Offshore Bonds | Investment Platform Accounts
| Unit-Linked Portfolios | Regular Savings Policies



Securing your future together!

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