onepluscapital*

GLOBAL INVESTMENT SOLUTIONS

*Regulated by CySEC, licence 111/10

June 2016

IN BRIEF

- Established in 2009 and received CySEC investment licence 111/10 in 2010
- Boutique investment firm catering for high net worth individuals, corporate, institutional and retail clients
- OPC core services include Investment Advisory, Global Brokerage, Asset Management, Corporate Finance, Custody, Mutual Funds, Currencies and CFDs, Alternative Investments
- Private equity and consulting services for international investments
- Member of the Cyprus Stock Exchange, the Athens Stock Exchange and execution in international securities and bonds markets

OUR VISION

- We all have a vision of how we want our life to be in the future. Many of us have made it our mission to get there. Experienced in the art of finance and client care, the OPC team consists of high calibre experts capable of taking each client's financial canvas and master all its tools and experience to turn vision into a piece of art

- At OPC our objective is to provide boutique investment and financial services to high net-worth individuals and corporate clients. We aim to build long-term relationships with our clients based on integrity and trust and to provide them with tailored solutions for their individual needs and targets

- We can deliver solutions to virtually all investment needs

WHAT WE OFFER

At OPC, we provide highly specialized advice that takes into account every aspect of a client's business.

Clients can expect us to:

- Compile their investment profile
- Provide tailor-made investment solutions that suit their financial needs
- Manage actively their investment portfolio
- Formulate hedging strategies to mitigate risk
- Restructure their assets to optimize their annual returns and overall wealth
- Assist their operational growth
- Advise on their corporate finance needs

We do all above with professionalism, confidentiality and integrity

OUR BUSINESS CONCEPT

- OPC is a provider of Global Investment Solutions through one single account, or several, depending on every client's needs
- It is one of the leading independent investment services entities in Cyprus servicing local institutional as well as local and foreign private clients. It has a team of 15 persons
- Known for its innovative products and services and for offering customized investment solutions
- It has strong relationships with leading global financial institutions including Swiss, European and US investment bankers and other global leaders in related services. Partners and associates include Morgan Stanley, Lombard Odier, Julius Baer, Cite Gestion, Eurobank EFG, ADM Investor Services International, London Capital Group, Edmond de Rothschild and others
- OPC is actively engaged in private projects in Cyprus including the sourcing and execution of projects involving both foreign and local investors

WEALTH MANAGEMENT

- For High Net Worth Clients
- For Institutional Clients
- For Private Clients
- Investment Services
- Investment Banking

OUR SERVICES

- Investment Advisory
- Global Brokerage
- Asset Management
- Corporate Finance
- Custody
- Mutual Funds
- Alternative Investments

INVESTMENT ADVISORY

The investment advisory team of OPC has been serving the investment industry for 45 years with an approach that focuses on each client's individual needs and objectives. Our underlying approach has been built on years of experience gained from the financial services industry and tunneling this expertise across asset classes.

The client has and will be the epicentre of our relationship process resulting in specific, tailor made financial investments. We construct our advice pillared on direct communication between our advisors and clients, face to face interaction and regular monitoring. Our team of financial experts are experienced and certified professionals that offer a full spectrum of financial services ensuring clients achieve their financial goals.

INVESTMENT ADVISORY GROUPS

Our team provides strategic advice for safeguarding clients investment assets, managing investment risk and liquidity and taking leading positions across all available investment instruments. This approach honed in with our clientele accumulating a €25 million book.

We provide investment services for the following groups:

- Private individuals
- Corporate entities
- Pension and Provident funds
- Government entities
- Investment funds
- Family funds

GLOBAL BROKERAGE

- Institutional and retail execution services
- Local and international markets
- For virtually any financial instrument on all major stock markets
- Online trading for the Cyprus and Athens Stock Exchange
- Our licensed brokers are
    - ready to provide clients with information pertaining to their instructions
    - address enquiries of clients relating to instrument prices, market depth, transaction fees and corporate actions

ASSET MANAGEMENT (AM)

- Portfolio managers with over 20 years experience
- Bespoke multi-asset class portfolios with a global focus, actively traded and adjusted to market conditions and client needs
- Full range of services from financial structuring to execution and management of tailor-made solutions
- Over US$60 million under management
- Using portfolio management tools and extensive research from world known investment firms and trading platforms, assist managers in their portfolio allocations, diversification and mitigation of risk
- Our asset management services are tailored for each client. Our investment managers take responsibility for day to day decisions regarding their portfolio in accordance with previously agreed objectives

OUR AM PRINCIPLES

- Striving to maximize value, we construct diversified portfolios and actively manage assets to achieve risk/reward optimization
- We do not run "model portfolios" where clients are placed into a standard model based on their investment objectives along with a hundred other clients. We believe no client is the same as another and therefore why try and fit "square pegs into round holes"
- Detailed monthly reporting is central to our monitoring and re-balancing activities. Adaptability is key, as the global financial environment is in constant flux

AM-FINDING THE RIGHT MIX

Whatever client' s investment profile, there is a solution for everyone

- Conservative Income
- Conservative
- Conservative Growth

A set of examples of the above strategies with real valuations are provided in the slides that follow.

AM - CONSERVATIVE INCOME

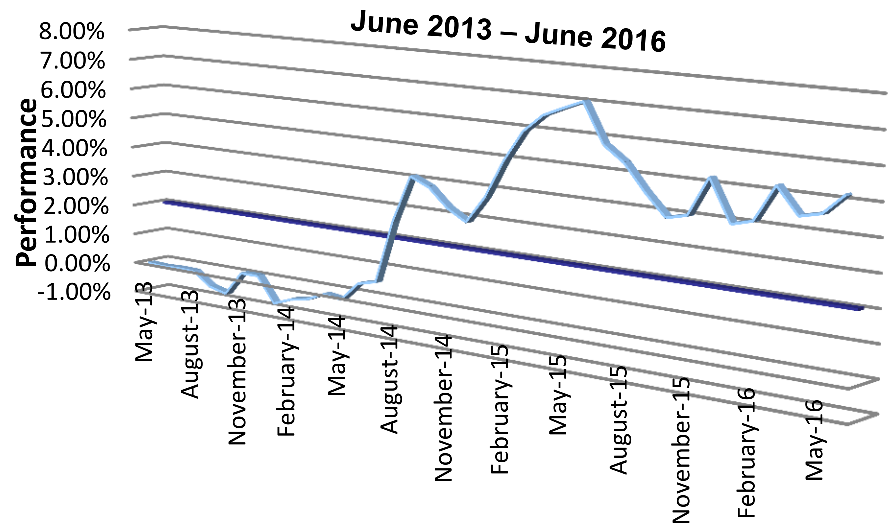
The primary objective is to earn a modest income while protecting client's principal. Client is willing to accept modest return in exchange for greater security.

Portfolio Breakdown:

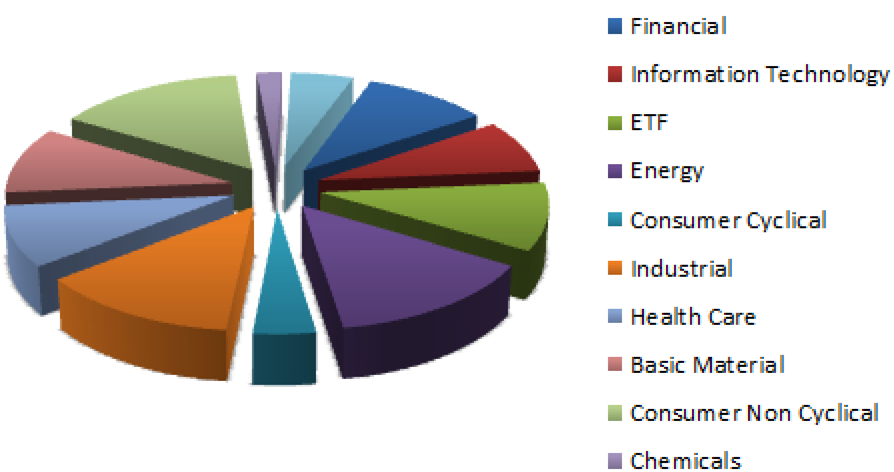
Cash 20%

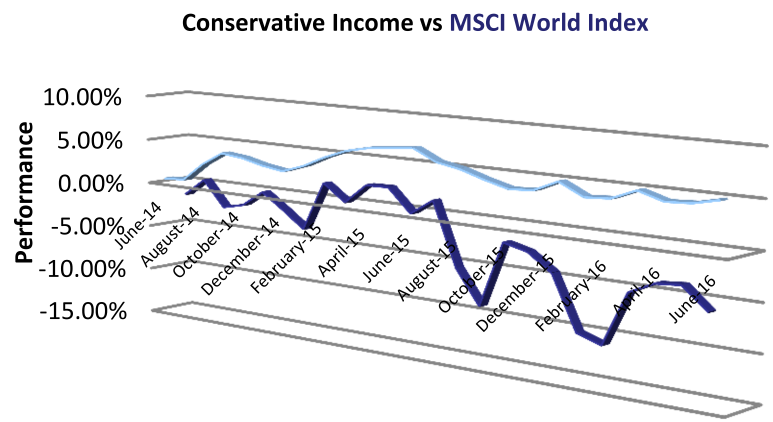
Income (Fixed Income) 70%

Growth (Equities) 10%



Portfolio Return 5.31%





AM – BALANCE INCOME & GROWTH

The primary objective is growth with some income exposure to three major asset classes. Clients accept that the value of their portfolio will fluctuate moderately from time to time

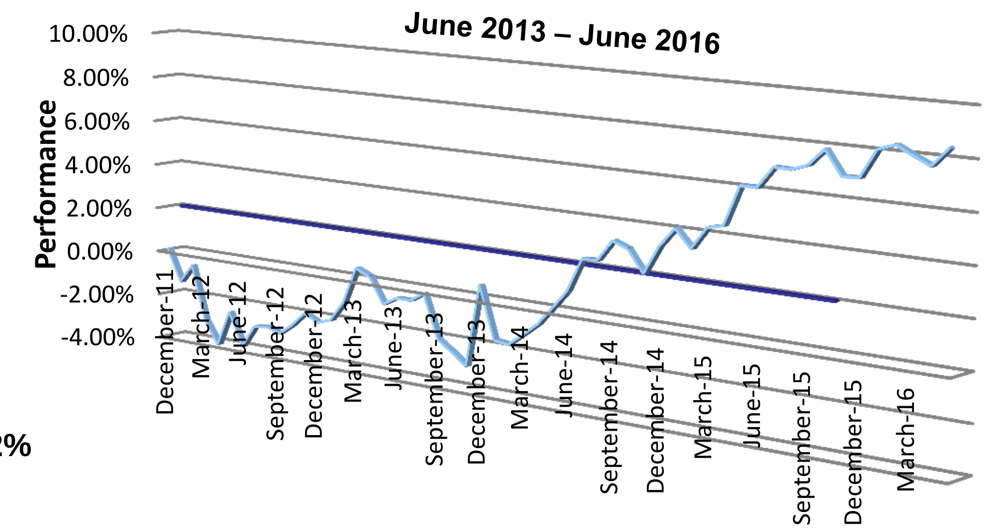
Portfolio Breakdown:

Cash 20%

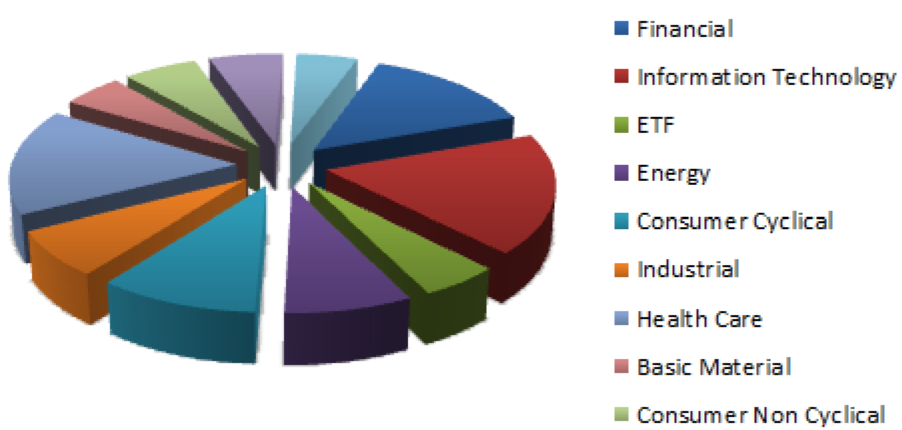
Income (Fixed Income) 65%

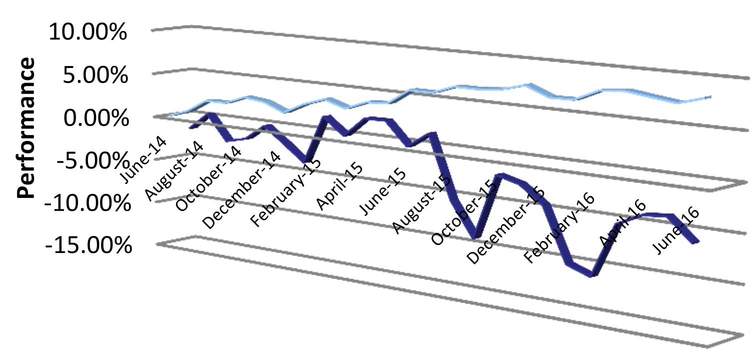
Growth (Equities) 15%

Portfolio Return 8.52%



Balance Income & Growth vs MSCI World Index





AM – AGGRESSIVE GROWTH

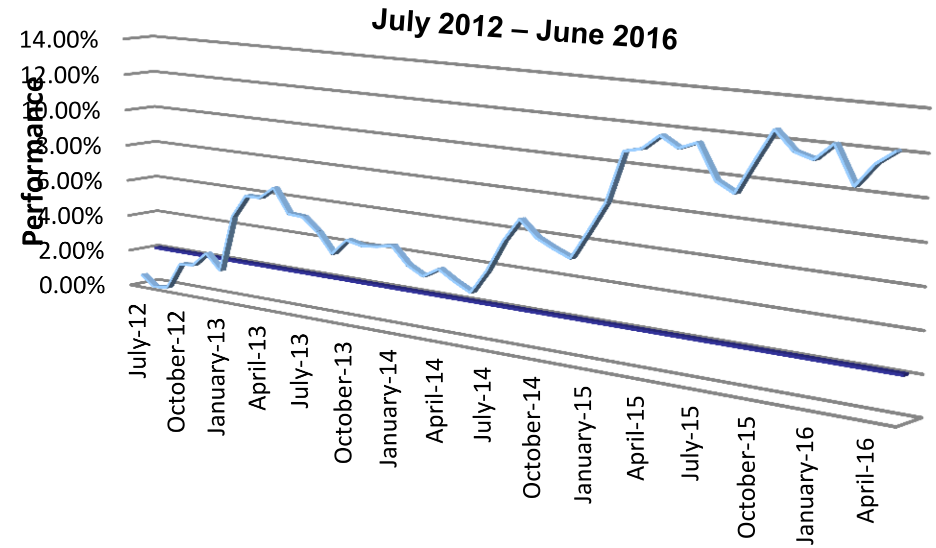
The primary objective is to achieve the maximum potential growth over the long term. Clients accept that the total value of their portfolio will fluctuate significantly from time to time.

Portfolio Breakdown:

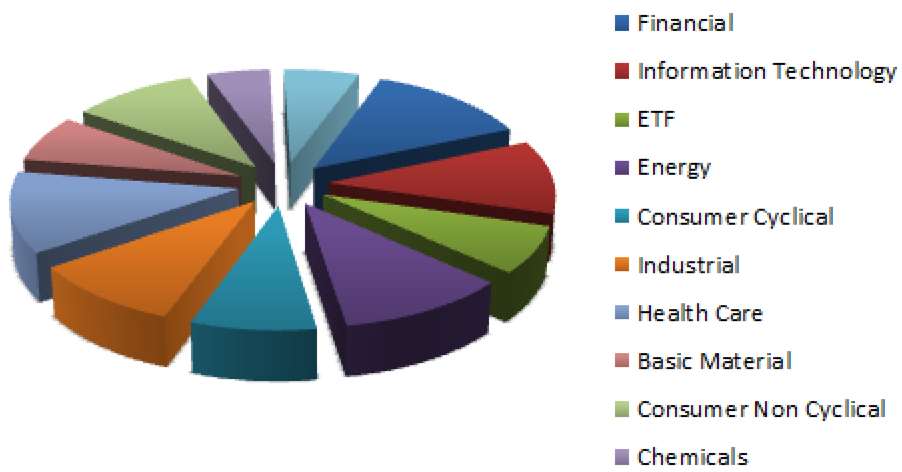
Cash 5%

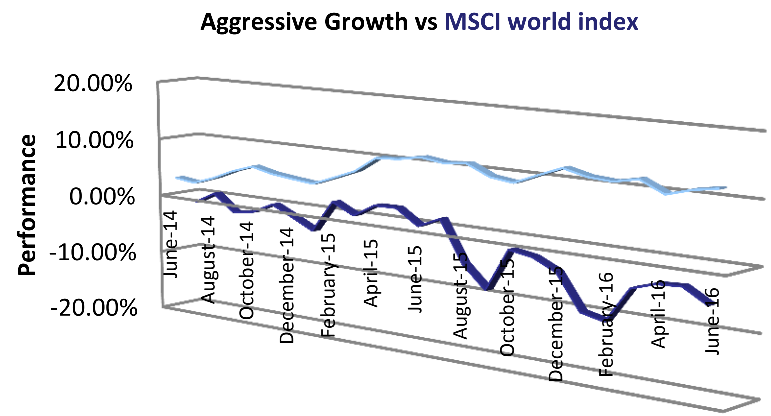
Income (Fixed Income) 15%

Growth (Equities) 80%



Portfolio Return 12.24%





CORPORATE FINANCE

OPC can advise, assist or undertake to develop a comprehensive plan on how to achieve any company's financing goals, which may include solutions involving securitization of assets and collateralization of debt instruments, bridge financing tools, debt restructuring and more

- Business restructuring: We render practical, robust restructuring and insolvency implementation advice

- Investment management: Our position is based on the assertion that the advice you receive from us will be tailored to your needs and delivered with clarity

- Management consulting: We provide experienced and knowledgeable teams which give you the personalized consulting service your business deserves

CUSTODY

We offer a comprehensive range of custodian services for both local and international markets, covering all major investment instruments

- Safekeeping of securities
- Settlement of trades
- Information on corporate actions
- Dividend, interest and other income collection
- Proxy voting
- Reporting

MUTUAL FUNDS

- A type of professionally managed investment fund that pools money from many investors to purchase securities
- There are three types of mutual funds – open-end, unit investment and closed-end funds. The most common type, open-end funds, must be willing to buy back shares from investors every business day
- Exchange traded funds (ETFs) are open-end funds or unit investment trusts that trade on an exchange. Non-exchange traded open-end funds are most common, but ETFs have been gaining in popularity
- Mutual funds are generally classified by their principal investments. The four main categories of funds are money market funds, bond or fixed income funds, stock or equity funds, and hybrid funds. Funds may also be categorized as index (passively managed) or active
- Mutual funds have advantages over investing directly in individual securities, including:
    - increased diversification
    - daily liquidity
    - ability to participate in investments that may be available only to larger investors
    - government oversight

ALTERNATIVE INVESTMENTS

- An alternative investment is an investment in asset classes other than stocks, bonds and cash. It includes tangible assets such as precious metals, art, wine, antique, coins, or stamps and some financial assets such as a Real Estate Fund, commodities, private equity, distressed securities, hedge funds, carbon credits, venture capital etc
- Has been used broadly and can also be used to refer to financial alternatives such as derivatives or other alternatives such as energy
- Alternative investments are sometimes used as a way of reducing overall investment risk through diversification. Alternative investments may include:
    - low correlation with traditional financial investments such as stocks and bonds
    - it may be difficult to determine the current market value of the asset
    - alternative investments may be relatively illiquid
    - costs of purchase and sale may be relatively high
    - there may be limited historical risk and return data
    - a high degree of investment analysis may be required before buying

ALTERNATIVE INVESTMENTS - HEDGE FUNDS

- A hedge fund is an alternative investment vehicle available only to sophisticated investors, such as institutions and individuals with significant assets
- Like mutual funds, hedge funds are pools of underlying securities. Also like mutual funds, they can invest in many types of securities
- Hedge funds are not currently regulated as mutual funds are. However, it appears that regulation for hedge funds may be coming soon
- As a result of being relatively unregulated, hedge funds can invest in a wider range of securities than mutual funds can. While many hedge funds do invest in traditional securities, such as stocks, bonds, commodities and real estate, they are best known for using more sophisticated (and risky) investments and techniques
- Hedge funds typically use long-short strategies, which invest in some balance of long positions (buying stocks) and short positions

ALTERNATIVE INVESTMENTS – OPC TRADER

- OPC Trader is OPC' s in-house online trading platform, which provides the ease and bilityflexi to individual clients to trade Contracts for Differences (CFDs) on Indices, Commodities, Equities and Currencies
- Clients can open a live account through our website www.opctrader.com in less than a minute. A copy of the ID or passport and a utility bill are the only required KYC documents. Our website facilitates several options for clients to fund their accounts through e-Wallets and prepaid cards
- Briefly, Contract for Difference (CFD) is an investment product that allows clients to purchase a stock, an index, an ETF, and FX pair or a Commodity position without having to physically own the underlying instrument itself. The difference of the quoted price and the price when the position is closed is called "Contract for Difference"
- OPC Trader is available through a multi-platform environment on clients' desktop, smart phones and tablets

oneplus capital

- Global online trading on Currencies, CFDs, Equities, Bonds through STP trading
- Complete trading solution that gives full, flexible access to the financial markets
- 100+ technical indicators
- Trade on over 3000 instruments (Indices, Shares, Commodities, Bonds and Interest Rates)
- More than 40 currency pairs
- User friendly web based platform with extra trading tools and advanced charting
- Leverage of up to 100x
- No commission

OPC TRADER
Charging Ahead

OUR PARTNERS AND ASSOCIATES

OPC has strong relationship with other leading global financial institutions including Swiss, European and US Investment bankers and other global leaders in related services.

Partners and associates include:

LOMBARD ODIER
LOMBARD ODIER DARIER HENTSCH

CITÉ GESTION
GÉRANT DE PATRIMOINES

EFG Bank

Morgan Stanley

ADM Investor Services International Limited

LCG LONDON CAPITAL GROUP

Julius Bär

Eurobank EFG

EDMOND DE ROTHSCHILD INVESTMENT PARTNERS

OUR PEOPLE

- George Philippides, Chairman
- Kikis Lagos, Director, Head of Asset Management
- Vasilis Kailis, Director
- Ioannis Charalambides, Director
- Louis John Clappas, Senior Investment Manager
- Alexandros Clappas, Investment Advisor
- Pavlos Philippides, Head Brokerage
- Marios Louca, Broker
- Katerina Papadopoulou, Head Administration

ADDRESS

75 Prodromou Avenue
Oneworld House, 3rd floor
Nicosia 1307 Cyprus
T +357 22873760

F +357 22873754

RISK WARNING

Investing in financial instruments can entail a number of risks that can lead to losses. Investing is not for everyone and potential investors are encouraged to learn and understand the advantages and disadvantages of financial investing, acknowledge the risks and be willing to accept the potential for loss. Professional advice or portfolio management from qualified licensed professionals does not warrant positive returns on investments.

APPENDIX - FINANCIAL TERMINOLOGY

- **Money markets:** a segment of the financial market in which financial instruments with high liquidity and very short maturities are traded (US treasury bills)
- **High yield bonds:** high yield bonds are high paying bonds with lower credit rating than investment grade corporate bonds and municipal bonds (junk bonds)
- **Global equities:** equities traded throughout the world (Europe, US, Asia)
- **Foreign exchange:** is a global decentralized market for the trading of currencies
- **Derivatives:** a derivative is a contract that derives its value from the performance of an underlying entity. This underlying entity can be an asset, index or interest rate
- **Structured products:** is a synthetic pre-packaged investment strategy specially created to meet specific needs that cannot be met from the standardized financial instruments available in the markets based on derivatives, such as single security, a basket of securities, options, indices, commodities
- **Hedge funds:** a hedge fund is an alternative investment vehicle available only to sophisticated investors, such as institutions and individuals with significant assets. Like mutual funds, hedge funds are pools of underlying securities
- **Private equity:** is an asset class consisting of equity securities and debt in operating companies that are not publicly traded on a stock exchange

OPC

Charging Ahead