SFO

MEMBER OF MARIUS SARADAR HOLDING SAL

From managing family businesses to the business of managing family wealth

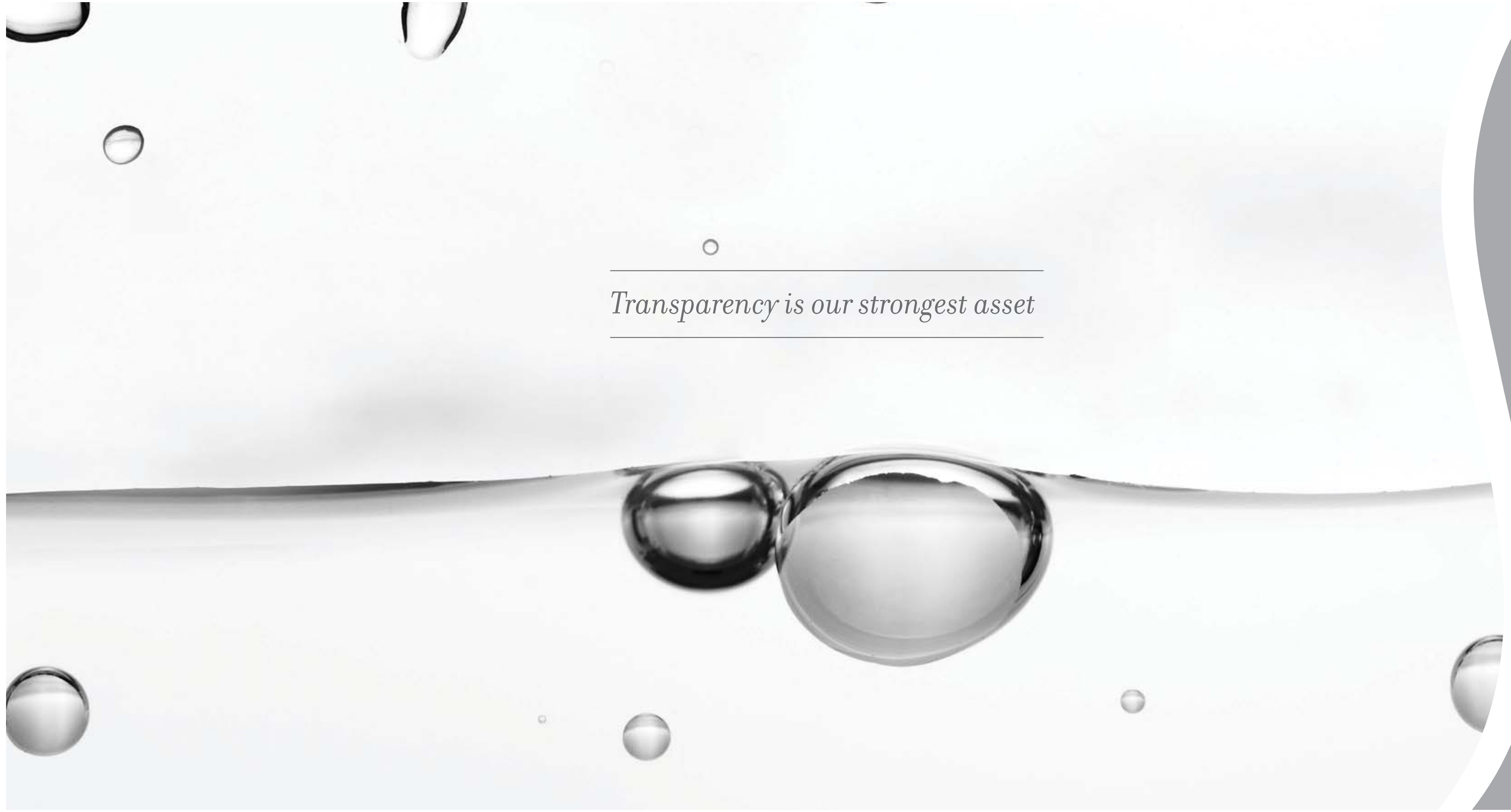
Our mission is to provide each of our affluent families with tailored solutions aimed at sustaining their wealth and preserving their legacy. In fulfilling our mission, we remain committed to our core values of

Integrity, Objectivity and Confidentiality

History of Family Offices

The modern concept and understanding of family offices took shape in the 19th century, when ultra affluent families founded their own private offices, called single family offices, to centralize the management of their affairs and address the different family needs. Many families opened their offices to non-members in order to defray costs, join forces, and profit from synergies, resulting in multi-family offices.

Since then, the concept has gained ground and, after the 2008 crisis, emerged as the best solution for managing large and diversified asset bases, far from any conflict of interest.



SFO Inception

Saradar Family Office (SFO), a company regulated by the Central Bank of Lebanon, is a corporate affiliate of SARADAR, a well diversified group with 60 years of successful banking and private business enterprises in the Middle East.

The year 2004 marked a turning point for the Group when "Banque Saradar" merged with "Banque Audi" and, in the process, the Saradar family became one of the largest shareholders of Bank Audi - Audi Saradar Group.

Throughout the following years, the growing awareness of the changing needs of the highnet- worth community, led SARADAR to create an independent multi-family office, SFO. Through its business model, SFO is totally unbiased, transparent and in complete alignment with its clients' interests.

SFO members and their needs

SFO members are affluent families who:

- Share the same vision in perpetuating their name and legacy
- Have a holistic approach in managing their wealth
- Value discretion, transparency and independence of advice
- Believe in the benefits of joining forces to constitute an exclusive investment club

SFO members aim to ensure:

- Long-term growth of capital with limited volatility
- Predictable cash flows
- Access to exclusive investment deals
- Appropriate tax management
- Efficient negotiations with banks and other financial partners
- Multi-generational estate planning
- Response to philanthropic aspirations

A world of exclusive privileges

SFO Platform and Services

Expertise
Our open architecture business model is based on two fundamental pillars:

- An in-house team of seasoned professionals
- Strategic partnerships with worldwide renowned external service providers

Private Investment Club
Through its global reach and select connections, SFO is uniquely positioned to bring to its Members private and exclusive investment deals. SFO will also assist its Members in identifying partners for their different businesses and acquiring participations in companies of strategic importance.

Asset Consolidation
SFO provides comprehensive, consolidated reporting that includes both bankable and nonbankable assets. Our real-time online reports enable Members to access, at their convenience, complete information on their portfolio:

- Global reporting
- Performance and fee analysis
- Real time valuation of marketable securities
- Monthly and quarterly consolidated reports

Investment Advisory Services
SFO defines investment strategies, creates innovative investment solutions and selects the best managers and execution firms for each asset class. The service includes:

- Investment Policy Statement
- Strategic asset allocation
- Independent choice of best-in-class providers
- Monitoring and Rebalancing
- Advisory asset management mandates

Private Banking

SFO manages banking relationships on behalf of its Members including:

- Negotiation of favorable rates for lines of credit and personal loans
- Negotiation of bank fees
- Negotiation of corporate financing conditions
- Advice on the optimization of transaction costs
- Management of the relationships with custodians and financial institutions

Real Estate Advisory

Through its international network and real estate professionals, SFO will advise families and assist them to achieve:

- Assessment of their real estate portfolio
- Design and implementation of diversification strategies
- Optimization of their portfolio's income
- Execution of development projects

Succession and Estate Planning

Comprehensive estate and trust planning services are provided by SFO professional advisors who will work with attorneys or designated representatives to create wealth strategies for SFO Members covering:

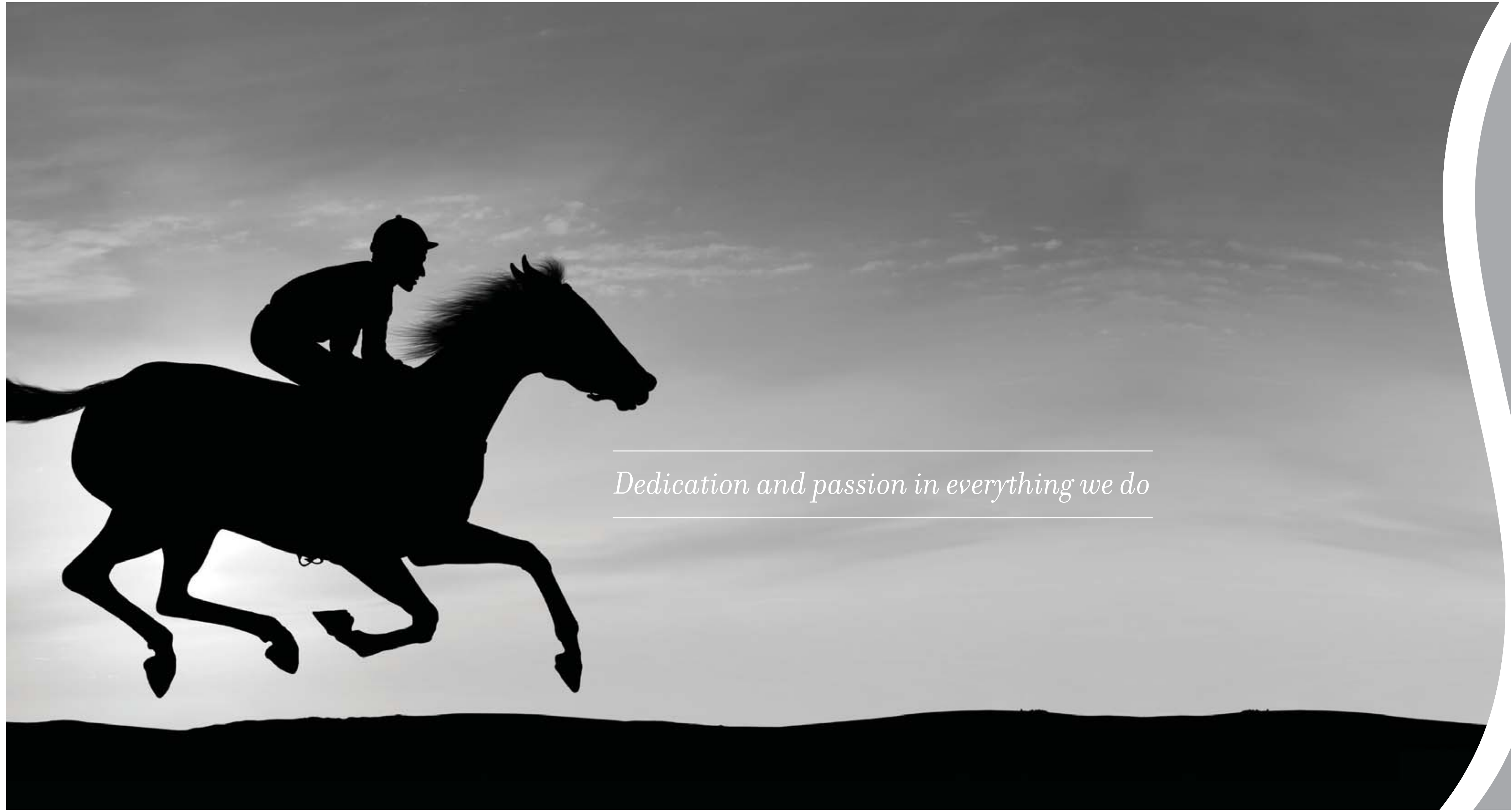
- Tax optimization
- Succession planning
- Trusteeship
- Access to top tier legal counsel

Philanthropy Counsel and Foundation Management

The group's long standing experience in foundation management enables SFO to provide guidance to its Members in planning and executing their philanthropy strategy.

Lifestyle Management

Through its sister company "S signature", a 'conciergerie' service provider, managed by a member of the « Clefs d'Or » association, SFO will assist its Members by offering them innovative solutions, ranging from the most basic to the most exceptional requests in the different aspects of their lives.



As you join our family, we embark together
on a promising journey...

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