WICTOR FAMILY OFFICE

A RESUMÉ

Making life easier in a complex world.

CONTENTS

Introduction

You are reading this because we have identified a potential business relationship. We see future opportunities for a rewarding, mutually beneficial exchange.

At Wictor Family Office, our goal is to make your life easier. We offer tailored advice and capital investment planning to help you reach your goals, whatever they may be.

As an independent actor, we are not limited to one supplier or partial to any particular solution. This lets us choose the solutions most suited to our customers; which gives our clients peace of mind and lets them know that they always receive individual advice of the highest possible quality.

On the following pages you will get a closer look at our operations, and we will explain what you as a client can expect from Wictor Family Office.

If you would like to know more about us, you are welcome to contact us at any time, or pay a digital visit to www.wictorfamilyoffice.com

Thank you for your interest,

Sara Viktorsson
Co-founder
sara@wictorfamilyoffice.com

About us

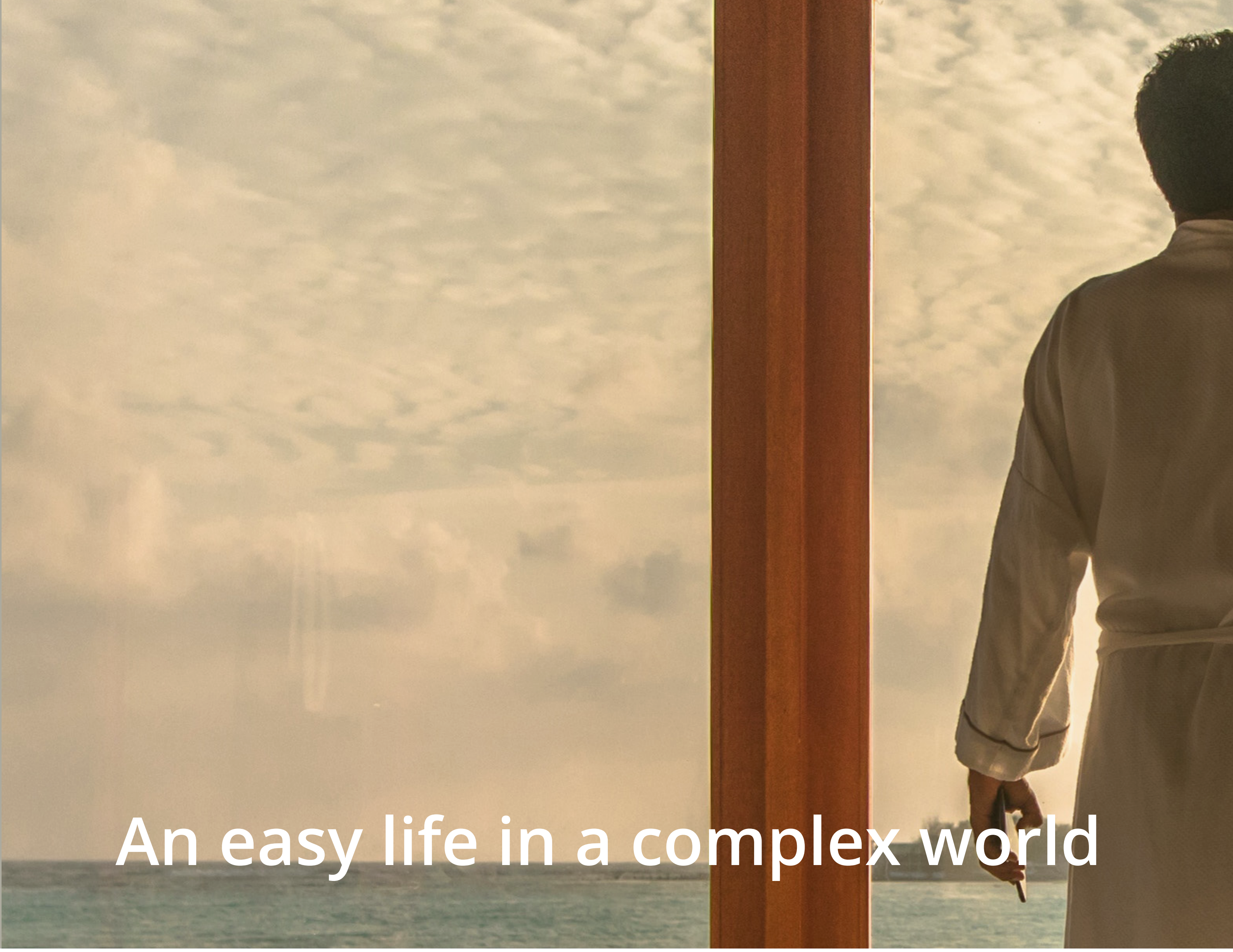
Wictor Family Office was founded by three families of entrepreneurs, with the goal of offering independent solutions to complex, financial, legal, and other questions relevant to families.

We work for wealthy entrepreneurs, their families, companies and trusts. We work exclusively with personal, long-term relationships based on honesty, integrity and transparency.

Offering advice and services to wealthy families, companies and trusts, is something far beyond the capacity of any individual, professional advisor. It requires a well coordinated and structured approach, undertaken by several individuals, with experience across fields such as finance, law, insurance and real estate. The intellectual capital that we possess, in combination with our own platform and robust infrastructure, makes it possible for us to successfully live up to the high expectations of our clients.

At Wictor Family Office, our goal is to help you navigate the complex world that comes with wealth, to make your life easier and to tailor solutions to your needs. We offer a personalised service, designed to help you reach your goals.

You choose the destination – we will draw the map.



An easy life in a complex world

Wictor Family Office is no bank, and not your typical asset manager. Choosing Wictor Family Office means choosing a way of life.

In addition to financial and legal matters, we place importance on – and assist our customers with – personal matters.

Our primary goal is to plan and manage assets with the goal of preserving and developing them – for this generation and the next.

Additionally, we offer investment opportunities outside of our standard range of products, act as representatives in negotiations, review tax optimisation opportunities and take on a general, overarching responsibility.

Are you intending to sell the company that you have built up? Do you need help finding competent candidates for a new board of directors? Are you thinking about retiring or buying real estate in another country?

We offer a number of financial, legal and personalised services – and will also tailor our offer to you according to the needs of you and your family.

Wictor Family Office was founded on the principle of always putting our clients' interests first, through offering independent advice and limitless opportunities.

For us, a good, personal relationship is fundamental. A genuine business relationship, characterised by loyalty and good will, ensures that we can take complete responsibility and promote your interests in the best possible way.

Consequently, you can spend your valuable time on your most important priorities in life.

We offer a sophisticated, total solution.

Ways we make **your** life easier

A resumé of our services

Wealth management

Management of considerable wealth requires understanding and taking overarching responsibility.

In accordance with our investment philosophy, we offer active, diversified, long-term management – a strategy where we spread the risks according to your wishes, all whilst keeping a watchful eye on the markets.

When we plan the structuring and management of wealth, we always base it on the individual client's unique situation. We will have a dialogue with you, to identify your wishes and needs.

The plan will then be presented in an accessible, pedagogical and transparent document, tailored to your investment timeframe, your view on risk, and your need for liquidity and flexibility.

In addition to offering completely individualised management, we offer a wide range of management mandates with various focuses and levels of risk. These are managed by us internally and offered exclusively to our customers.

Our neutral, independent business model allows us to objectively choose the most suitable investments, meaning that we can offer our customers external funds at discounts from 40-60%.

Retirement

Life is about more than the years spent working. Regardless of when, where or how you intend to retire, we will define your retirement goals and consequently work to reach them.

We can assist company owners and management teams in retirement matters, and create complete insurance solutions for them, as well as offering planning advice.

As an addition to each individual retirement plan, our insurance specialists work closely with our legal team to plan for scenarios both wanted and unexpected.

Wealth planning & accounts

Planning assets is as important as managing them. We will offer you a carefully designed structure, the one most suitable for you and any company you might have.

We review your tax structure and continuously monitor the ever-changing legal climate, to protect your interests and ensure that the structure remains optimal.

Our modern, high-quality infrastructure offers access to the following account types: custody accounts, Swedish investment savings accounts (Investeringssparkonto) and endowment policies.

Our endowment policies are scalable and can consist of several subsidiary accounts; which provides both cost efficiency and flexibility. You can also place unlisted securities in your endowment policy.

All accounts and holdings are available through our platform Wictor Online. This gives clients access to an overview of their holdings and their performance over time, updated daily.

Family management & generational transitions

For us, generational transitions are about more than technicalities. They are not just a matter of what is most beneficial from a tax perspective, or how the transfer itself is to be carried out.

This is why we prefer to talk about family management, which will in turn, by itself, lead to a successful generational transition when the time comes.

Even though you may aspire to manage and lead your company for a long time to come, it is important to establish good family management, in good time, and to prepare for a future generational transition – of both capital and values.

Family management, like corporate management, is a system of principles for shared decision making, with the aim of helping the family plan and manage their wealth and any ventures they may have, in the direction they wish. The goal is to create a healthy balance between rational financial ambitions and the common and individual goals of the family.

The aforementioned type of management is normally separate from company boards and other management functions and concerned with family interests exclusively.

The purposes of strategic family management are to: • Create a forum for sharing information and organising discussion and decision making in matters related to to the family and their interests

• Ensure that family values and visions are carried on by future generations

• Keep family members informed about important challenges, results and strategic choices in family businesses

• Keep family members engaged and educated

A shared vision

We assist families in creating well-functioning family management. We identify the vision required to keep the family together, define overarching targets and establish a structure to promote the sharing of information, discussion and decision-making.

Education & generational transition

By engaging, educating and gradually involving future heirs, we ensure that the values and assets of the family are managed in a careful, successful fashion.

For younger family members, Wictor Family Office offers a network providing financial and legal training, whilst building an understanding, both of our operations and of any family ventures, and also forming valuable relationships.

We can assist you with building a culture, providing training, and managing bureaucratic technicalities. These processes are demanding, but incredibly important.

Administration & management

With the goal of making your everyday life easier, we are happy to assist you with administrative matters.

Examples of administrative services:

- Order placement
- Reporting
- Monitoring and management of bills and invoices
- Management of accounting and tax declarations
- Establishment of legal contracts
- Other administrative services (procurement/follow-up of private supplier agreements, product purchases et cetera)

Internationally

We offer advice on accommodation and entrepreneurship outside Sweden, as well as on the legal and financial aspects of planning to live abroad for extended periods of time, or to plan emigration/immigration.

As many other things change in your life and in the world around you, it is a comfort to have your very own family office nearby, both at home and abroad.

We aim to enrich the lives of our customers with inspiration, insight & knowledge.

Brokerage

For those of our customers who are interested in active stock investment, we offer brokerage, managed by passionate, experienced brokers, always just a phone call away, ready to discuss purchasing and sales with you. Through our brokerage service, you will gain direct access to:

- Discussion, analysis and recommendations from our experienced brokers
- Brokerage of stocks and other securities

Network

In addition to full access to all our services, an engagement with Wictor Family Office means that you will become part of an extensive network.

Our business network, whose members are entrepreneurs and business leaders, meet regularly – always with the common goal of doing new and better business, finding inspiration from one another, and gaining a deeper understanding of each other's ventures.

Charity & philanthropy

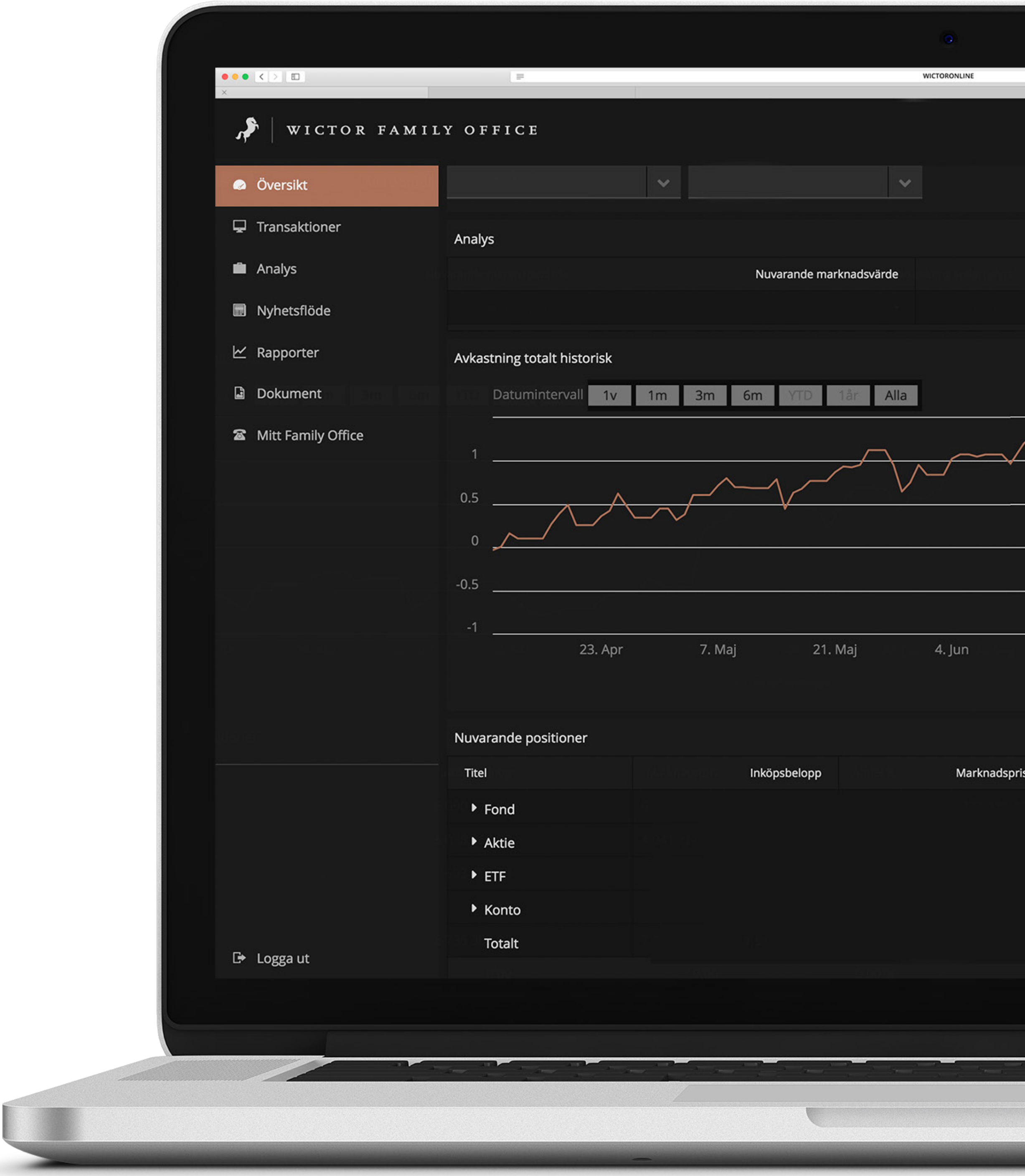
As a company, we have a responsibility towards the community. It is important for us to use our skills to bring about positive change. We assist our customers in philanthropic endeavours, be it the structuring of charity projects, training programmes for trusts, or selecting the right board members.

Wictor Charity is our own platform, created to make a positive contribution to society – together with our customers.

Other services

In addition to the areas listed above, we offer a wide range of other high-quality services. We will invite you to unique funding rounds, food and drink experiences and events for those with an interest in art. We also offer concierge services and much more.

We aim to enrich the lives of our customers through inspiration, insight and knowledge. We have been successful in this regard, thanks to the range of competencies we have available in-house, our wide network and our carefully selected partners.


WICTOR FAMILY OFFICE
Översikt
Transaktioner
Analys
Nyhetsflöde
Rapporter
Dokument
Mitt Family Office
Logga ut
Analys
Nuvarande marknadsvärde
Avkastning totalt historisk
Datumintervall
1v
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4. Jun
Nuvarande positioner
Titel
Inköpsbelopp
Fond
Aktie
ETF
Konto
Totalt

Wictor online

Our ur digital platform, Wictor Online, gives you a complete overview of your legal and financial life. On your phone, computer and tablet, BankID offers safe, encrypted access to both private and corporate accounts, whenever and wherever you wish.

Account overview
Access to both private and corporate accounts, as well as endowment policies, custody accounts and investment savings accounts belonging to them. All information and all different asset classes are available.

Markets & news
Monitor market developments, access both recent and archived newsletters, mid-month meetings and updates. Information about the value of your holdings is always available and updated on a daily basis.

Documents & contracts
All signed documents, family legal documents and other documentation relevant to your engagement with us are digitally available and securely archived.

Transactions & orders

See a complete transaction and order history, as well as other in-depth information.

Analysis tools & statements
Quickly and easily make any analysis you want or need. Get an accessible overview of your allocation, analyse historical returns and much more.

You can download weekly, monthly and annual statements.

How we work

Initial meeting
After reaching a mutual agreement to begin a business relationship, an initial meeting will be organised, during which information will be collected and needs analysed. The primary purpose of this meeting is to gain as complete a picture as possible of you and your wishes pertaining to financial circumstances and other interests.

In order to give ourselves the best possible opportunity to get off to a good start, and to have a rewarding initial meeting for all involved, we recommend that you bring details about your current structure, accounts, assets, financial items, debt and other relevant information.

Information processing & analysis
We will, internally, analyse and process the information provided and discussions we have had. All information will be kept strictly confidential, in accordance with our privacy policy. We may reach out to you for any additional information required.

The next step is the preparation of a personalised action plan and the presentation of our expert recommendations, explaining why and how they will help you reach the goals that you have set, and fulfil your wishes.

Recommendation & implementation
Following the steps above, we will present our recommendations and our suggested action plan. The next step thereafter will be to implement the plan. Documents required for the opening of accounts and other formal documentation of interest in realising the solutions tailored to your needs, will be sent to you. Once the process is complete, you will gain access to Wictor Online.

Follow-up

A follow-up meeting will be held in person, shortly after the completion of the formal process, at which we will summarise the components of your tailored total solution.

Personal interaction is fundamental to us. In addition to the formal follow-up meeting, we will continuously stay in touch with you, both to maintain a relationship and to address concrete needs.

Initial meetings

We identify your goals in life, personal circumstances, aspirations and family matters.

Information processing

We collect and evaluate all relevant personal and financial information and assess any perceived risks

Analysis

We review and analyse your current situation with the purpose of identifying a suitable plan.

Recommendation

Following completion of the preparatory work, we will present a personalised action plan, containing our expert recommendations.

Implementation

We confirm the action plan and implement the strategies laid out in it, to reach the established goals.

Follow-up

We will remain in contact continuously, following the formal follow-up meeting.

Wictor Property

Wictor Property is a company in the Wictor Group, working exclusively with clients engaged with Wictor Family Office.

A well-diversified portfolio should consist of a broad exposure to the market. Real estate is a complex and time-consuming asset class which requires constant attention.

In order to ensure that every square metre of the portfolio is optimally positioned, we offer our customers the opportunity to invest in our sister company Wictor Property, which itself is in control of the entire investment process.

We are passionate about real estate. The entrepreneurial spirit and professional knowledge that has formed the foundation of our families' success will now be shared exclusively with our customers – in the form of the real estate mandate 'Wictor Real Estate Dividend'. With proven methods and experienced staff, the portfolio will be actively managed, with the purpose of generating return for us and our fellow investors.

Business concept & target return

The goal is to generate high returns on investment* on behalf of investors, by acquiring, managing, improving, developing and selling modern, functional and cost-effective properties, developed with the prospective customers of tomorrow in mind.

*The target return is 15-20% per year. A target return is no guarantee of future returns.

Business model

Based on the mandate of 'Wictor Real Estate Dividend', Wictor Property works to acquire a stock of properties, with the goal of capitalising on it. The company is actively involved in the entire chain of real estate investment: from acquisition to management, enhancement, development and sales.

The portfolio is intended to consist of several different types of real estate; cooperative housing construction projects, rental properties and retail properties. This foundation of managed real estate will then provide stable cash flows to the mandate, subsequently offering financial manoeuvrability to invest in attractive new builds. Such investments will primarily consist of residential properties which will be sold on the market with good profitability, subsequently becoming the portfolio's primary source of return.

The mandate's flexible framework, covering various types of real estate, enables risk management, market timing, and independence vis-a-vis the market climate and regulatory changes.

In accordance with the general business philosophy of Wictor Family Office, Wictor Property strives to maintain the highest possible level of control over our processes. Our independence, coupled with a minimal number of middlemen, serves to improve cost-effectiveness and financial return. Through jointly taking on real estate projects, we can keep our exposure to individual projects low. This helps control our risk, whilst allowing us to complete major projects, often involving considerable opportunity.

Investment process

Real Estate Dividend operates as a company, and an investment means owning shares in a non-listed public company, operated and co-owned by Wictor Property. Capital initially invested in the company will remain in the company upon sale of projects and divestment

of real estate, and will be reinvested in the company. Value acquired as a result of completed projects and divestments will be reflected in the share price, which can be monitored through Wictor Online.

Market & Strategy

Wictor Property operates primarily in Sweden's major and medium-sized cities, focusing especially on the west coast. This strategy is based on the experience that a high level of presence leads to better control over quality and timeframes; important factors in the target return of the mandate.

A common thread uniting all of our holdings is the careful, strategic work behind the inclusion of the particular property into the portfolio. Before an acquisition is made, the project in question is subject to an exhaustive evaluation of demographics, demand, costs, risks and opportunities, amongst other factors. Initially, revenue is secured, so as not to assume costs before the market risk has been either limited or completely eliminated. A cash flow and profit analysis is always carried out, to ensure that the asset can be both sold and rented out, irrespective of the original purpose of the acquisition and cyclical macroeconomic developments.

When constructing new residential real estate, Wictor Property aims to sell a majority of the homes, before work commences. This requires an efficient, well-planned methodology, which is why considerable resources are invested in planning, marketing and sales. Ongoing construction work, which is carried out by external contractors, will also be monitored carefully on a daily basis.

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Wictor Tech Invest

It is clear that the future for tech development and investment is bright, and there are almost infinite public possibilities for speculative investors. "E-sports", "Big Data" and "Artificial Intelligence" may seem like complex and confusing areas; however, they are examples of fields of business with true potential – provided that one knows how to competently navigate them.

In order to secure increased opportunities for return and market shares beyond traditional management, whilst retaining control and security throughout the ever-changing tech industry, we have established our own investment company. We would like to invite our clients to become partners, alongside us and our managers.

We generate return by offering tech-oriented companies with proven business models and positive cash flows, long-term assistance in realising their growth strategies, in sectors with good exit opportunities.

The future forecasts of industry-leading companies form the basis of an analytical process through which companies that are deemed to have a high chance of succeeding in said industry, are selected. Once a business model and a product have been identified, another key factor is analysed: the entrepreneur behind the scene. We believe that individuals play a fundamental part in the success or failure of a company; particularly in the expansive phase of any success story.

At the heart of our investment processes lies operative and strategic presence in each of the companies of the portfolio. As we do with our clients, we take their individual needs into consideration, to plan and optimise their financial potential.

Our investment company contains a broad set of technical skills, with a proven ability to manage and develop tech-related companies. Operatively, the company is run by two economists: Mikael Söderström, who has been programming since he was eight years old, and has dedicated much of his life to software and company development, and Jesper Åkerlind who has extensive experience in the fields of finance and tech-heavy investments.

Business concept & target return

To, on behalf of our investors, acquire ownership in tech-oriented companies, support their corporate development, and finally divest holdings for an attractive return*

* The annual target return is 20-30%. Target return is no guarantee of future returns.

because family matters

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