



SWISS INDEPENDENT WEALTH MANAGEMENT

BESPOKE AND PERFORMANCE DRIVEN
WEALTH MANAGEMENT AND CORPORATE
FINANCE SERVICES

The Company

Primis Investment (Suisse) SA is a Swiss Independent Wealth Management and Corporate Finance company based in Geneva Switzerland, licensed by the Swiss Financial Market Supervisory Authority (FINMA) and monitored by SO-FIT, the Geneva Supervisory Organisation for Financial Intermediaries & Trustees and by the OFS (Ombud Finance Switzerland), a FINMA authorised mediation body.

Primis offers bespoke advisory and wealth management services to Swiss and International private clients and their families, as well as asset management and corporate finance services to institutional and corporate clients, with a culture based on expertise and performance.

Market transactions execution and custody services are performed through chosen top-tier Swiss private banks with which Primis has negotiated preferential terms and conditions for its clients.



Wael El Zein
Co-Founder, Chairman - CEO
Primis Investment (Suisse) SA

A Word from Our CEO

We founded Primis Investment (Suisse) SA in 2019 in Geneva, Switzerland to create a one-stop independent provider of Wealth Management and Corporate Finance Services. The clients we serve are Ultra High and High Net Worth individuals and their families.

Our base in Switzerland does indeed provide Primis with a strong and stringent regulatory framework for both independent wealth managers as well as the deposit banks we work with, in order to safeguard deposited assets over time and assure quality of service. In this respect, Primis is regulated as an Independent Wealth Management company with a licence delivered by the Swiss Financial Market Supervisory Authority (FINMA).

As a co-founder, Chairman - CEO of Primis, my top priority is to build a team of seasoned wealth management and corporate finance professionals that could embrace the values traditionally attributed to Swiss Financial Services. These are based on Trust, Independence and Discretion, a high level of Service and a drive to Perform. This team, which is based in Switzerland, is composed of experienced, internationally trained investment professionals allowing Primis to offer a true global reach.

Primis also benefits from a strong network of local and global professional relationships, which includes deposit banks, investment banks, lawyers and tax experts, hence allowing us to provide an all-round service to our clients in terms of Wealth Management, Corporate Finance and Estate Planning.

At Primis, we consider our clients as partners, and pass on any advantages we can negotiate with our banking relationships to them. Indeed, Primis does not receive any retrocessions from its depositary banks and is hence truly independent from them in the provision of its advisory and discretionary wealth management services. Pricing at Primis is transparent, without hidden costs, a structure that favours "best execution" practices for the services we provide.

The Primis team, and myself personally, would be delighted to explore any opportunities to cooperate. In this respect, please do not hesitate to reach to us for any requests you would have.

Yours sincerely,
Wael El Zein



QUAI DU RHÔNE, GENEVA



Trust, Independence & Discretion

Values at Primis

Primis Investment (Suisse) SA, based in Geneva Switzerland, is driven by a team of seasoned bankers and wealth managers, who embrace the values and rigour traditionally attributed to Swiss Private Banking, Independent Wealth Management Industry and Corporate Finance. These are based on Trust, Independence and Discretion as well as the provision of Bespoke and Performance driven services in Advisory and Discretionary Wealth Management as well as in Corporate Finance.

Trust

Primis considers its clients as Partners. It aims to act objectively and independently for them, in their best interests and avoid potential conflicts of such interests. Hence, Primis does not perceive any retrocessions from banks, and clients benefit directly from the preferred rates, Primis has negotiated with chosen banking institutions. Primis provides a framework of stability and protection to build durable and trustworthy relations with its clients and their families targeting long term wealth preservation and performance, all of the above in full discretion and transparency towards its clients.

Service

Bespoke services and proximity to clients are key to Primis' product offering. Primis will work with you to understand your prerogatives and analyse your needs, both in terms of wealth preservation, investment management or corporate finance. Communication and regular working sessions are part of the Primis DNA. Our proposal relies on a qualified Swiss based local team with a strong international background both in terms of education and experience. Thorough understanding of local issues in targeted markets as well as a global network of financial partners complete this qualitative offering.

Performance

Primis' Investment Management and Advisory services are supported by a strong and experienced team of diverse financial backgrounds. These are regrouped in an Investment Committee which meets very regularly to discuss current market conditions, decide on strategic and tactical asset allocation as well as product implementation. The Primis offer is to generate medium to long term absolute performance while adapting to the risk/reward profile of each one of its clients. As for remuneration, Primis aims to align its interest with the ones of its clients. For both Wealth Management and Corporate Finance, performance-based fees represent a large portion of Primis' remuneration.



BOATS DEPARTING FOR THE BOL D'OR RACE ON THE LEMAN LAKE



Services Offered

Investment Advisory Services

For clients wishing to retain control of the decision-making process on their portfolio, Primis offers dedicated and bespoke Investment Advisory Services. Clients will enjoy regular contact with Primis investment team with market updates and targeted investment proposals, which are tailor-made to their current portfolio and risk profile. The client has the final say and while Primis may pass and monitor the orders with the bank, it cannot do so without thoroughly explaining each proposal to the client and obtaining his or her validation to proceed.

Discretionary Investment Management

Primis also offers Discretionary Investment Management to manage the assets on behalf of the client. The client and Primis will first establish a risk & investment profile as well as define the universe of investable assets. Primis will then take investment decisions in respect to these guidelines and always in the best interest of the client. The client will regularly be updated on performance, the current investment strategy and portfolio composition in full detail and transparency.

Corporate Finance and Advisory

For UHNW Individuals, Families, Corporates and Institutional Investors, Primis offers a wide spectrum of corporate finance and corporate advisory services geared to assisting our clients in achieving their goals. Such services include mergers and acquisitions, exit planning and execution, capital finance, strategy formulation and valuations.



RHÔNE RIVER, CENTER OF GENEVA



SWANS IN THE CENTER OF GENEVA



Wealth Management

The Primis Investment process is based off a proficient and experienced Investment Committee, which meets at least twice a month. Mr Wael El Zein is the Head of the Investment Committee whereas Jean-François Owczarczak is responsible for coordinating the Investment Committee's decisions. Other seasoned bankers with diverse financial markets and wealth management experiences complete this set-up. Together, all members of the Investment Committee total more than 100 years of experience in financial markets.

Investment Framework & Strategy

"Each client has her/his own propensity to take on risk as well as certain expected target returns over time. Our objective at Primis is to take these specificities into account when implementing our Investment Strategies in order to find the right balance for each client in terms of Wealth Preservation, Yield Generation and Capital Gains.

To do so, we aim to adopt a top-down multi-asset approach. The Investment Committee decides on a targeted asset allocation for a median portfolio (parts of it being strategic, others more tactical). It also validates a selection of financial instruments (Single Lines, Funds, ETFs, Structured Products, Private Placements and in some cases Derivatives) to implement it. Depending on each client's risk profile and chosen mandate (Yield, Conservative, Balanced, Growth or Aggressive), it will then adapt this median asset allocation to each one (more yield generation for conservative clients, more capital gains potential for aggressive ones), and also choose to invest in more or less risky products. Such decisions will either be taken on a discretionary basis, or structured as investment proposals for advisory mandates. Primis can also analyse and consult on existing portfolios or products which are proposed to the client by other financial intermediaries.

Primis does indeed run an open architecture. It views its clients as partners and can hence consider any investment product (as long as it is a good product, is rightly priced, fits the client's profile as well as Primis' investment outlook). Primis may also structure its own financial products from time to time to capture certain opportunities in the market, yet more generally will source its investment from the open market.

As such, Primis is totally independent from Banks. It doesn't receive any retrocessions from them, has negotiated advantageous transactions and custody terms with them and systematically passes these onto its clients. The Primis proposal is hence geared towards the clients' best interests, their risk adjusted performance as well as long term wealth preservation. For these services, Primis earns a competitive fixed fee and a performance fee depending on how well it performs, thereby aligning its objectives with the ones of its clients."

Jean-François Owczarczak,
*Head of Wealth Management and Coordinator
of the Investment Committee*



BRUNSWICK MONUMENT AND FOUNTAIN, GENEVA



Seasoned Top Management

WAEL EL ZEIN

Founder, Chairman & CEO | Head of the Investment Committee

Wael is the Chairman - CEO of Primis Investment (Suisse) SA. He is also the Chairman of Lucid Investment Bank SAL, an investment bank he initiated in Beirut in 2011 following ten years of corporate finance and strategy practice in London, Europe, Beirut and the GCC. Before that Wael held senior banking positions supervising financial, operational and information system functions. From 1989 to date, Wael has over 30 years of experience in private and investment banking across Europe, GCC and the Levant.

Wael resides in Switzerland. He holds an MBA from George Washington University and a Bachelor of Science in Computer Science from the American University of Beirut.

Languages spoken: English, French, Arabic

NADI R. NAJJAR

Founder | Board Member

Nadi is a Founder and Board Member of Primis as well as an Attorney of Law and Legal Consultant. He is a Member of the Beirut Bar Association and Partner in the Roger Najjar Law Firm as well as a consultant for Luxembourgish Law Firm Eversheds Sutherland. Nadi has 30 years of extensive knowledge and experience in Middle-East and Europe, specializing in Corporate Law, Banking and Financial Law, Funds, Venture Capital, Trusts and Arbitration. Nadi is a Luxembourgish/Lebanese national and resides in Paris. He holds a Masters in Tax and Corporate Law from the Paris Assas University and an LLM in International Business Law from Georgetown University, D.C. USA.

Languages spoken: French, English, Arabic, Spanish, Luxembourgish

JEAN-PIERRE GRANDI

Chief Operating Officer and Head of Compliance | Board Member

Jean-Pierre heads Operations and Compliance at Primis, after 11 years at PWC within audit and consulting services, he joined the banking industry with executive positions at Crédit Suisse, American Express Bank Switzerland and Standard Chartered, in Switzerland and Monaco. Jean-Pierre is also an independent board member in other non financial businesses. He holds two Masters in International Economics, Management and Finance from University Paris Dauphine and a French high graduate in accounting and finance degree.

Languages spoken: French, English, German

JEAN-FRANCOIS OWCZARCZAK

Head of Wealth Management | Member and Coordinator of the Investment Committee

Jean-François is Head of Wealth Management at Primis. He has 20 years experience in institutional financial advisory, focused on Asset Allocation and Cross Asset Research for Banks, Asset Managers and Family Offices in Switzerland. He holds the FRM (Financial Risk Manager) and CFTe (Certified Financial Technicians) certifications. Prior to that, Jean-François was an M&A and Leverage Finance Banker in London (Paribas then Deutsche Bank) and obtained a Masters in Business from the University of St Gallen, Switzerland.

Languages spoken: French, English, German



Primis Investment (Suisse) SA
5 rue Jacques-Balmat
1204 Geneva – Switzerland
T: + 41 22 570 60 80
info@primis.swiss
www.primis.swiss