

The background image is a photograph of the Fontana del Gallo in the Vatican Museums. It features a central marble statue of a bearded man (the Nile) seated on a rock, with water flowing from his breast into a basin. The basin is supported by four horses, each with a human figure (the four rivers) at its head. The fountain is set within a classical architectural niche with columns and a pediment. Latin inscriptions are visible on the architrave and above the columns.

APB MASON STERLING

quantitative research advisory

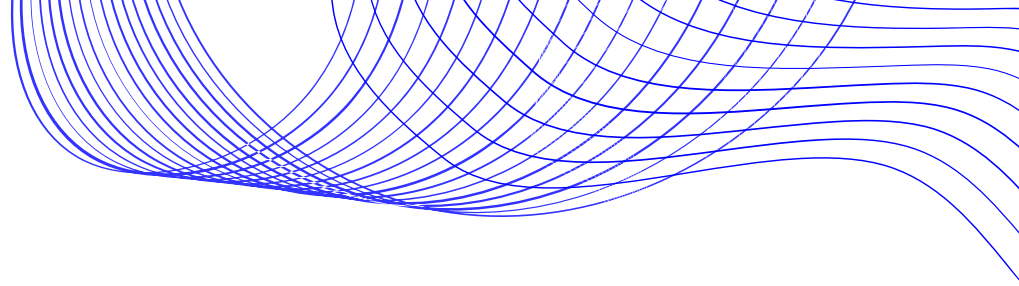


TAILORED WEALTH
MANAGEMENT ADVICE TO
HELP YOU ACHIEVE YOUR
LIFE GOALS

ALTERNATIVE PRIVATE BANKING
Mason Sterling

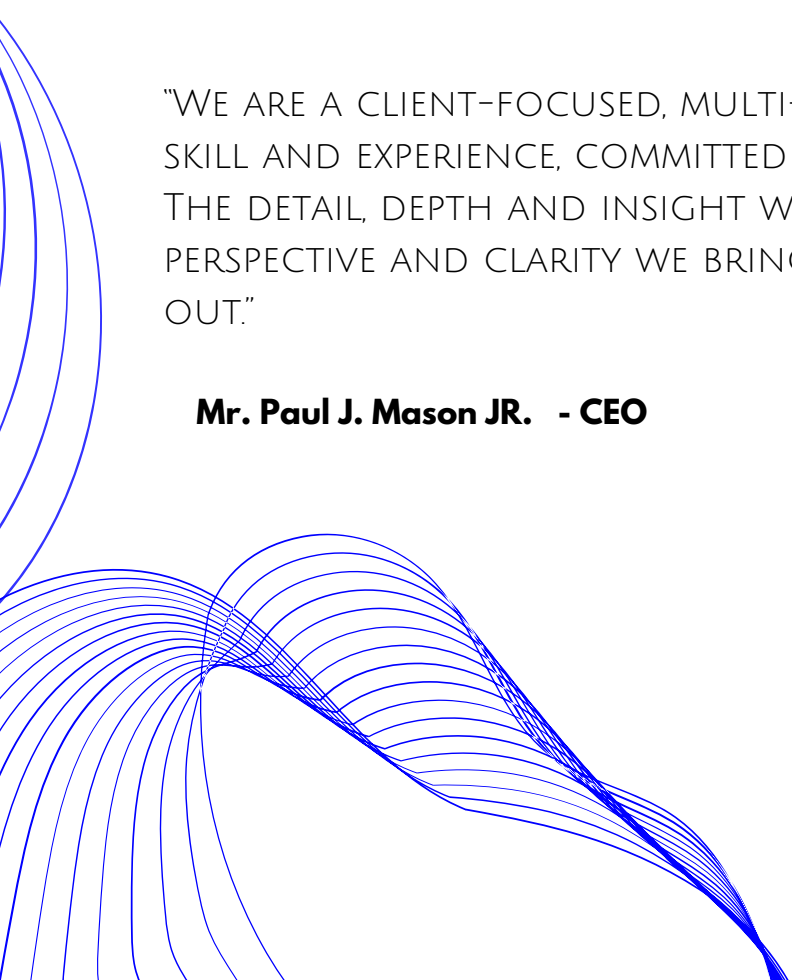
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"WE ARE A CLIENT-FOCUSED, MULTI-FACETED TEAM OF PROFESSIONALS WITH A HUGE BREADTH OF SKILL AND EXPERIENCE, COMMITTED TO TRULY UNDERSTANDING YOU AND YOUR NEEDS. THE DETAIL, DEPTH AND INSIGHT WE PROVIDE IN YOUR FINANCIAL PLAN AS WELL AS THE PERSPECTIVE AND CLARITY WE BRING TO YOUR FINANCIAL SITUATION REALLY MAKES US STAND OUT."

Mr. Paul J. Mason JR. - CEO



Alternative Private Banking MASON STERLING

The journey through financial planning and investment shouldn't be done alone. Even the most financially minded individuals should use an advisory. With our investment advisory services, our team strategizes with our clients to make calculated investment purchases. This may include both automated and personal assistance.

Investment advisory services come in a wide range of forms and at various levels of involvement. Some investors want a holistic portfolio management style while others want to target capital assets. Whatever investment style the account holder wishes to abide by, the account decisions will be made based on how well it fits within the portfolio. Whether you are well-educated in the world of finance or you are just hoping to earn money through simple investments, an advisor can be by your side, guiding you through every step of the way.

Wealth Management.

First, we get to know you, working with you to assess your personal, family and professional situation. Following this, we identify your needs and tailor the management of your wealth to your tax environment, individual circumstances and country of residence. We also structure your assets to anticipate specific events, such as selling a business or making a gift, while also ensuring your loved ones are protected.

Our wealth planners are dedicated exclusively to the service of our clients.

Our team is made up of local experts who cover the main jurisdictions of Europe, Asia and Australasia and other regions. Wherever they are, their core expertise in specialist jurisdictions means they can support you in local tax and legal issues, as well as cross-border concerns, wherever you are.

Wealth planning services are provided by our in-house experts, as well as external partners, in collaboration with your personal advisors.

We provide tailored, wealth management solutions with a single, readily accessible point of contact.

If certain aspects fall outside our core expertise, we make use of our well established relationships with a wide range of partners to ensure that we deliver on your objectives.

APB Mason Sterling will provide you with advice on investment strategies that deliver returns which are commensurate with your individual risk appetite and investment goals. We will support you throughout each step of the investment process, preparing a detailed risk and return analysis and investment rationale for each investment proposal. We will provide on-going support via comprehensive monitoring and client reporting.

Your portfolios will be actively tracked and analysed to ensure returns are in line with the agreed risk profile and investment objectives.

APB Mason Sterling provides a custody arrangement service, providing access to custodians that can hold your assets independently. We utilise world class platforms and collaborate with major global institutions, to ensure that we adhere to international best practice in risk management, compliance, control policies and procedures.

Working in this capacity, we have established relationships with a range of private banking providers.

This includes private banking booking centres across Switzerland, London, Hong Kong and Singapore.

Institutional Advisory.

We advise integrated financial institutions, traditional and alternative asset managers, banks, insurers, investment funds and the providers of related services.

Our capabilities in the sector are focussed on four main areas:

- Mergers, acquisitions, formations and reorganisations of asset management businesses and transactions in fund assets.
- Public and private fund advisory work: fund, structuring, formation and reconstruction together with investment management, advisory and outsourcing arrangements.
- Investigations, contentious and non-contentious regulatory advice and taxation.
- Real estate, infrastructure and debt investment/financing and non-bank lending.

Financial Products.

Benefitting from a completely open architecture, we are able to source or build suitable financial products for you without restriction. Utilising our broad capabilities and experience, we enable you to invest across the full range of asset classes.

The Assets and Product linked assets we typically advise on include:

- Equities
- Debt Securities
- Private Debt
- Currencies
- Derivatives
- Funds

- Structured Products
- Currencies and Cash

Arranging Credit.

APB Mason Sterling provides a range of services related to arranging credit or advising on credit. Where requested, we are able to source and advise you on arranging credit facilities with a broad range of internationally reputed custodian banks. We can make arrangements for you to borrow money by way of a credit facility or provide you with advice on the merits of entering a particular credit facility.

This includes:

- Introducing clients to a credit provider (who can be within or outside the DIFC)
- Assisting clients to obtain credit, such as completing application forms and other relevant processes
- Negotiating terms of credit
- Arranging collateral or other assurances needed

We provide seamless advice on a whole range of matters relating to asset management. Our lawyers draw on a broad skills base to provide innovative solutions to help clients meet the challenges facing the industry.

Use of Artificial Intelligence in Advisory.

“Artificial Intelligence is to trading what fire was to the cavemen.”

A new category of investment advisers known as robo-advisors are automated, low-cost services that provide investment advice via web platforms. Unlike traditional investment advisers who provide value through human judgment, robo-advisors rely on computer algorithms to create diversified investment portfolios. At APB Mason Sterling we have created a new structure that merges the revolutionary applications of artificial intelligence-powered algorithms with our eclectic network of advisors and market specialists.

This enables us to leverage the incredible power of unbiased, deep learning artificial intelligence powered analysis, backed by a massive database of market data, dating back to the 1950s and maximize it through the refined and curated execution and management done by our world class team of specialists.

The proprietary technology we employ in this structure model uses three models to determine price valuations, two of the models are based on gradient boosting decision trees and one is based on long short-term memory recurrent neural networks.

In algorithmic trading computers directly interface with trading platforms, the computers observe market data and other information at very high frequency, and, based on a built-in algorithm, send back trading instructions, within milliseconds.

Our structure's deep learning algorithms take advantage of deep neural networks whose prediction, classification, or clustering accuracy continues to increase as it is exposed to more data.

Neural networks are loosely modelled after the human brain's neurons, "designed to mimic our own decision-making, solving just about any problem which requires 'thought'". These networks are layers of logically constructed interconnected nodes. By asking binary true or false questions, or extracting numerical values, they are able to collectively classify objects or predict outcomes through pattern recognition.

Our algorithmic neural networks consist of layers of interconnected nodes between inputs and outputs. Its individual nodes are called perceptrons and resemble a multiple linear regression except that they feed into something called an activation function, which may or may not be non-linear.

There are three types of layers, the input layer, the hidden layer(s), and the output layer.

The input layer would receive the normalized inputs which would be the factors expected to drive the returns of the asset and the output layer could contain either buy, hold, sell classifications or real-valued probable outcomes such as binned returns. Hidden layers essentially adjust the weightings on those inputs until the

error of the neural network (how it performs in a backtest) is minimized. The hidden layers extract salient features in the data which have predictive power with respect to the outputs.

Why should you choose APB Mason Sterling?

A number of factors set APB Mason Sterling apart from other wealth management companies. We invest in you. We invest in our relationship with you, dedicating time and effort to understanding your needs, interests and goals. We genuinely put your interests first, so that we can put together a tailored solution that is right for you, with no bias towards a particular asset class, financial product, or provider.

Honest relationships.

We ensure that we agree a clear strategy and that we fully explain the reasons behind any proposals that we make. We believe this is vital when the management of private assets can be complex, and any decision can have multiple ramifications.

Our solutions work.

We stick to tried and tested methods that have worked for our clients. Our constant objective is to achieve an optimal ratio of risk and reward, based on your needs and requirements.

Global perspective.

We take a global perspective since, like many of our clients, you probably have a global presence for your private wealth and business assets. We will ensure that we work collaboratively with you to address issues brought on by current global changes.

OTHER COMPANIES:

- sell investment products
- are bonus-driven, think in the short-term
- offer standardised products, selling them to you even if they know they have a high probability of failing to produce returns
- experience high staff turnover
- often demand high, hidden fees
- the exchange listed companies are focused on pushing their own share price, compromising value and creating risk
- charge fees even when you make a loss

WE:

- provide high-quality, client centred , rue fiduciary wealth management
- think in the long-term, without conflicting interests
- offer individual and personal solutions
- believe in long-term relationships
- offer performance-only fee structure
- are owner-managed, stable and successful

EXECUTIVE TEAM



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CEO, CHAIRMAN



HENRY CECIL DONNE
MANAGING PARTNER



PAUL THEODORE SHULTZ
MANAGING PARTNER



SVEN HOLGER BAUMANN
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+44 (0) 1233 527573 CLIENT SERVICE LINE.

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- (a) any natural person who is a resident of the United States;
- (b) any partnership or corporation organized or incorporated under the laws of the United States;
- (c) any estate of which any executor or administrator is a U.S. Person as defined in sub-paragraphs (a) and (b) herein;
- (d) any trust of which any trustee is a U.S. Person as defined in sub-paragraphs (a) and (b) herein;
- (e) any agency or branch of a foreign entity located in the United States;
- (f) any non-discretionary account or similar account (other than an estate or trust) held by a dealer or other fiduciary for the benefit or account of a U.S. Person;
- (g) any discretionary account or similar account (other than an estate or trust) held by a dealer or fiduciary organized, incorporated or, if an individual, resident in the United States; or
- (h) any partnership or corporation if
- (i) organized or incorporated under the laws of any foreign jurisdiction and
- (ii) formed by a U.S. Person principally for the purpose of investing in securities not registered under the Securities Act, unless it is organized or incorporated, and owned, by accredited investors (as defined in Rule 501(a) under the Securities Act) who are not natural persons, estates or trusts.