

WHO IS MY ADVISER

Julian Galvin 嘉俊昂
Associate Director – Private Clients
Tyche Group Ltd - Hong Kong



Julian Galvin is an international financial adviser based in Hong Kong and is regularly invited to appear and comment on CNBC, Bloomberg, NDTV and in other well-known media. A writer and columnist on financial and investment themes, Julian's articles regularly appear in the Standard in Hong Kong and you can read these in the Finance section.

Julian has lived and advised in four jurisdictions including New Zealand, Australia, and the United Kingdom and moved to Hong Kong in 2004.

Working closely with investors to establish a carefully structured financial plan designed to achieve their overall financial objectives, Julian uses a 'holistic' approach that incorporates Tax & Estate-planning, Retirement-planning, Risk-management, Investment & Securities Advice, Asset Management and Finance.

Drawing upon his wealth of experience and the use of technical and fundamental analysis, Julian helps clients to grow their capital and achieve consistent returns

Read Julian Galvin's articles in the Standard Hong Kong
http://finance.thestandard.com.hk/en/columnists_today.asp?aid=174

INDEPENDENT ADVISER

Tyche is a premier independent financial advisory firm in Hong Kong. Registered with the Securities & Futures Commission, the Confederation of Insurance Brokers, and the MPF Schemes Authority. Tyche specialises in comprehensive financial planning with access to global assets and insurance to meet both individual and institutional needs.

Being independent plays a crucial role in enabling Tyche to provide unbiased advice and recommendations to its private clients. Whereas advisers from non-independent institutions are the agents of their company, Tyche represents its clients.

AREAS OF EXPERTISE



'An Independent Financial Advisory Firm'

Tyche works very closely with international institutions providing security to clients through custodianship of their assets. Tyche's areas of business cover the following:

- *Comprehensive Financial Planning*
- *Investment & Securities Advice*
- *Asset & Portfolio Management*
- *International Tax Planning*
- *Private Client Advice*
- *Estate Planning*

PROFESSIONALISM & ETHICS

A Premier company in the field of investment advice and financial planning, Tyche prides itself on the quality of advice and service offered to our esteemed clients. Great emphasis is placed on professional ethics and Advisers adhere to a strict code of conduct.

In order to ensure this, Tyche pledges the following:

- ***Continuous client care at all times***
Pro-active management of accounts
- ***Honesty and fairness in conducting our business.***
- ***Adequate disclosure of all material information.***
- ***Acknowledgement of client enquiry within one working day.***

WHEN YOU RECEIVE OUR ADVICE

Tyche offers a provisional meeting at no cost to outline our areas of expertise and ascertain whether we can provide a level of service that exactly meets your requirements. This is entirely without obligation

Before giving advice, we determine an individual's financial objectives, financial situation, and needs before any recommendations are made. Clients receive advice in writing, any significant risks associated with investments, and strategies are explained.

Client's investments could be under the custodianship of a recommended financial institution. Tyche provides continual administration services on their behalf, all correspondence, and investment valuations are handled and communicated to clients through Tyche.

Client accounts and objectives are reviewed on a regular basis and adjustments made to meet changing circumstances.

Tyche provides a monthly consolidated statement allowing clients to follow the progress of their portfolio in addition we provide on-line valuations through our website.

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A Licensed Representative with the Securities & Futures Commission - SFC Registration Number CE No. AMU 103

A technical Representative of The Confederation of Insurance Brokers - CIB Registration No. 03788