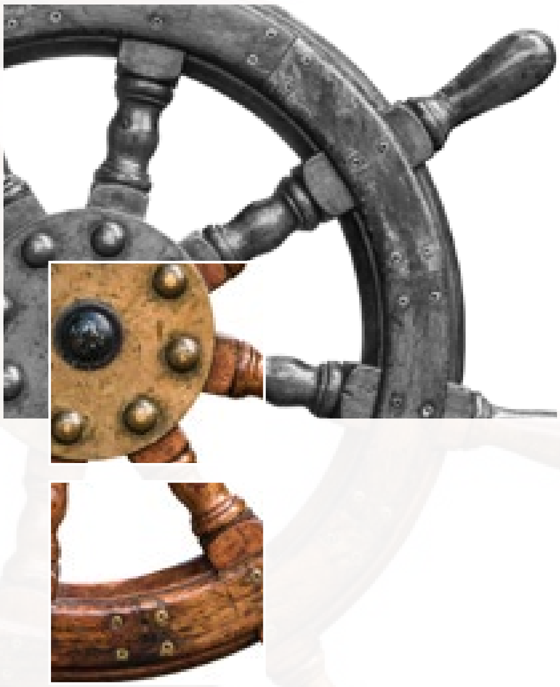
WELCOME ABOARD AFG

AFG is a leading offshore wealth and asset management firm which provides a range of services and expert financial advice to private individuals, families and trustees.

We offer bespoke advice to clients with whom we nurture and value long standing relationships with. Fundamental to AFG's Wealth Management approach, is taking the time to completely understand our clients outlook on life and how to meet their desired financial objectives.

One important difference is that the advice we give is that of a team rather than the experienceand thoughts of one individual. Coupled with this, we carefully use selected technological applications to assist our client's on their financial journey.



WHAT SETS US APART

Traditionally, wealth management companies have been transaction based, meaning that they have a significant input in the early stages of product development, but have less contact with their clients beyond this point.

At AFG our main proposition concentrates on managing our clients' portfolios. We refer to these clients as 'dynamic' client portfolios. Unlike the traditional approach, this involves taking an active role in the management of the portfolio, monitoring changes in the global financial markets and ensuring the investments continue to meet our client's objectives. This approach allows us to spend more time making sure our clients are happy and that their investment portfolio is working for them.

AFG

Atlas Financial Group

INVESTMENT PHILOSOPHY

Our overall objective is to create a diversified portfolio for our clients and will strive to deliver risk-adjusted market returns while closely managing portfolio volatility. Our philosophy centers around 5 key principles:

- Asset allocation
- Risk Appetite
- Investment research
- Open architecture
- Time horizon

THE ROUTES WE NAVIGATE

We offer a comprehensive range of private client wealth management services tailored principally for overseas residents, expatriates and internationally mobile clients which include:

- Financial Planning
- Investment Management
- Tax & Estate Planning
- International Pensions
- Online Fund Platform
- Investment Guidance

For most of our clients, the focus is capital preservation followed by growth to ensure you keep it for many generations

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