

Zurich, 15. Oktober 2008

Summary: Financial investment product on mineral raw materials/inorganic base chemicals for growing industry segments

Current situation: This area is hardly covered and if (e.g. certificate of ABN Amro), there is a lack of expertise and the investment is just in the most capitalized companies.

Idea: We are planning a financial product that focuses on mineral raw materials/inorganic base chemicals for growing industry segments. The product is supposed to be actively managed. We're still looking for some distribution partners. We would work together with an external expert (Ph. D in inorganically chemistry and analyst of this sector), who is already involved in consulting in the area for many years.

In order to yield over-average performance, we regard it as crucial that the investment focuses on the bottlenecking factors of potentially growing industry segments.

Other than for organic raw materials - which are based on crude-oil, natural gas and biomass - availability in the earth crust is usually not the limiting factor for minerals and inorganic raw materials. Availability is rather determined by mining- refining- and production capacities.

Industries and the respective mineral and inorganic raw materials, which we identified to have global growth potential include:

- Automobile (battery, catalysts, tyres, their inorganic fillers)
- Light weight construction (light weight materials to be used in transportation and energy production)
- Construction materials, (glass, ceramics, cement, steel, and refractory materials used in the production process as well as polymeric materials, catalysts used in their synthesis and flame retardants and other additives that are used in their formulation)

Essentially there are two assumptions that underlay our expectations for growth in the select industry segments:

1. Irrespective of an upcoming period of recession in the US, and Europe that will also drive down growth rates in Asia and elsewhere in the world, we believe that the trend towards higher average incomes of a large number of people foremost in India, China and Brazil will lead to a global increase in housing and infrastructure projects, as well as automobile sales.
2. Increasing cost of energy and efforts in avoiding CO₂ generation will spur development and use of light weight construction materials, in the area of



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transportation. For the same reasons the use of catalysts will increase, as well as the use of hydrogen as an energy carrier.

The life science area (Biochemistry) is not covered, since it is already well covered by other investment products.

In the area of mineral raw materials and inorganic base chemicals there are hardly any good financial investment products available.

As most investors ask for existing products, we are looking for seed money or assistance in distribution.

We think that with the systematical analysis of this area, we can provide real added-value on the portfolio performance- (alpha-effect) and the diversification side (beta-effect) as well for institutional and private investors.

In a first stage (product design stage), we invite interested institutional investors, who believe this might be interesting for their asset management to contact us to design the product to their needs and requirements.

In a later stage the product will also be available in public distribution for private clients.

Please feel free to contact our responsible partner for this matter Martin Signer (info@4Finance.ch , +41 43 333 10 38). Of course you're also invited as private investor to indicate your interest in the product. So we will keep you updated.

All information is also available on www.4Finance.ch/financialproducts.htm