

A BIG THANK YOU! YOU INSPIRED US ALL ALONG THIS YEAR.

TAKING US FORWARD

For the past 10 years, BRT has stood for reliable Business Process Outsourcing and Bespoke Software Solutions.

The foundations of our success are centred on the combination of carefully chosen products and services to support our customers, a constant commitment to progress on technology to bolster our offering and working towards sustainable growth tied with technical and operational discipline, a persistent customer focus, a twist of innovation and a judicious investment and development strategy.

MAKING GREAT THINGS POSSIBLE!

Thanks to our clients and our continuous efforts towards innovation, productivity and efficiency, we were able to accomplish respectable achievements all along 2015 in our four strategic pillars made of customer centricity, innovation, profitability and growth.

Besides the 'business-as-usual' activities, the influx of new co-workers and the steady pace we had to cope with throughout the year, we are very pleased to point out that this year was symbolised by the robust development of our customer base and sales reach with the on-boarding of new substantial global clients and the intensification of dealings with a respectable segment of our clientele.

“During the challenging moments of 2015, I could find my energy from the entire BRT team, showing dedication and professionalism in managing our clients’ demands. This is more than a mission, this is a true passion. But we can always do more and our commitment is to always wonder how we can improve.

Jacques Moix - CEO

2015 HIGHLIGHTS



AMOUNT OF TRANSACTIONS:
280'000



QUANTITY OF PORTFOLIOS:
2'400



NUMBER OF ACTIVE CUSTODIANS:
125



MAKE THE MOST OF NOW

We also reflect on a very dynamic and prolific year in terms of R&D and innovation, considering the progressive digitization of our solutions under the Fortress label. A shift that we initiated early 2014 and that has resulted initially in the release of the Fortress Client Dashboard, a fully secure wealth management tool that allows anytime and anywhere and on any device to have a 360° portfolio overview, to support decision-making and to enhance financial competencies and insights of clients in addition to operate as a unique communication companion.



Account: LC Pension Date: 28-02-2015

Let: Summary Performance / Risk Asset Allocation Holdings Recent Transactions Documents Contact

Equities

Sort by: Best Performance

Name	Valuation	Portfolio Weighting	Currency	Capital Performance
SEK				
Sector: Information Technology	634,703	1.0%		32.3% ↗
Sector: Consumer, Cyclical	938,630	1.5%		27.0% ↗
Sector: Telecommunication Services	1,891,453	3.1%		18.7% ↗
Sector: Financials	835,716	1.3%		16.4% ↗
Sector: Funds	30,438,243	48.5%		13.8% ↗
Sector: Health Care	996,037	1.6%		7.7% ↗
Sector: Consumer, Non-cyclical	476,342	0.8%		1.6% ↗
Sector: Energy	786,440	1.3%		-4.8% ↘

Hedge Funds

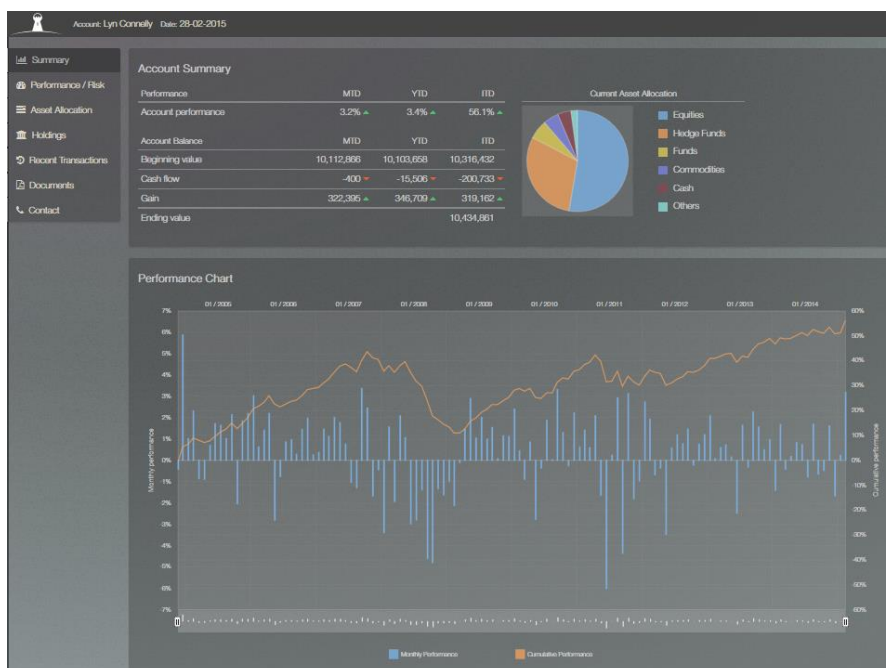
Sort by: Best Performance

Name	Valuation	Portfolio Weighting	Currency	Capital Performance
SEK				
Sector: CIA	2,876,695	4.6%		6.8% ↗
Sector: Funds	5,365,854	8.6%		4.2% ↗
Sector: Equity Long Short	799,666	1.3%		-0.9% ↘
Sector: Macro	691,982	1.1%		-2.6% ↘

Funds

Sort by: Best Performance

Name	Valuation	Portfolio Weighting	Currency	Capital Performance
USD				
ABERDEEN GLOBAL - SELECT EM BOND FUND X2 CAPS USD	1,405,544	2.2%	USD	5.8% ↗
NOMURA FUNDS IRELAND - US HIGH YIELD BOND FUND -I	1,571,156	2.5%	USD	4.0% ↗
JPMORGAN EM STRATEGIC BOND FUND G (PERF)DIST USD	2,130,812	3.4%	USD	1.8% ↗
PIMCO GLOBAL INVESTORS - CAPITAL SECURITIES R USD	2,089,347	3.3%	USD	0.7% ↗



“Both our BPO service and our technology businesses are flourishing, and the combination of high client satisfaction and our healthy pipeline gives us confidence. As we respond to rapidly increasing demand, we are running out of space at our current locations and were proud to open a second new Swiss office earlier in the year.”

Tim Orme – UK Director

PUSHING LIMITS FOR TOMORROW

This year, we pursued the upgrading of the Client Dashboard, for which we have been shortlisted for an award by an established publication, with the implementation of added functionalities and some technological improvements to deliver additional benefits, and in unison enrich the user experience that we closely oversee and analyse with some of the clients that have deployed the solution.

In parallel, we have also initiated the development of a future new product, the Fortress Management Dashboard, a wealth management solution that will allow its users to focus on relationships, support management and investments decisions, monitor clients' profitability, reduce cost-to-serve while delivering a unique, modern and engaging experience for wealth managers. This new addition to the Fortress product line will operate as a complementary extension to the Client Dashboard.



YOUR CHALLENGE IS OUR PROGRESS

Since inception, we have strongly believed that our key differentiator is shaping best of breed, competitive and attractive solutions that are fuelled with outstanding features and noteworthy benefits to deliver superior value for our customers and their clients.

To do so, it is imperative that we grasp, fulfil and forecast the needs and wants of our customers' ecosystem, to therefore truly function as a natural extension of their businesses. This is exactly what we did on a constant basis all along the year. We sat together regularly with our customers, the product development team and our customer facing people from sales & marketing and support to ensure we can sharpen some models and processes and deliver spot-on solutions to take our customers forward and in concert proceed further with our transition towards digital.

“With 2015 being nearly behind us, I wanted to express my gratitude to our clients! With your loyalty, you have contributed to the development of BRT. We foresee a bright 2016 with the addition of Fortress, which brings us to the next level in term of systems and technology.

A big thank you as well to all the BRT staff spread across our Geneva, Gland and London offices. I am proud of every members of each of the teams. Your dedication towards our customers sets us apart and help us, day after day, to reach our goal: mastering operational excellence.

Finally I want to take the opportunity to wish everyone a Happy Holiday season and a great 2016”

Bertrand Giger - COO

YOU HELP US PICTURE A DIGITAL FUTURE

Why digital? Because digital technologies are greatly transforming how wealth managers will serve clients and steer their business operations and it is no longer a 'nice to have' service or solution to offer. It is a must now!



Enabling new revenue opportunities and lessening cost-to-serve by leveraging analytics tools and technologies to produce new levels of insight, improving decision-making on both the advisor's as well as on the investor's side, and instituting new business opportunities, are key elements of differentiation that wealth managers seek out to reshape their client value proposition and their operating model.

On the other side, modern clients no longer want to be instructed or simply advised on investment strategies. They want the opportunity to gain understanding themselves and the ability to gauge strategies in the context of their precise situation with their own financial data. Furthermore they want to accomplish this through an intuitive, insightful and productive digital experience such as the Fortress Client Dashboard and the forthcoming Management Dashboard.

EMPOWERED BY INNOVATION

We believe that the combination of truly innovative platforms with totally bespoke content, design and delivery is what sets the BRT's Fortress technologies apart from the market. We have a unique approach to client partnerships, providing them with a consistent relationship over the lifetime of their solution, making an unrivalled effort to produce distinct and personalised solutions that precisely serve their needs, as and when they may change over time.

"As each year goes by, I see that it's more about the people than the technology and this year has been no different. The technology is important of course, but whether it's the team building the technology or the team who use the technology, it's these people that get the company over the finish line, every time"

Roy Dunlop - CTO

WE ARE DELIGHTED TO HAVE YOU AS A CUSTOMER, AND WE LOOK FORWARD TO SERVICING YOU IN THE NEW YEAR. OUR SINCEREST THANKS AND WARMEST WISHES FOR THE HOLIDAY SEASON AND THROUGHOUT 2016 ([click here](#)). YOUR BRT TEAM