

OUR ONLY GOAL: SUCCESS FOR YOUR ASSETS.

Your "Institut für Vermögenssicherung
& Asset Management"





WEALTH DESERVES GENUINE PERSONAL COMMITMENT.

The market for wealth accumulation and protection is full of opaque products that mainly benefit others. It took two four-legged friends to come up with a counterproposal with precision and care.

Two dogs, the Elbe beach, two different perspectives: The story of INVIOS begins with a chance encounter.

While walking their dogs, Nikolas Kreuz and Heiner Hauck cross paths. One is a bank director with 36 years of investment experience, 23 of them in asset management.

The other, a successful entrepreneur who sees the need and opportunity for optimizing the asset management and protection industry. Together, they decide to take the right approach from two different perspectives.

uncertainty, an effect exacerbated by mergers into ever larger, more anonymous banks. Often the only clarity that remains is the substantial fees associated with financial products.

As an investor, you can do better.

Instead of automated algorithms, catalogued customer groups and standardized products at inflated prices, INVIOS relies on good old school values. This starts with truly personal advice, with a partner who adapts to your needs, and understands your goals.

INVIOS is different - the trusted companion.

In management: A head who has managed the assets of many renowned companies, pension funds, foundations and notable family dynasties for decades. In the course of his work, Nikolas

A real alternative to the bank begins without the interests of a bank.

The time is ripe for a new approach. Banks often fail to provide investors with comprehensive and independent advice, meaning transactions don't always occur solely in the investor's best interest. Ambiguity can quickly escalate into



Kreuz has secured and increased assets in the triple-digit billion range. He continues to work in this spirit. However, without the large cost apparatus. Instead, he works truly in partnership, individually and with significantly more security for you.

Because your assets need protection.

INVIOS has set out to precisely fulfil this claim. The management has experienced the major market upheavals of the last decades. We therefore know that opportunities are often overestimated and risks underestimated. This encourages us to approach the topic of asset accumulation more systematically and to avoid emotional investment decisions. Experience, new thinking and passion lead to the creation of INVIOS, the "Institut für Vermögenssicherung & Asset-Management."

The mission of INVIOS.

- 1) We create transparency by promoting financial literacy through lectures and seminars. Everyone will have access to effective wealth strategies in the future.
- 2) We advise and set up funds together with network partners by pooling our experience and knowledge.
- 3) We manage complex assets individually, comprehensively and very personally on a custody basis, while providing holistic investment advice.

The two founders, Heiner Hauck and Nikolas Kreuz, with their dogs (Jule & Dobby) on Hamburg's Elbe beach.



OUR FOCUS: YOUR INVESTMENT INTERESTS

Between you, your assets and us, there is no one with conflicting product interests. This partnership is exclusively about preserving and growing your wealth.

It is our clear goal to enable you to achieve your financial goals more successfully and comfortably.

Your life and wealth goals are decisive for us and we find intelligent approaches and solutions via individual investment strategies.

Stable returns through diversified portfolios.

Our investment decisions follow a disciplined multi-asset approach. This makes it possible to achieve stable returns independent of capital market fluctuations. Our diversified investment portfolios enable us to collect attractive risk premiums for you on the global financial markets.

**Individual and transparent.**

Fundamental market analyses and the assessments of our network of experts are instrumental in our daily activities. This enables us to incorporate new information and findings promptly into our investment decisions for you.

Value-oriented and responsible.

Each of our investment recommendations are characterized by a high degree of risk awareness. The assets entrusted to us should in any case be preserved and generate long-term returns.

Holistic and contemporary.

As conservative as our value base is, as future-oriented is our asset management. We don't just sell products, but work with you to develop the right solutions. Together, we regularly check whether

your path can be further optimized.

We give you back what is most valuable to you:

Your time! Delegate your complete asset management to us. We take over the monitoring of market developments and work out the securities transactions as part of our advisory mandates. Implementation at the custody account or fund level is ensured by our licensed network partners, and you always keep the overview.



SEMINARS, BLOGS AND LECTURES: WE TRAIN YOUR FINANCIAL KNOW- LEDGE.

Benefit from our decades of experience in managing large customer assets. We make this wealth of experience accessible to you and thus ensure even greater transparency.

We are happy to accompany you.

Not everyone dares to build up assets independently and purposefully. Because it simply seems too complicated without the necessary expertise.

In fact, the risks should not be underestimated. Low interest rates, falling pension levels and an uncertain market situation make it increasingly difficult to save sensibly and invest existing capital profitably.

But: With a systematic approach, the risks become manageable. And: Investments pay off even with small amounts.

We will be happy to teach you that.



INVIOS seminars & lectures - your advantages at a glance:

- ✓ **Acting confidently on the stock market can be learned:**
We impart financial knowledge and advise if you want to make investment decisions yourself. We care about your ability to make cost-effective investments on your own.
- ✓ **Deep insights into expert knowledge through seminars:**
Assistance in a confidential setting and knowledge transfer on sound investment systematics and proven trading strategies.
- ✓ **Innovative learning content:**
Goal-oriented and cost-effective wealth building, that is contemporary and smart. Broad diversification along a core-satellite strategy.
- ✓ **24 hours, 7 days a week, 365 days a year:**
Convenient, excellent and honest customer experience on innovative online platforms.

Interested in developing your financial knowledge?

Contact us for appointments near you:

Tel. 040 55 55 36 363 or email: seminare@invios.de.

INVIOS trains financial literacy.

With our seminar and lecture series, we want to teach more and more people the basic principles of successful financial investment and enable them to build up their own assets.

Lecture series & seminars.

Knowledge is particularly valuable when it is shared. That's why we offer free lectures at universities for anyone interested.

We also organize practical seminars on market and stock market topics - from basic knowledge to sharing the investment rules we incorporate in our expert strategies.

Social media & Co.

In collaboration with our cooperation partners, we also provide innovative and practical learning content via our media channels.



FUND INVESTMENT VIA INVIO: ASSET MANAGEMENT FOR ALL.

With the INVIO investment funds, we offer private and professional investors our experience in the form of innovative concepts.

In times of weak growth and low interest rates, we stand for income-oriented investment solutions with security. You benefit from regular distributions through attractive earnings opportunities.

Perhaps after a portfolio evaluation or attending one of our seminars, you come to the conclusion that you lack the time and desire to monitor your assets independently and comprehensively. With our fund solutions, we offer you a transparent, cost-effective and value-oriented investment process in line with our INVIO investment philosophy.

Consistent risk management.

The INVIO Vermögensbildungsfonds, for example, combines the best investment opportunities with the fund management's efforts to consistent-



INVIOS investment funds - your advantages at a glance:



Asset management of Mixed funds:

Use of scientific findings of Behavioral/Neuro-Finance to exploit inefficiencies in the market and follow the most important megatrends.



Active management:

Fund management is continuously carried out according to INVIOS' value-oriented investment philosophy.



Disciplined, substance-oriented investment process:

The result is a highly diversified portfolio.



Avoid risks, preserve distributions:

The flexible management approach to asset preservation aims for distributable income and sustained positive performance with low volatility.

Want to build wealth with our funds?

Request the detailed fund brochure now or get detailed information on our website: www.invios.de or by e-mail: kontakt@invios.de.

ly minimize risks. By permanently monitoring the markets, risks are identified at an early stage and limited by active hedging strategies during weak market phases.

Experienced partner network.

INVIOS selects the most profitable investments with its disciplined investment process and its network partners HANSAINVEST GmbH, HAUCK & AUFGHÄUSER AG and NFS Capital AG. NFS Netfonds Financial Service GmbH provides the so-called liability umbrella for our consulting and brokerage activities according to §3 Abs. 2 WpIG and accompanies INVIOS GmbH in compliance and auditing.

Broadly diversified investment spectrum.

The mixed fund invests worldwide according to the principle of risk diversification in securities of all

kinds, which include equities, interest-bearing securities, money market instruments and other target funds. The active multi-asset strategy enables rapid adjustment to changing market conditions. In doing so, we take into account the latest scientific findings of neuroeconomic research and their transfer to decision-making and trading behavior in the financial markets. The result: risk premiums that arise from typical market inefficiencies or market anomalies can be skimmed off for you by acting rationally.

Stable levels of return through active management.

The objective of the investment policy of INVIOS Vermögensbildungsfonds is long-term capital and income growth through a broadly diversified portfolio with flexible investment focuses.

The evolution of
the classic multi-
asset concept



ASSET MANAGEMENT: INDIVIDUAL AND TARGETED

The security of your assets is our top priority. This claim shapes our daily thinking and actions in investment advice, asset management and family office-related activities.

Our core business areas include strategy and investment consulting, as well as fund and asset management, where we excel in delivering top-tier private client solutions and providing comprehensive institutional mandate support across a wide range of exchange-traded asset classes and instruments.

Our well-founded asset management advice and the financial strategies derived from it are designed to give private, professional and institutional investors access to the international markets and their investment opportunities.

Investment advice: We also support clients who want to make their own investment decisions. Our focus on your interests is a guarantee of support without the influence of third parties.



INVIOS Asset Management - Your advantages at a glance:

- ✓ **Individual consulting and long-term support:**
Good consulting reacts to changing situations. It adapts. Carefully, patiently and with a long-term orientation.
- ✓ **Customized investment concepts:**
Our network of hand-picked experts offers you an exclusive service normally reserved for institutional investors only.
- ✓ **Rule-based investing with intelligent risk management:**
A clear concept maximizes opportunities and reduces risks.
- ✓ **Regular reporting makes performance transparent:**
We operate with high efficiency, protecting you from hidden costs and commission-driven product sales.

Are you interested in a confidential consultation?

Then do not hesitate to contact us by phone or e-mail. We look forward to a personal conversation with you:
Tel. 040 55 55 36 363 or by e-mail: kontakt@invios.de.

Daily money analysis: We look after your interest account with the best and safest providers from Germany and the EU. Top ratings and maximum flexibility ensure you a clear interest advantage compared to conventional savings or time deposits.

Portfolio Advisor: We also offer personalized advice on your current investments. This includes a thorough review of your existing portfolio's performance, recommendations for optimization, and the option to have us accompany you when meeting with your bank advisor.

You'll receive an independent analysis of your existing securities portfolio, along with the option to access an up-to-date online portfolio overview. In this way, we create a good basis for your own investment success.

Asset Management: During our discussions, we will explore which investment approaches are best suited to your individual life and wealth goals. For the implementation of your strategy decision, the renowned NFS Hamburger Vermögen GmbH serves as both your partner and ours.

Family Office-related activities: For entrepreneurs, heirs, foundations or families we offer comprehensive asset management and reporting.

This is what makes us better than the competition: Our competitive edge stems from our independence, free from product constraints and sales targets. This empowers us to prioritize tailored, adaptable asset management, ensuring optimal results while safeguarding your assets.

Act instead of react, because substance decides.



LIVE! WHILE WE TAKE CARE OF YOUR ASSETS.

The two founders of INVIOS combine commercial skills with solid financial experience. Uniting them is their motivation to provide exceptional customer service.

Assets requires appreciation and the far-sightedness of an honourable merchant

Nikolas Kreuz, Managing Director:

Nikolas Kreuz, born in 1971, has a degree in business administration and knows the banking business as a bank director and long-time manager over an entire generation.

He has a total of 36 years of stock market experience, including 23 years of professional experience in portfolio management as head of asset management at universal banks, private banks, state banks and cooperative banks.

He has successfully led teams of over 100 portfolio managers, overseeing assets in the triple-digit billion range. His expertise shines in strategic and tactical asset allocation, where he has pioneered three patented, certified, and award-winning advisory and investment processes, with

a successful track record for diversified and sustainable funds/deposits.

There were numerous awards for this.

Over the past 15 years, Nikolas Kreuz and his teams have earned a place among the "Elite of Asset Managers," a recognition awarded by the Elite-Report and Handelsblatt on six occasions.

The FUCHS Report have recognized the company's performance four years in a row and top marks have also awarded by the Institut für Vermögensaufbau (IVA).

Five stars have been awarded for active fund management services by the independent rating agencies Standard & Poor's (S&P) and Morningstar.



Nikolas Kreuz is highly regarded as an independent speaker and panellist at professional congresses and financial fairs. With years of experience, he excels in imparting knowledge on various financial topics, and is an honorary speaker and advisor for German foundations.

Heiner Hauck, Partner:

While still a student, Heiner Hauck, born in 1966, began building up a communications and production company with offices in Hamburg and Berlin.

His clients include advertising agencies, photographers, upscale restaurants and hotels, as well as artists, galleries, museums, film productions and bibliophile collectors.

His high-quality products are also used as props in Oscar-winning productions. The name Heiner Hauck stands for the highest quality standards, customer orientation and loyalty.

With his empathetic nature, attentive listening skills, and years of entrepreneurial experience, he is ideally suited for the authentic introduction of INVIOS.

"I know from many conversations with my clients, that the topics of asset accumulation and retirement planning often represent a major hurdle. I can also very well understand the concern about losing the assets they have earned. That's where we come in."

Heiner Hauck,
Partner, and
Nikolas Kreuz,
Managing
Director



WHAT CAN WE DO FOR YOU? WHERE SHOULD WE START?

For us, the focus is on you.
We are committed to your requirements,
needs and personal goals.

To make an informed and secure investment decision, we go through four phases that take your individual wishes and goals into account.

1. ANALYSIS - Where do you stand?

Assessing the potential opportunities of an asset can be challenging. Our aim is to provide you with clarity regarding your assets, including their allocation among different asset classes, growth prospects, and associated risks. We help you understand how much of your capital is invested and what level of flexibility remains.

In concrete terms: We offer a comprehensive analysis of your entire asset portfolio.

2. GOALS - What do you want to achieve?

We assist you in developing a target structure that aligns your assets with your investment horizon.

In concrete terms: With a deep understanding of your current life situation, we create a vision for your future.

3. STRATEGY - Which path is best for you?

We work together to develop an asset structure that limits risks and fosters growth. We accompany you along the way with professional advice and flexibility in relation to changing conditions.

In concrete terms: We create and manage your individual wealth strategy.

4. IMPLEMENTATION - How do you realize it?

With the expertise of our institute, detailed market knowledge and diversified investment strategies, we consistently implement your goals.

In concrete terms: We offer asset management at the knowledge, portfolio and fund level.

**We preserve your financial life's work.**

As an owner-managed institution, we are committed every day to preserving and growing the assets entrusted to us.

We are aware of the special responsibility that our actions have for your financial security.

As an owner-managed institute, you can expect a value system in which virtues such as loyalty, integrity, transparency and reliability are at the heart of everything we do.

INVIOS brings the competing return goals of your investments into balance:

Liquidity

Analysis
Goals
Strategy
Time

Return

Security





INVIOS GMBH

Institut für Vermögenssicherung
& Asset Management
Hohe Bleichen 8, 20354 Hamburg
REGISTER Hamburg, HRB 155224
UST-IDNR. DE322445607

MANAGING DIRECTOR

Dipl.-Kfm. Nikolas Kreuz
TEL. +49 40 55 55 36 363
FAX +49 40 55 55 36 25
MAIL kontakt@invios.de
WWW invios.de