

Helping you to protect, invest  
and grow your wealth.



## ABOUT US

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Blu Family Office was founded in 2010 to manage the assets and affairs of a single family. Since 2012, we have been mandated to help others protect, invest and grow their wealth.

The Principals have first-hand, multi-generational experience in managing family wealth.

We provide investment management solutions and advise on tax strategy, according to the bespoke needs, jurisdictions and wishes of our clients.

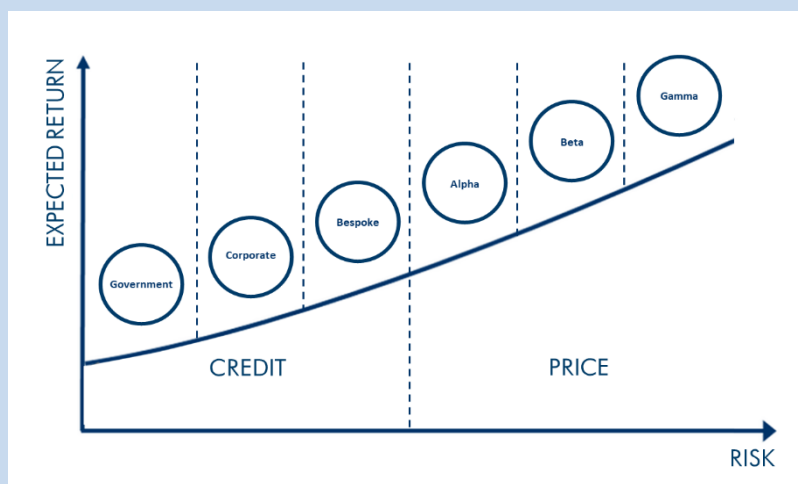
## INVESTMENT MANAGEMENT

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### RISK-BASED INVESTING

Our aim is to grow your wealth over time, whilst protecting against large drawdowns. We diversify portfolios by investing globally across different types of risks to generate returns from lending (credit), asset growth (beta), market movements (alpha) and opportunities (gamma).

Our investment process is systematic, rather than taking macroeconomic views or making tactical investment decisions. We focus on the efficient and optimal implementation of your investment strategy, whilst minimising the overall costs and fees to deliver the highest quality returns.



# IMPLEMENTATION

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Blu can execute investment strategies on any platform or custodian structure of the client's choosing. We provide bespoke portfolios via managed accounts from our on- & off-shore banking platforms, as well as a multi-asset fund solution.

Clients have access to administration, operations, management, and reporting via our network of service providers.

We give our clients full control and total transparency over their assets, as we execute their investment strategy according to their objectives.

## INVESTMENT SOLUTIONS

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### Bespoke Portfolios

#### BLU DEFENSIVE

- Risk/Return Profile: **Low**
- Steady returns of **4-6%** p.a. net of all fees
- Ann. Volatility: **4.09%**
- Sharpe Ratio: **1.22**
- Positive Months: **66.67%**

#### BLU BALANCED

- Risk/Return Profile: **Medium**
- Balanced returns of **6-8%** p.a. net of all fees
- Ann. Volatility: **7.17%**
- Sharpe Ratio: **0.93**
- Positive Months: **67.68%**

#### BLU GROWTH

- Risk/Return Profile: **Med-High**
- Higher returns of **8-10%** p.a. net of all fees
- Ann. Volatility: **9.21%**
- Sharpe Ratio: **0.86**
- Positive Months: **66.67%**

### Multi-Asset Fund

#### THE BLU DISCRETIONARY FUND

- Comprehensive investment management solution
- Risk/Return Profile: **Medium**
- Balanced returns of **6-8%** p.a. net of all fees
- Ann. Volatility: **4.91%** | Sharpe Ratio: **1.48** | Positive Months: **72.73%**

# BLU DEFENSIVE

|      | Jan   | Feb   | Mar   | Apr   | May   | Jun   | Jul   | Aug   | Sep   | Oct   | Nov   | Dec   | Year  |
|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 2021 | 0.03  | -0.41 | -0.16 |       |       |       |       |       |       |       |       |       | -0.53 |
| 2020 | 0.72  | -0.61 | -5.56 | 2.88  | 1.78  | 1.51  | 1.55  | 0.41  | -0.50 | -0.63 | 3.50  | 1.40  | 6.31  |
| 2019 | 2.00  | 0.00  | 1.49  | 0.62  | 0.34  | 2.05  | 0.76  | 0.68  | -0.12 | 0.43  | 0.32  | 0.94  | 9.90  |
| 2018 | 0.22  | -0.51 | -0.09 | -0.18 | 0.70  | -0.28 | 0.80  | 0.26  | -0.17 | -1.48 | 0.72  | -0.51 | -0.56 |
| 2017 | 0.98  | 1.12  | 0.49  | 0.26  | 1.24  | 0.15  | 1.22  | 1.41  | -0.64 | 0.66  | -0.04 | 1.14  | 8.26  |
| 2016 | 0.33  | 0.69  | 1.93  | 0.42  | -0.19 | 3.19  | 1.62  | 0.57  | 0.99  | 0.38  | -2.31 | 0.95  | 8.80  |
| 2015 | 1.94  | 0.41  | 1.08  | 0.39  | -0.29 | -1.78 | 0.05  | -1.31 | -0.32 | 1.09  | -0.10 | 0.08  | 1.20  |
| 2014 | -0.38 | 1.31  | 0.73  | 0.53  | 1.42  | -0.02 | -0.11 | 1.68  | -1.17 | 0.80  | 0.95  | -0.33 | 5.51  |
| 2013 | 0.85  | 1.11  | 0.40  | 1.12  | -0.74 | -1.89 | 1.29  | -1.38 | 1.24  | 1.82  | -0.50 | -0.25 | 3.03  |

Indicative allocation: equities (20%), bonds (40%), alternative credit (25%) and other alternatives (15%). Past performance is not indicative of future performance. Monthly Performance (net of all fees). Source: Blu Family Office. \*=Estimated

# BLU BALANCED

|      | Jan   | Feb   | Mar   | Apr  | May   | Jun   | Jul   | Aug   | Sep   | Oct   | Nov   | Dec   | Year  |
|------|-------|-------|-------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 2021 | 0.37  | 0.52  | 0.66  |      |       |       |       |       |       |       |       |       | 1.55  |
| 2020 | -0.68 | -3.17 | -9.76 | 4.70 | 3.03  | 2.77  | 2.30  | 1.97  | -1.09 | -0.91 | 6.39  | 3.02  | 7.80  |
| 2019 | 3.74  | 0.51  | 1.52  | 1.53 | -1.77 | 3.33  | 0.91  | -1.14 | 0.59  | 1.04  | 0.92  | 2.08  | 13.95 |
| 2018 | 1.89  | -1.29 | -0.66 | 0.15 | 0.68  | -0.79 | 1.67  | -0.02 | -0.11 | -3.59 | 1.04  | -2.72 | -3.83 |
| 2017 | 1.82  | 1.60  | 1.19  | 0.26 | 1.64  | 0.33  | 2.11  | 1.74  | -0.33 | 1.28  | 0.01  | 1.65  | 14.10 |
| 2016 | -1.50 | 0.30  | 3.70  | 0.56 | -0.42 | 3.58  | 2.68  | 1.12  | 1.54  | 0.87  | -2.21 | 1.31  | 11.96 |
| 2015 | 1.55  | 2.07  | 0.98  | 1.41 | -0.46 | -2.46 | -0.79 | -3.29 | -1.36 | 2.63  | 0.01  | -0.33 | -0.23 |
| 2014 | -2.15 | 2.26  | 1.10  | 0.28 | 1.89  | 0.42  | -0.07 | 2.09  | -2.15 | 0.98  | 0.90  | -1.21 | 4.28  |
| 2013 | 2.29  | 0.92  | 0.33  | 1.45 | -0.50 | -2.67 | 2.49  | -1.99 | 2.34  | 2.66  | -0.46 | 0.02  | 6.90  |

Indicative allocation: equities (50%), bonds (15%), alternative credit (20%) and other alternatives (15%). Past performance is not indicative of future performance. Monthly Performance (net of all fees). Source: Blu Family Office. \*=Estimated

# BLU GROWTH

|      | Jan   | Feb   | Mar    | Apr  | May   | Jun   | Jul   | Aug   | Sep   | Oct   | Nov   | Dec   | Year  |
|------|-------|-------|--------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 2021 | 0.61  | 1.09  | 1.20   |      |       |       |       |       |       |       |       |       | 2.93  |
| 2020 | -1.50 | -4.67 | -12.09 | 5.80 | 3.68  | 3.56  | 2.72  | 2.91  | -1.42 | -1.11 | 8.12  | 3.96  | 8.63  |
| 2019 | 4.71  | 0.83  | 1.63   | 2.08 | -3.00 | 4.05  | 1.01  | -2.13 | 1.00  | 1.36  | 1.34  | 2.72  | 16.47 |
| 2018 | 2.89  | -1.80 | -1.06  | 0.44 | 0.83  | -1.05 | 2.18  | -0.02 | -0.14 | -4.87 | 1.22  | -4.07 | -5.58 |
| 2017 | 2.37  | 1.93  | 1.64   | 0.24 | 1.91  | 0.45  | 2.71  | 1.99  | -0.15 | 1.78  | -0.00 | 1.98  | 18.16 |
| 2016 | -2.70 | 0.04  | 4.72   | 0.59 | -0.45 | 3.81  | 3.41  | 1.49  | 1.90  | 1.23  | -2.07 | 1.53  | 14.05 |
| 2015 | 1.37  | 3.18  | 1.01   | 2.02 | -0.53 | -2.92 | -1.29 | -4.56 | -1.97 | 3.59  | 0.12  | -0.52 | -0.83 |
| 2014 | -3.16 | 2.80  | 1.26   | 0.10 | 2.18  | 0.67  | -0.03 | 2.39  | -2.71 | 1.10  | 0.93  | -1.66 | 3.73  |
| 2013 | 3.19  | 0.83  | 0.32   | 1.60 | -0.23 | -3.04 | 3.23  | -2.30 | 2.96  | 3.15  | -0.37 | 0.19  | 9.68  |

Indicative allocation: equities (70%), alternative credit (15%) and other alternatives (15%). Past performance is not indicative of future performance. Monthly Performance (net of all fees). Source: Blu Family Office. \*=Estimated

## MANAGED ACCOUNT FACTS & TERMS

|  |   |
|--|---|
| <b>Management Fee:</b>                 | 0.50%   |
| <b>Performance Fee:</b>                | None  |
| <b>Currencies:</b>                     | GBP / EUR / USD (others available upon request) |
| <b>Subscriptions:</b>                  | Weekly  |
| <b>Redemptions:</b>                    | Weekly  |
| <b>Lock up:</b>                        | None  |
| <b>Minimum Investment:</b>             | \$1 million (or currency equivalent)            |
| <b>Structure:</b>                      | Managed Account                                 |
| <b>Administrator &amp; Depositary:</b> | Credit Suisse                                   |
| <b>Legal Counsel:</b>                  | Gunnercooke (UK)                                |
| <b>Investment Manager:</b>             | Blu Family Office Limited                       |

# THE BLU DISCRETIONARY FUND

|      | Jan   | Feb   | Mar   | Apr   | May   | Jun   | Jul   | Aug   | Sep   | Oct   | Nov   | Dec   | Year  |
|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 2021 | 0.48  | 0.16  | 0.54* |       |       |       |       |       |       |       |       |       | 1.18  |
| 2020 | 0.40  | -0.85 | -8.27 | 2.77  | 1.90  | 1.71  | 0.50  | 0.46  | -0.66 | -0.28 | 3.70  | 1.96  | 2.83  |
| 2019 | 0.68  | -0.54 | 1.23  | 0.70  | 0.85  | 1.74  | 1.43  | 0.16  | -0.39 | 0.03  | 0.38  | 1.12  | 7.61  |
| 2018 | -0.03 | 0.86  | -0.49 | 0.40  | 1.43  | -0.10 | 1.01  | 0.64  | 0.17  | -0.47 | 0.82  | -0.48 | 3.81  |
| 2017 | 1.00  | 1.31  | 0.48  | -0.57 | 1.72  | 0.22  | 1.60  | 2.00  | -1.08 | 1.26  | -0.13 | 1.89  | 10.09 |
| 2016 | 0.77  | 1.05  | 1.16  | 0.17  | -0.08 | 4.56  | 1.72  | 1.14  | 1.97  | 2.05  | -2.06 | 1.50  | 14.72 |
| 2015 | 1.43  | 1.20  | 2.25  | 0.37  | -0.05 | -2.04 | -0.25 | -0.34 | -0.09 | 0.66  | 0.29  | 1.63  | 5.11  |
| 2014 | -0.76 | 1.34  | 1.54  | 0.38  | 1.61  | -0.51 | 0.06  | 1.92  | -0.43 | 0.36  | 1.55  | 0.73  | 8.00  |
| 2013 | 1.24  | 2.21  | 0.64  | 0.75  | 0.97  | -1.18 | 1.69  | -1.53 | 0.18  | 2.43  | -0.64 | 0.11  | 6.99  |

Past performance is not indicative of future performance. Monthly Performance (net of all fees). Source: Blu Family Office.  
\*=Estimated

## FUND FACTS & TERMS

|  |   |
|--|---|
| <b>Management Fee:</b>                 | 0.75%   |
| <b>Performance Fee:</b>                | None  |
| <b>Share Class:</b>                    | GBP / EUR / USD                                 |
| <b>Currencies:</b>                     | Others available upon request                   |
| <b>Subscriptions:</b>                  | Monthly – 5 business days prior to dealing day  |
| <b>Redemptions:</b>                    | Monthly – 90 days' notice                       |
| <b>Lock up:</b>                        | None  |
| <b>Minimum Investment:</b>             | \$125,000 (or currency equivalent)              |
| <b>Structure:</b>                      | SICAV RAIF                                      |
| <b>Administrator &amp; Depositary:</b> | Centaur Fund Services (Lux)                     |
| <b>Auditor:</b>                        | Deloitte (Lux)                                  |
| <b>Legal Counsel:</b>                  | Gunnercooke (UK)<br>Elvinger Hoss Prussen (Lux) |
| <b>Investment Manager:</b>             | Blu Family Office Limited                       |

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