



# GOLDEN CREST

YOUR JOURNEY TO FINANCIAL FREEDOM



## **GOLDEN CREST INVESTMENT SERVICES**

**“We consider many assets classes and industries beyond those considered as more traditional, and then blend holdings to produce portfolios that should be capable of performing regardless of the economic environment. We call this multi asset class investing.”**

Traditionally most investors have within their portfolios exposure to three or four asset classes; equities, fixed income, cash and property which we do not believe is sufficient to introduce the benefits of diversification.

In that light, Golden Crest investment seeks to move portfolios toward an approach which is considered more of a multi asset class style of investing. Multi asset class investing means considering every asset class available, beyond the most common, to include alternative investments such as precious metals and forestry. Then, having gained exposure to many uncorrelated asset classes, we seek to increase or reduce the exposures as the investment conditions fluctuate. However, most individuals are not able to actively invest in diversified multi asset class portfolios, including areas like private equity. Golden crest Investment Portfolio allows you to do just that when portfolios are constructed using traditional investments due to the ‘relative return approach’, their performance is driven by that of the stock market generally - which can be in either direction. We build investment portfolios which are not solely reliant on stock markets going up in order to generate positive returns. So whilst a portfolio may have many holdings, given that they are likely to all move in the same direction, the portfolio does not actually benefit from ‘diversification’ in the manner in which we would like. We need holdings that are not driven by the same investment conditions, so that some perform at times when others do not.

# GOLDEN CREST PERFORMANCE VS S&P 500

Year		Annual percentage change	
		golden crest annual returns	s&p 500 annual return
2009	.....	33.21	23.45
2010	.....	35.00	12.78
2011	.....	32.73	0.00
2012	.....	43.06	13.41
2013	.....	38.00	29.60
2014	.....	72.64	11.39
2015	.....	107.5	-0.73
2016	.....	143.4	9.54
2017	.....	884.2	19.42
2018	.....	187.4	-6.24
2019	.....	304.2	28.88
Overall Gain — 2009 - 2019 .....		1,881.3%	141.5%

This report contains a breakdown of Golden Crests performance over the past 11 years as well as the standard and poor 500. Golden creat generated a total return of 1,881.3% during the same time the S&p500 generated a return of 141.5% .  
Therefore the difference between both investments is 1739.8%.

## **INVESTMENT TYPE**

- ALTERNATIVE ASSETS
- PRIVATE EQUITY FINANCING
- REAL ESTATE
- CRYPTO/BLOCKCHAIN TECHNOLOGY

## **ALTERNATIVE ASSETS**

As a group these include commercial property, forestry, precious metals, bonds, treasury bills and commodities. Moreover this could also include any non-traditional asset, including works of art, horses, antiques, classic cars and fine wines. Portfolios will typically not have exposure to all these asset classes however we seek to consider the broadest possible range of asset classes whilst being aware of their impaired liquidity

In a diversified portfolio a two-way income stream is established. The first income stream lies in holding longterm positions in fixed income assets and assets that have enough potential for a good yield and guarantee over time due to increasing demand as more people are in need of a better universal means to secure wealth

The second income stream generates profits from series of short term entry point daily, weekly and monthly in our trading system set with a well analyzed algorithm to follow up trades with a set stop loss this synergy yields maximum profits while risking a percentage of your portfolio.

## **PRIVATE EQUITY FINANCING**

Private equity financing with Golden crest offers investors an opportunity to invest in growing companies or engage in buyouts of such companies. This is already included as an option to our regular investors as fixed interest investments to conserve capital but investors can chose to invest wholly in any of these options

- Leveraged buyouts
- Venture capital

How does this work?

Golden crest offers partnership to investors.

Together we raise capital with investors through crowd funding to finance new ventures and projects and then pay a fixed and agreed return to investors at stipulated time

Returns are being paid unconditionally in agreed currency in immediately available funds, all principal, interest and other amounts under this project when such amounts are due, without counterclaim, deduction, setoff or other reduction for any reason.



## REAL ESTATE

Golden Crest understands so well, investing in a rental property is a great way to generate long-term returns and produce a more guaranteed source of income.

This project is set to operate by means of crowdfunding. The money collected from crowdfunding is used to purchase existing income-generating properties, and the earnings are shared with the investors as regular monthly distributions.

There are many advantages to the investor seeking a truly passive investment THROUGH OUR REAL ESTATE PROJECT:

- Golden crest manages all the properties and takes care of all operational overheads linked to the real estate dealings as well as the property maintenance, allowing investors complete freedom from handling such operational issues
- Investors are actual partners in the property and investments are backed by the property
- A passive income stream is created, with the guarantee of regular cash flows, value appreciation, and the opportunity to create long-term wealth
- Unlike with a REIT, Goldencrest investors gets the tax advantages of direct ownership, including the depreciation deduction without any of the added responsibilities that go along with owning a property.

## **CRYPTO/BLOCKCHAIN TECHNOLOGY**

Crypto currencies are decentralized currencies mined in blocks by miners in the blockchain system. The concept of crypto currencies comes with a lot of advantages with a number of them in the financial markets due to its decentralized nature, this brings a huge flow in liquidity of the top currencies as they are fully controlled by number of transactions by investors. Bitcoin alone has a daily market turnover of 3billion making it the top crypto currency.

Crypto currencies also have a really unstable and volatile nature which is caused by its decentralization and market activity. This could be a disadvantage and cause a lot of loses to newbies mainly who don't understand the market, investors who tend to hold, buy and sell after there's an increase in value. Because along with the huge rise in value of each currency there are as well very detrimental low moments in the market during which a lot of investors are forced to sell and lose their money.

The Fund performance demonstrates a trading system, based on an algorithmic approach with long and short indicators. This system is limited to maximum 25% short exposures.

Investment decisions are made by means of generic, algorithmic filter analysis, which reduces the volatility of daily prices. This allows trends to be identified and exploited without additional subjective analysis parameters from the portfolio management team. The trend following strategies are stabilised by further quantitative methods, which include additional features of the price development. The model includes a variety of different technical methods, such as trend following and mean reversion. The model further includes additional short only indicators with the effect of efficiently reducing long exposure in a bearish market environment.

## CRYPTO/BLOCKCHAIN TECHNOLOGY

Unsurprisingly, our data shows that a huge number of our investor interest peaked during the crypto bull market of 2017. We launched a major part of our crypto projects in H1 2018 while raising capital during the bull run and consequently increased our AUM at the time by US\$2.25m AUM. In contrast, the second half of 2018 was a challenging year in the crypto environment with bitcoin down -72%. However, Golden crest maintained its consistency outperforming the market with an 8% profit in 2018 due to the fact that we had invested a larger proportion of our assets into Initial Coin Offerings (ICOs), early stage projects and exited most of our positions in the first half of 2018. Discretionary managers had generally less exposure to ICOs and so missed out on these returns.

### FUND PAST PERFORMANCE VS BITCOIN PERFORMANCE





## HOW DO WE MEASURE RISK

One of the most important considerations with any investment is to balance your attitude to risk with your desire for positive returns. 'Risk' is difficult to define and will mean different things to different people. All types of investment, including our portfolio strategies, carry some risk of making a loss. The important thing is to be comfortable that your investments represent, as closely as possible, a level of risk acceptable to you, and continues to do so. That's why your financial adviser will want to determine your reasons for investing. The most common measure of risk is the extent to which the value of the assets in an investment moves up and down over a given period, relative to their long-term average value. This is often referred to as volatility. Investments with higher volatility are considered to be riskier than those with lower volatility. Although their potential for upward swings is greater, so is their equivalent potential for downward movement, and we set out 'target volatility' for each portfolio strategy, in order to assist in matching your 'comfort level' for loss to a particular asset allocation.

Furthermore, knowing your time horizon is extremely important when it comes to determining a suitable investment strategy. All things being equal, an investor can afford to be more aggressive with a longer time horizon. For example, most financial advisers would recommend that the asset allocation of a 30 year old be more heavily weighted in equities or 'riskier' growth investments, than that of someone who is close to retirement. Your financial adviser will assess your attitude to risk and establish your objectives and investment time horizon. Another consideration is concentration risk. As the model portfolios move from lower risk to higher risk, on a 'look through' basis, your portfolio is increasingly concentrated in higher risk assets such as international equities and commodities

## **INVESTMENT OBJECTIVE**

**The different building block funds bring exposure to different asset classes and strategies.**

Golden crest invests into one of three risk profiled portfolio strategies, to provide a cost effective absolute return solution for sums which are for a minimum portfolio size of €1,000 and a maximum portfolio size above €1,000,000. Each portfolio strategy, invests a range of our 'in house building block funds'. Each underlying fund has a cash plus benchmark, meaning overall the investment portfolio strategies target absolute returns, having combined the building blocks in different proportions to match your investment profile.

## **CONSERVATIVE**

Suitable for investors who are cautious by nature or close to retirement and who seek steady growth but are willing to forego possible higher returns for steady performance and less volatility. Returns from this strategy should be slightly better than those available from a high street deposit account, although the value of the investment could fall as well as rise. Investors in this strategy would feel uncomfortable if their investments rose and fell in value rapidly. This strategy will maintain a broad spread of investments, including higher exposure to less volatile asset classes such as money market funds, government bonds and absolute return strategies to help guard against significant falls in equity markets.

**Investment Amount: €1,000**

**Targeted Return: + 5% weekly**

**Management fees: 2%**

**Concentration Risk: Lower**

**Suggested Minimum Investment Time Horizon: 5 years**

## BALANCED

Suitable for investors who are seeking long-term growth potential at least with a minimum time horizon and who are looking to accept a moderate level of volatility as a price for potential growth. This strategy is designed to balance risk and reward. It is appropriate for investors looking for higher returns. Returns from this strategy are better than those available from a high street deposit account, although the value of the investment could fall as well as rise. Investors in this strategy would feel uncomfortable if their investments fell significantly in value in any one year. This strategy will maintain a broad spread of investments, including higher exposure to less volatile asset classes such as fixed income and absolute return strategies to help guard against significant falls in equity market.

**Investment Amount: €100,000**

**Targeted Return: +50% quarterly**

**Management fee: 2%**

**Concentration Risk: Low - Medium**

**Suggested Minimum Investment Time Horizon: 3 years**

## ADVENTUROUS

Suitable for HNWI, Venture capitalist, Private equity and Growth investors looking to purchase shares and partner with Golden Crest in purchasing various companies in various industries. Investors in this bracket are willing to accept a higher level of risk on their investments in return for potentially, higher returns in the longer run. Investors in this strategy are willing to accept greater variability of returns and quite substantial fluctuations in the value of their investments as a result.

**Investment Amount: €1,000,000**

**Targeted Return: ( Contact your broker )**

**Concentration Risk: Medium - High**

**Suggested Minimum Investment Time Horizon: 7 years**

## **WEALTH WARNING AND DISCLAIMER.**

The value of investments and the income paid on them can fall as well as rise. All investments involve risk and you may not get back the full amount of your investment and your investment may fail altogether, resulting in an entire loss. Past performance is not necessarily a guide to future performance. Partners, employees, associates and clients may have a position or engage in transactions in any of the securities mentioned. There is an extra risk of losing money when shares are bought in some smaller companies, including penny shares, as there can be a big difference between the buying and selling price. Golden Crest has taken every step to ensure the accuracy of the information and statistics in this literature. However, some information is obtained from or is based on trade and statistical services or other third party sources and we cannot accept any liability for errors or any direct or consequential loss arising from the use of such data or this document. Any data on past performance, modelling, scenario analysis or back testing contained in this document is no indication as to future performance. We provide no guarantees as to the reasonableness of the assumptions made or the accuracy and completeness of this data. Portfolio strategies may have some limited exposure to Unregulated Collective Investment Schemes (UCIS), either within building block funds or at portfolio level.

We are passionate about protecting and growing the wealth of our clients and taking care of all of their investing requirements. We believe in 'Absolute investment management', which means targeting positive returns in any market environment. We also believe in a fee structure that truly aligns itself with client's best interests, incentivising us to first maintain, then increase our client's wealth in real terms