OUR BRAND GUIDELINES

Version 2.0 - 20 March 2020



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INTRODUCTION



WHY THESE GUIDELINES EXIST

Quintet isn't like other private banks.

Everyone working within or with Quintet is helping us create a new kind of private banking.

One that works for today and for the future.

That serves our current clients better than ever before and that attracts a new and growing client audience too.

And that works in each of the markets and territories we operate in. These guidelines have been created specifically for those whose job it is to communicate who we are, why we're here and what we do.

We hope you find them useful.

If you have any questions that you feel aren't answered by these guidelines, please email brandapprovals@quintet.com so we can get back to you.

WHY THE BRAND MATTERS

A brand isn't just wrapping we put something.

lt's not spin.

It's not just sayin same old thing in different way.

lt's not just comn

The brand is the consistent exper people have of C

Every day.

At every touch p

WHAT IS OUR BRAND?

The following pa out our brand st

Who we're focus a growth audien

How we're position brand to feel read valuable for these in particular, which minimising any read amongst our curred clients.

What behavioural group are most likely to share our attitude.

| at the It on | It's the sum total of everything we say, every decision we make, every thing we do. |
|-------------------------------|---|
| ng the in a munication. | Whatever part of Quintet someone touches, the experience must feel unique, different and utterly Quintet. |
| e entire rience | That experience is the brand. |
| Quintet. point. | And that's why managing our brand as well as we can is so important. |

| bages set strategy: | And how we use that shared attitude with | |
|---|---|--|
| using on as ence. | different strategic audiences that are key to us achieving growth. | |
| itioning our eally ese people hilst also risk of loss urrent | Everything that follows about how we execute our brand is designed to bring to life this strategy, and appeal as strongly as possible to our growth audience. | |
| ral groups | | |

OUR BRAND STRATEGY



SHARED ATTITUDE

People who have an entrepreneurial spirit and are empathetic.

They see change as an opportunity not a threat. They're change makers who are leaning into and leading the future. They value family (however they define that) enormously. And of course they value women as much as men. They understand and value the world that we all share. They're not showy about their wealth but they're not ashamed either because they know wealth can be a force for good.

HOW WE ARE DIFFERENT: OUR BRAND POSITIONING

Our brand positioning builds on this shared attitude.

We are the private bank for people who refuse to settle for trade-offs.

Just like these people, we understand that a world of change means a world of opportunity. And we know that the old 'either/or' rules no longer apply, that 'both' is better: Global and personal. Progressive and secure. Successful and sustainable.

It's only by working in partnership, sitting around the kitchen table with our clients and their families, that we can really enable our clients to manage their wealth to achieve the things they want and protect the things they really value in life. We know that the best way for us to advise, guide and lead valuable conversations is by adding insight and reducing complexity; by adding security and reducing worry. And to always listen to the world's intelligence and insight; to other experienced and expert people we all work alongside; and most of all, to the people we're here to help, our clients.

It's only by doing this can we achieve the thing that drives all of us: actively using wealth to create a positive impact (however each of us define it).

PAGE 3

WE'RE FOR PEOPLE WHO SEE BEYOND TRADE-OFFS

Just like our clients, we don't settle for oldfashioned trade offs.

We don't think anyone should have to choose between pursuing profit or protecting the planet.

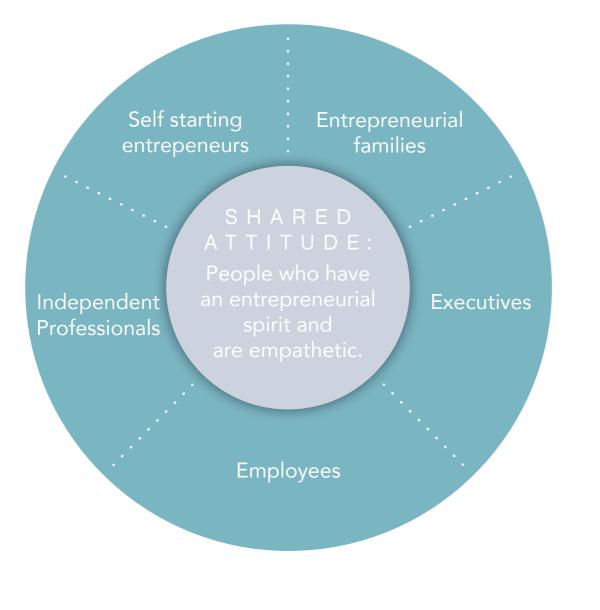
Between global intelligence or personal understanding.

Between the best modern technology or real live human beings. Between being led and being listened to.

Or between security and progress.

We refuse to be constrained by the old 'either/or's.

We know that both is better.



THE BRAND IS A TOOL FOR GROWTH

We'll focus on targeting five key behavioural groups as our growth audiences because they are more likely to overindex with our shared attitude:

All of whom will meet our criteria for net worth, to make sure they're the people we can best help.

IT CAN HELP WITH BOTH CURRENT AND NEW CLIENTS

We can our shared attitude across four key strategic groups to help us maximise growth:

Acquiring new clients: Recruitment money and time should be focused on attracting people who share our point of view, even though of course we wouldn't reject those who don't if they come to us.

Increasing share of wallet amongst current clients: We'll look in our client base to find those who (either personally or within their family) share this attitude, as they'd be open to engaging more deeply with us so they're most likely to value what more we can do for them. Retaining current clients: We can protect this audience who may be more change-adverse and not share our attitude. But we can use the fact that Quintet has this attitude to make them feel more secure in a changing world.

And we can create advocacy through recommenders: For instance, our clients' and potential clients' lawyers and accountants who appreciate the attitude is valuable and therefore recommend us, supporting further growth.

PAGE 5

WHY WE'RE CALLED QUINTET

With its roots in a five piece musical group, the name Quintet speaks to different players approaching the same piece of music from different perspectives.

Each sees the world differently, and that's a good thing because it lends their combined efforts greater depth, texture, range and effectiveness. Most importantly, no matter how talented each individual player in a Quintet is, every performance depends on them listening to each other and working collaboratively together in genuine partnership.

It's because we listen carefully to our clients and each other, work together in partnership and because we bring different perspectives to our common goals they we have chosen the name Quintet.

HOW WE USE THE QUINTET NAME

As part of a group, all banks will share the same Quintet brand name so we maximise consistency for ourselves and our clients.

However, this consistency will have some dynamic elements, enabling local markets some flex to add of their own flavour where appropriate:

All markets will use the Quintet name.

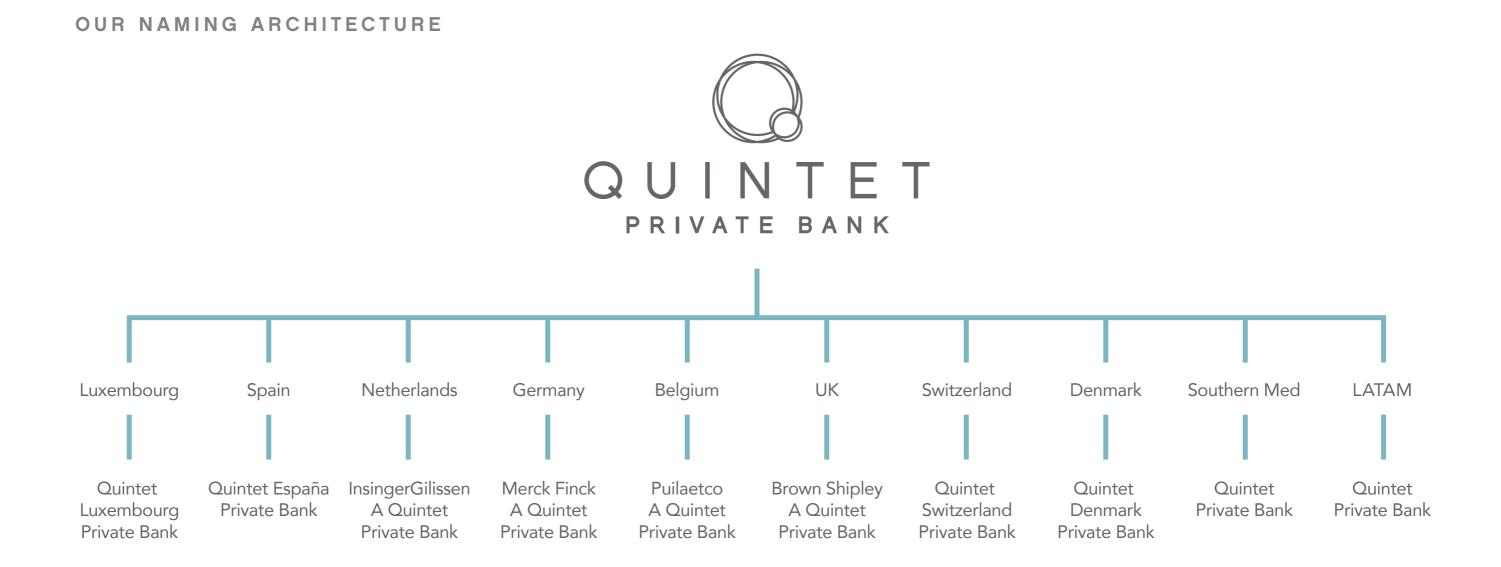
But local markets who have established valuable equity in their local name will continue to use that, adding Quintet as the group name. All markets will use the Quintet logo font for their name, including those who are keeping their local name.

All markets will use a descriptor that includes 'Private Bank'.

For markets whose brand name will simply be Quintet, the descriptor will be 'Private Bank'

Whereas for markets that are keeping their local name, the descriptor will be 'A Quintet Private Bank'

See over for a summary of our Quintet naming architecture.



OUR BRAND CAMPAIGN LINE

We use our brand campaign line as a way of setting up or summarising who we are in our communications.

FOR A RICHER LIFE, HOWEVER YOU DEFINE IT.

It's not locked up with the logo, or carved in stone in our buildings. But it is something that we should use to create consistency within and across markets.



HOW WE USE OUR BRAND CAMPAIGN LINE

We generally use this line in English, as that is the international language of business and the most commonly spoken language across ass our markets.

For a Richer Life, however you define it.

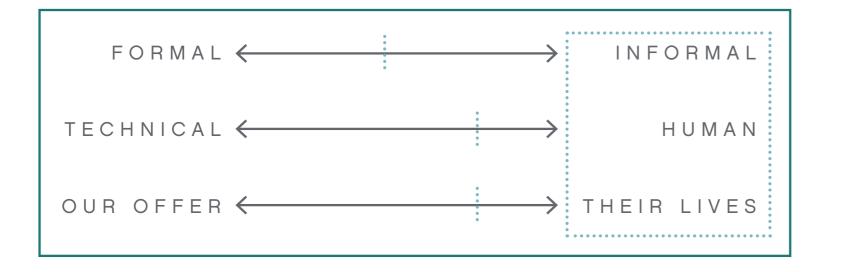
We're here to help you invest in the things that matter most in your life. Quintet. For a Richer Life.

QUINTET PRIVATE BANK

SECTION 1 : OUR BRAND STRATEGY

Where local market customs suggest that we would be better served using indigenous language, we will transcreate rather than simply directly translate this line.





OUR BRAND TONE OF VOICE

We don't talk the way banks do. We talk the way human beings do.

That means avoiding old fashioned formality and moving towards a professional tone that's informal without being casual. We must always remember that even if we're sitting round the kitchen table with our clients, we're there as a partner and trusted advisor, not a casual friend.

Because we talk the way human being do we must never hide behind technical jargon that obscures our meaning. That's the lazy option if it doesn't help our clients. Where real human speak is clearer, that's what we should use. But we mustn't dumb things down and patronise our audience, so we shouldn't shy away from using technical language when it's really helpful for our clients.

Most of all, we should always be led by our clients, where we can: by their lives, their interests, their version of what wealth is for, their tonal register when we're in conversation.

OUR WRITING STYLE

We're a private bank that's not like other banks.

That's why we have a distinct way of talking.

We don't talk the way banks do.

We talk the way human beings do.

The way we talk is straightforward, yet smart.

A mixture of intelligence, wit and charm.

Our writing needs to be authoritative and knowledgeable, reflecting our deep expertise in wealth.

Whilst also being empathetic, understanding, warm and thoughtful, as any guest would be around a family's kitchen table.

We're also a challenger brand. So we like to be gently provocative.

We never talk down to people or oversimplify. That doesn't mean we shy away from talking about important topics that are sometimes inherently complex.

But it does mean that when we talk about things that need explanation we explain them simply and concisely.

A few other things worth mentioning:

When writing numbers we follow the convention of using words up to ten, then using numbers from 11 onwards.

We're neither overly formal nor overly familiar with people. We'd say 'Hello' rather than 'Hey there' or Ήi′.

We don't take shortcuts with our words.

We say 'and' never '&', unless for names and signage.

We avoid using cliches.

We avoid words that might

make us appear pompous. Like 'ergo'.

We don't use slang.

We'll occasionally use abbreviations, but only for certain things. And only if we've outlined the full phrase first.

We don't use 'etc'.

We say 'for example' not 'eg'.

We'll occasionally use italics for technical reasons or citation. But we avoid using them for emphasis in headlines. We'd rather write in a way that helps people understand which words are the ones that need emphasis. It's a bit harder to do but much nicer to read.

It helps make sure we don't end up with long, rambling blocks of copy that are hard for people to wade through and uninviting to read.

OUR LOGO



MASTER BRAND LOGO

The master brand made up of three Icon Bank Name Descriptor

Where possible i be used as a con lock-up in full.

The lock-up is always u at the proportions sho and the individual asse should not be sized or distorted.



| nd logo is | The typographic parts of |
|------------|--|
| e parts: | the lock-up do not exist as |
| | an existing font, they have |
| | been designed specifically |
| | for the logo. Do not try to |
| it should | create from existing fonts. |
| mplete | The spacing of each asset of the logo is set, do not |
| lways used | re-space or distort to fit |
| ns shown | spaces. |
| ial assets | |
| ized or | |

Safe Area



SAFE AREA AND MINIMUM SIZE

The clear area of the logo The minimum size the logo (left) is the width of the 'Q' can be used is 20mm over the height of the lockup. from 'Quintet'.

When used at its minimum size please use the black and white version of the logo. This will ensure a better readability.

Minimum Size







In line with our master brand logo, our country specific logos are kept to the same proportions.

Again, the typography is bespoke and not based on any existing fonts.





Minimum Size



When used at its minimum size please use the black and white version of the logo. This will ensure a better readability.

The safe area of the logo (left) is the width of the 'Q' from 'Quintet'.

When used in shallow spaces the icon part of the lock-up is removed to hold the same proportions to the master brand logo.

OUR COUNTRY SPECIFIC LOGOS

The spacing of each asset of the logo is set, do not re-space or distort to fit spaces.

MINIMUM SIZE AND SAFE AREA

This will allow sizing to be the minimum height of 20mm.

When using the lock-up in it's entirety, the minimum height of these logos are 27mm.







In line with our master brand logo, our country specific logos are kept to the same proportions.

Again, the typography is bespoke and not based on any existing fonts.





| Minimum S | Size (double line) | | Minimum Size (single line) |
|-----------|------------------------------------|------|----------------------------|
| 10mm | Q | 10mm | Q |
| GIL | INGER ISSEN T. PRIVATE, BANK | 21mm | MERCK FINCK |

When using the lock-up in its entirety, the minimum height of the double line stacked logos (e.g: Brown Shipley) is 27mm.

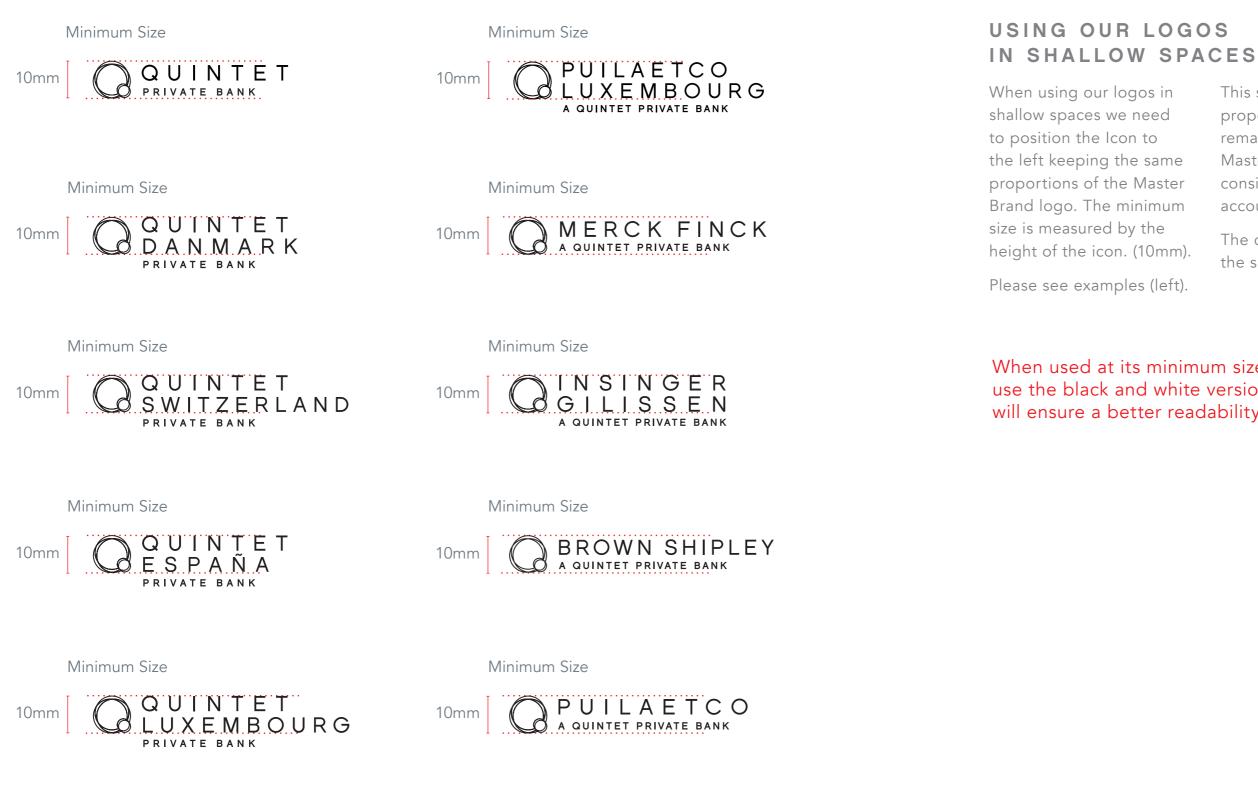
When used at its minimum size please use the black and white version of the logo. This will ensure a better readability.

The spacing of each asset of the logo is set, do not re-space or distort to fit spaces.

MINIMUM SIZE AND SAFE AREA

The minimum height of the single line logo (e.g: Merck Finck) is 21mm.

This is calculated by the minimum size of the icon (height of 10mm).



This shows how the proportions of all logos remain the same as the Master Brand logo for consistency, taking into account safety areas.

The cap height remains the same across all logos.

When used at its minimum size please (10 mm) use the black and white version of the logo. This will ensure a better readability.

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SEPARATING THE ICON FROM OUR LOGO

In some instances, it may be appropriate to use a version of the logo without the icon.

In this case, the icon should be visible in another element of the design such as the background.

QUINTET PRIVATE BANK

Althoug this graphic option is available, please do not use this solution in 2020 as we want to ensure that the new brand awareness is a success

Icon used in background and not over-cropped.

> Logo used without icon.

It must be clear what the icon is. Do not crop it too much otherwise it may lose its identity.

You can also use the logo separate from the icon to avoid over repetition of the master brand logo. e.g brochures and presentations.

Only to be used with approval of the Chief Marketing Officer



PART OF QUINTET PRIVATE BANK

QUINTE BANK PART OF

This endorsement has to be used in few exceptions only and only if the Quintet logo is not yet present in the related media or collateral.

This can be the case for InsingerGilissen and their soft brand change

INTERIM ENDORSEMENT LOGO

PAGE 19

WHAT WE NEVER DO



Correct logo version.



Never change the position of the icon from the approved location of top and centre.





Never increase the size of the icon or shrink the type independently from each other.



Never shade the icon, increase the size or move it from the approved location.



Never change the logo font.



Never slant or rotate the logo in any direction.



Never add any effects or drop shadows to the logo.



Never distort or reshape the logo in any direction.



Never remove any parts of the logo.

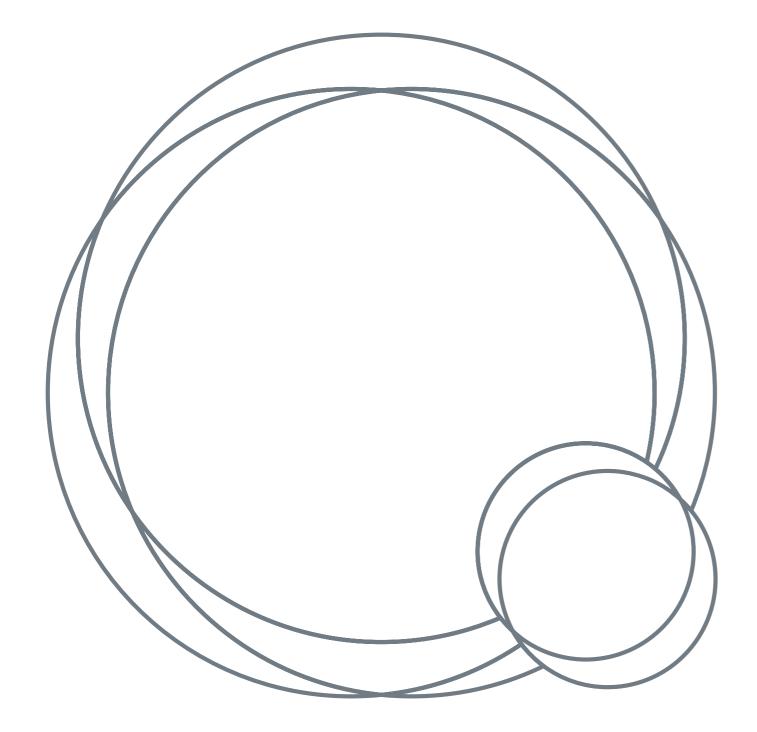




PAGE 21

OUR ICON





OUR ICON

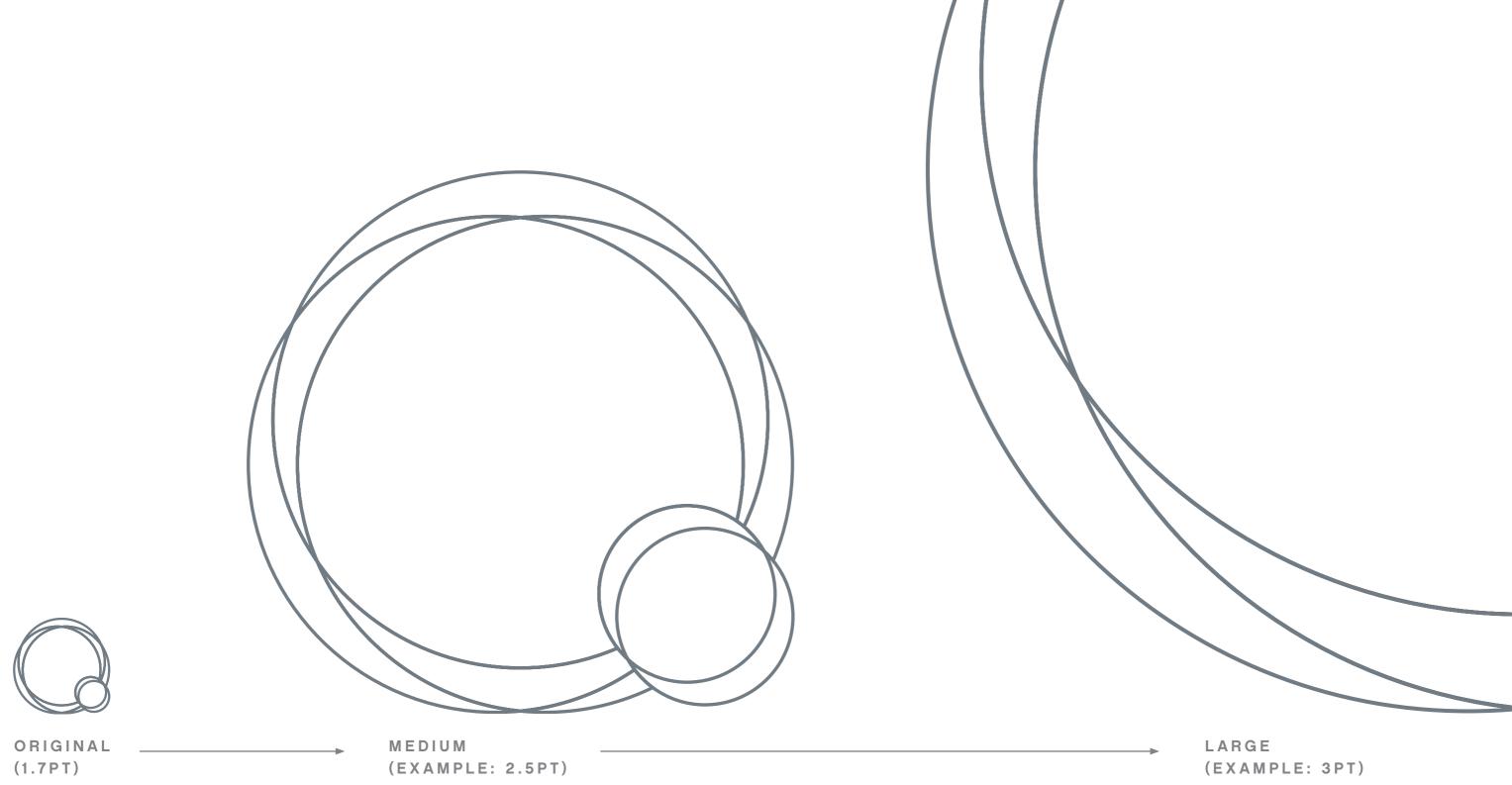
A unique icon is a powerful asset within a brand armoury, bringing a sense of movement and feeling to complement the name, as well as working as a visual identifier in places where relying on words alone is less powerful.

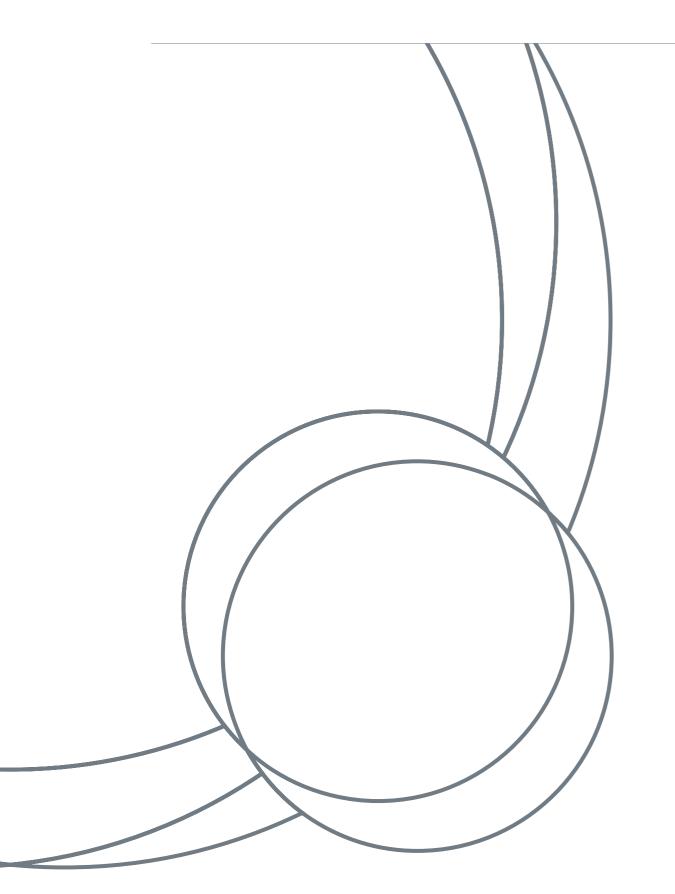
Our signifier is inspired by sound waves - what the sound a Quintet makes looks like.

This is both organic and technical, reflecting the magic of music and yet rooted in science and maths too.

And we have formed this sound wave into interconnecting circles to represent the partnership and collaboration that's so central to the way we at Quintet approach everything we do.

ICON WEIGHTS





HOW WE USE OUR BRAND ICON

We can use our brand

icon as a design element. It can be increased in size to fit the format of the communication but the line thickness should be in proportion to the size of the original icon and should never look too thick otherwise it will lose its elegance.

Do not just scale up the original without regard for the line thickness.

We don't always have to show the icon as a whole either. It can be cropped and positioned in different ways to highlight different aspects of the icon and page design.

It should never be placed over imagery but can go behind and should always respect the clear space around our brand logo.

It is fine to go behind headlines but should not go behind body copy as it could reduce legibility.

When using our icon as a background design element over white, the colour should generally be 15-20% Volcanic.

If using over a coloured background, the icon should be a percentage of the background colour.

OUR ICON IN ACTION - PAGES FROM COUNTERPOINT 2020





their distribution platforms and should further boost their future growth prospects.

HEALTHCARE: POSITIVE The healthcare sector benefits from structural growth drivers (Fig. 13), from aging populations (Fig. 14), to increased treatment of diseases in the rising middle class, especially in Asia. Large pharmaceutical companies have become more productive with

internally developed innovative

more risk in developing more

Additionally, they have the

financial resources to acquire

breakthrough drugs, rather than

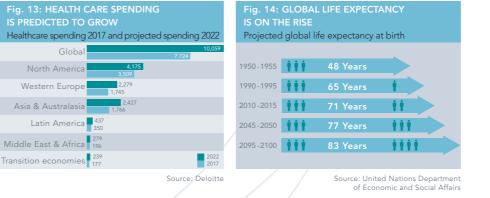
incremental improvements of

pipelines, and by taking

treatments.

The sector's performance has been held back by the upcoming US presidential election, as healthcare remains a key battleground. The Democrats' any breakthrough technologies "Medicare for All" healthcare after they have been proven, reform proposal appears to be a which can then be monetized via threat; however, we believe this

proposal will be very challenging to implement, given that US federal healthcare spending would need to increase by more than 800% per year to afford the program. Overall, we believe valuations in healthcare are attractive for the innovative, defensive growth offered by the sector.



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OUR ICON IN ACTION





WHO SAYS INVESTMENT CAN'T BE SUSTAINABLE AND SUCCESSFUL?

The medium icon from the page 13-14 has been used in these examples.

the myth that profitable and purposeful investing are polar opposites; that you can only maximise one by minimising the

strive to make a meaningful impact on the world around us. More importantly, we know that we don't have other. But those old trade-offs are simply no longer true. to sacrifice performance to achieve this. On the contrary, active,

be the most powerful for our clients in the here and So it really is true that you don't have to settle for either/or. Both is bette

OUR TYPOGRAPHY



HEADLINE 1: CHALET - LONDONNINETEENSIXTY

ABCDEFGHIJKLMNOPQ RSTUVWXYZ 1234567890£\$ \in %?/()&

SUB HEADLINE 2: CHALET - NEWYORKNINETEENSIXTY

ABCDEFGHIJKLMNOPQ **RSTUVWXYZ** 1234567890£\$ \in %?/()&

BODY TEXT: AVENIR - BOOK

ABCDEFGHIJKLMNOPORSTUVWXYZ abcdefghijklmnopqrstuvwxyz 1234567890£\$%?/()&

OUR TYPOGRAPHY

We use two fonts for headlines depending on the final size.

Both headline fonts are use all in upper case with specific spacing and proportions (explained on next page).

The main headline font, is used for shorter lines with larger type sizes is Chalet -LondonNineteenSixty.

For smaller headline sizes with more words we use Chalet -NewYorkNineteenSixty.

Body text is always set in Avenir Book and is set in sentence case (upper and lower).

font. purchase at: chalet purchase at:

In instances where Avenir is not available and a more universal font is required, we use Arial

Chalet is available to

https://houseind.com/hi/

Avenir is available to

https://www.fonts.com/ font/adobe/avenir



HEADLINE EXAMPLE

Sub-heading: Chalet - NewYorkNineteenSixty
Size and leading: 12pt type on 13.2pt leading.
Tracking: +200em.
Space from Main Headline: Same as space between lines on Main Headline.

THE QUICK BROWN FOX JUMPS OVER THE LAZY DOG

THE QUICK BROWN FOX JUMPS OVER THE LAZY DOG

Main Headline: Chalet - LondonNineteenSixty Size and leading: 48pt type on 53pt leading. Tracking: +200em. The headline (left) shown demonstrates how our fonts are used in a typical example.

Headlines are always ranged left.

No fullpoints are used on the end of headlines.

The main part of the headline is set in Chalet -LondonNineteenSixty, upper case, spaced at 200 tracking. Leading or line feed is approximately +10% more than the point size used. e.g: 48pt type on 53pt leading. For the smaller (Subheader) part of the headline, we use Chalet -NewYorkNineteenSixty, upper case, spaced at 200 tracking.

The ratio of this is set at 25% of the main headline cap height (in this example 12pt). The distance above the main headline is the same as the space between the lines of the main headline.

The minimum size of a sub-headline is 12pt.

BODY COPY EXAMPLE

| Body copy: Avenir Book U&lc. Size and Leading: 12pt type on 16.8pt leading. Tracking: +30em | At vero eos et accusamus et iusto odio dignissimos ducimus qui blanditiis praesentium voluptatum deleniti atque corrupti quos dolores et quas molestias excepturi sint occaecati cupiditate non provident, similique sunt in culpa qui officia deserunt mollitia animi, id est laborum et dolorum fuga. |
|--|--|
| Paragraph Spacing: 12pt. | Et harum quidem rerum facilis est et expedita distinctio. |

Body copy is set Avenir Book upp lower case range

Minimum point si be 12pt.

Tracking is set at

Leading is set at of 140% of the po in the example (left) 12pt type on 16.8pt leading.

SECTION 4 : OUR TYPOGRAPHY

| t in oer and ed left. | Paragraph spacing is set at the same as the type size, in this example 12pt. |
|-----------------------------|--|
| size should | We work to a three column grid. |
| t +30em. | |
| t a ratio point size, | |



OUR TYPOGRAPHY IN ACTION - PRINT



Sub-heading: Chalet -NewYorkNineteenSixty Tracking: +200em Space from Main Headline: Same as space between lines on Main

Headline.

WHO SAYS INVESTMENT CAN'T BE SUSTAINABLE

AND SUCCE\$SFUL? Many banks still peddle the myth that profitable are polar opposites; that you can only maximise one by minimising the other. But those old trade-offs to achieve this. On the are simply no longer true. contrary, active,

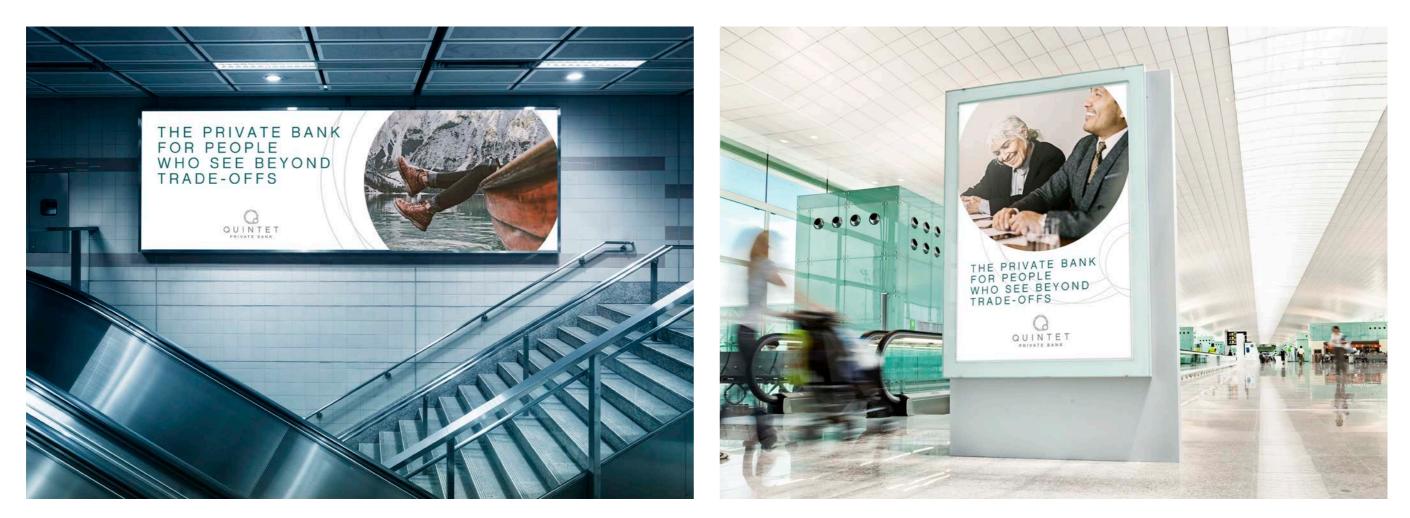
At Quintet we always strive to make a and purposeful investing meaningful impact on the our clients in the here and world around us. More importantly, we know that we don't have to sacrifice performance

purposeful investing can be the most powerful for now too. So it really is true that you don't have to settle for either/or. Both is better.

QUINTET WELCOME PACK 5

Main Headline: Chalet - LondonNineteenSixty Leading: Approx +10% more than the point size used. Tracking: +200em.

Body copy: Avenir Book U&lc. Size and Leading: Approx +140% of the point size used. Tracking: +30em Paragraph Spacing: 12pt.

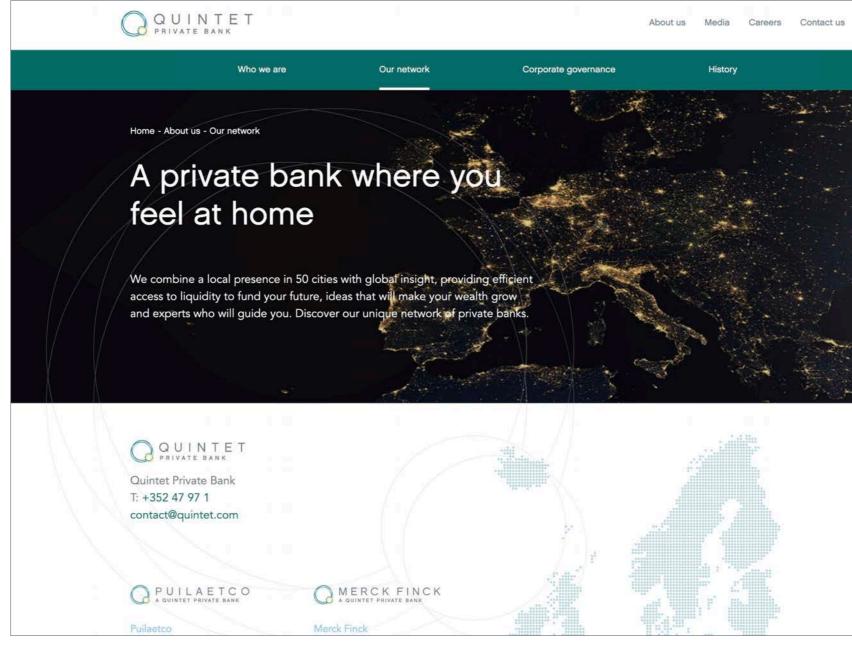


Main Headline: Chalet - LondonNineteenSixty **Leading:** Approx +10% more than the point size used. Tracking: +200em.

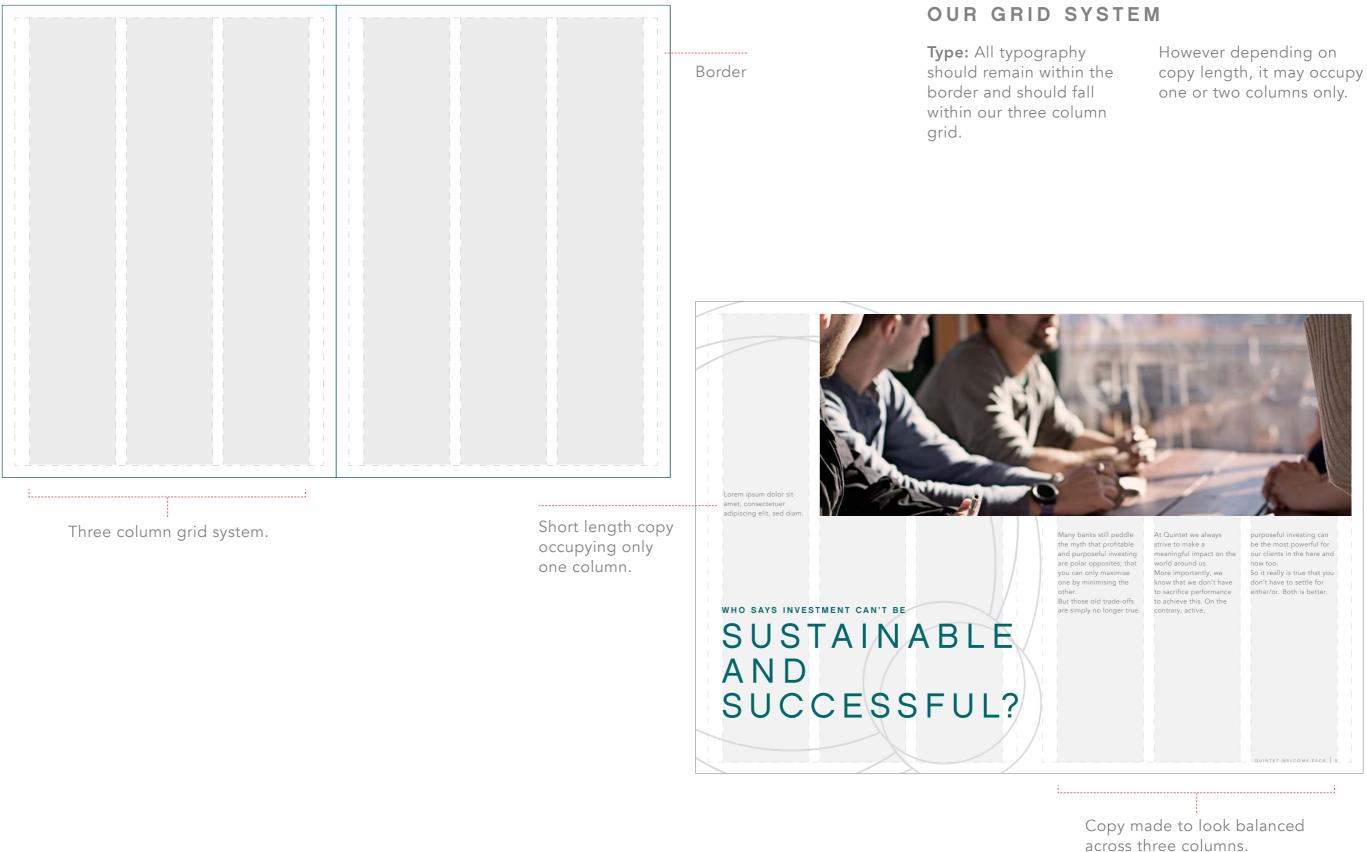
OUR TYPOGRAPHY IN ACTION - ONLINE

Title (H1): Chalet - NewYorkNineteenSixty 50px Tracking: +200em

Body: Avenir 18 px - 16px







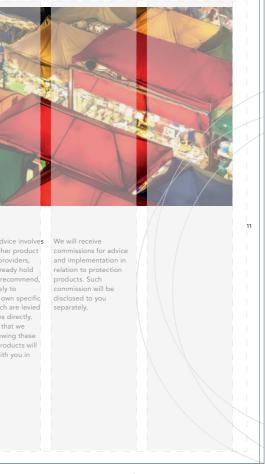


OUR GRID SYSTEM - APPLICATIONS

| RIGH MAKING THE RIGHT YOU AND YOUR FAM AND DELIVER A CLE | NING TH TH TWAY DECISIONS NOW CAN ILV GREATER PEACE ARER INSIGHT INTO THE FUTURE COULD We will work with you to develop a plan for you and your family, providing protection from the unpleasant surprises | BRING DF MIND WHAT O CK LIKE. With us, your future is in good hands. We're here for all of life's milestones and to help | | | | | | | |
|--|--|---|--|--|----|---|--|---|--|
| 30 Under the state of what really matters to you. A truly holistic approach. Like all our services, our wealth planning begins with your needs and ambitions, with an eye on how they may change over time. We don't just manage investment portfolios - we consider how we can apply all of our resource to help you with planning for all your aspirations. Regular meetings with your Wealth Planner will help us to ensure your plan is up to date and always ready for whatever challenges and opportunities come along. | that life can bring and ensuring investments are both tax efficient and consistent with your own risk tolerance. Most importantly, the plan will be focused on your core objectives. Our advice incorporates life cover, investment structuring and pension planning brought together in a personalised lifetime cash flow to demonstrate the achievability of your chosen lifestyle. | our clients prepare for the future as passing wealth to the next generation is a key consideration for many families. We are able to help navigate the complexities of estate planning, inheritance tax and setting up trusts, for seamless family transitions. By helping you with inheritance tax mitigation, or working with your solicitor on appropriate Will and Trust structures, we can help you pass on your wealth tax efficiently. For added reassurance, we can help with a range of protection solutions, including life assurance to protect your family. | Our Services • Family protection • Investment structures and tax-efficient savings • Estate and inheritance planning • Retirement planning and pensions • Lifetime cash flow modelling. | Our Wealth Planning Service can involve investing your capital, which places it at risk. Investment risk means the value of your investing your capital, which places it at risk. Investment risk means the value of your investments or any income can fluctuate and you may not get back some, or the entire amount invested. We recommend our clients seek professional tax advice to understand their personal liability for investment income or gains. This will depend on personal circumstances and the prevailing tax rules, which are subject to change. | 10 | Additional information. The Wealth Management Service is paid for quarterly in arrears in January, April, July, and October based on the value of your investments on the last working day of the previous month. The annual management fee is based on the overall portfolio value and fees and charges are subject to VAT at the prevailing rate, where applicable. Please note: Stamp Duty is applicable. | found in our separate Wealth Management Service 'Scale of Charges' | separate portfolios maintained for husband and wife will also be aggregated. Holdings in Brown Shipley funds will be excluded from the fee calculation.In the event | Where our advice the use of other p or platform provice which you already or which we recor these are likely to involve their own charges, which ar by these firms din Any charges that levy for reviewing third party produ be agreed with yo advance. |

Three column grid system

Three column grid system



Two columns

WIE WIR VERMÖGENSVERWALTUNG VERSTEHEN Das Herz

der Privatbank

Ihre Wünsche

Finck Asset Allocatio

Die Auswahl der geeign

Anlageinstrumente ist die dritte

Die dritte Stufe: Auswahl der Anlagen

zu standardisierten und aus-tauschbaren Angeboten in der Vermögensverwaltung geführt? Wir teilen diese gängige Ansicht nicht. Als Privatbank nutzen wir stattdessen die Chancen zur Differenzierung und verfolgen einen eigenständigen Ansatz: Unser Investmentprozess ist ebenso konsequent wie transparent. 12 Unsere Anlagestrategie ist so klar wie schlüssig – und lässt genug Raum für Flexibilität.

IN VIER STUFEN VOM MARKT INS DEPOT

Bei unserer Vermögensverwal tung folgen wir einem vierstufi-gen Investmentprozess. Mit ihm ibersetzen wir die Erkenntnisse der Anlagestrategen unseres Hauses passgenau in Ihr Portfolio.

Die erste Stufe: Analyse und Ausblick

Das Anlagekomitee der ge-samten Quintet-Gruppe (Group Asset Allocation Committee, kurz

Bedingungen und Trends an den wir die festverzinslichen Anlagen, Aktien, Fonds und Alternativen Kapitalmärkten. Investments aus. Dieses Ergebnis Im GAAC treffen sich jeden wird wöchentlich überprüft und Monat unser Chief Investment Officer und unser Chefstratege

mit ihren Kollegen aus Belgier Großbritannien, Luxemburg und den Niederlanden. Gemeinsam erstellen sie eine Markterwartung für die einzelnen Anlageklasser mit der sie die Richtung vorge-ben. Diese Finanzmarktanalysen



angepasst – und natürlich ad hoc, wenn es der Markt erfordert. Die vierte Stufe: Implementierung und Überwachung In der vierten Stufe findet die Implementierung in Ihrem Port-folio statt. Dafür überwachen

Renditechancen: Wir finden On Substanzwerte leiden in Krisen-

SUBSTANZORIENTIERT UND ROBUST

ist klar: Wir wollen solide Ren-STABIL AUF DREI SÄULEN diten für unsere Kunden – mit Betonung auf "solide". Dafür achten wir auf eine breite Diver sifikation und konzentrieren uns Säule unseres Investmentansatauf sogenannte Substanzwerte: zes. Sie wird von zwei weiteren Das sind Papiere von Unterneh-Säulen flankiert: einem aktiver men, die attraktive Dividenden zahlen, gesunde Bilanzen haben und solide operative Margen erwirtschaften. Wichtige Kriterien bei der Auswahl sind außerdem Ertrag, Innovation und Wachstum. Sie sind die Voraussetzungen für die Widerstandsfähigkeit ines Wertpapiers über einen ganzen Anlagezyklus hinweg:

portunitäten an den Märkten und in Investmentthemen und neh-men sie wahr. Dies gilt übrigens nicht nur in steigenden Märkter Gerade bei einer Kurskorrektur zahlt es sich oft aus, flexibel zu sein, um Chancen zu nutzen. Durch die Kombination der drei Säulen streben wir eine mög-lichst stabile Performance unse-

rer Vermögensverwaltung an. Höchststände sind dabei viel leicht nicht ganz so ausgeprägt. Sie müssen es auch gar nicht sein. Dafür sollen Einbrüche weniger dramatisch ausfallen.

Unsere Investmentstrategie be-13 ruht auf einer Kombination vor zinslichen Elementen mi nderen Wertpapieren. Dabei können unsere Kunden aus ein oroßen Bandbreite an Modulen uswählen: Sie reicht von rein

tverzinslichen Mandaten bis hin zu reinen Aktienmandater

Risikomanagement und einer aktiven Asset Allocation. Fin aktives Risikomanagem trägt dazu bei, hohe Verluste zu begrenzen. Dafür stimmen wir die Portfoliostrategie auf verschiedene Szenarien ab. Mit nutzen wir zugleich alle solide

zeiten weniger und erholen sich anschließend schneller.

Die substanzorientierte robuste

lagestrategie ist die zentrale

Graphs can be displayed over one, two or three columns

AKTIVES UND SOLIDES INVESTIEREN IN DIE ZUKUNFT

UNSER INVESTMENTANSATZ

Unser Investmentansatz ist klar: Wir streben für unsere Kunden langfristige und solide Renditen an – bei möglichst geringem Verlustrisiko. Dafür setzen wir auf breite Diversifikation der Anlagen und ein aktives Risikomanagement. Zusätzlich verbessern wir die Renditechancen durch eine aktive Aufteilung des Vermögens (oder Asset Allocation) und eine optimierte Chancenauswertung.

Zukunftsfähige Lösungen

Die wirtschaftlichen und politischen Systeme sind weltweit im Umbruch. Damit verändern sich auch die bisher gültigen Anlagevoraussetzungen. Dieser neuen Marktrealität begegnen wir mit innovativen und zukunftsfähigen Lösungen.

Die drei Hauptkomponenten unseres Anlageansatzes

Mit drei Komponenten wollen wir über einen Anlagezyklus attraktive Stabilität in das Portfolio. Dabei Renditen erzielen:

- Aktive Asset Allokation
- Substanzorientierte robuste Anlagestrategie
- Aktives Risikomanagement

 Wandelanleihen • inflationsangebundene Anleihen • Schwellenmarktanleihen Durch eine breitere Diversifikation kommt gleichzeitig mehr legen wir den Fokus auf Anlagen mit Substanz, Ertrag, Innovation und Wachstum. Substanz bedeutet hier: Unternehmen mit hohem Free Cashflow, attraktiven Dividenden, soliden Bilanzen, star-

Beispiel:



Solide Renditen durch eine robuste Anlagestrategie

Unser breites Anlagespektrum mit zahlreichen Untersegmenten bietet attraktive Renditen.

Zu unseren Anlagen gehören zum

 High-Yield-Anleihen Nachranganleihen

ker Marktführungsposition und hohen operativen Margen. Das macht unsere Anlagestrategie noch solider

Verluste vermeiden durch aktives Risikomanagement

Durch unser aktives Risikomanagement erkennen wir frühzeitig die Faktoren, die in rückläufigen Märkten die Performance steuern. Wenn nötig, können wir sehr schnell mit einem aktiven Verkaufsmanagement reagieren – und so höhere Verluste vermeiden

Renditechancen verbessern durch aktive Asset Allokation

Durch eine aktive Aufteilung des Vermögens sorgen wir für hohe Stabilität und Renditechancen – und so für eine optimale Performance. Denn auch bei

OUR COLOURS





OUR PRIMARY COLOURS

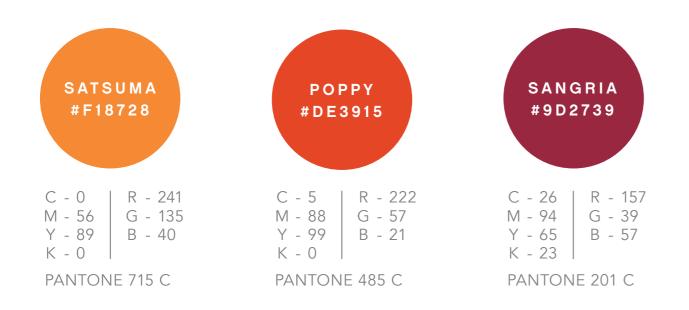
Our brand colour palette is designed to be very different from the rest of the market. More modern and elegant than the traditional players whose colours tend to be those of flags and heraldry; and more warm and human than the new tech brands.

Our base colour is white, the colour of openness, modernity, transparency and clarity. And we use it generously, always ensuring that we have plenty of white space to ensure a sense of luxury and elegance. We then add colours from our selected palette, which create a sense of grounding without being too traditional, masculine or corporate.

We avoid using all the colours in one bit of design. Instead, we use a different small selection of colours in each thing we design, so each remains elegant, and they build a variety that's consistent and coherent all together.

If in doubt, the general rule when applying the colour palette is that less is more.

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OUR SECONDARY COLOURS

There are some instances where more colours may be required in addition to our primary colour palette. e.g. The creation of graphs and charts. Please note, that secondary colours should be used sparingly and only in instances where completely necessary.



BLACK



VOLCANIC

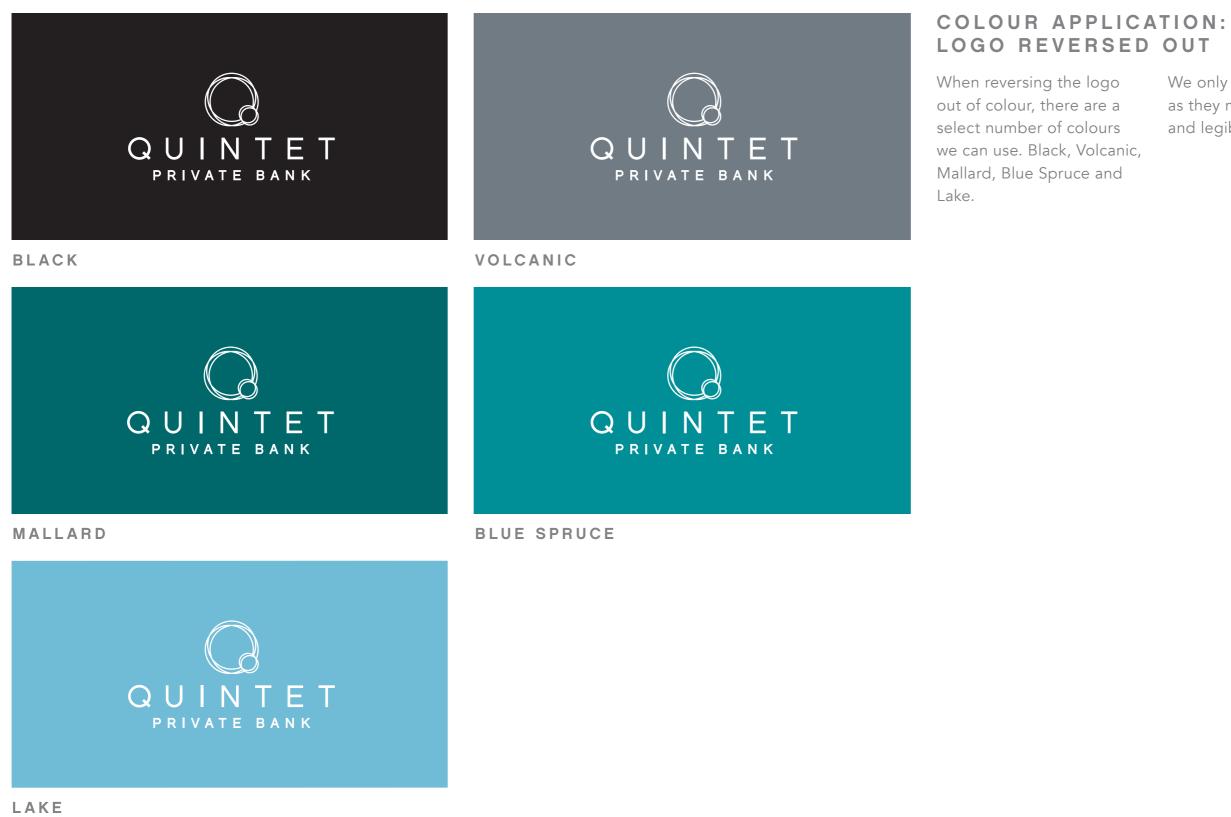


COLOUR APPLICATION: LOGO ON WHITE

When applying colour to the logo. There are three colours from the palette that we use. Black, Volcanic and Mallard.

MALLARD

This is for legibility, particularly in small spaces



We only use these colours as they make the logo clear and legible



BLACK



MALLARD



LAKE



VOLCANIC



BLUE SPRUCE

COLOUR APPLICATION: ICON REVERSED OUT

When reversing the icon out of colour, there are a select number of colours we can use. Black, Volcanic, Mallard, Blue Spruce and Lake. We only use these colours as they make the logo clear and legible

WHAT WE NEVER DO



Never colour the logo in anything other than Black, Volcanic or Mallard from our colour palette.



Never place the logo over any colour other than Black, Volcanic, Mallard, Blue Spruce or Lake from our colour palette.





Never colour separate parts of the logo different colours.



Never use a colour to highlight a section of the logo.



Never add colour to highlight any area of the icon.



Never use tints of any of the three approved colours.

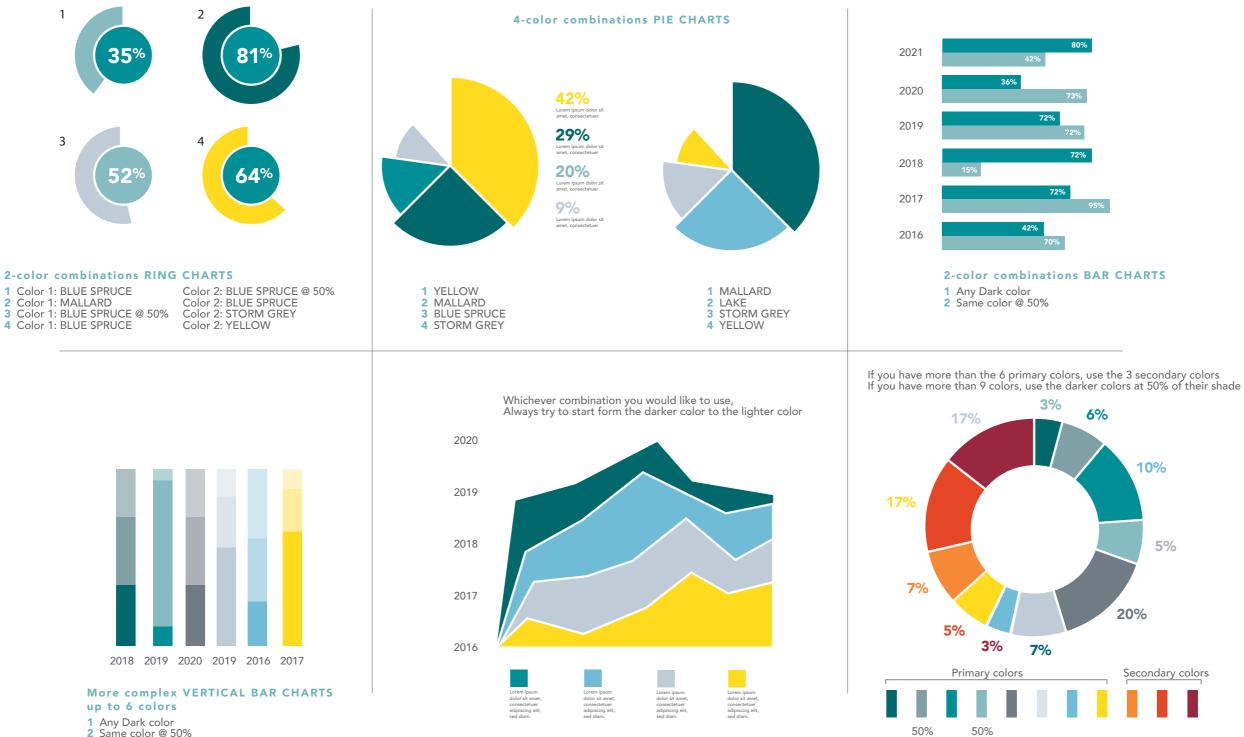


Never add icons or images inside the circles





AND GRAPHS



1 Any Dark color 2 Same color @ 50% 3 Same color @ 30%

Our primary colour palatte is used for charts and graphs.

In some cases we may need to use additional colours from our secondary colour palatte. These should be used sparingly.

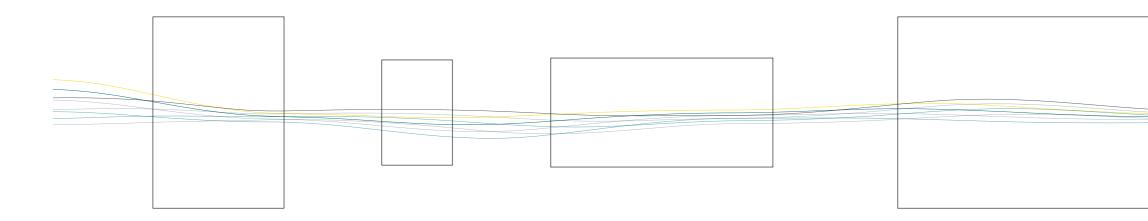
USING COLOUR ON CHARTS

OUR SOUNDWAVE

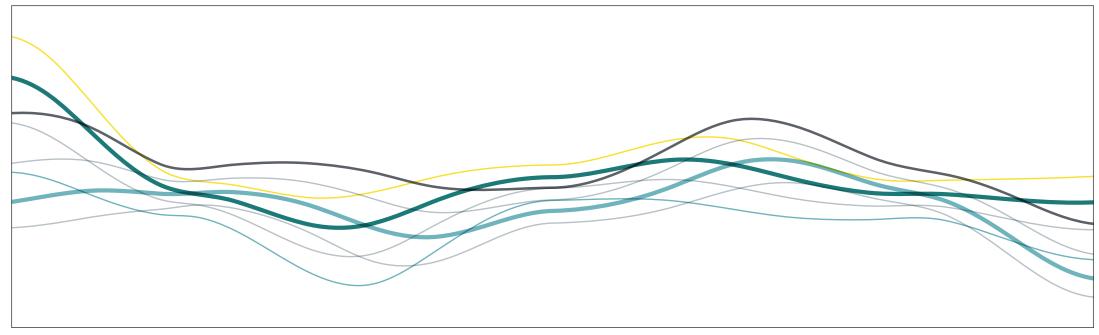


OUR SOUNDWAVE

We have an additional design element - our Soundwave.



Depending on the layout of the collateral (like a brochure or a wall), you can use either a "flat" or the "standard version of the wave



It is organic and elegant in design and sections of it can be used to add interest alongside type and imagery.

GALLERY



BUSINESS CARD EXAMPLE





NICHOLAS NESSON

Group Head of Corporate Communications

43 Boulevard Royal - L-2955 Luxembourg T: +352 47 97 2065 M: + 352 621 112 345 nicholas.nesson@quintet.com www.quintet.com

Model under review for testing and validation

NICHOLAS NESSON

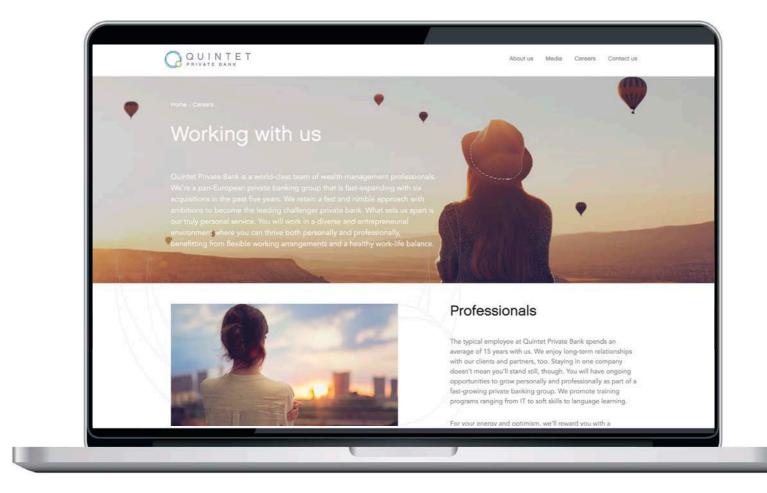
Group Head of Corporate Communications

43 Boulevard Royal - L-2955 Luxembourg T: +352 47 97 2065 M: + 352 621 112 345 nicholas.nesson@quintet.com www.quintet.com

Validated model

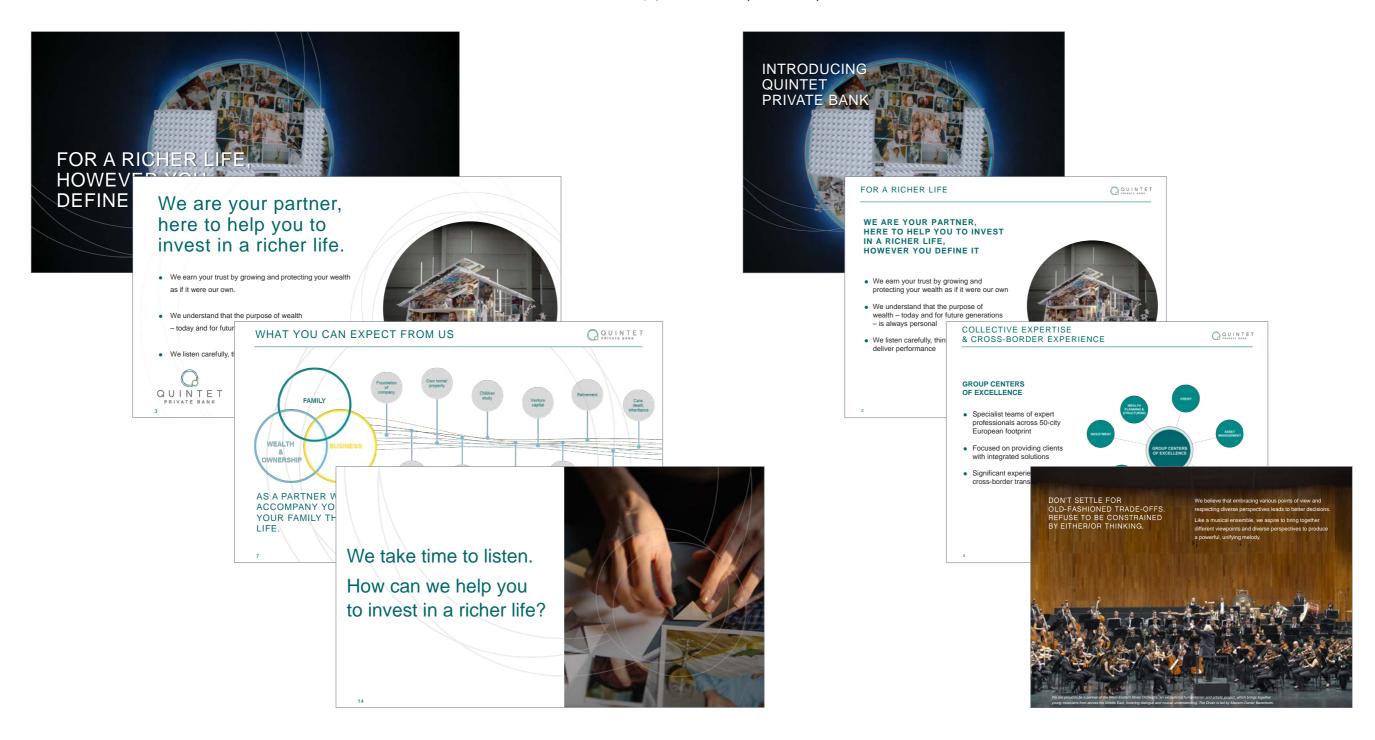


WEBSITE EXAMPLE



POWERPOINT EXAMPLES

Both 4/3 and 16/9 formats are available. Please download them from the sharing platform http://sharepoint.kb.int/Quintshare/



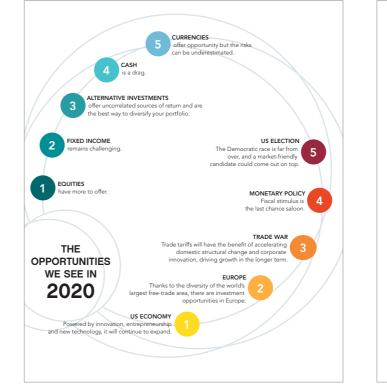
16/9 format is exclusively for on screen presentations

4/3 format is used if you need to update an old presentation in the same format or if you need to print hard copies

COUNTERPOINT EXAMPLE







An important area of China and South Ko as self-driving cars is the "phygital" indu recognition and mo Faster internet spec

methods to combar costs lower, helping

POLICY?



| , ak with ability er if | link between technology and monetary policy – we believe this is underappreciated by the investment community as a whole. | elsewhere, there is significant scope for further cost savings and service-sector disinflation. This will be an important factor in keeping the US expansion alive for longer. | |
|----------------------------------|---|---|-------------------|
| he | We believe that with very strong IT investment in the US and | lon longer. | |
| (1: ENTS LOGY | instrumental to the IT investme | advancement in specialized onductor chips. Faster chips were nt that drove the dotcom boom of a has lasted longer and may well | Counterpoint 2020 |
| | This has profound ramifications markets. Record spending on I inflation and strong job creation | for economic policy and financial T has gone hand-in-hand with low n. As a result, there is no need for nse to a modest dip in growth, or | Count |

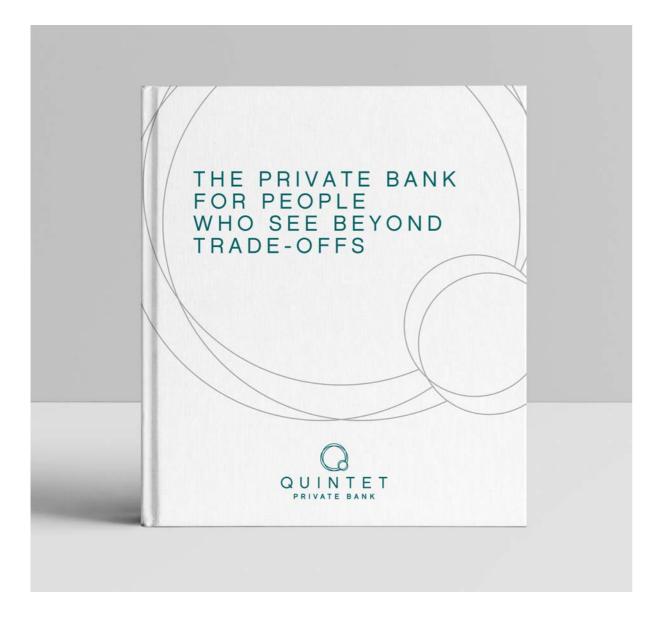
WELCOME PACK SPREAD EXAMPLE

Project coming soon. No preview yet.

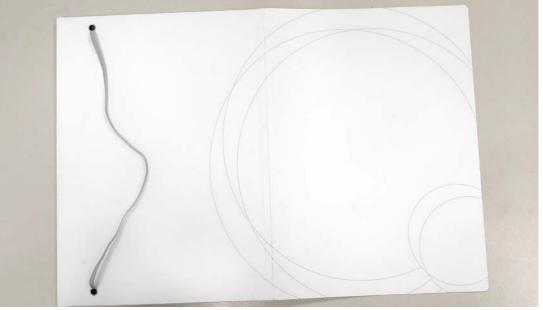


GENERAL BROCHURE COVER EXAMPLE

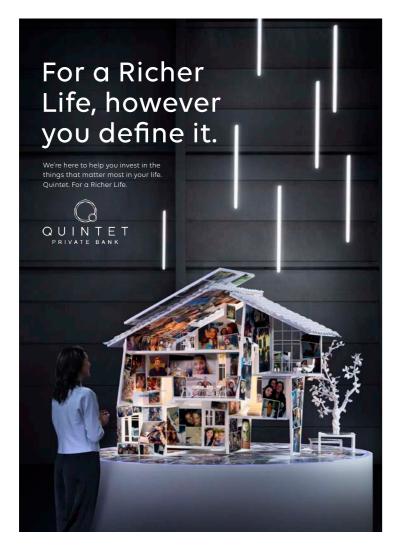
PRESSKIT EXAMPLES

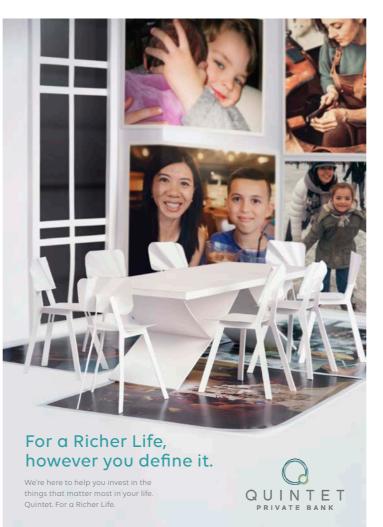


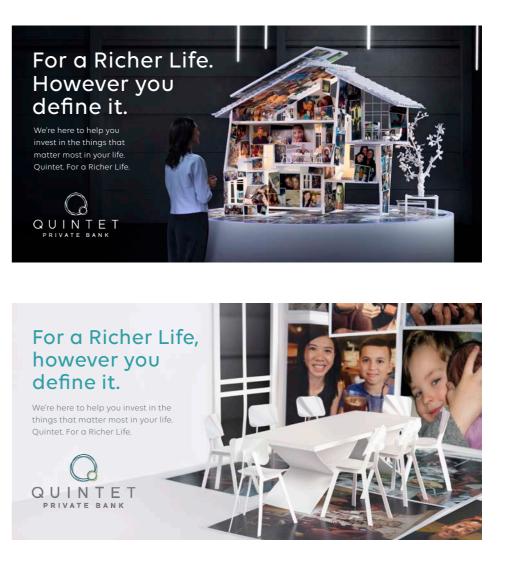




OFFICIAL BRAND LAUNCH CAMPAIGN







HOW OUR ADS MIGHT LOOK TOO





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LETTERHEAD EXAMPLE



EMAIL SIGNATURE EXAMPLE



NICHOLAS NESSON Group Head of Corporate Communications

43 Boulevard Royal - L-2955 Luxembourg T: +352 47 97 2065 quintetprivatebank.com



COMSLIP EXAMPLE



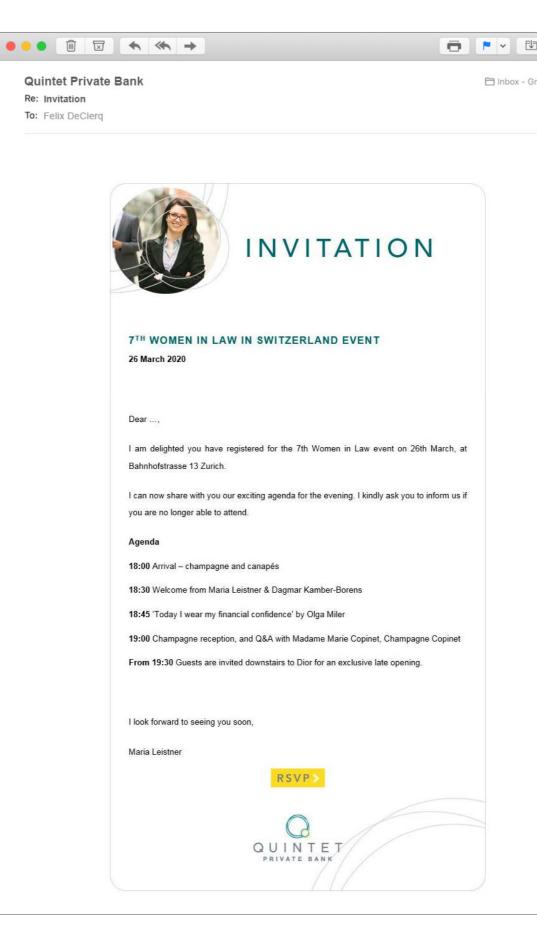
Company name, R.C., SWIFT Address T + 000 000 000 F + 000 000 000 Website

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DIGITAL INVITATION EXAMPLE

Digital invitations are subject to change and adaptationds depending on the technology used by each market.

These have to be reviewed one by one in order to make them consistent troughout the group.



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PRINTED INVITATION EXAMPLE



Printed invitations are subject to change and adaptationds depending on the format used by each market.

These have to be reviewed one by one in order to make them consistent troughout the group.

Address:

Refshalevej 173C,

1432 København Danmark

Dear

Jakob Stott, CEO Wealth Management of Quintet Private Bank, is pleased to invite you to a unique holistic dining experience on March 19, 2020, at

∧LCHEMIST

The holistic dining experience is multi-layered, starting with the taste sensations on the plate, high-quality ingredients and artistic preparation. It then extends beyond the plate to the immediate surroundings; the physical appearance and sensory immersion into the room and its interior.

This dining experience will stimulate all five senses by making use of elements from theatre, art, science, and technology.

Time of arrival will be divided into specific timeslots between 18.00 and 20.00. At the end of the dinner we will invite you to join us for drinks on the balcony.

Best regards,

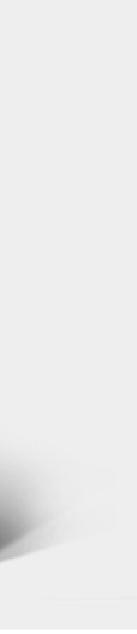


SOCIAL MEDIA EXAMPLE

| C Search | | 습 路 Home My Network | ط Jobs | ि Messaging 1 | 요 Notifications | Me T | Work 👻 | Try Premium Free for 1 Month | | | |
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| Home Career Pages | Content Analytics T Activity | y 285 | | | | | | Admin tools 💌 | | | |
| | Intet Private Bank ding - Luxembourg, Luxembourg - 18,219 follow er you define it | wers | | | | | Ale | 0 | | | |
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| Analytics Last 30 day activity | 🗹 Start a post | බ | □3 | Ð | Comr | nunity Hasl | ntags | 0 | | | |
| Unique visitors Share trending articles | Updates | Updates | | | | | Add hashtags to like, comment and reshare | | | | |
| Invite connections to follow | Posted by Frank Kluwen • 3/18 | B/2020 • 년 Sponsor now | | | on your feed | | | | | | |
| 60.8K Post impressions Start a post | 28% Quintet Private Bank 18,219 followers 1d · © | 18,219 followers | | | | See what people are saying about Quintet Private Bank | | | | | |
| 260 Custom button clicks | prov Donna E | ay about what diversity means | to them. | isee more | | | | | | | |
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ROLLUP EXAMPLE





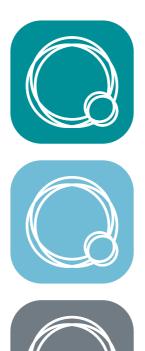


APP EXAMPLE

By default, the app icon is in dark green (MALLARD). The icon is the only element allowed to be displayed in the icon.

If an affiliate has more than one app available for their clients, then we can use another color from the palette. Apple Store feedback : we can't use the same icon for all the markets. We need to differentiate them for each country/entity. We need to work on a viable solution.







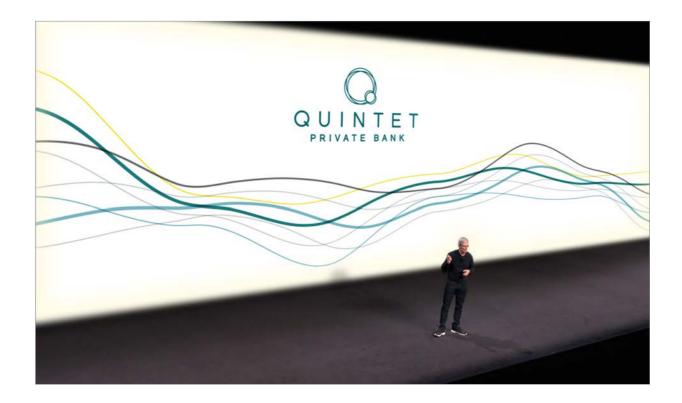


VIDEO ENDFRAME EXAMPLE

EVENT IDENTITY EXAMPLE

The circles of the icon will be animated, showing a gentle and harmonious movement, slightly changing the shape of it but still recognizable. Central logo will appear softly, with a subtle movement to the center







OVERARCHING DESIGN DIRECTION



A BANK WHERE YOU FEEL AT HOME

At Quintet the clients are invited to our "kitchen table". This is where trusted relationships are formed between the client and the bank – this is a place that feels like home. It is also a place where employees and clients can interact – over coffee or lunch, or even purpose built events. This is a space where informal meetings can take place, or guests can work alone.

In the client area, a residential feeling should be created, rather than the feeling of being in a corporate environment. Barriers are to be removed, to take away the feeling of 'you and us' and instead promote inclusion and comfort. While reception desks are important, they should be situated to the side in a discreet and welcoming location.

Client meeting rooms should feel warm – just as they are at home – they can be inspired by a living room, a library, or a music room.

The workspace will be bright, transparent and flexible - allowing employees to also work in various spaces and not at one fixed desk. So, additional little corners, concentration booths or flexible offices are needed. To add a splash of color, a few corners will be outfitted with two or three colorful design chairs, which will be used as private working spaces.

Generally, the atmosphere we want to create will be a bright and airy. A Scandinavian feel – without being cold, stylish but not opulent - with lots of white, natural wood, cotton pillows, and, apart from the company colors,

d not a o, o ers, L is ir olash it ers u blash it ers u sign b used paces. sphere ill stylish th lots od,

accents in bright orange or red.

Last but not least, it's important to feel the reflection of the city and its heritage within the unique character of the bank.

HOW THE BRAND TRANSLATES INTO PHYSICAL SPACES

GENERAL MOODBOARD



COSY PLACES



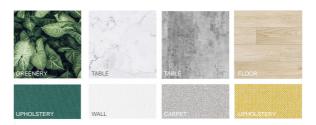








GENERAL MATERIALS





HOME AWAY FROM HOME



HOME AWAY FROM HOME

EXAMPLE OF ZURICH BASED MOOD BOARDS



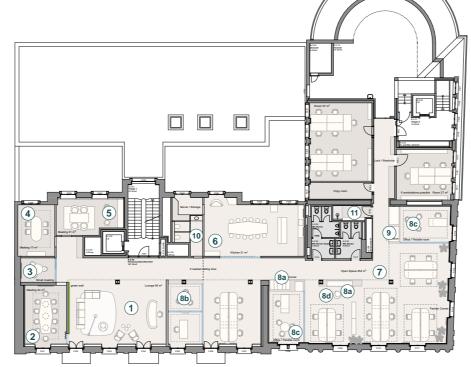
 $\textcircled{\textbf{4}}$ $\underset{\text{of bank.}}{\text{study}}$. Study. feeling like at home and not like in a meeting room



(5) LIBRARY. feeling like at home and not like in a meetingroom of a bank.



(3) ART ROOM. Small meetingroom with ART from Markus Nass.





 FUNCTIONAL MEETINGROOM, with VC and Chairs in corpo-rate colore rate colors. Xenia table which serves as key element.



(1) WELCOME AREA. A residential feeling just like in a spacious living room carpet and some sofas/seats in corporate color





(6) THE KITCHEN with prominent large Xenia table. For employees, or with clients, flexible workspace, for samall mee-tings or bigger meetings/events. High chairs in corporate colors

(8a) Little corners to have a coffee, lunch or work

- $(\widehat{\mathbf{8b}})$ Orange swan chairs in meeting corner are giving a splash of color. Design aspect
- (8c) Tulip chairs with orange pillows are adding a splash of color, design
- $(\widehat{\rm 8d})$ Red Egg Chair brings in a splash of color and design Element, flexible space for work.
- (9) Phonebox
- (10) Clients Toilets
- (11) Shower Employees





MODERN AND AIRY WORKSPACE, natural wooden floor, some (7) carpets, white furnitures with some wooden surfaces, generally grey upholstery for chairs and pillows, some splashes of color on pillows.



USAGE OF THE LOGO IN EXISTING/ NON REFURBISHED BUILDINGS

In buildings that are existing and not undergoing refurbishment, the logo should be in keeping with the existing style and materials of the building. It should always be discreet, elegant

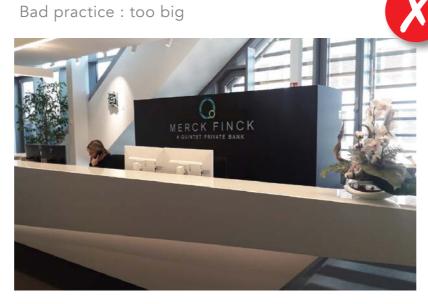
and subtle, and appear only once. Never too large or in conflict with its surroundings. Logos should never appear on a reception desk itself, but should be on a blank wall close by.

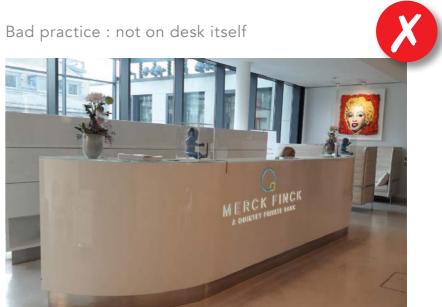


Bad practice : too big



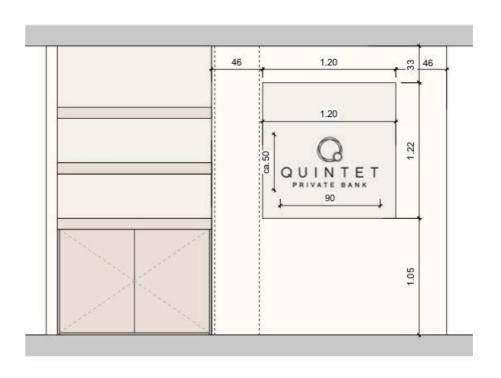






USAGE OF THE LOGO IN NEW/REFURBISHED BUILDINGS

For new buildings or refurbished offices, the logo should also be in keeping with the building style however should be placed discreetly and elegantly in one visible location. The logo should be mounted according to the diagram, backlit and with a brass finish. The size and placement is individual to the building and can either be on a flat wall or in a purpose-built recess.







THE WAVE

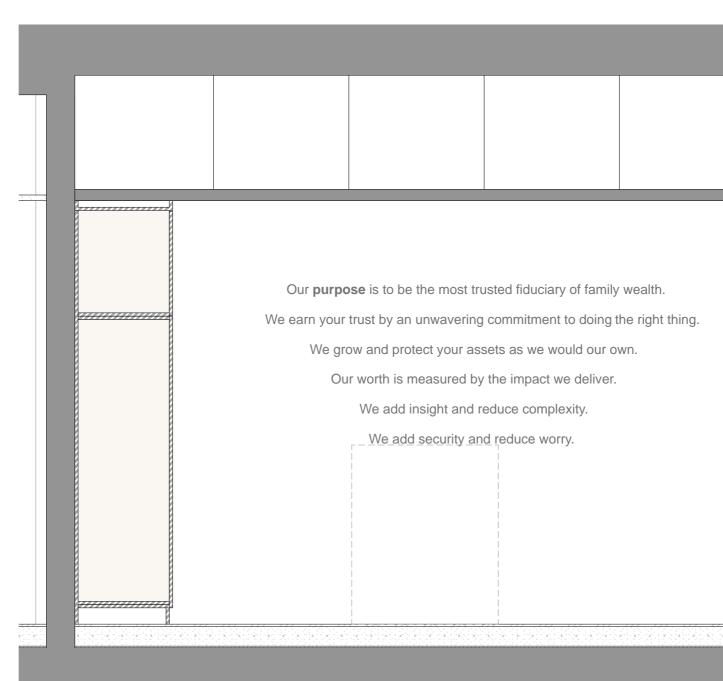
On a white background the waves should always be in color. If the wall is not white and cannot be changed, the waves should appear in white as per the visual. The waves work best on a longer white wall, ideally 200 to 400cm long. The 8 sound waves must always be used together and in the correct colors. This should ideally be placed either in the welcome area or on the way to the elevators / meeting rooms. Depending on the individual situation, the waves could appear with or without the logo

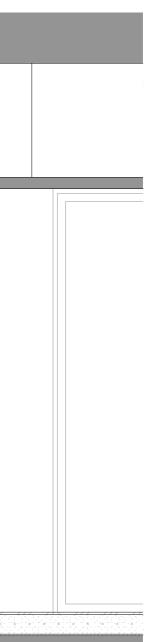




PURPOSE STATEMENT

The entire purpose statement should appear on a white wall or white panel, in a visible employee area, with an ideal width between 200 and 300 cm.



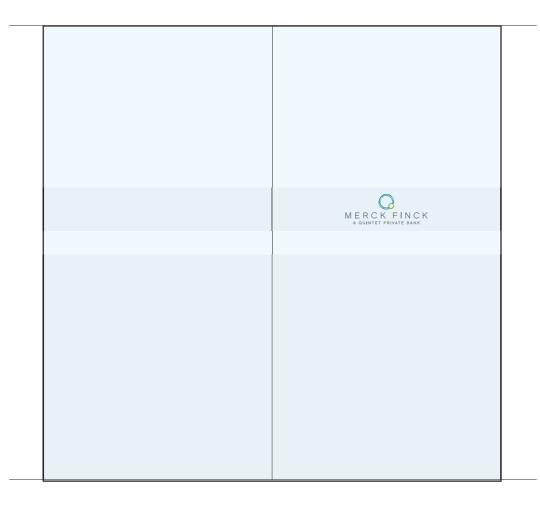


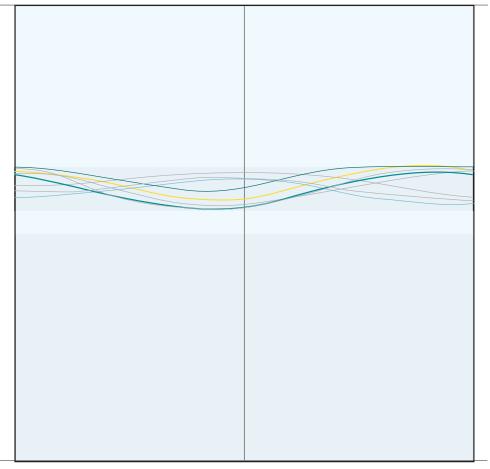
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SIGNAGE ON DOORS & MEETING ROOMS

The following are examples of how the logo can be applied internally. should be sandblasted to create opaqueness.

Logo should be close to eye level. Glass doors





SIGNAGE ON DOORS & MEETING ROOMS

On doors: Foil plot with logo on satined foil, height 250mm, optional, full-surface satin finish is to adapt to the stock. Printing inks gem brand design guidelines. Positioning on the middle of the door,

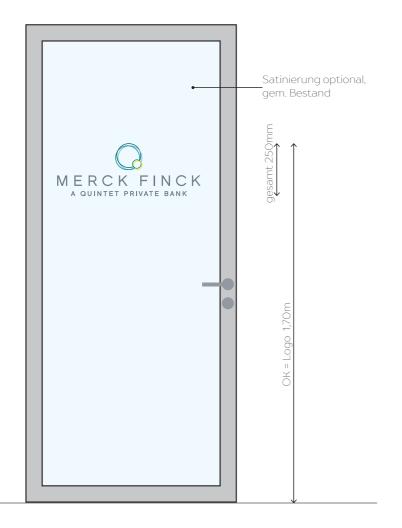
Wordmark 160cm. Use of the logo only in customer area!

Overall height 35mm / 16.5mm Word mark with any additional information: reverse foil plotting with logo, with satin-finished surface on the front, in height adapted to the format of the sign. Colors according to brand design guidelines.

Labeling: The positioning is done with the distance

"O" from below, whereby the documents are decisive for the position. The versal height is to be adapted to the upper level of the word mark. One one line like eg "Mereck Finck, with several lines like" A Quintet .. "

Positioning: The cap height is determined by the width of the logo and can be





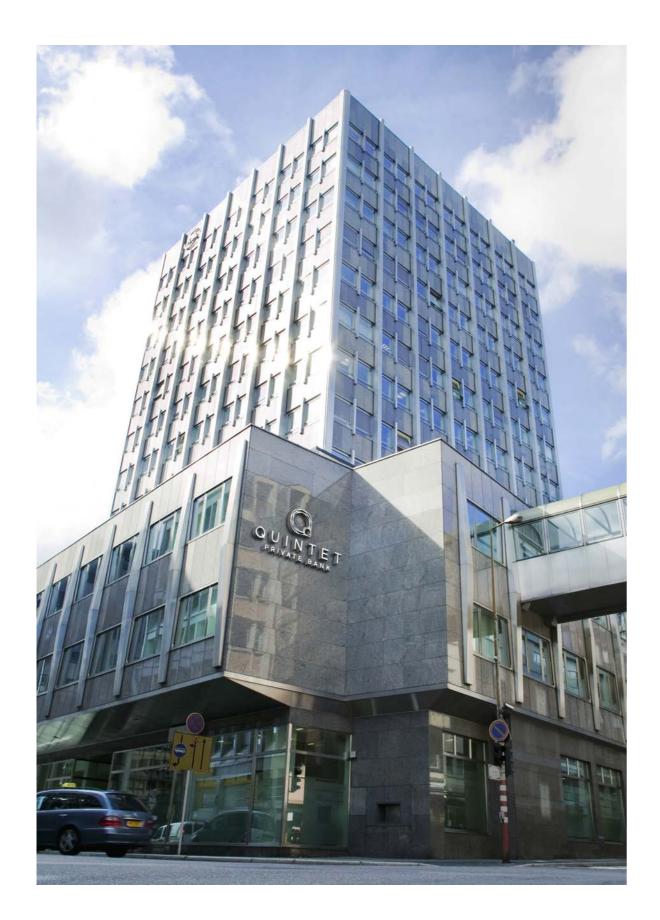
adapted to the situation on site.

We stongly advice to renounce putting the opening hours or entry on signs, as clients arrive by appointment only.

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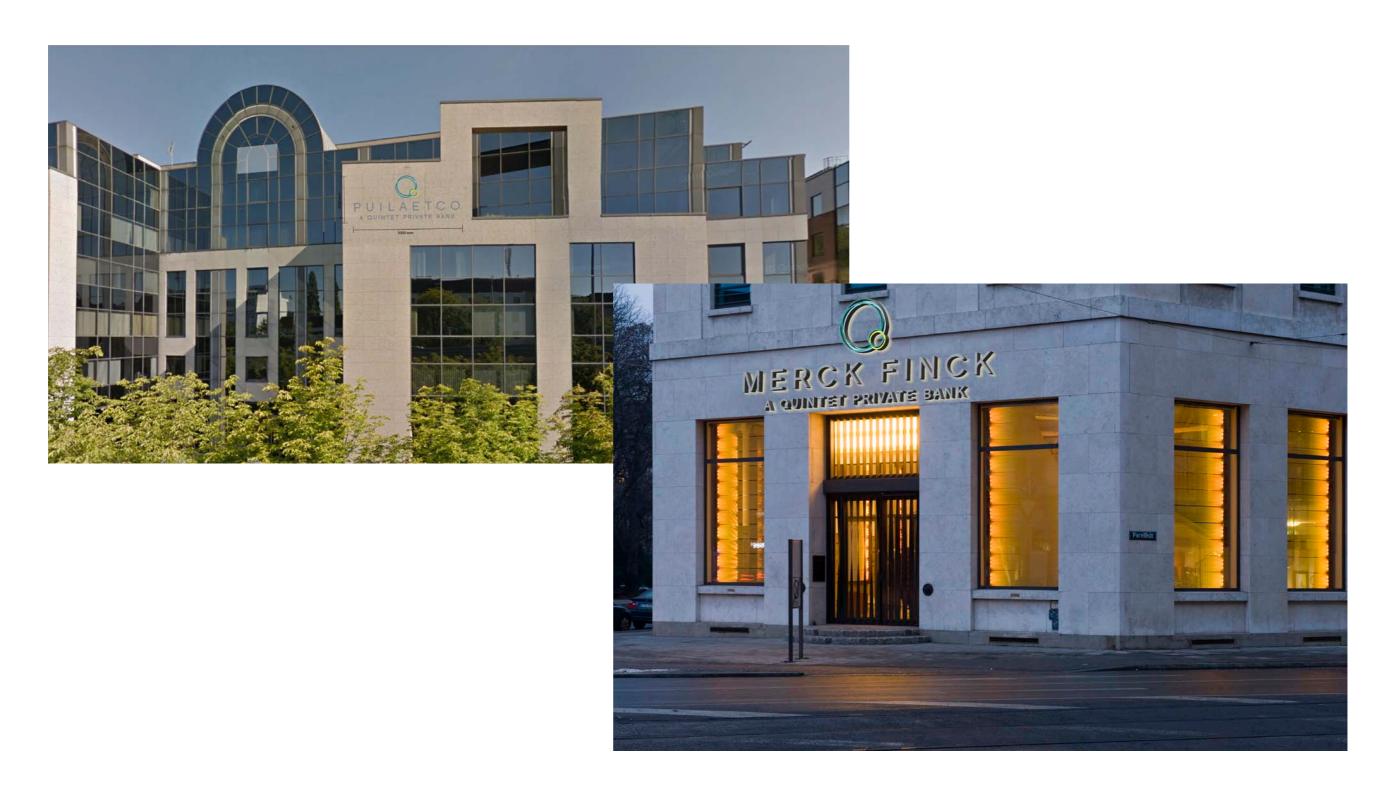


EXTERNAL SIGNAGE

Your text here

SOME APPLICATIONS IN THE AFFILIATES

Your text here



PAGE 76

PULLING IT ALL TOGETHER

