MAKE YOUR MONEY GROW WITH HELP FROM HUGO

Taking Care of Traders and Investors

HJGO INVESTING





Hugo Investing Urbanización La Carolina, Edf. Aries, Local N, Carretera de Cádiz, km 179, 29602 Marbella, Málaga, Spain T (ES) +34 951 56 56 56 · T (UK) +44 203 901 2756 · T (NL) +31 20 499 0762 · E info@hugoinvesting.com · W www.hugoinvesting.com | nl

"Today's saving interest rates are so low that I needed to look for an alternative way to make my money grow. I decided to start investing with Hugo. I like to be in control of my money and I don't have to pay an adviser, so investing is the ideal solution for me."

WHY INVEST?

We all strive to maintain a good standard of living or to plan for later in life. With today's low interest rates on savings, it is difficult to achieve your financial goals without a good investment plan.

Investing yourself can be a great alternative to saving. It gives you the opportunity to enjoy your life and maintain the standard of living that you are accustomed to or aspire to! Many of the world's top investors and traders are self-taught.

Hugo's philosophy is simple. Investing should be accessible to everyone. That's why we make it easy and affordable through the use of smart technology and our years of experience, to get you started on your journey. Are you already a trader and feel that you have no local support or investment professionals to speak to on a daily basis?

Our team of experts are here to serve you. What's more, we speak your language!

If you feel that you have no time or lack the knowledge to invest yourself, consider having your money professionally managed. Hugo has many managed solutions that are suitable for your risk and timeline requirements.

Name withheld for privacy reasons

WHO IS HUGO?

Hugo is the former BinckBank Spain team: a dedicated team of individuals with a passion for investing and a combined experience of over 60 years in assisting private investors.

Having worked at BinckBank for many years, each team member contributed to developing the company from a small fin-tech firm to the undisputed market leader for online investing in the Netherlands.

Now, after 17 years of helping investors in Spain, we continue to do just that as Hugo Investing. We are here to guide you on your investing journey. Whether you are an experienced investor or a beginner, we are convinced we can help you become a better investor!

As an introducing broker (IB) to Saxo Bank, Hugo provides its clients with access to an industryleading online trading platform. It is secure, available in your own language (28 languages to choose from) and accessible from a desktop, laptop or mobile device.

Hugo Investing and Saxo Bank have 46 years of combined online experience with traders and investors. Saxo Bank is recognised for its cutting edge financial technology, whilst the team at Hugo provides outstanding customer service, market knowledge and discretion.





WHY CHOOSE HUGO?

Investing with Hugo gives you the freedom to make your own investment choices. You will benefit from the support of our excellent Account Managers who can provide tailor-made solutions and personal assistance. You can count on us to take care of you as an investor, delivering a first class service and support.

Our goal is for you to leverage our experience to make your investing as effortless as possible. Developing investors with a diverse set of skills is part of Hugo Investing's philosophy. With greater investment knowledge, you will be able to make more considered investment decisions.

Personal relationship team.

Decide for yourself where and when you invest. In the dynamic and sometimes overwhelming world of investing it is nice to be able to count on an expert partner. One of Hugo's main benefits is that it offers you support via our team of experts. Whether you are a newcomer to the stock market or an experienced investor, our team is here to help you make the right decisions. They can support you by providing feedback on your strategy or reviewing your current portfolio to assess your level of risk. Reach us by telephone, skype, email or in person for a one-on-one session with a member of our team.

Hugo's Trading Platforms.

Hugo Investing equips you with the right skills to get the most out of the trading platform.

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- www.hugoinvesting.com
- C ES +34 95I 56 56 56 UK +44 203 90I 2756
- NL +3I 20 499 0762
- info@hugoinvesting.com

Trade confidently using in-house analysis, local language support, market news and trading signals to support your decisions.

Mobile Investing.

Hugo's investing and trading platforms allow you to easily invest in Shares, ETF's, Options and Futures using your desktop, laptop and mobile devices. Placing an order is simple and safe. Whether you are at home, in the office or on the beach, you will never miss an opportunity.

Clear and competitive fees.

Hugo's costs are both competitive and transparent. Hugo provides realistic pricing for a full service offering including: one-onone support, extensive research, trade signals, cutting-edge trading and investing platforms and security.

How can Hugo help you? Do you

ever doubt when the best time to buy or sell is? Do you know whether you are taking too much risk? Or do you have a question about portfolio diversification? Hugo is at your service for all these questions and more. Call, email, or drop by Hugo's as often as you like.

Worldwide Investing.

Building your portfolio couldn't be easier. Search for stocks from Barclays Bank and Royal Dutch Shell, to Canadian mining companies. Select options on Google and Apple to German and French Bonds; investing with Hugo's trading platforms provides you with access to over 40,000 financial instruments across 34 global exchanges.

Hugo's Investment Academy.

At Hugo's Investment Academy we aim to provide you with an education program that allows you to become a smarter investor. We take care of investors who are just







starting out, as well as experienced day-traders, to achieve success. In addition to personal training and guidance, we offer video tutorials, guides on how to invest, articles and webinars to keep you updated and inspired.

Trustworthy and safe investing.

Before entrusting your money and assets to a bank, you need assurance that it is safe and trustworthy. You can be confident that Saxo Bank is a solid bank with a healthy financial foundation.

Regulated and supervised.

Hugo is a broker under the supervision of the Spanish AFM, CNMV. Hugo's clients have a Saxo Bank account and receive service and support from team Hugo.

Saxo Bank is a fully regulated European bank and member of the Danish Guarantee Fund, with its



Deposit Guarantee.

The Danish Guarantee Fund protects cash held in your accounts to a maximum of $\in 100,000$ per person per bank. In the case of joint accounts, both persons may claim the protection to a maximum of $\in 100,000$. In the unlikely event of a Saxo Bank bankruptcy, section 72 of the Danish Act on Financial Services ensures that your securities are protected and retrievable.

A secure and safe website.

Hugo Investing and Saxo Bank are committed to ensuring that investing is secure and safe. That is why our website and trading platforms meet our high standards of security. Furthermore, funds can only be transferred to your own named current account.



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'Trustworthy and safe investing with Hugo'



THE BEST TOOLS FOR YOUR INVESTMENT GOALS

Whether you are a demanding trader who requires the performance and flexibility of a professional trading environment or a private investor who needs access on the go, we have the right platform for you: Investor, TraderGO and TraderPRO.

Through the Investor and TraderGO platforms, you have access to a wide range of risk management tools and features that allow you to make trades quickly and intuitively. Investor easily opens the world of trading and investing for you. Simply choose from themes to inspire you. You have the power to select trading themes from responsible investing shares to emerging markets.

TraderGO gives you access to trade over 50,000 instruments across global markets. Use charts, trade alerts, and signals to make intuative decisions and keep up to date with your portfolio. Start on your smartphone, continue on your tablet and finish the trading day on your laptop or desktop. Your personal settings and preferences follow you and you always pick up where you left off, so you are always ahead of developments.

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'Individualise your trading environment'

TraderPRO.

Our most powerful platform, offering high-performance tools to manage and execute orders and analyse market data. Download TraderPRO and create your own dealing room. Install advanced charting on your desktop, including in-chart annotations with 50 technical indicators. Access multiple-instrument views and trading from the chart with one click. Select from markets, instruments, charts, news and research components to design your own individualised trading environment.

Always up to date.

Access news feeds, market data, economic releases and live charting. They are all at your fingertips 24/7. Annotate your charts, use technical analysis tools and organise the information you want to see in order to trade effectively on your own terms.

Risks when investing.

Trading in financial products always involved a risk. As a rule, you should therefore only trade in financial products if you understand the products and risks associated with them. Investing in a fund with currency that differs from your account base currency carried the risk of exposure to changes in the rate of exchange between them. As a rule, you should therefore only trade in financial products if you understand the products and the risks associated with them.



'Combined experience of over 60 years coaching private investors.'



HUGO IS YOUR GUIDE PERSONAL ASSISTANCE AND COACHING

Hugo's team has a huge amount of investment expertise and experience. Each and every member is a seasoned professional.

They have a track record that stretches back many years, making them well qualified to answer questions and assist you in developing your investment strategy.

Hugo is located in Marbella but the

team provides full support to clients around the world. Seminars are hosted on a regular basis at Hugo's in Marbella. Check the website for Hugo's agenda.

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HUGO'S TEAM



KASPAR HUIJSMAN

Kaspar worked for BinckBank for over 22 years. He launched the Spanish operation in 2006, initially to support Dutch expat investors in Spain – a service that subsequently expanded to include other expat residents and non-residents throughout the country. A seasoned expert in investing, he offers seminars and webinars, explaining how the platform works and how to assess the risks associated with investments.



MARTIN TOTTÉ

Martin is an experienced Relationship Manager who was part of the Spanish BinckBank team for over eight years. "For me the most important thing is that clients keep their portfolios together when markets are bearish. Resisting reflex impulses is more often than not rewarded in the mid to longer term. Teaching our clients which instruments to use at what moment is my main goal."



TACO TE GUSSINKLO

Taco was an active investor before he joined the team. "It's nice to pass that knowledge on and show people how to invest, whether they are experienced investors or people who have simply decided to take more control of their money. Our door is always open to them."



FEMKE ELIZA UTRECHT

Working with international investors and traders from all around the world, each with their own background and motivation to be a better investor is what I really appreciate about my work. At the end of the day our mission is to make our clients become better investors.

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