



LFG Holding SA

Think globally, advise locally

Dear Client,

2014 is drawing to an end; and this year has been extraordinarily rich in momentous events and achievements for our financial group. In particular, we have made significant progress in expanding our Zurich branch, a success we owe to the invaluable contribution of our new Chief Executive Officer Michel Guignard.

Our objectives for 2015 are even more ambitious. We will be looking to enhance our position in the Swiss Wealth Management market, to widen our service offering while further raising the standards of quality and excellence that have always been our trademark.

2014 has also seen the birth of the ToBe Foundation, created by our company to support deserving projects in the fields of education, healthcare, arts and culture in developing countries.

The ToBe Foundation is a new initiative created with the desire to secure financial backing for small organizations working directly in the regions. We will be monitoring their conduct and keeping our donors duly informed of the results of each project. We would like to give all those who will financially support the Foundation a chance to become patrons of a project, and so take an active part in making the dreams of the poorest and neediest come true.

Our company has decided to give its full backing to the ToBe Foundation. Thus, the entire amount of money set aside for Christmas presents to our esteemed clients will be devolved to the Foundation.

For more information please visit the website www.tobefoundation.ch, or send an email to info@tobefoundation.ch

With our season's greetings and best wishes to you and your family for a prosperous New Year!

Yours faithfully,