
NORZ
PATRIMONIA

At NORZ PATRIMONIA we help people achieve their financial goals as well as their life goals.

We consider your current situation to look the future. We plan objectives to achieve goals and we take care of your family and your environment.

All this, accompanied by a team of people who will help you take the right direction and follow a path that, although long, should be easy.

Global Care Advice

We believe in a new way of understanding Financial Advice, with a global vision, focused on our clients and everything that matters to them.

We analyze past and present situations and circumstances to be able to plan and build together the future that allows us to achieve financial and wealth objectives, and help achieve life goals.

We share our knowledge to promote a more responsible financial culture. We facilitate access and optimal training tools to improve management in financial decision-making.

We dedicate part of our resources to improving the world around us, because this is our greatest benefit, supporting projects for children, youth and social inclusion.

Advice	Training	Philanthropy

30
years of
experience

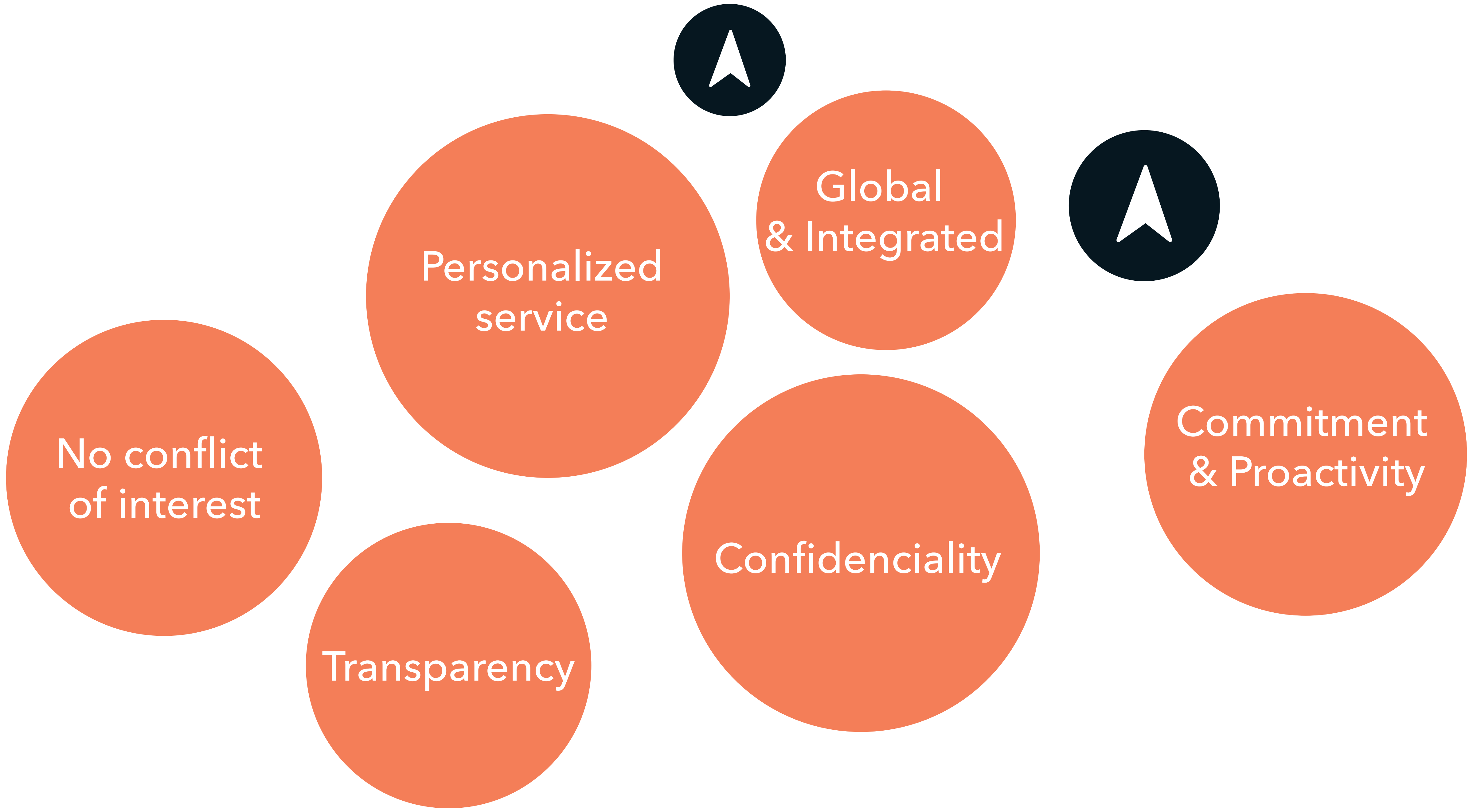
600
millions in
patrimony
advised

25
professionals
to his
service

Global Patrimonial and Financial Advice

NORZ Patrimonia is a non-independent financial advisory firm (EAF) registered with the Spanish National Securities Market Commission (CNMV Comisión Nacional del Mercado de Valores) under number 123.

We offer global and integrated solutions for wealth management without conflict of interest, focused on transparency, quality and a service that is close to our clients.



Our advisory model

We consider it essential to establish a direct, personal and frequent relationship with our client.

Analyzing personal circumstances and considering your long-term needs, we issue our recommendations to achieve wealth and personal purposes while being flexible, given that situations and markets are also flexible.

Global & Integrated

We develop a personalized financial plan, proposing products and portfolios of traditional financial assets, as well as exploring opportunities in alternative investments in the real economy (venture capital, direct investment in companies, real estate projects...).

We coordinate the different aspects of wealth advice provided by third parties: banking, legal or tax.

No conflict of Interest

We manage any conflict from the first moment by making it known as soon as it occurs. Our criteria are independent and focused on the needs and objectives of our clients.

Transparency

It is essential for us that our clients understand the suggested investments, their internal behaviour, their commissions and their risks, as well as knowing the evolution at all times.

Personalized service

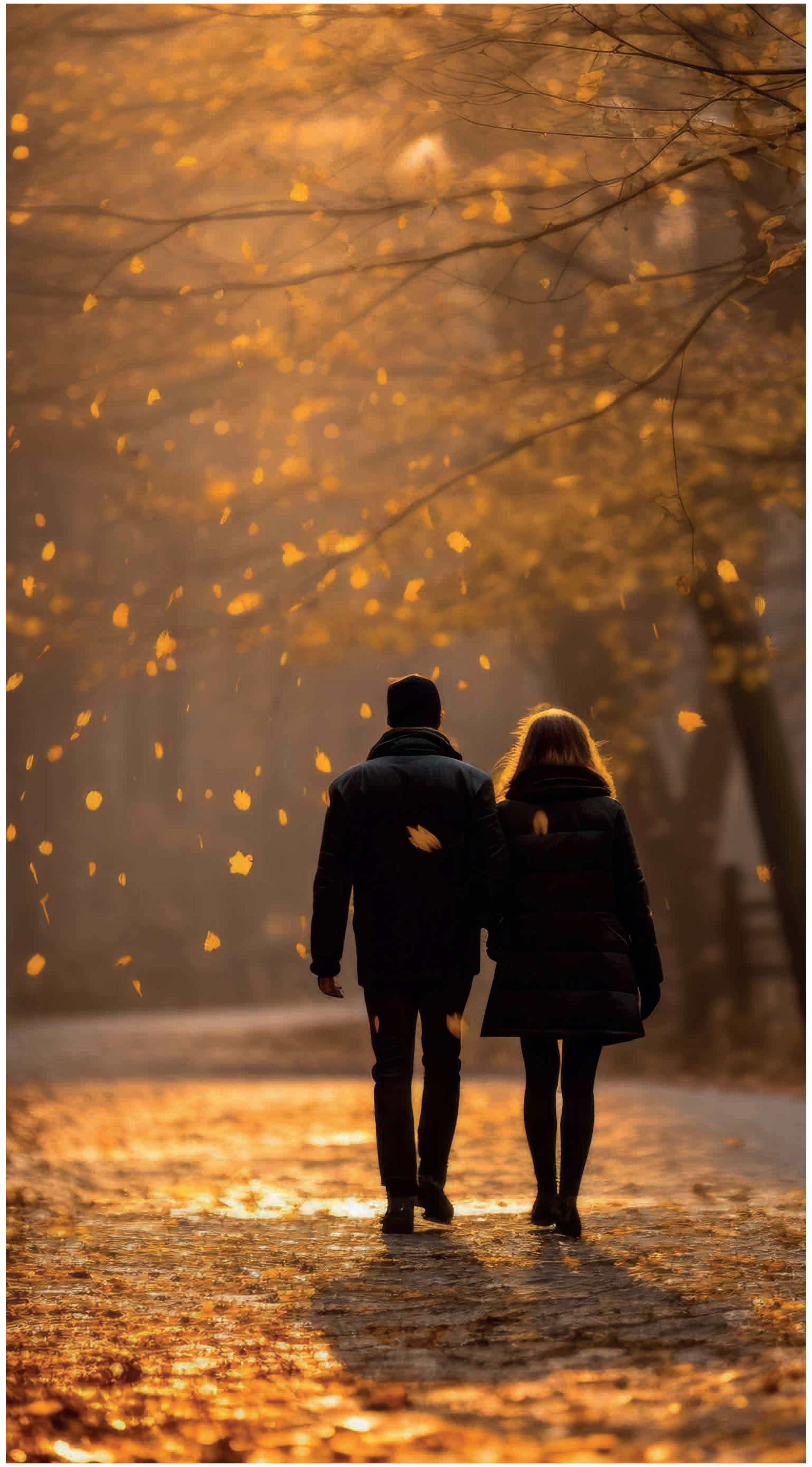
We are aware that each Client is unique. For this reason, we advise based on your personal situation and expectations, creating a tailored solution with the most appropriate investments to achieve the proposed objectives. We suggest personalized tax strategies to optimize investment returns. We are proactive in anticipating and planning relevant events in the lives of our clients, who are our greatest asset.

Commitment & Proactivity

We monitor and track all our clients' investments. We carry out continuous controls on these and adjust them to the changing circumstances of each moment, reporting periodically and closely to the client.

Confidenciality

We maintain the strictest confidentiality in the treatment and investments of our clients, always with the objective that they are exclusive and differentiated and according to your needs and goals.



Significantly reducing costs

Consolidating their positions

Advising the client of the active management of wealth

Being your interlocutor

Value Added

Among others, the decline in profitability is a consequence of poor results obtained by many products overloaded of commissions, and by inadequate assessment of the investor, generated by a lack of coherence and insufficient diversification of its portfolio.

Our value is based in a global wealth advisory model, making decision-making more professional and accurate. To do this, we analyze and recommend investment ideas and offer preferential conditions that are difficult to access for the individual investor in the selected depository entities, which are the most appropriate depending on the moment or the investment to be made.

Customized Investments

We dedicate time and effort to our clients, as well as their assets.

We have the knowledge and resources required to develop customized solutions.

Personalization and flexibility

Personalization and flexibility are key concepts for tackling challenges and proposing successful alternatives. We attend to the evolution of the personal and family situation, and we adapt it to the strategy and objectives set, adapting to changes and new circumstances.

Accompaniment

Our dedication is focused on supporting the entire investment value chain, from strategic to tactical position, through a wide range of possibilities: range of assets, jurisdictions and vehicles, among others.

Advantages of being a Client

We have our own, objective professional opinion and unlimited of all investment products.

We negotiate commissions and visible and non-visible costs in favor of the Client and we provide access to unique preferential conditions for high net worth clients.

We improve potential profitability through access to multiple entities, products and investment ideas.

We identify opportunities and offer diverse solutions tailored to each client.

We improve the potential profitability by accessing to multiple entities, products and investment ideas. We identify opportunities and offer solutions.

We are a company authorized, registered and supervised by the Spanish market regulator (CNMV) with all the guarantees that this offers to the client.

Foundations

Analysis
Investment Policy
Follow-up of the strategy

We support Foundations in the analysis of their financial situation, collaborating in the creation or revision of their Investment Policy and advising on the implementation of their strategy to align with their Mission and Vision.

Analyze possible cost reduction and look for options to improve financial performance is part of the value we provide.

The definition of an appropriate Investment Policy is fundamental in its process of transformation of the financial portfolio. Our objective is to achieve a better balance of the investments and the strategic objectives of the foundation.

The external coordination makes it easier for the Board of Trustees and the Financial Management of the Foundation to follow up with the criteria of objectivity, sustainability, transparency, professionalism and confidentiality throughout the process.

Put the entity's investments in the same line with the mission of the Foundation helps to improve its social impact.

We firmly believe in global advice to non-profit entities.

Philanthropy

We dedicate part of our resources to improving the world around us. We believe that leaving a positive impact on our society is our greatest benefit, and we do so by supporting projects for children, youth and social inclusion.

We allocate a part of the income received to donations that will go to nearby non-profit entities, trying to improve the lives and future of children, young people or people who have had to suffer adverse situations and who need our help and support.


June
July
August
September
October
November
December

A Multidisciplinary team

True leadership is one that achieves success for everyone. We aspire to satisfy the needs of those for whom we feel responsible (clients and team).

Rafael Rabat
Partner & Administrator

Laureano Gris
Partner & Administrator

A Multidisciplinary team

Ramón Alfonso
Partner & Administrator

Marcelo David Shlafrok
Partner & Administrator


NORZ
PATRIMONIA
Global Care Advice
C/ Numància, 187 - 8a. planta · 08034 Barcelona · Tel. 93 557 99 10
www.norzpatrimonia.com