



# Alphacredit



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**COMPANY  
PROFILE**



"Bottoms in the investment world don't end with four-year lows; they end with 10- or 15-year lows." - Jim Rogers

Welcome!

**Address:**

15 Rue Bender, 1229 Luxembourg

**Email:**

[support@alphacreditholdings.com](mailto:support@alphacreditholdings.com)





# Company Overview

Alpha Credit Holdings strives to provide strong risk-adjusted returns, we know that providing the right information, insights, and resources is equally important to helping our clients reach their critical financial goals.

## CONSISTENTLY RECOGNIZED FOR LEADERSHIP IN PROVIDING SERVICE

We make our business sustainable by ensuring the highest standards of ethics and service, building a resilient investment process, and developing an inclusive workplace culture engaged with our community.

### Start Now

### Investment Performance

We pursue outperformance of benchmarks and peers through

differentiated, in-house research and a risk-aware approach. We believe that achieving high-quality performance for investors depends on combining sources of excellence.

### Deep Global

### Investment Resources

We are long-term, value-based investors focused on building diversified portfolios that outperform over the long term. We develop an asset allocation that is carefully aligned to each client's investment objectives and risk tolerance, and we use active managers where we expect they will deliver above-market returns, net of their fees.

### Designed To Serve You

We fundamentally believe that clients should not have to choose between a global firm with deep investment resources and a boutique firm with a personal touch. Our ultimate goal is to deliver outperformance with a portfolio that is right for you.

### Our Values

We value our people and embrace the future with an open mind.

### Clients First

Our clients' success is paramount – their success is our success. We build and nurture long-term relationships with our clients by using our proven investment strategies.

## Objectivity

We assess every investment opportunity objectively and with total impartiality. Our independence sets us apart and helps ensure that our decisions are well aligned

## Teamwork

We're built on respect for each individual. It is our aim to create a true meritocracy in which talent and achievement are rewarded and opportunity is equally available

# Providing you A World of Financial & Asset Management



## CORPORATE SOCIAL RESPONSIBILITY

We are committed to understanding, monitoring and managing our social, environmental and economic impact to enable us to contribute to society. We aim to demonstrate these responsibilities through our actions and within our corporate policies, ensuring that ethical behavior, fairness, courtesy and personal responsibility go hand-in-hand with professional competence and overall accountability.

We recognised that people come from all walks of life and we champion diversity as an important source of perspectives, opportunities, and relationships for our business and our people.



We continually seek to improve and encourage suppliers and contractors to adopt responsible business policies and practices for our mutual benefit. We conserve energy, use recycled supplies, recycle wherever possible and promote paperless billing and correspondence as a key environmentally friendly policy.

#### Financial

- Service charge budgeting.
- Expenditure control.
- Arrears management.
- Monthly reconciliations.

#### Management

- Site inspections.
- Planned maintenance schedule.
- Contractor appointments.
- Mobilization and setup.

#### Health & Safety

- Arrange health & safety and fire risk assessments.
- Risk management.
- Compliance.
- In-house expertise.

#### Insurance

- Arrange buildings insurance.
- Arrange building revaluations.
- Arrange employer's liability insurance.
- Handle insurance claims.

#### Technology

We have an established technology infrastructure. As technology and needs continue to evolve, we're investing heavily in best-of-breed technology to effectively



manage the complex interplay between property owners, occupants, contractors, assets and finances – delivering a brilliant user experience for residents and our people while ensuring compliance.

#### Sustainability

Not only are we custodians of the developments we look after, we're shared custodians of the planet we all call home. We're committed to doing our bit to tread gently and lessen our impact. From communicating electronically and virtual meetings, to adopting green energy and implementing recycling practices, we have led various initiatives on sites and in our offices for many years.

#### Community

It takes a community to turn a collection of buildings into a place that people want to live and work in. Not only do we nurture communities in the

developments we manage, we're committed to giving back to the communities we operate in.

We are Alpha Credit Holdings! We are an independent company offering global wealth management and investment management client services. We've helped millions of investors worldwide pursue their real-life goals.

Our attitude to managing wealth is measured and insightful, with a consistent focus on preserving capital and delivering strong risk-adjusted returns.

We have consistently anticipated and responded to the changing needs of investors. We are driven by a commitment to provide individuals and institutions with the highest-quality investments and advice.

We have a team of professionals with world class experience working for you 24/7. Our goal is to provide our investors with a reliable source of high income, while minimizing any possible risks and offering a high-quality service, allowing us to automate and simplify the relations between the investors and the



trustees. We work towards increasing your profit margin by profitable investment. We look forward to you being part of our community.

Alpha Credit Holdings offers an unparalleled lineup of traditional, alternative and ESG strategies you want with the performance you need to achieve your unique goals.

We are continuously innovating – thoughtfully evolving ours to deliver ever-better service and results for each and every client. We tailor solutions to meet your needs and deliver security you can rely on to keep assets safe.

Alpha Credit Holdings, we emphasize understanding our client's requirements and providing suitable solutions to meet their investment criteria. Our aim is to utilize our expertise & knowledge which will benefit our clients and the users of our services. Our company believes that when a team outperforms expectations, excellence becomes a reality.

A solid pool of liquidity for the company's operations is provided by attracting private investments. By allocating a part of its profits to its investors, Alpha Credit Holdings provides the company's professionals with the necessary funds to carry out trading transactions, investments, and conversions. Thanks to this, you can distribute funds in various directions and not miss profitable projects and deals. Our approach to active investment management is based on an investment process that fully integrates sustainability analysis into our decision-making and is focused on long-term performance.

Our investment process underpins our differentiated thinking about the dynamics that drive and influence the performance of portfolios. We construct portfolios of sustainable markets with the confidence derived from our deep research and analysis.

- Making responsible investment decisions
- Holding ourselves to the highest ethical standards
- Respecting the interests of our clients and stakeholders

A PROFITABLE INVESTMENTS FOR

## INVESTORS

Alpha Credit Holdings has sought to align our interests with those of our investors, investment partners, and employees. This has allowed us to proudly build and maintain a culture of ethical behavior, transparency, and social responsibility in both our investments and our operations.

By performing a wide range of operations, Alpha Credit Holdings makes profits from different diversified sources like trading operations on the cryptocurrency and currency markets, dividends from the implementation of successful startups, and commissions for exchange operations for large legal entities.

As a global investment firm, we foster diverse perspectives and embrace innovation to help our clients navigate the uncertainty of capital markets. We're fostering a culture of diverse perspectives and innovation to help advance our clients' success. And we're doing it responsibly—from how we act to how we trade—because outcomes mean more than financial returns.

We're committed to helping you achieve better outcomes...the way you define them. We get there by empowering diverse perspectives and breaking through boundaries. We're collaborative and connected—and we never stop working for you.

## Serving Our Clients

We work every day to earn our clients' trust, whether they're individual investors or the world's biggest institutions. By tapping a global network of diverse perspectives, we design innovative solutions tailored to meet investors' unique needs and engineered to deliver the

performance they expect. We offer sophisticated wealth-planning tools and expert advice for high-net-worth individuals, families and smaller institutions, helping investors make their money meaningful.

Responsible investing is part of a growing movement—one we can help you embrace. Ultimately you don't have to choose between profits and purpose. You can pursue both. Responsible investing is more than a slogan. It involves real investment choices. But there are many ways to invest through a responsible lens—and sometimes it's hard to know where to start. Let us help you with the essentials.

Our strategies embodies our ability to cut through complexity with independent clarity, generating exclusive insights that reframe perspectives and strategies across markets and sectors. Embodies our ability to cut through complexity with independent clarity, generating exclusive insights that reframe perspectives and strategies across markets and sectors.

Our financial team also includes specialists who are experts in evaluating new private businesses called start-ups which have most chances to grow into large-scale and highly profitable enterprises. The idea is very simple: every business needs starting capital to go through bureaucratic formalities, rent premises, purchase equipment and other assets, hire employees and so on. As a rule, start-ups don't have sufficient funds to afford everything they need for effective activity. Banks are quite prudent to "newbies", so it is often very difficult to borrow as much as necessary from banks.

Alpha Credit Holdings intends to stay in business for a long time and do its best to ensure high revenue on investor's deposits. The more money we collect, the higher the return. That's why Alpha Credit Holdings had started attracting small investments starting from only \$200. Our experts had examined and analyzed the relevant investment markets and developed a highly efficient trading strategy. Investors can choose from a variety of investment packages to invest their funds for different periods of time and receive the best revenue at low risks. Please find more information on investment terms in your personal account.

In addition to favorable investment proposal we also offer fair and transparent conditions of the affiliate program. You have the opportunity to start a business of your own and earn additional money by just sharing the word of our Company and demonstrating its potential to others. Our referral rewards program offers earning



# How We Help Achieve Vertical Growth

## Instant Trading

With our lightning speed servers, you are sure to get the best out of your investments.

## Team Work

We put every resources together to achieve a greater height

## Business Diversification

We tend to achieve our goals by diversifying into various sectors of the economy and making good impacts in all

## Investment For All

With different packages, Our system is modelled to accommodate everyone no matter how much you have to invest.

## Secure Market

Trade with 100% peace of mind as we have the best system security team onboard.

## Desired Returns

Watch your accruals grow in real time and monitor how much revenue is being generated from your investment.



**AUGUSTO ÁLVAREZ**  
*Co-Founder & Co-CEO*  
*AlphaCredit*



**JOSÉ LUIS OROZCO**  
*Co-Founder & Co-CEO*  
*AlphaCredit*

from deposits made by your referrals.

Alpha Credit Holdings is a safe place to keep and increase your money

#### DEDICATED EXPERTS

We are investment experts with an explicit focus on protection and security. We understand that every customer has different circumstances and objectives and it's these differences that influence our diverse range of products. Each of our clients is assigned a personal gold consultant to offer expert guidance on products, markets and timing, with no obligation to purchase. Not merely a shopping basket experience, our investments are tailored to the investor and designed to minimize tax exposure. Our in-house specialists hold qualifications in Law, Accountancy, Investment Banking and Property and use their broad and extensive knowledge to deliver practical and tax-efficient solutions for our clients.

Alpha Credit Holdings offers a uniquely consultative approach to purchasing and selling physical gold and silver, regardless of how much you are looking to invest. We pride ourselves on our simple and tailored strategy, working with beginners and experienced investors alike, to find the precious metal investment that will benefit those most. Whether you are looking to convert personal savings or part of your pension into physical gold or silver, we can provide a tax-efficient solution. In addition, our Buy Back Guarantee means your gold and silver investment is as liquid as the cash in your bank account.

#### OUR CREDENTIALS

Alpha Credit Holdings has quickly established itself as a trusted market leader. We are members of the Royal Numismatic Association, European Numismatic Association, European Chamber of Commerce and the Information Commissioner, as well as being frequently featured in the Press including FT, Daily Mail, Reuters, WSJ, Money Week, Observer, Guardian, Your Money and others.

#### Quality and performance

We provide a disciplined value approach to your investment planning with our top-down, bottom-up approach to research. We aim to achieve sustainable income and capital gains from your investment portfolio by following consistent value-based guidelines. With the utmost regard for client confidentiality, we offer objective financial advice with investment strategies that work delivered through service that is not driven by commissions but a share of investment performance.

## Experienced Portfolio Managers

Alpha Credit Holdings comprises of a team of professional account managers aimed at adequately maximizing account profits

## 24/7 Support Service

We understand how important having reliable support service is to you. Please don't hesitate to contact us should you have any questions and we will get back to you in no time!

## OUR ADVANTAGES

### Taxation

As a governance oriented investment firm, we help fund public works and services—and to build and maintain the infrastructures used in our resident country through our prompt tax filings.

### Daily Income

You will receive earnings every 24 hours on all days of the year. Your deposit is working all the time, even on weekends and holidays.

### Fast Withdrawals

Your withdrawal will be processed by our operators as fast as possible. Maximum waiting time is up to 24 hours

### Data Protection

We make every effort to ensure that your data and funds are 100% secured. We only use secure connections and top-class servers.

## ALGORITHMIC TRADING

In addition to manual trading by top-level traders, our specialists have developed specialized software (robots) that trades according to specified algorithms and brings a stable income to the company.

## EXCHANGE OPERATIONS

Our company provides an opportunity to exchange funds for both private clients and companies. Low commissions with large volumes of transactions bring good additional income.



#### BENEFITS OF INVESTING WITH US

- We share information efficiently, improving collaboration and productivity.
- We're succinct, candid and kind.
- We practice active listening.
- We talk to people directly about issues, instead of concealing or choosing gossip.

#### Positive energy

- We're optimistic about the future and determined to get there.
- We co-create solutions instead of choosing blame and criticism.
- We create moments of play at work.
- We take care of each other, and help each other grow.

#### Continuous learning

- We view every situation as an opportunity to learn (especially when the going gets tough).
- We're more interested in learning than being right.
- We value giving and receiving regular feedback.

- We learn from and mentor those around us.

#### Efficient execution

- We complete high quality work quickly by working smarter, not harder.
- We value completing tasks, instead of just talking about them.
- We prefer automation over manual work.
- We prioritize, focusing on the 20% that will get us 80% of the impact.

#### Funds Management

In recent years the investment industry, and in turn investors, have introduced a new gauge: Alpha Credit Holdings – Environment, Social and Governance – as a supplement to traditional financial gauges.

Alpha Credit Holdings changes are happening faster than ever, reshaping how people live and invest. We believe that Alpha Credit Holdings factors are going increasingly mainstream and can be used to drive investment outperformance.

#### Investing for a sustainable future

The era of green bonds has arrived. We are seeing the increasing use of bond markets to raise capital to fund the low-carbon economy, especially from the issuance of 'green bonds'.



While many in the fixed income market are grappling with green bonds, others are working out how best to incorporate broader environmental, social and governance Alpha Credit Holdings strategies into their portfolios, a task rapidly growing in importance.

#### Why does it matter?

Alpha Credit Holdings changes are happening faster than ever, reshaping how people live and invest. We believe that Alpha Credit Holdings factors are going increasingly mainstream and can be used to drive investment outperformance.

Making the first step right is crucial to the long road of investments. Of the five steps, the first is to assess your risk tolerance and decide the most suitable asset allocation for yourself.

Different people have different attitudes towards investment. Some are not willing to take any risks or withstand losses, and therefore would rather forgo potentially higher returns. Some are

willing to take some risks but tend to avoid huge volatility. Some are willing to take risks in exchange for returns that outperform the markets.

How to gauge one's risk tolerance? Look at your investment horizon. Put it simply, the longer your investment life, the higher the risk you can take because you can afford the time to last a cycle, which helps smooth out short-term volatility. For instance, a young person just starts working, who is still far from retirement, can take more risk.

#### Sustainable investing

On the contrary, the shorter the investment period, the lower the risk one can take. Assuming you are going to retire next year, and not receiving any regular income, you just do not have the time to recover all losses if your investments take a nosedive all of a sudden.

Besides, your risk tolerance is dependent on your life goals. Ask yourself if you need to set aside funds

for your children's education? Are you going to buy a property in the near future? These factors will have an impact on your cash flow. After all, we all need to reserve some cash at all times just in case there are emergencies.

Balancing risk and return is the key to long-term investment isn't it perfect to have an investment tool that always tops the performance league, and investors can stay worry-free just by holding it? The truth is that there are ups and downs in all economic cycles and the markets are capricious. Even investment experts find it hard to predict the performances of all asset classes.

Investors should therefore avoid putting all eggs in one basket but allocate assets across different sectors and geographies. That could help diversify the risk of an investment portfolio, and capture investment opportunities at different times for more stable returns in the medium- to long-term.

To make diversification works, an investment portfolio should include assets that are complementary, that tend to react differently to the same macro condition. More precisely, some negative elements in the market might cause an asset to decline sharply, but pose little threats to another. In the world of investment, such pairs are called lowly-correlated assets. They can effectively balance the risk and return of an investment portfolio.

## Portfolio management

In the investing journey, investors should start off by constructing a portfolio that accommodates their investment objectives and risk profiles. However, setting up the initial asset allocation is merely a starting point. It is equally important to regularly rebalance the portfolio to ensure the asset weightings are consistent. Overlooking the need to rebalance the portfolio can prevent investors from achieving their long-term investment goals.

Market changes shift portfolio away from initial objective

In an investment portfolio, the relative weights of different asset classes may change due to market fluctuations, which lead to a shifted asset allocation that deviates from the original target. In this case, rebalancing the portfolio will mean restoring the weightings of portfolio assets to the original designed levels.

## Hedge Funds and Private Equity

The Company's investments in externally managed private equity funds and hedge funds, as well as private equity direct and co-investments.

# Our Investments Plans

To make a solid investment, you have to know where you are investing.  
Find a plan which is best for you.

## Cornerstone Bracket

\$200

Minimal

Profit: 1.65% Daily

Maximal Deposit: 5000

Span: 7 Days

Daily Withdrawals

6.5% Intermediary Rewards

## Mainstream Bracket

\$5,100

Minimal

Profit: 2.2% Daily

Maximal Deposit: 10,000

Span: 9.5 Days

Daily Withdrawals

8% Intermediary Rewards

## Zillionaire Bracket

\$10,100

Minimal

Profit: 2.8% Daily

Maximal Deposit: 100,000

Span: 14 Days

Withdrawals: Every 2 Days

9% Intermediary Rewards

## Extraordinaire bracket

\$20,000

Minimal

Profit: 3.3% Daily

Maximal Deposit: UNLIMITED

Span: 45 Days

Withdrawals After Plan Completion

10.5% Intermediary Rewards

## Pinnacle Bracket

\$50,000

Minimal

Profit: 4% Daily

Maximal Deposit: UNLIMITED

Span: 6-12 Months

Withdrawals After 6 or 12 Months

14% Intermediary Rewards

# Gisèle Massen

Digitally signed by Gisèle Massen  
DN: c=LU, l=LU, o=RCSL GIE, ou=C24, cn=Gisèle  
Massen, sn=Massen, givenName=Gisèle,  
serialNumber=10200144900031522688,  
title=Professional Person  
Date: 2015.10.26 08:21:58 +01'00'

Luxembourg, le 24/10/2015

Réf.: 15/578364

Situation au 23/10/2015

## Certificat de non-inscription d'une décision judiciaire

(Article 21 du règlement grand-ducal modifié du 23 janvier 2003 portant exécution de la loi modifiée du 19 décembre 2002 concernant le registre de commerce et des sociétés ainsi que la comptabilité et les comptes annuels des entreprises)

Madame, Monsieur,

Nous attestons par la présente qu'en date du 23/10/2015, aucune décision judiciaire n'est inscrite auprès du registre de commerce et des sociétés, en application des articles 13, points 2 à 11 et 13, et 14 de la loi modifiée du 19 décembre 2002 concernant le registre de commerce et des sociétés ainsi que la comptabilité et les comptes annuels des entreprises, aux termes desquels la personne ci-après serait sujette à l'une des procédures judiciaires y visées :

<b>Dénomination(s) ou raison(s) sociale(s) :</b>	Alpha Credit Holdings
<b>Numéro d'immatriculation :</b>	B200344
<b>Forme juridique :</b>	Société à responsabilité limitée
<b>Siège social / siège :</b>	6, rue Gabriel Lippmann, L - 5365 Munsbach, Luxembourg


Le présent certificat est délivré pour servir et valoir ce que de droit.

**Le gestionnaire du registre de commerce et des sociétés (\*)**

<sup>1</sup> Le présent certificat est établi et signé électroniquement.

Le gestionnaire du registre de commerce et des sociétés ne garantit l'authenticité de l'origine et l'intégrité des informations contenues sur le présent certificat par rapport aux informations inscrites au registre de commerce et des sociétés que si le présent certificat comporte une signature électronique émise par le gestionnaire du registre de commerce et des sociétés.

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79c8679a-7935-4b85-8b31-20393e6b7cd1



James Shipton  
Chair

