

## PRESS RELEASE

# Home-grown GYC Financial Advisory is the first firm in Singapore to establish a platform agreement with global investment firm Dimensional Fund Advisors

- GYC high net worth (“HNW”) clients now have access to Dimensional’s strategies that were previously mostly only available to large institutions in Singapore
- Arrangement allows licensed financial advisers and registered fund management companies (“RFMC”) to access Dimensional’s strategies via GYC’s proprietary investment platform, to help their accredited investor clients.
- GYC is also the first financial advisory firm in Singapore to invest its proprietary money in Dimensional’s strategies.
- Dimensional manages US\$445 billion globally as of 30 September 2016. One key difference between Dimensional and other traditional fund managers: a low cost investment approach with no trailer commissions paid by their funds to distributors.

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**Singapore, 28 October 2016** – Boutique wealth manager GYC Financial Advisory Pte Ltd (“GYC”) today announced that it has signed a platform agreement on 31 Aug 2016 to work with leading global investment firm Dimensional Fund Advisors (“Dimensional”).

This new working relationship with Dimensional represents a break-through in Singapore’s investing landscape as GYC is now able to advise its clients who are individual accredited investors on Dimensional’s strategies, which were previously mostly only available to large institutions in Singapore.

GYC’s HNW clients now have access to Dimensional’s renowned investment expertise, track record, and low cost fee structure. According to GYC, Dimensional’s equity strategies have total expense ratios (TER) from as low as 38 basis points (0.38%) this year, compared with 180 bps (1.8%) of most traditional equity fund managers. The difference straight away accrues to the investor’s returns.

To work with Dimensional, financial advisers such as GYC are required to participate in an education and training programme that includes understanding and subscribing to Dimensional’s investment philosophy.

Mr Goh Yang Chye, founder and CEO of GYC Financial Advisory, said: “Working closely with Dimensional these last few months has been very significant for GYC, as we believe our ethos and investment philosophies are largely similar. In addition, the establishment of the platform to access Dimensional strategies for accredited investors is an important milestone for us, as it signifies a beginning for GYC to start collaborating with other financial advisers and RFMCs to bring better investment solutions to investors in Singapore.”

GYC clients who are accredited investors can now access Dimensional strategies through GYC's EVEREST portfolio of funds, which has a 0% upfront fee option.

Mr Goh added: "Dimensional's no trailer commission model was an important consideration for GYC as it forced us to review our cost structure and fee model with our clients. In fact, we have even gone one step further and introduced a 0% upfront fee for our EVEREST portfolios that provide access to Dimensional's strategies, as this is the new reality we have to embrace in order to be at the forefront of the wealth management business."

GYC differentiates itself from other wealth managers by having a 'risk first' approach. Mr Goh says: "Rather than talking about potential returns, we tell our clients what is the potential loss (value at risk and volatility) for a desired return and make sure they are comfortable with that before proceeding. In addition, all our portfolios are underpinned by our proprietary risk management system called the Risk Matrix©, which will help mitigate volatility."

"GYC is putting its money where its mouth is by investing the firm's proprietary money with Dimensional. This shows our confidence and commitment to their investment philosophy and we want to set a clear example to all our clients," said Mr Goh.

Mr Peng Chen, CEO of Dimensional's Asia ex-Japan office said: "We are very excited to be able to work closely with GYC Financial Advisory in Singapore. Dimensional's experience in working with advisors globally and GYC Financial Advisory's local expertise is powerful as we aim to deliver a successful investment experience to investors."

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## **About Dimensional Fund Advisors ("Dimensional")**

Dimensional is a global investment firm guided by deep convictions about the power of capital markets. Headquartered in Austin, Texas, with 12 offices around the world, Dimensional manages US\$445 billion globally as of September 30, 2016. They are a leader in applying advanced financial science to equity and fixed income investment strategies. By employing a rigorous and systematic investment approach, Dimensional seeks to capture what the market offers in all its dimensions. For more than 35 years, Dimensional has translated research into real-world investment solutions with research-based investment strategies that seek to provide higher expected returns.

A number of leading financial academics work with and advise Dimensional, including Nobel laureates Eugene Fama and Robert Merton, as well as Kenneth French and Robert Novy-Marx.

Dimensional Fund Advisors Pte Ltd holds a capital markets license for fund management and is an exempt financial adviser under Singapore law serving accredited and institutional investors as defined under the Securities and Futures Act.

## **About GYC Financial Advisory Pte Ltd ("GYC")**

GYC is a licensed financial adviser under the Financial Advisers Act, a Registered Fund Management Company under the Securities and Futures Act and an exempt insurance broker under the Insurance Act, offering wealth management and financial advisory services to both mass affluent and High Net Worth Individuals. It also helps structure general insurance and employee benefit solutions for businesses.

Since 2004, GYC has been advising and managing portfolios comprising funds with varying allocations into equities, fixed income and alternatives to meet the specific financial objectives of its clients. It is also licensed to advise clients on foreign exchange trading, leveraged foreign exchange trading and structured deposits. GYC has an investment team which regularly reviews its investment portfolios and asset allocation strategies. As an important part of its risk management capabilities, GYC developed its own proprietary Risk Matrix© system based on a broad range of both fundamental and technical indicators to help identify when a major financial crisis is in play and thus enable it to take immediate steps to mitigate losses to clients' invested assets.

GYC's Private Client Services group specialises in helping high net worth individuals (HNWI) and family offices to manage their financial matters, which includes wealth management, medical insurance, structure and protection of their business and personal assets, legacy planning and acting as the external asset manager (EAM) for their private banking relationships.

For more information on this news release, please call:

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