

Factsheet

Key Facts

Founding date:	2014
Founders:	Lars Reiner, Ulrich Bauer, Raphael Vosen
Service:	Digital Asset Management
License:	BaFin license §32 KWG
Technology:	apeiron®
Head office:	Frankfurt am Main
Branches:	Frankfurt am Main, Shanghai
Number of employees:	>25
Custodian bank:	DAB BNP Paribas

What is Ginmon?

Ginmon offers digital wealth management to private investors. Through Ginmon, they invest their funds in a globally diversified ETF portfolio that is compiled and optimized according to the scientific criteria of the Fama-French Three-Factor Model.

Based on the investor-specific risk profile, the assets are invested in a globally diversified portfolio that is managed according to the Nobel prize awarded theory. Through the diversified investment in more than 10,000 companies in c. 50 countries the default risk is effectively minimized.

With apeiron®, Ginmon has developed a portfolio management technology that is based on a countercyclical investment approach that promises excess long-term returns. The ongoing rebalancing of the portfolios by our algorithm ensures steady compliance with the selected investor-specific risk profiles and protects them from unintended risk reallocations within their portfolio.

Target customer

Ginmon's target customer is a classical private investor with capital market experience who is looking for a professional digital wealth management solution.

Ginmon's digital asset management is also available to banks via an API interface that enables efficient management of client funds.

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Cost structure

The minimum investment amount is:

- 5,000 € or
- 1,000 € including a savings plan of minimum 50 € per month.

The pricing model is as follows:

1. An all-inclusive fee of 0.75% p.a. of the investment amount that covers all transactions and all deposit-related costs. The minimum monthly fee is €1.50.
2. Average ETF costs of 0.24% p.a. which are directly subtracted by the fund provider from the fund NAV. Additionally, due to bid-ask-spreads trading costs of 0.02% p.a. can be expected.

Historical development

As the former executive director of the Goethe Investment Fund e.V., Lars Reiner has dealt intensively with the wealth management industry. At Goethe Investment Fund, he developed a scientific asset management concept for the foundation assets of Goethe University Frankfurt a.M. When Lars entered his professional career at Deutsche Bank, questions from family, friends, and acquaintances regarding an efficient investment approach intensified.

He realized that, due to its low margins, rule-based wealth management that uses scientific theories was not actively promoted and distributed by established banks. Instead, traditional investment funds that promise higher returns through “active” fund managers were offered. However, due to the costs for the offering premium and arising management fees, this investment approach mostly resulted in lower returns for the investors.

His shared passion for customer-centric asset management deepened his friendship with the former consultant Raphael Vosen and the experienced investment advisor Ulrich Bauer. Together, the three experts made it their responsibility to offer efficient wealth management to their friends.

The positive feedback they were receiving motivated them to found Ginmon in 2014 to provide their scientifically sound wealth management approach to the public through a modern technology platform.