GENIUS
BY INTERCAPITAL

ZLATNA PRAVILA INVESTIRANJA

Marko Bogdan
Genius by InterCapital



Kraj 2015.



GENIUS
BY INTERCAPITAL

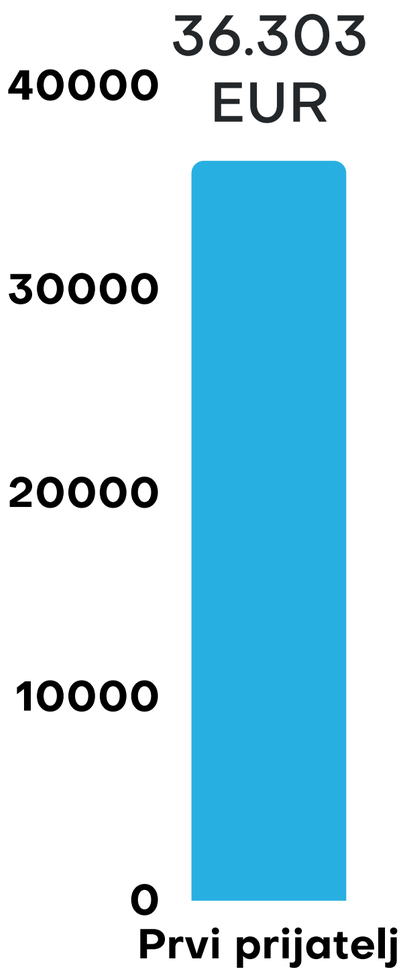
Kraj 2025.





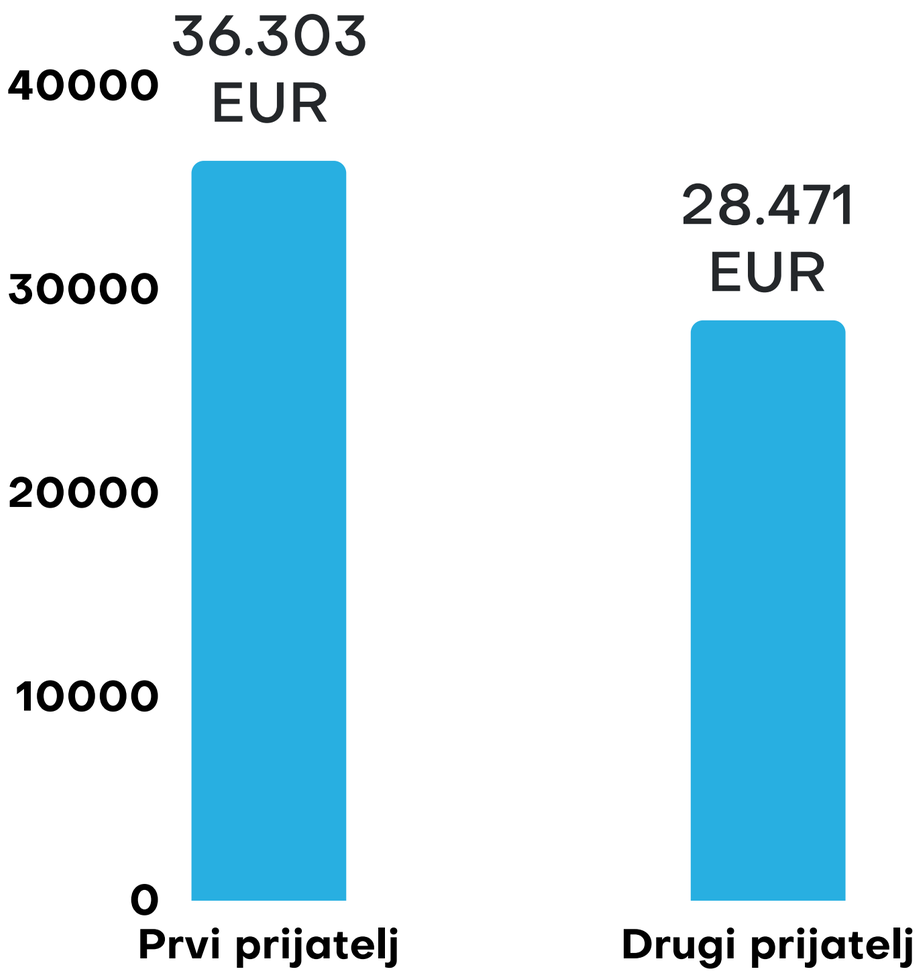
GENIUS
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ULOŽENO: 10.000 EUR
TRAJANJE INVESTICIJE: 10 GODINA



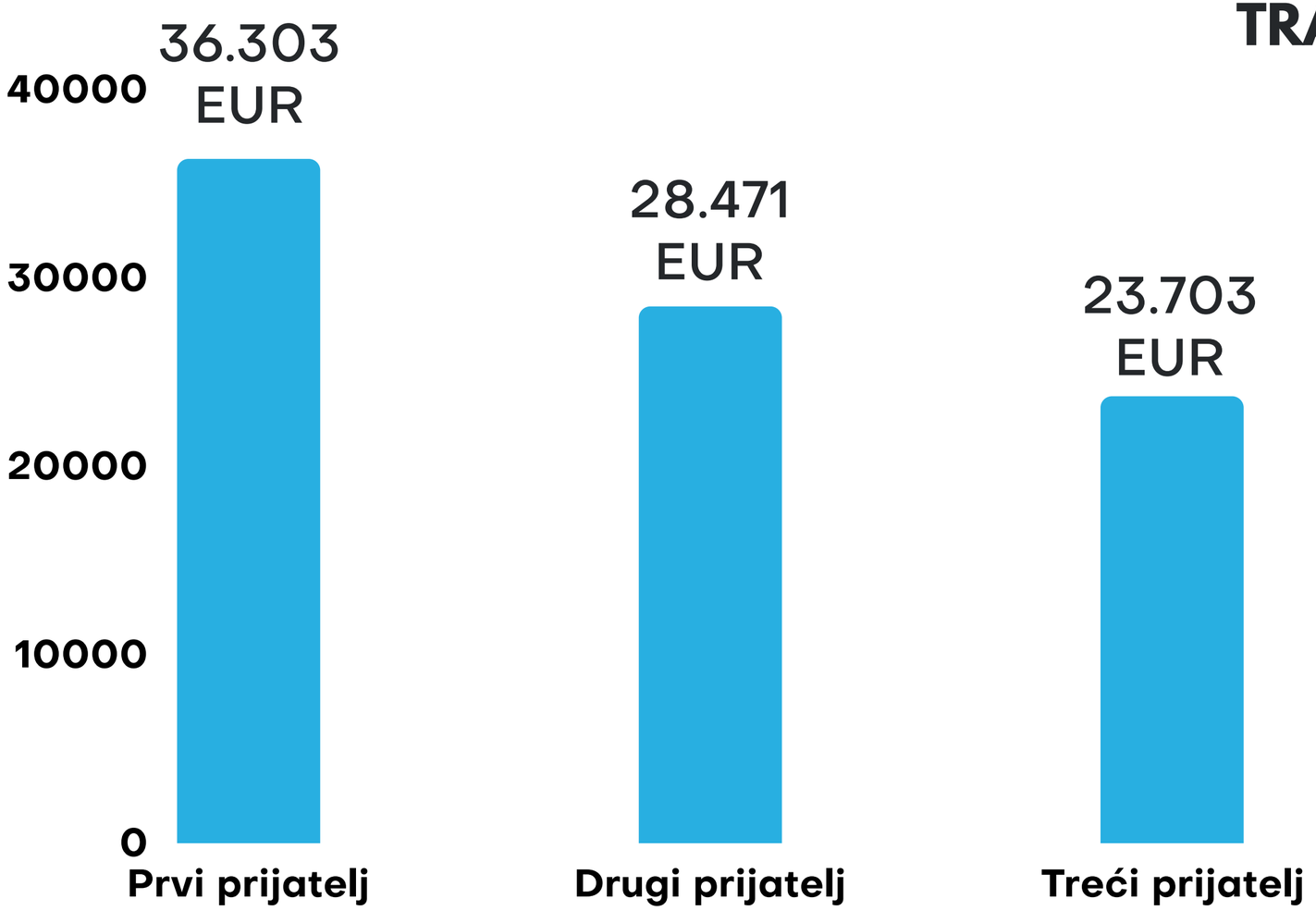
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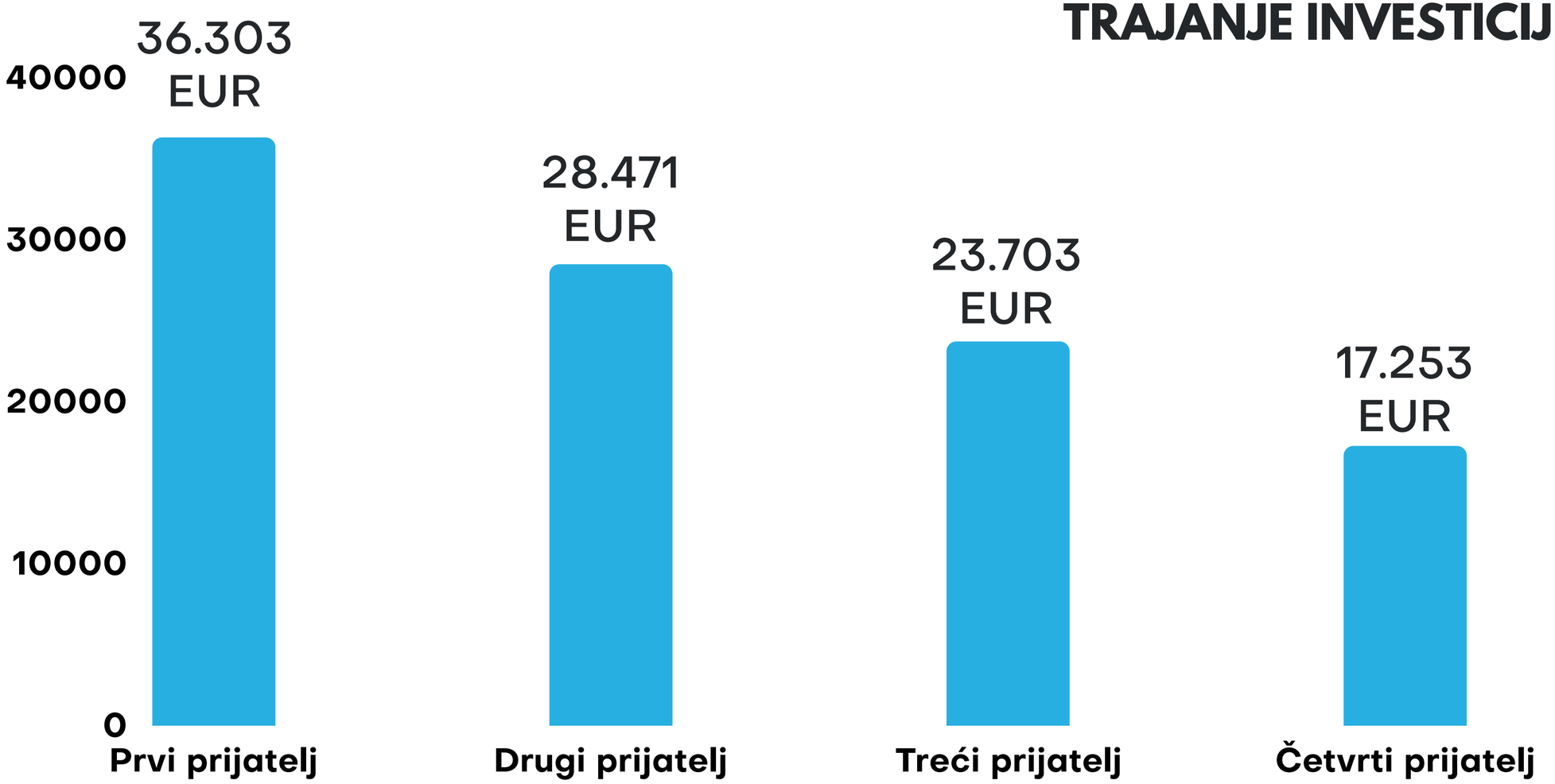
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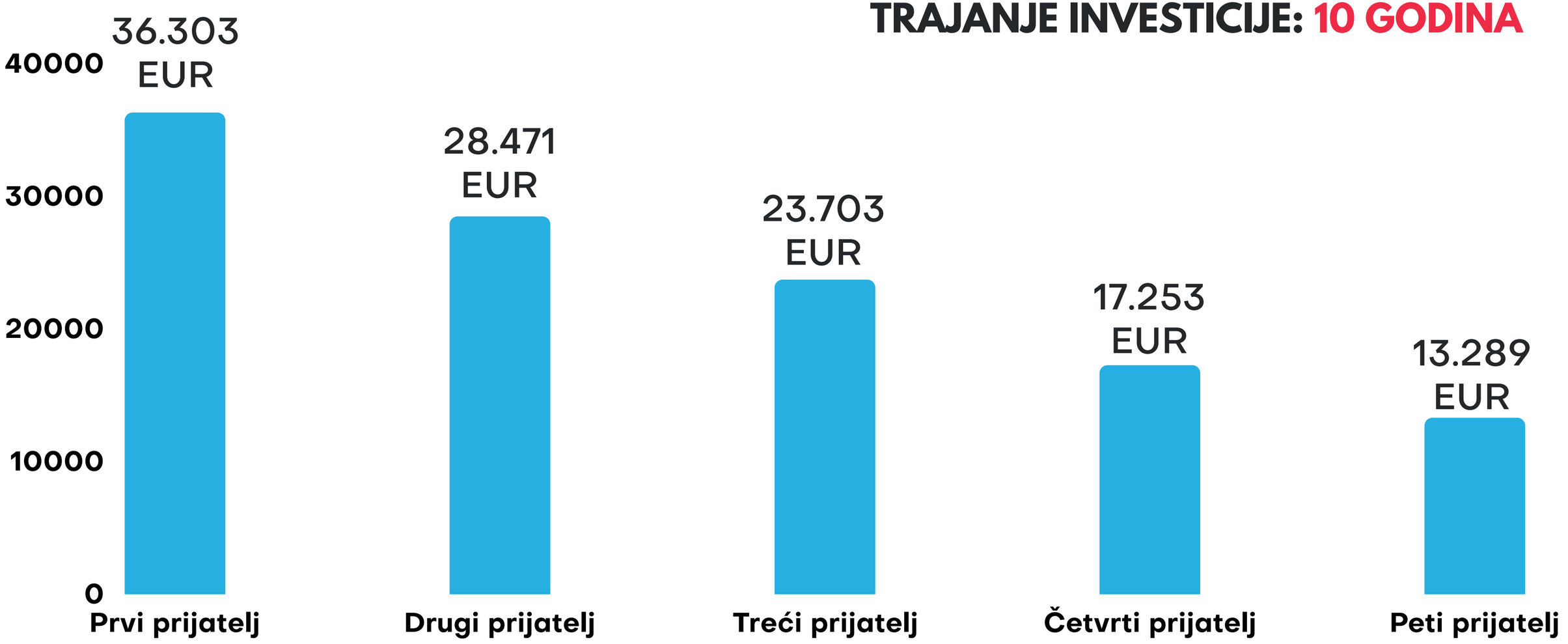
GENIUS
BY INTERCAPITAL

ULOŽENO: 10.000 EUR
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GENIUS
BY INTERCAPITAL

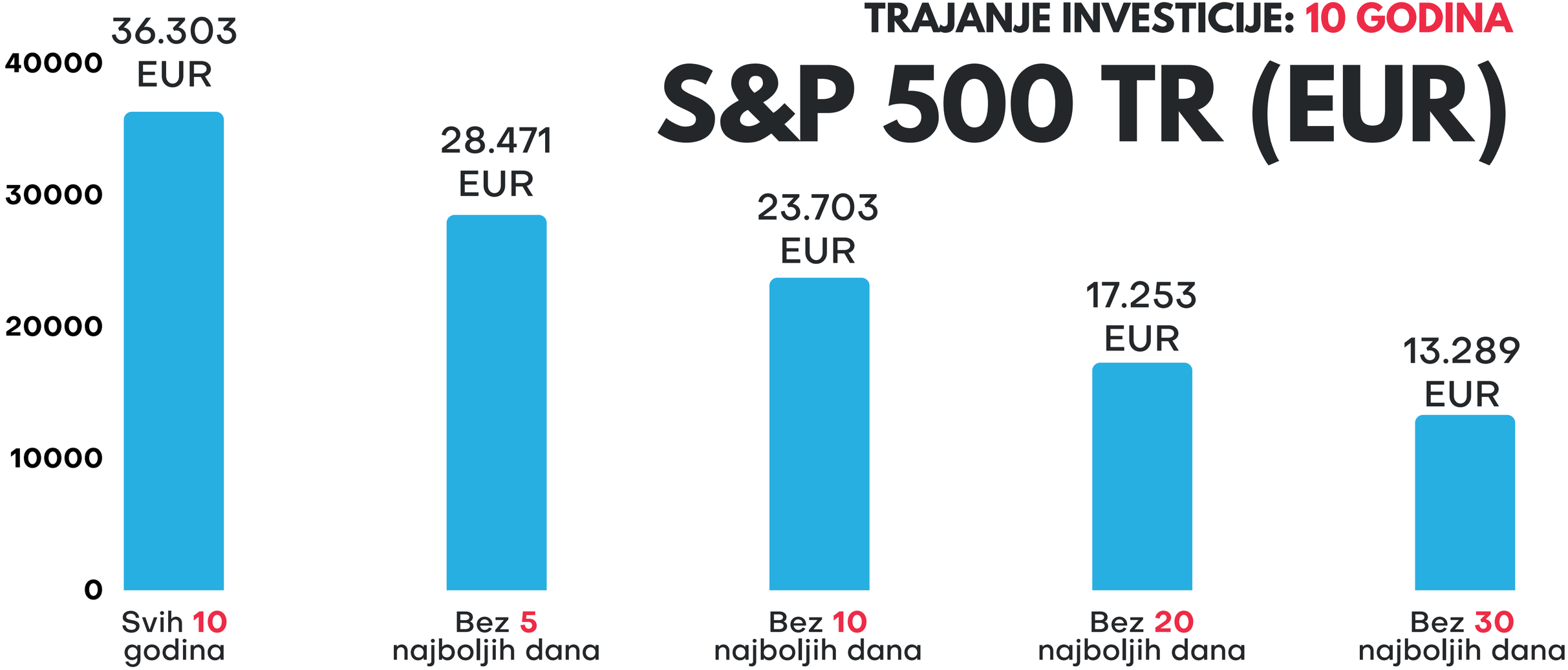
ULOŽENO: 10.000 EUR
TRAJANJE INVESTICIJE: 10 GODINA



GENIUS
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ULOŽENO: 10.000 EUR
TRAJANJE INVESTICIJE: 10 GODINA

S&P 500 TR (EUR)



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Time in the Market
Beats Timing the Market

GENIUS
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GENIUS
BY INTERCAPITAL



Burza je rasla 8%

GENIUS
BY INTERCAPITAL



Burza je rasla 17%

Large-cap aktivni fond manageri

S&P Dow Jones Indices, SPIVA Scorecard (2024)

GENIUS
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5Y PERIOD

~85%

ne uspijeva pobijediti
S&P 500

Large-cap aktivni fond manageri

S&P Dow Jones Indices, SPIVA Scorecard (2024)

GENIUS
BY INTERCAPITAL



5Y PERIOD

~85%

ne uspijeva pobijediti
S&P 500



10Y PERIOD

~87%

ne uspijeva pobijediti
S&P 500

Large-cap aktivni fond manageri

S&P Dow Jones Indices, SPIVA Scorecard (2024)

GENIUS
BY INTERCAPITAL



5Y PERIOD

~85%

ne uspijeva pobijediti
S&P 500



10Y PERIOD

~87%

ne uspijeva pobijediti
S&P 500



20Y PERIOD

>90%

ne uspijeva pobijediti
S&P 500

Large-cap aktivni fond manageri

S&P Dow Jones Indices, SPIVA Scorecard (2024)

GENIUS
BY INTERCAPITAL



5Y PERIOD

~85%
ne uspijeva pobijediti
S&P 500



10Y PERIOD

~87%
ne uspijeva pobijediti
S&P 500



20Y PERIOD

>90%
ne uspijeva pobijediti
S&P 500

Zašto?

Viši troškovi, prekomjerno trgovanje i tržišna efikasnost

GENIUS
BY INTERCAPITAL

If You Can’t Beat Them
Join Them

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BY INTERCAPITAL

KAKO IZGLEDA DUGOROČNO ULAGANJE?

TRAJANJE ULAGANJA 40 GODINA

GENIUS
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KAKO IZGLEDA DUGOROČNO ULAGANJE?

TRAJANJE ULAGANJA 40 GODINA
MJESEČNA UPLATA 100 EUR

GENIUS
BY INTERCAPITAL

KAKO IZGLEDA DUGOROČNO ULAGANJE?

TRAJANJE ULAGANJA 40 GODINA
MJESEČNA UPLATA 100 EUR
PROSJEČNI PRINOS 10%

GENIUS
BY INTERCAPITAL

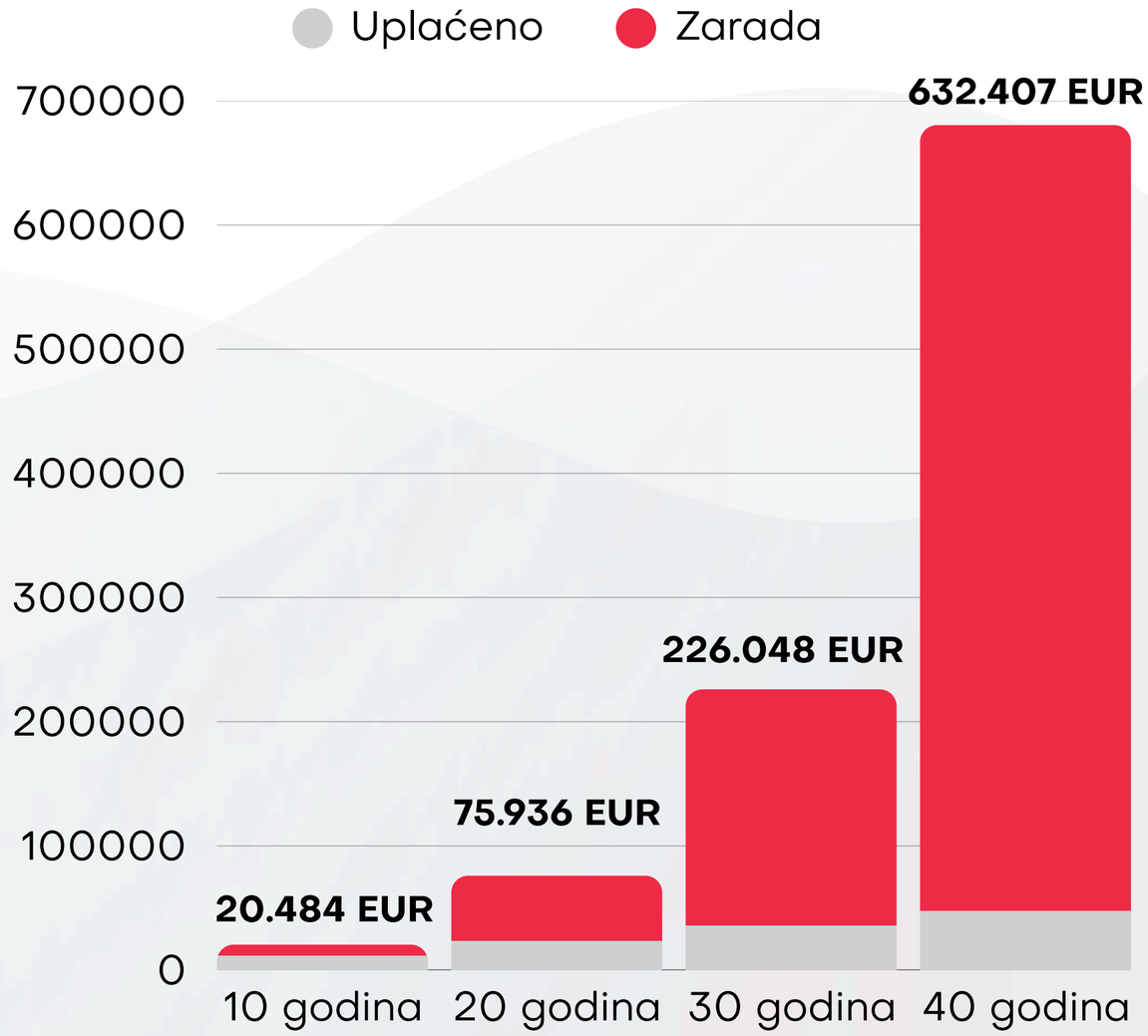
KAKO IZGLEDA DUGOROČNO ULAGANJE?

TRAJANJE ULAGANJA 40 GODINA
MJESEČNA UPLATA 100 EUR
PROSJEČNI PRINOS 10%
UKUPNO UPLAĆENO 48.000 EUR

GENIUS
BY INTERCAPITAL

KAKO IZGLEDA DUGOROČNO ULAGANJE?

TRAJANJE ULAGANJA 40 GODINA
MJESEČNA UPLATA 100 EUR
PROSJEČNI PRINOS 10%
UKUPNO UPLAĆENO 48.000 EUR
STANJE NA KRAJU 632.000 EUR



Izračuni su informativni i namijenjeni prikazu efekta složene kamatne stope, a ne kao stvarni povrat na određenu investiciju

ZAŠTO JE TOLIKO BITNO KRENUTI ŠTO RANIJE?

ILUSTRACIJA ULAGANJA:
godišnji prinos **10%**
redovite mjesečne uplate



>600.000 EUR

48.000 EUR

100 EUR



Krećeš s
25 g.

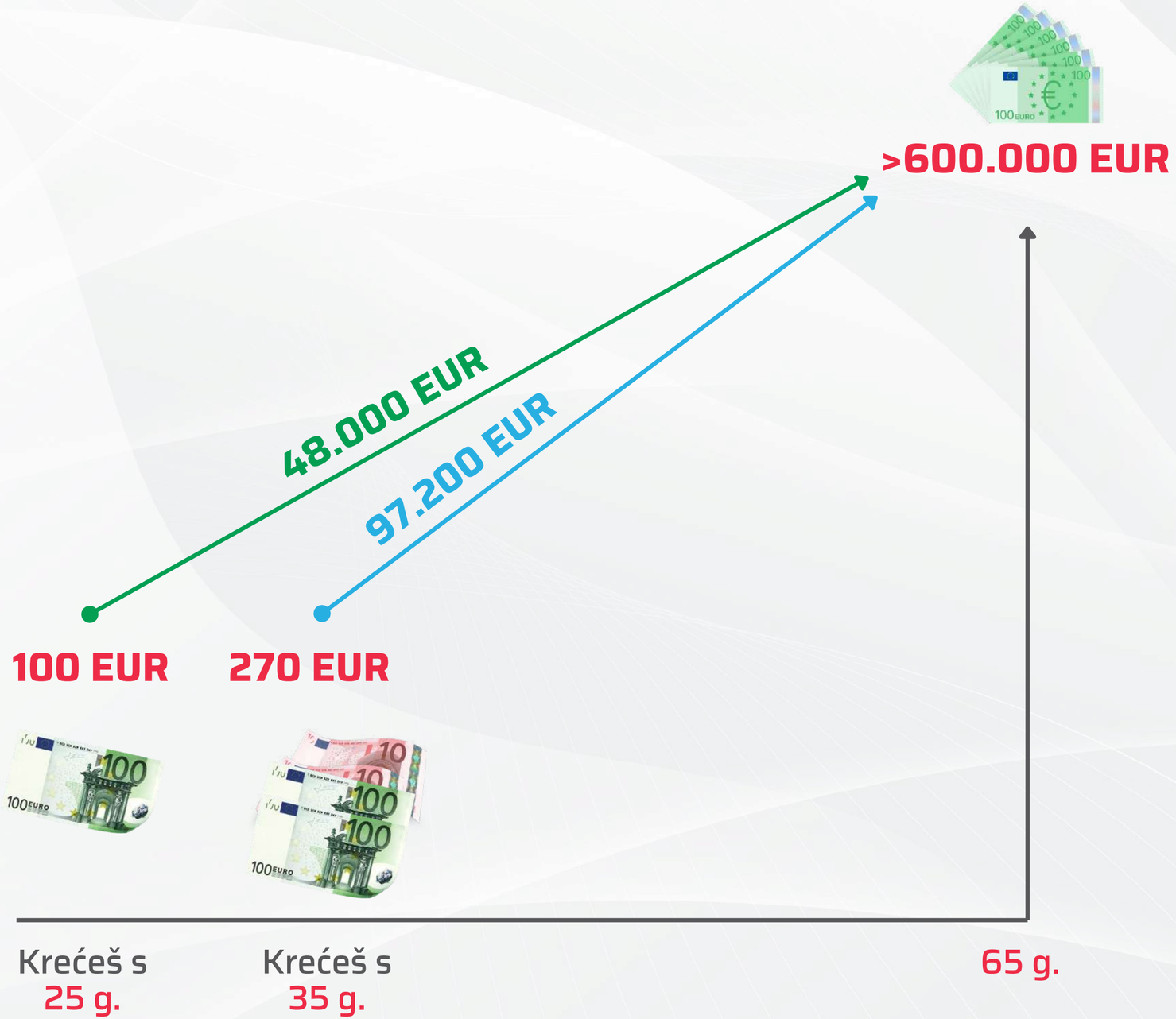
65 g.

GENIUS
BY INTERCAPITAL

Izračuni su informativni i namijenjeni prikazu efekta složene kamatne stope, a ne kao stvarni povrat na određenu investiciju

ZAŠTO JE TOLIKO BITNO KRENUTI ŠTO RANIJE?

ILUSTRACIJA ULAGANJA:
godišnji prinos **10%**
redovite mjesečne uplate

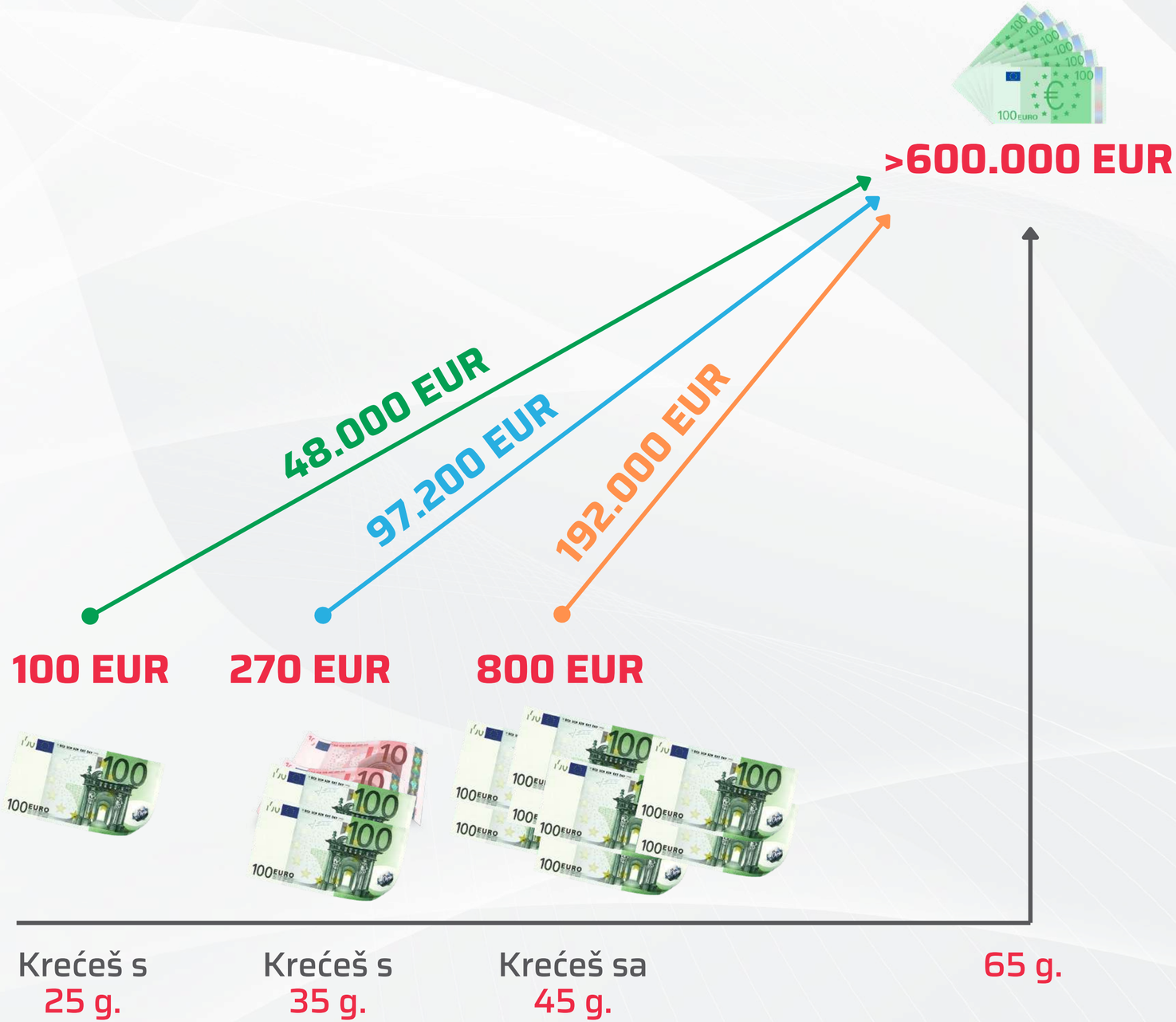


GENIUS
BY INTERCAPITAL

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GENIUS
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GENIUS
BY INTERCAPITAL

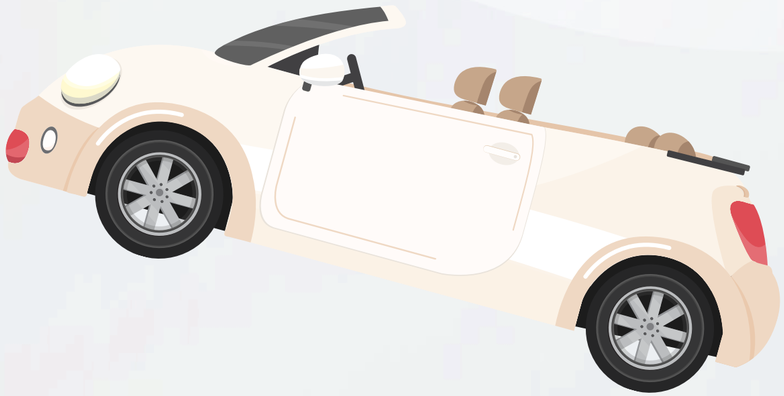
Slow and Steady
Wins the Race

KOJI JE NAJBOLJI AUTO?



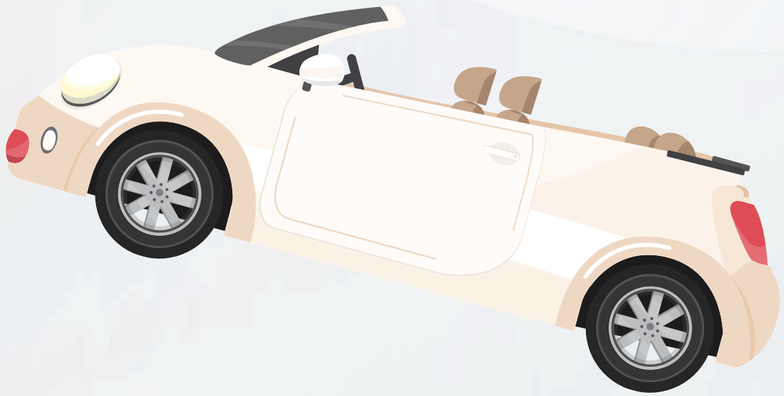
KOJI JE NAJBOLJI AUTO?

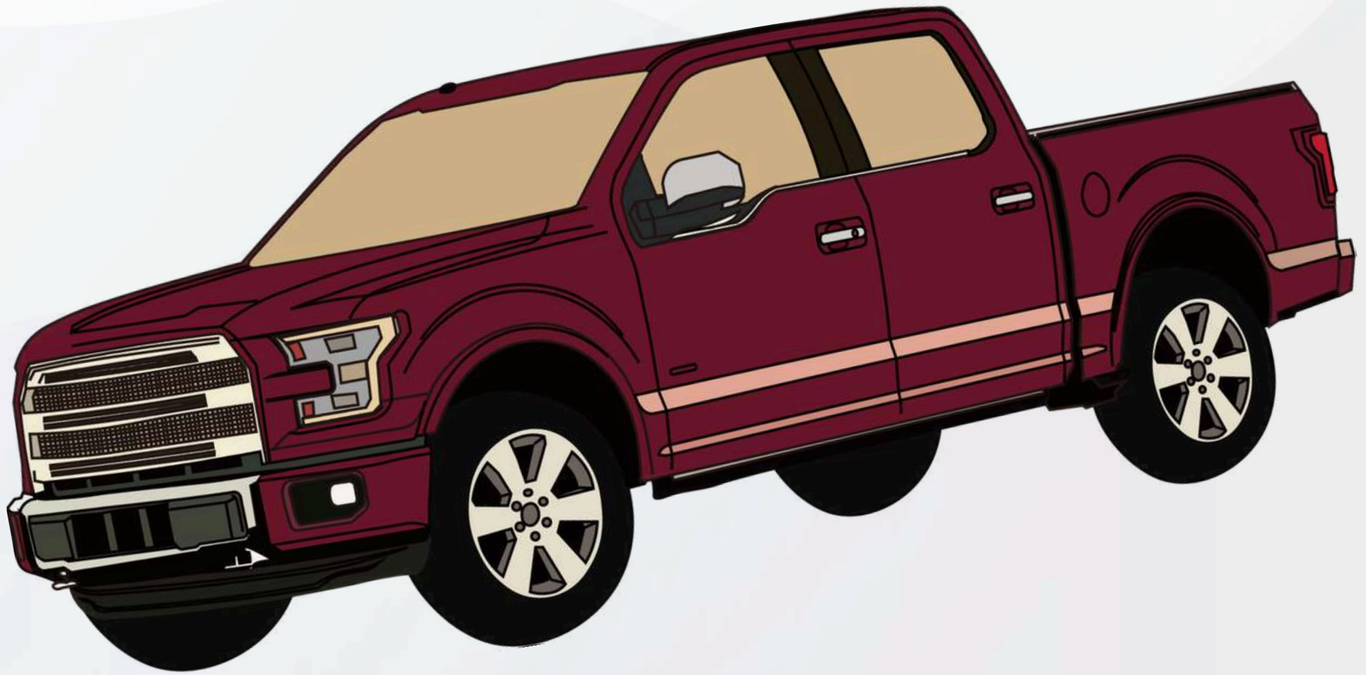




KOJI JE NAJBOLJI AUTO?



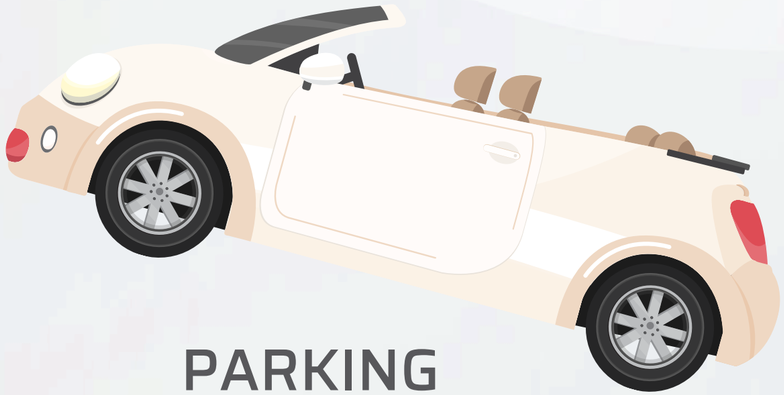




KOJI JE NAJBOLJI AUTO?



BRZINA



PARKING



TERET

GENIUS
BY INTERCAPITAL

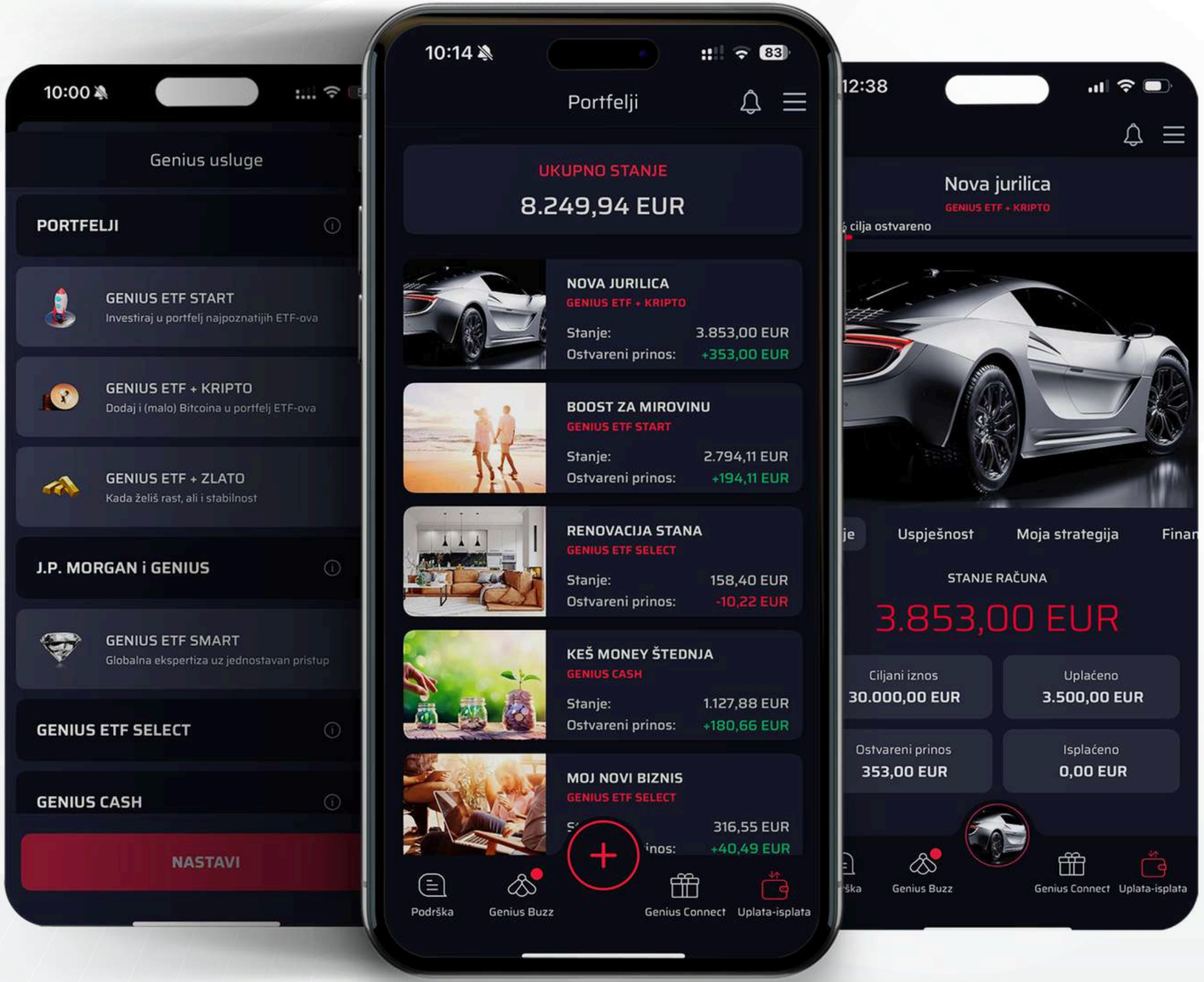
The best investment strategy is the one you can sleep on

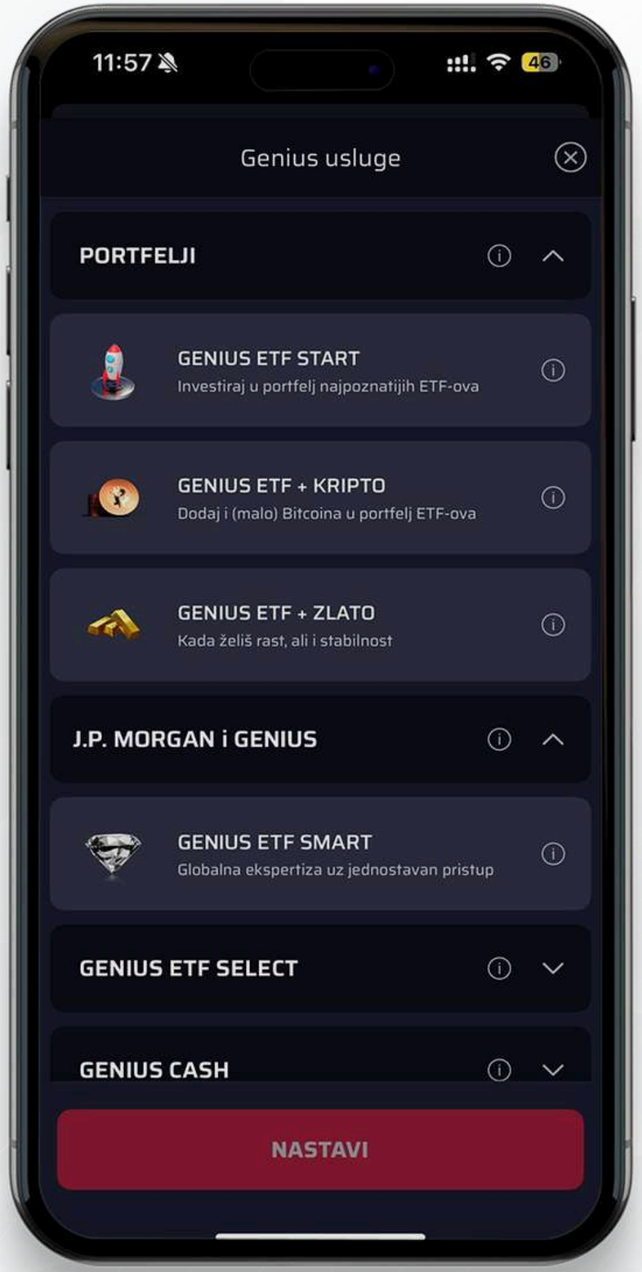
PRVA HRVATSKA ROBO ADVISORY PLATFORMA

GENIUS
BY INTERCAPITAL

Jednostavno.
Diverzificirano.
Povoljno.
Fleksibilno!
Transparentno.

Digitalno, moderno rješenje
za investiranje dostupno svima





NAJBITNIJE O GENIUSU

GENIUS BY INTERCAPITAL

Uplate nisu obavezne - samo početna (aktivacijska)

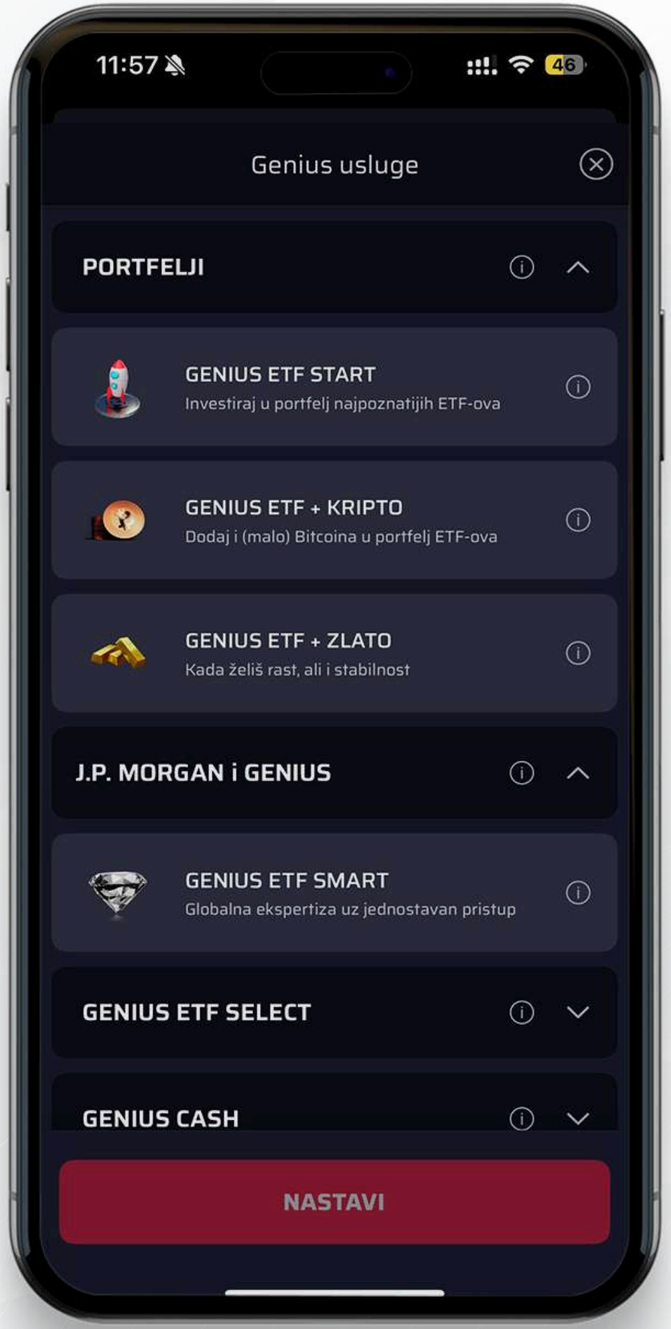
Registracijski upitnik i financijski plan mogu se naknadno mijenjati - razina rizika se prilagodi sama, prema odgovorima

FEE

Nema ulaznih, izlaznih, transakcijskih, brokerskih i skrbničkih naknada - sve pokriva Genius za klijente

Isplata cijelog ili dijela iznosa uvijek dostupna

ETF portfelj i ETF SELECT usluge: ETF-ovi se kupuju 1x tjedno (utorkom) zbog smanjenja troškova



GENIUS USLUGE

GENIUS BY INTERCAPITAL

ROBO-PORTFELJI

- ETF START
- ETF + KRIPTO
- ETF + ZLATO
- ETF SMART



TEMATSKI PORTFELJI

- REGIONALNI MIX



POJEDINAČNI ETF-OVI

- ETF SELECT



ČUVANJE NOVCA

- CASH



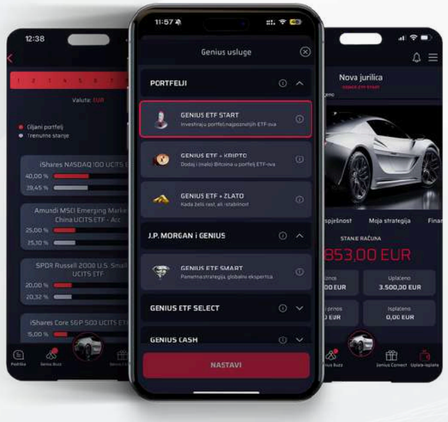


CIO

(Chief Investment Officer
- Genius stručni tim)

Odabire “best in class” proizvode
Vrhunski svjetski ETF-ovi različitih klasa

Izrada krovne strategije
Prati geopolitiku i tržišta, postavlja okvire ulaganja





Genius algoritam

Harry Markowitz,
Moderna teorija portfelja

Rebalans portfelja = VAŽNO!
Održavanje ciljane personalizirane strukture portfelja uslijed promjena na tržištima

”In-house” optimizacija
Na temelju destljeća povijesnih podataka



ETF START

Personalizirani ETF portfelj
Krojen prema ulagatelju, nadgledan i upravljan tijekom cijelog perioda ulaganja

GENIUS
BY INTERCAPITAL



ETF + KRIPTO

Niži rizik
Niži potencijalni prinos

Viši rizik
Viši potencijalni prinos

1	2	3	4	5	6	7	8	9	10

1% Bitcoina

8% Bitcoina

- Klijenti do razine rizika 4/10 ulažu ISKLJUČIVO u klasične ETF-ove
- Od razine rizika 4/10 do 10/10 postotak Bitcoin ETF-a raste od 1% do maksimalno 8%

PRIMJER ETF + KRIPTO PORTFELJA

GENIUS
BY INTERCAPITAL

PRIMJER ETF + KRIPTO PORTFELJA

GENIUS
BY INTERCAPITAL

1 2 3 4 5 6 **7** 8 9 10

ETF	UDIO U PORTFELJU
JPMorgan EUR High Yield Bond Active	25%
iShares Core S&P 500	20%
Amundi STOXX Europe 600	20%
iShares NASDAQ 100	10%
Amundi Index MSCI Emerging Markets	10%
Xtrackers II Eurozone Government Bond	9%
iShares Bitcoin Trust ETF	4%
iShares Diversified Commodity Swap	2%

dionice obveznice robe kripto

PRIMJER ETF + KRIPTO PORTFELJA

GENIUS BY INTERCAPITAL

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dionice obveznice robe kripto



DIONICE
60%



OBVEZNICE
34%



ROBE I SIROVINE
2%



KRIPTO
4%

IZVOR: Bloomberg, obrada InterCapital Digital Wealth Management

PRIMJER ETF + KRIPTO PORTFELJA

GENIUS BY INTERCAPITAL

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dionice obveznice robe kripto

DIONICE 60%

OBVEZNICE 34%

ROBE I SIROVINE 2%

KRIPTO 4%

ETF FONDOVI 8

DRŽAVE 74

VALUTE 31

SEKTORI 12

IZVOR: Bloomberg, obrada InterCapital Digital Wealth Management

PRIMJER ETF + KRIPTO PORTFELJA

GENIUS BY INTERCAPITAL

1 2 3 4 5 6 **7** 8 9 10

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dionice obveznice robe kripto

8082

Različitih vrijednosnih papira u portfelju

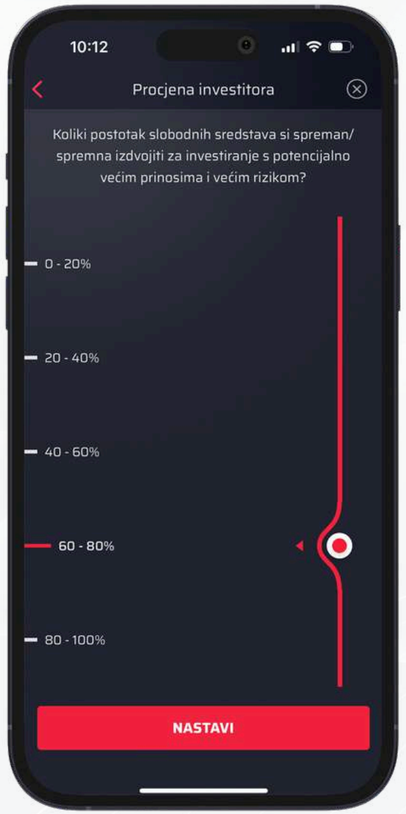
DIONICE	OBVEZNICE	ROBE I SIROVINE	KRIPTO
60%	34%	2%	4%

ETF FONDOVI	DRŽAVE	VALUTE	SEKTORI
8	74	31	12

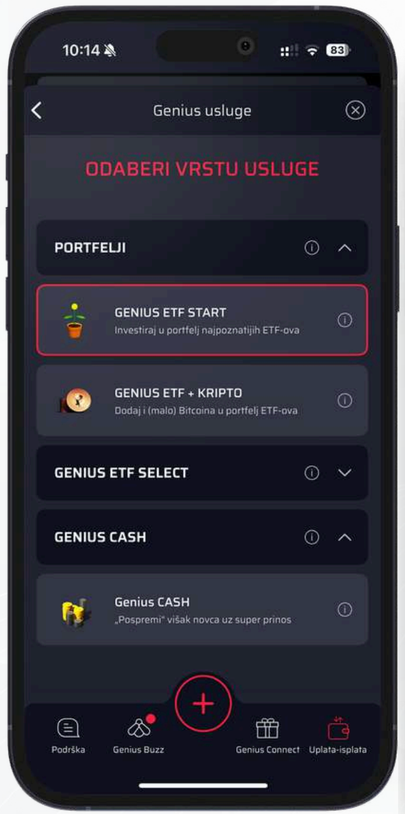
IZVOR: Bloomberg, obrada InterCapital Digital Wealth Management

KAKO KRENUTI ULAGATI VEĆ DANAS?

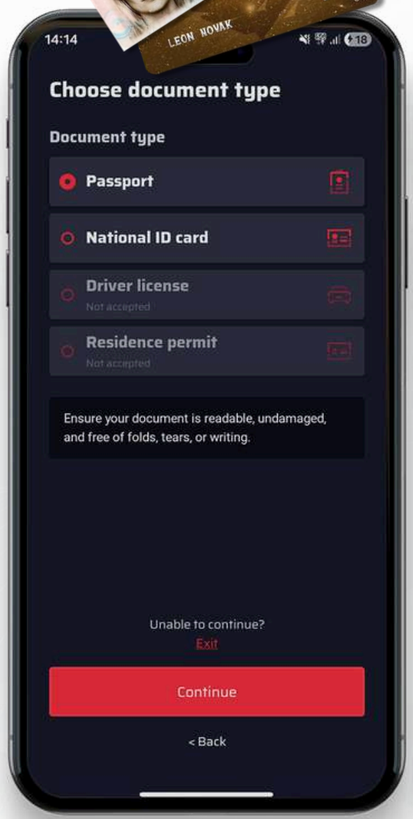
GENIUS BY INTERCAPITAL



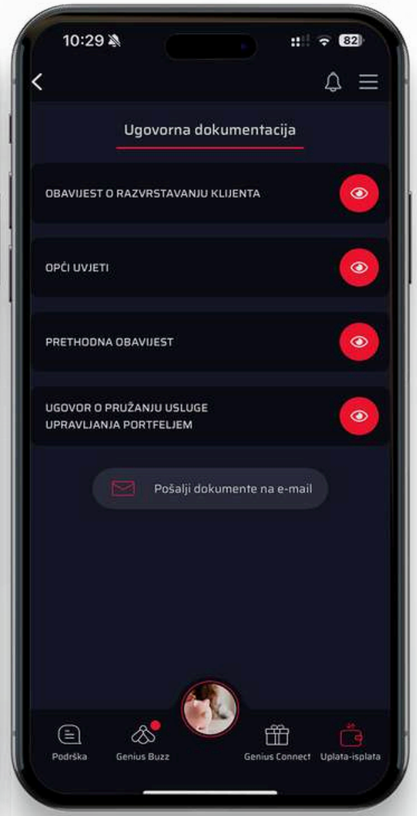
Registracija i upitnik



Odabir Genius usluge



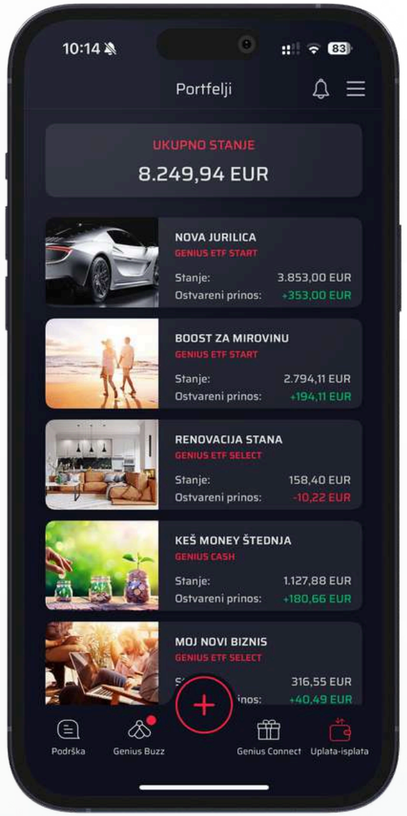
Identifikacija i dodavanje računa



Prihvaćanje ugovora



POČETNA UPLATA



PRVI PORTFELJ!

ŽELIŠ ZNATI VIŠE?

GENIUS
BY INTERCAPITAL

PRIJAVI SE NA GENIUS CAFFE EDUKACIJU

ŽELIŠ ZNATI VIŠE?

GENIUS
BY INTERCAPITAL

PRIJAVI SE NA GENIUS CAFFE EDUKACIJU

I PRATI ME NA YT

BOOST

ISKORISTI PROMO KOD “BOOST” AKO JOŠ NEMAŠ GENIUS I DOBIT ĆEŠ 20 EURA NAGRADE U SVOJ PRVI PORTFELJ!