

I M & A AWARDS 2016



FINANCEMONTHLY 



Jose C. Garcia,
CEO
9 rue Sainte Zithe,
1st floor Luxembourg, L-2763,
info@cmclux.com
p. +352 268 453 59



Financial Advisory Firm of the Year

PERSONAL PROFILE

My name is Jose C. Garcia, I am the CEO of Carlisle Management Company. I graduated with honors from Old Dominion University with degrees in Finance and Economics, with a concentration in Econometrics, and then went on to earn my Masters of Business Administration from George Mason University. After my MBA, I wanted to stay within the Washington DC area so I began looking at different options within the local investment banking community which is where I first encountered the life settlement industry. The unique quantitative nature of the industry paired with its practically untapped potential managed to peak my interest. Here I found an asset class, built on the foundation and valuation methodologies of the Life Insurance Industry, with a minimally correlated investment performance in a market that was still inefficient, it was like a dream come true. I began working for a small DC firm that specialized in the origination and structure side of the business. Over the next few years, I helped grow the company to an industry leading position all the while collecting an amazing set of relationships within the space. Fast forward nearly 20 years and I've overseen the purchase of more than five billion dollars in life settlements and helped a myriad of companies and institutional investors build custom tailored investment products that meet their specific needs.

By 2008, the financial crisis was underway, and the lessons being learned meant that all asset classes, ours included, were under enormous pressure to improve the transparency and security of our products and structures. It became apparent that if you wanted to retain the confidence of your clients and continue to grow a healthy business, one needed to do so in the most reputable and well regulated way possible. After looking around the world for the most appropriate places to conduct business, we discovered Luxembourg and knew that this would be right place for us. Luxembourg's stringent regulatory environment and plethora of top level service providers meant that we could build an organization with a reputation for excellence, both in product development and investor services. Since we settled in Luxembourg, Carlisle has kept very busy designing, developing, implementing and managing investment vehicles within the life settlements space for our global base of clients. As CEO of Carlisle, my two primary responsibilities are

to oversee the asset acquisition process and to act as the public face of the company by maintaining relationships with our investors.

FIRM PROFILE

Carlisle was founded by a management team that had a lot of history of working together already, so it did not feel like a new venture. Turbulent Financial Markets around the world served as a sign to us that that investors needed more alternatives to achieve a proper level of protection and diversification, and that alternative assets would become prevalent in years to come. The primary focus Carlisle Management, from the very beginning, was our expertise within the life settlements industry, creating, structuring and managing yield-oriented and tax optimized investments for institutional investors, financial intermediaries and high net worth individuals specifically within this asset class. We saw the need for investments that were truly uncorrelated and wanted to design investment products for investors who were seeking stronger organizational infrastructure, greater regulatory oversight, institutional counterparties and higher diversification through minimal correlation to traditional financial markets.

After years of assisting institutional clients in the development, structuring and management of captive investment vehicles, Carlisle became aware of a lack of products which could offer long term growth focused investments within the life settlements space to investors who lacked the capital to efficiently build their own captive structure, yet were very interested in this minimally correlated asset class. From this inherent need, we developed our flagship investment vehicle, the Luxembourg Life Fund: Long Term Growth Fund FCP SIF, which offers an open ended structure to investors wishing to participate in a larger pool of life settlements while maintaining a more flexible liquidity profile.

AREAS OF EXPERTISE

- Alternative asset management
- Life settlements portfolio management