



# SWISSPARTNERS

## WEALTH MANAGEMENT

For the long-term preservation and growth of wealth, four essential factors are necessary: a team of experienced and prudent investment specialists, a disciplined investment process, a team of legal experts ensuring compliance with increasingly stringent regulatory and tax regimes, and modern information technology. Furthermore, risk management constitutes an essential factor contributing to effective asset protection from short- and long-term losses.

As one of the leading external asset managers, swisspartners focuses on long-term investment strategies. We analyse risks and explore opportunities taking into account the individual situation of our clients.

Rather than focusing on short-term profit maximization, we at swisspartners aim at sustainable solutions and constant wealth growth through careful evaluation, prudent foresight, easy-to-follow concepts and broad asset diversification.

### INVESTMENT PHILOSOPHY

Our Wealth Management philosophy can be summarised in one word: sustainability. The foundation of our processes constitute: risk analysis, risk monitoring and consolidated oversight of your investments.

#### Risk analysis

Individuals vary with respect to willingness and capacity to take risks. Therefore, in order to define your investment profile, we conduct a detailed risk analysis via personalised, careful consultation. This process forms the basis for all future investment decisions.

#### Risk Monitoring

For a successful performance in the long run, a portfolio requires an ongoing and disciplined investment process, constantly monitored and periodically adjusted to changing market conditions. This is why we constantly adapt your initial investment profile to changing personal circumstances with respect to both, your risk appetite and your capacity to take risk.

#### Consolidated summary of your wealth

As our customer you benefit from our portfolio management software which provides a consolidated, transparent overview of all your assets even if they are booked at multiple banks. Only a consolidated approach allows for a comprehensive and clear assessment of the risks you may face.

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## CHOICE OF THE CLIENT RELATIONSHIP CONCEPT

In order to preserve and grow your wealth, swisspartners may act based on two distinctive types of mandates:

### Discretionary mandate

In this case daily investment decisions tailored to your investment profile are left to us. They are based on the risk analysis and the criteria previously agreed with you.

### Advisory mandate

In this case investment decisions rest with you. However, with swisspartners you can always rely on a proactively acting, globally versed adviser who will provide you with professional, well tested know-how regarding current investment ideas, while keeping your individual preferences in focus. The advisory mandate is primarily intended for those clients who regularly follow events on financial markets and who, nonetheless, value professional expertise.

### Investment process

In order to keep up with the dynamically changing financial world, the investment process needs to be monitored and adjusted accordingly. One of the important factors contributing to this dynamics is the rapidly changing regulatory environment.

We therefore, periodically review your initial risk profile, constantly analyse signals from the markets while keeping in mind your individualised investment profile, and adapt to your shifting personal needs.

We perceive and fulfil those tasks conscientiously on a daily basis.

## >> Locations

We are pleased to assist you at our locations in Switzerland and Liechtenstein.:

### Zurich

swisspartners AG  
Am Schanzengraben 23  
CH- 8022 Zürich

### Geneva

swisspartners SA  
rue Neuve-du-Molard 24  
CH - 1211 Genève 3

### Vaduz

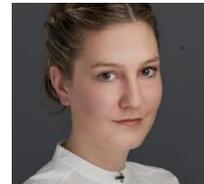
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