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## Retirement Planning & Wealth Management offer

Swiss Financial Partners SA in association with Vontobel SA, LGT Bank presents to you the following offer reserved for members of the HelvetiCA syndicate:

- Retirement planning and early retirement establishing your budget, forecasting future financial needs in order to facilitate the choice between annuity and/or withdrawal of capital
- Establishment of a **wealth management portfolio** according to the determined risk; conservative, moderate or growth
- Preferential agreed margin on **mortgage financing**
- Payment traffic solutions; debit card, credit card and electronic banking

## SERVICE FEES NEGOTIATED FOR YOU:

Retirement planning: included  
Wealth management advice: 0.75% (on deposited assets)  
Securities deposit with Vontobel SA: 0.25% on assets, brokerage included  
Securities deposit with LGT Bank : 0.38% on assets, with ticket fees  
Mortgages: search for the best rate and reduced fees  
Electronic banking: included  
Maestro card: included  
Classic credit card: CHF 50 per year.

*Independent managers exercise their activity in an autonomous manner. They provide a personalized service to their clients and have **the free choice of investments** while respecting the risk and return criteria fixed in advance with them. They are not subject to **any conflict of interest or constraint** of any kind to the detriment of their client.*



A regulated company of independent wealth managers regulated by FINMA

—  
A client-orientated corporate culture

—  
Headquarters in Grand-Saconnex, adjacent to the Geneva airport

—  
Experienced employees

## Vontobel

Founded in 1924

—  
Listed on the Swiss Stock Exchange (SIX Swiss Exchange) since 1986

—  
Headquarter in Zurich, 26 locations worldwide

—  
Nearly 2'200 employees

—  
Moody's Aa3 rating

Financial benchmarks as of 31.12.2022  
Total client's assets: CHF 254.6 billions  
Benefit 2022 : CHF 229.8 millions  
Tier 1 Capital ratio: 23.8%  
Dividend: CHF 2.71 in 2022



Founded in 1920

—  
Private family bank (the largest in Switzerland)

—  
Headquarter in Vaduz +20 locations worldwide

—  
Nearly 4'500 employees

—  
Moody's Aa2 rating

Financial benchmarks as of 31.12.2022  
Total client's assets: CHF 287.2 billions  
Benefit 2022 : CHF 420.8 millions  
Tier 1 Capital ratio: 18.4%