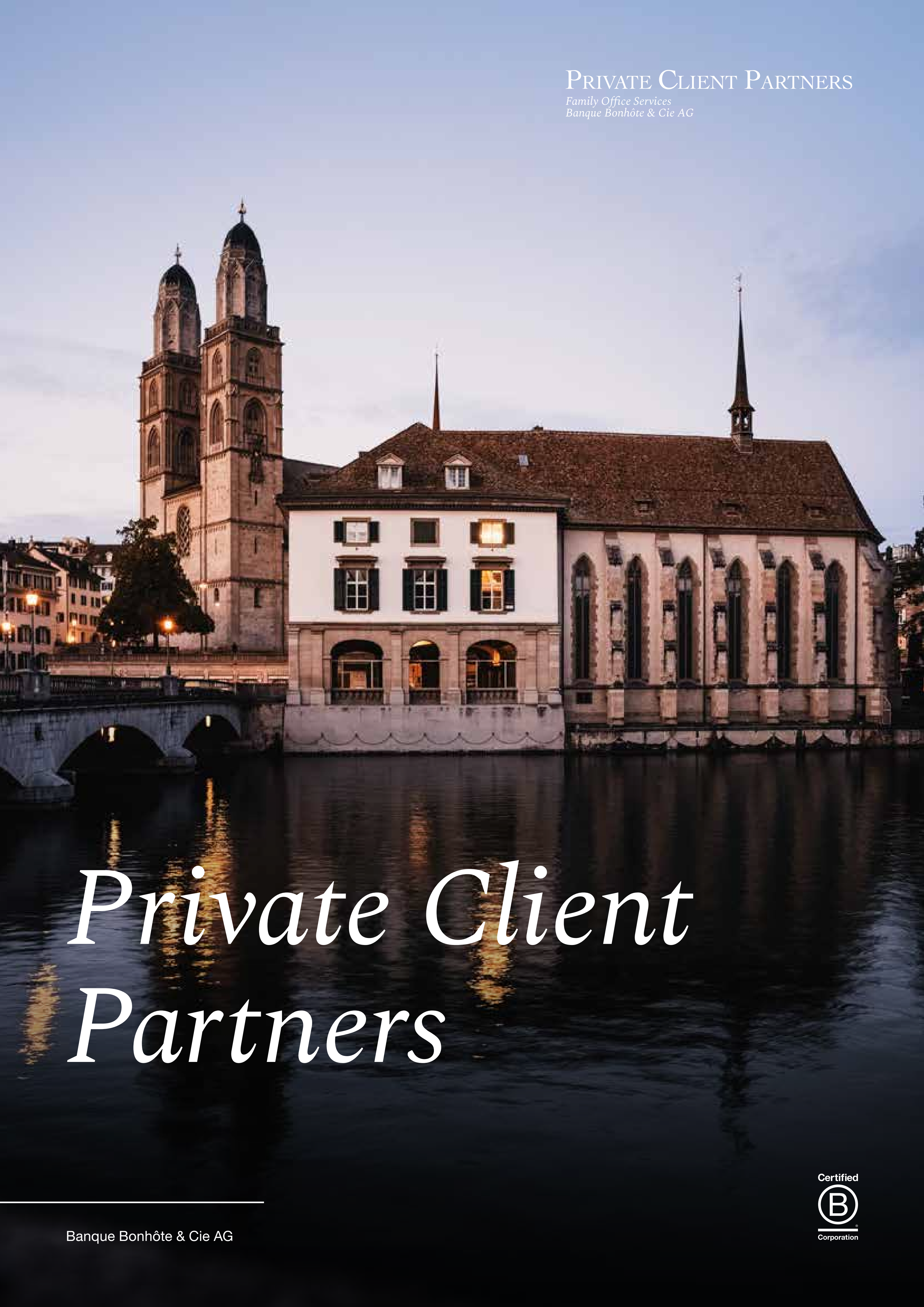
Private Client Partners
Family Office Services
Banque Bonhôte & Cie AG



Private Client Partners

Banque Bonhôte & Cie AG

A partnership grounded in trust

We make it our business to look after the affairs of families and private clients with our holistic and contemporary approach to meeting individual needs.

Private Client Partners was formed in 1998 as a fully registered Swiss bank offering independent family office services to a select number of families.

In 2020, Banque Bonhôte & Cie AG acquired 100% of Private Client Partners, which continued to operate as an **independently** managed Zurich branch of Bonhôte. From there, we continue to provide a dedicated service to our client base, benefiting from the stability and capital of a 200-year traditional Swiss private bank. Bonhôte was established in 1815 in Neuchâtel and had no presence in Zurich at that time.

Our services are: family office services, wealth management & advisory and asset consolidation & securities accounting.

- What makes the family office concept unique is the wide range of services it brings together under one roof. We aim to deliver a high standard of service by combining comprehensive solutions and increased efficiency through reduced frictional losses. In some cases, our clients decide to entrust us with specific remits; in others they ask us to advise them on and look after their affairs as a whole.
- We interact with our clients as personal and independent sparring partners, which puts us in a position to provide the best possible solutions for them. In addition, we have a broad network of specialists whose knowledge our clients can tap into at all times.

Family office services

Successfully investing and managing wealth over the short, medium and long term requires many years' experience and expertise, plus one other key factor: **time**. By working together with Private Client Partners, you can free up time and space to focus on other areas that you enjoy or where you can add value.

Only by taking a **holistic view** of all sources of wealth (both listed and unlisted) can we build an effective wealth management plan tailored to your needs.

We work with you to develop a **personalised strategy** that meets your expectations and requirements as well as your risk appetite and tolerance.

- Your personal preferences are accommodated in all the suggestions we make and plans we implement. These elements feed into your own personal portfolio that fits your needs like a glove.
- During the investment process we track and take steps to ensure your strategy is delivered.
- We integrate your existing wealth managers and third-party banks and are happy to negotiate preferential terms with them on your behalf.
- We monitor and continually review compliance with the terms of the pre-agreed mandates.
- In addition, we pay close attention to the overall quality of custodians to protect your interests.

Wealth management & advisory

Our ultimate goal is to **secure and protect** your wealth over the long term and comprehensively represent your interests.

Using the scenarios discussed, we work with you to define your **personalised strategic asset allocation** and execute it using all our professional expertise. We develop and incorporate a tactical approach by applying insights from independent research and from extensive monitoring of markets (macro-analysis, fixed income, currencies) and geopolitical developments.

These tactics shape either our personal investment recommendations for you (**wealth advisory**) or the direct action taken upon these (**wealth management**).

» We monitor execution to make sure it is in line with the latest market trends. Should the markets move significantly, we keep you extensively informed to ensure that adjustments can be made as quickly as possible.

» We have relationships with **more than 15 custodian banks**. This allows clients to deposit their assets with different banks and still have them managed centrally. Through the use of a **multi-booking asset platform**, custodian risks can be minimised and an additional level of discretion can be added.

Process

Working with a family office is a comprehensive and clearly structured process designed to tailor the relationship and the services provided to each individual's needs.

Analysis — *Strategy* — *Implementation / Monitoring*

Needs analysis	Financial analysis	Family/ risk profile	Overall strategy	Proposal / Allocation	Implementation	Report / Monitoring	Modification
▪ Investments ▪ Capital accumulation ▪ Commitments ▪ Asset consumption ▪ Taxes ▪ Pension plan ▪ Succession	▪ Balance sheet ▪ Assets and liabilities ▪ Income & expenses	▪ Risk capacity ▪ Risk appetite ▪ Risk behaviour (investment experience)	▪ Inclusion of needs, wishes, personal risks, restrictions ▪ Long-term capital preservation coupled with regular income ▪ Moderate increase in value and minor fluctuations in value ▪ "Common sense" in the investment process	▪ Assets	▪ **Financial assets** - Single positions - Special assets - Mandates (third parties) - Liquidity planning ▪ **Other assets**	▪ Management reporting ▪ Cost-of-living accounting ▪ Securities accounting ▪ Compliance reporting	▪ Process loop ▪ Realization principle ▪ Rebalancing
				▪ Services	▪ Payment transactions ▪ Cost of living ▪ Secretarial work ▪ Administration ▪ Accounting		
				▪ Consulting	▪ Projects ▪ Non-profit status ▪ Sparring partner		

Asset consolidation & securities accounting

Considering all the different aspects of your portfolio forms the basis of the comprehensive (short, medium and long-term) **wealth planning** we undertake on your behalf. Alongside listed securities, this includes unlisted assets such as shareholdings, real estate, fine art, private equity, venture capital and digital assets.

For over 20 years, we have been consolidating various sources of wealth independently of banks by harnessing the seasoned expertise of our staff. We use our **own software solution** to provide transaction-based reporting tailored to your specific requirements, which can then be used as a basis for **securities accounting**. We guarantee you a high level of efficiency and quality thanks to our highly reliable, tried-and-tested processes.

» We manage your living expenses by handling all your payment transactions and transferring them to your personal records, keeping all your receipts either electronically or physically.

» We will support you in all administrative and organisational matters. Whether it is managing your personal correspondence or organising your private affairs, the discretion of our valued clients is guaranteed at all times.

Our team

Management

Philipp Kuchen

Staff

Manuel Dudli, Iris Hofmann, Biola Mona, Michael Schweizer, Josef Staub.

Our experienced, **multi-disciplinary team** – with its extensive industry knowledge – helps form reliable and personal working relationships. A focus on protecting your interests and your wealth over the long term lies at the core of everything we do. We build trust through transparency and absolute discretion.

Private Client Partners

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