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Cross-Border Wealth Management

From Safe Haven to Global Value Creation

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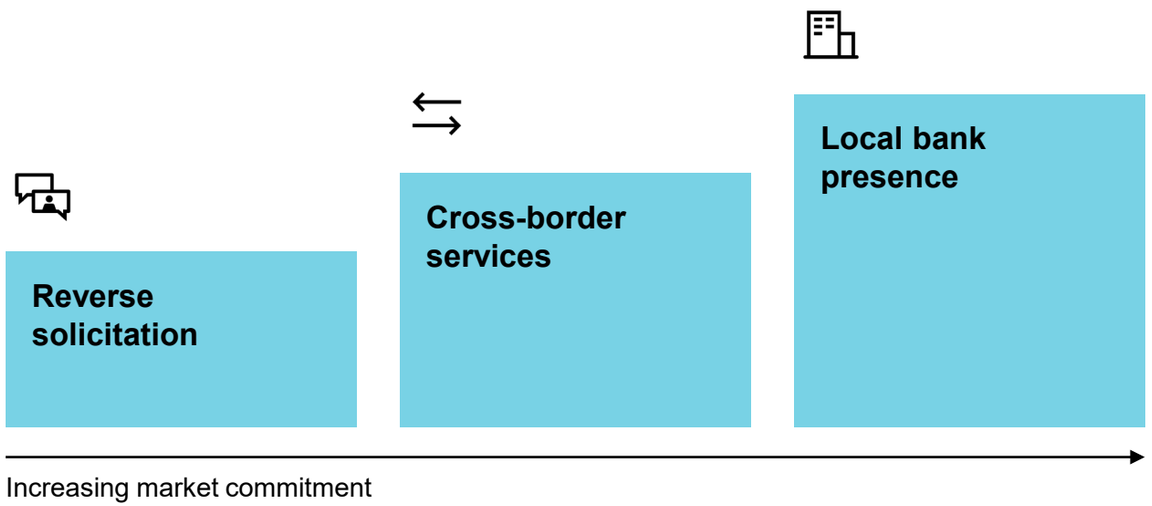
Market Access: Where Can We Play?

Market access is the prerequisite and determines the possible business model

Access models



Regulatory frameworks by region

Europe	MiFID II, CRD VI, national regimes
USA	SEC and FINRA registration
Rest of the world	Country-specific rules

Market access defines where we can compete, not why clients choose us.

Client Needs: What Are We Offering?

Two fundamental models, tailored to different international client segments

Switzerland as a Diversification Hub

Complement to the local bank relationship

- Geographic and institutional diversification
- Portfolio management
- Global markets and currencies

Switzerland as a Full-Service Wealth Manager

Comprehensive wealth partner

- Broad, partly local offering
- Advice and investments
- Financing

Different requirements for	Products	Services	Local presence	Operating model

The client need determines the offering and, ultimately, the operating model.

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The Swiss Value Proposition: Why Switzerland?

Why should an international client entrust their wealth to a Swiss bank today?

Trust & Stability

- Political and economic stability
- Legal certainty
- Long-term reliability

Global Access

- Markets, currencies, asset classes
- Beyond the home market

Operational Excellence

- Quality, reliability, efficiency
- Complex cross-border set-ups

Investment & Advisory Expertise

- International investment know-how
- Specialised solutions
- Long-term, personal advice

Key differentiator: access plus reliable execution

Global Access creates opportunities. Operational Excellence makes them accessible, reliable and scalable.

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How Do We Win? From Swiss Advantages to Client Value

Three strategic choices for long-term success

1 Choose the right markets

Viable access, right clients, real potential

2 Deliver the right offering

Diversification hub or full-service partner

3 Leverage our Swiss strengths

Combine access, excellence and expertise

Not: many markets, one standard offering → **But:** the right clients, a differentiated value proposition

«Cross-Border Wealth Management is no longer just about bringing international wealth to Switzerland. It is about bringing Swiss value to international clients.»