BONHÔTE

Bankers since 1815

Private Clients

Banque Bonhôte & Cie SA

The Bonhôte Group at your service

- Close to our clients and resolutely looking to the future
- Expertise to fulfil your aspirations.
- Managing the unexpected, anticipating future needs

Our approach

We take the time to listen to you and understand your wealth management needs.

Together with you, we will design a solution that fits you and your family.

Our values

For several generations, we have been active custodians of our clients' wealth and supported them in planning for the future.

Trust, discretion and professionalism are our dearest values – as is your peace of mind.

“A broad range of services for wealth planning and management”

- Effective, flexible and quick to respond – with a constant people focus.
- A valued relationship built on trust and excellence of service.
- Advice adapted to where you live and where your assets are located.

Considering your wealth from every angle

You are unique – so are your assets.

In every season of life

Count on our expertise to accompany you in every season of life. Because we understand your expectations fully, we can tailor our advice to you and you alone. And we will constantly take into account all changes to your personal circumstances.

In addition to private banking, our Group offers the services of experts who will manage every aspect of your wealth. We can also manage your loans, plan your retirement, and advise on taxation, your estate and insurance coverage.

Tailored advice

Our assistance also includes legal and tax consulting for individuals and legal entities. In addition, we help administer companies, foundations and trusts. We furthermore manage personal property such as art collections, and can also provide the framework for your charitable ventures. Family office services are also available.

We are active in the Swiss property market through our investment fund, which is rated one of the best in the country. Whatever your project, we will be there, whether you are buying (and require financing or help structuring the transaction) or selling, either in Switzerland or abroad.

Wealth management and investment services

We work with you to draw up an inventory of your assets.

Investment strategy

Working in harmony with your personal and family-related goals, we will determine the best investment horizon and risk profile for you, then propose the strategy most suited to your circumstances.

Our clients are offered a range of solutions from which to choose. Whatever your preference, you will benefit from individual treatment that is tax efficient and properly manages your risk at all times in tune with your evolving needs.

If you want to focus on socially responsible investing by favouring companies that score highly in sustainable development, we will design a specific method centring on environmental, social and governance criteria.

Consolidation and valuation

To ensure you have a comprehensive view of all your investments, we will provide a consolidation of your portfolios, including a risk assessment.

"Even more than providing a comprehensive suite of wealth management services, we seek to build a privileged relationship with each of our clients aimed at fully achieving their objectives"

Financial and pension planning

We will support your transition to retirement.

Pension advisory service

When planning for retirement, you will be faced with questions such as how to maintain your standard of living, whether to take your pension as a lump sum or in instalments, or how to invest your retirement savings.

Perhaps you are looking to strengthen your pension assets following a change in your personal or professional circumstances and want to know your options.

Or as a homeowner, you want to calculate your prospective housing costs at retirement and know whether you should pay down or pay off your mortgage. We will support you by optimising any legal and tax decisions that you may face.

Global expertise

If you are settling in Switzerland for work or as a person of private means, you may be wondering how to handle your foreign retirement assets in Switzerland. We will show you which measures to put in place.

Or perhaps you plan to leave Switzerland and have vested retirement assets, and want to know what procedures to follow and which tax aspects to consider.

Our tax experts are always on hand to analyse and optimise your assets.

Loans and insurance

We meet your financing needs and ensure your assets are protected.

Loans

If you need additional cash but are reluctant to sell portfolio investments, we can set up a Lombard loan to help you obtain money by using your securities as collateral.

For clients wanting to finance the acquisition of real property, our network of reliable partners are there to analyse transactions and set up mortgages for you.

Insurance

You wish to draw up an inventory of your insurance coverage to ensure you are adequately covered at all times.

We will refer you to trustworthy experts who operate with the utmost discretion.

“Tailor-made solutions founded on our expertise”

Wealth and estate planning

We will advise you according to your specific needs, from a national and global standpoint.

Bequests

Perhaps you want to arrange a specific succession, for example by establishing conditions for inheriting or specifically allocating assets, and you want to know what arrangements to make or whom to involve in the execution of your will.

For those cohabiting or in a civil partnership, we can advise on maintaining an income for your partner in the event of bereavement.

Marital questions in Switzerland and abroad

Your spouse and yourself do not have the same nationality. Or perhaps you married abroad or are leaving Switzerland, and you are wondering what impact this will have on your marital property and estate arrangements. Should you draw up a marriage contract or amend the existing one, or draw up a will or contract of inheritance?

Or if your son or daughter settles abroad for work, how will this affect your existing arrangements?

To protect wealth intended for children in the event of divorce, we can show which legal instruments or arrangements should be put in place.

Tax advice

We analyse and optimise your tax and financial situation.

Advising business owner

You are developing a start-up and want to find the best way to pay your employees, for example through profit-sharing. We will advise you on the tax implications for yourself, your company and your staff.

For those looking for investors to inject capital, we can advise on whether to change the company's legal form or restructure it.

Or perhaps you want to pass on your business. We will know how to structure your business assets to minimise the tax impact.

Life can be complicated for those with tax-filing obligations in Switzerland and abroad. We consider every angle to avoid double taxation for our clients.

Domiciliation and residency

You want to take up residence in Switzerland or abroad. We will inform you of the administrative and fiscal considerations involved.

Or perhaps you want to buy a home abroad. We will detail how to structure ownership and financing to optimise all related tax costs.

Private Client Partners

Our family office service comprehensively manages your family heritage from every angle.

Analysis

Our family office specialists at Private Client Partners analyse your needs and appraise the value of your assets while also establishing family-related and risk profiles.

Customised strategy

Our family office service establishes an individual strategy based on your expectations with investment restrictions and personal risks taken into consideration. As well as securing a regular income, this strategy is designed to preserve capital in the long term. The investment process, which aims for moderate capital gains and low fluctuations in value follows a «common sense» approach.

Implementation and monitoring

The strategy is subject to continuous reporting, monitoring and adjustments. Privat Client Partners is responsible for the administration of your client record together with asset consolidation, payment transactions and documentation. Consolidation services are also available to institutional clients. Information on assets is delivered quickly through the most appropriate channels.

Over twenty years in the business

With over twenty years of experience, we count ourselves as experts in the fine art of asset consolidation. At the same time as offering a clear overview of assets, we can also manage both financial and non-financial assets, draft management reports and provide custody services. Automated interfaces with various Swiss and foreign banks allow for a seamless service.

Personal administration

We can take care of your personal needs and your routine administration.

Personal administration and powers of attorney

Your parents are elderly and struggling to handle their paperwork. We can be the partner to help you carry out and coordinate all required administrative tasks, for example by paying bills and keeping track of insurance policies. We are also able to implement powers of attorney.

If you wish to hire household staff, we will guide you in registering your employees with social security and assist in organising payroll.

Family governance

If you are part of a family whose members own property jointly or as legatees, we have the expertise to manage assets efficiently while avoiding conflicts and protecting the entitlements of each party.

Art services

Inventories

You have passionately pieced together an art collection over the years. You have the invoices but lack background information on particular works of art. We know how to complete the documentation to determine the origin and current market value of your works of art. We can also assist in valuation and insurance.

Strategy

Perhaps you have just inherited several works of art and are wondering whether to keep them. We will ensure that you receive unbiased, expert advice from an art historian or curator.

Logistics

At times you may wish to lend out works of art to a museum in Switzerland or abroad. We know the arrangements that must be made for transportation and insurance, and which other formalities must be completed.

Advice

You have an art collection that you would like to pass on, either through an inheritance or by placing artwork up for sale. You can count on us to optimise these transfers from both legal and tax standpoints.

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Certified B Corporation
This company meets the highest standards of social and environmental impact

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