PRIVATE CLIENTS

BONHÔTE
BANQUIERS DEPUIS 1815

“Close to our clients and resolutely looking to the future”

The Bonhôte Group at your service

Expertise to fulfil your aspirations.

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 their plans for the future.

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

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

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 key 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.

Personalised 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 governance 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.

"Effective, flexible and quick to respond –
with a constant people focus"

Wealth management and investment services

Together with you, we 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 which properly manages your risk. And your personal plan will always be tailored to your changing needs.

If you want to give pride of place to socially responsible investment by investing in 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.

“A valued relationship built on trust and
excellence of service”

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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.

“Managing unforeseen circumstances,
anticipating future needs”

Loans and insurance

We can arrange financing for you and ensure the protection of your assets.

Loans

If you need additional cash but are reticent 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.


Our Head Office in Neuchâtel
2, quai Ostervald

"Tailor-made solutions founded on
our expertise"

Wealth and estate planning

We will advise you according to your specific situation, from a national and international 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 succession?

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.

"Advice adapted to where you live and
where your assets are located"

Tax advice

We analyse and optimise your tax and financial situation.

Advising business owners

You are growing 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 into their company, 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.

“Your partner in everyday life”

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.

“Artwork advisory and administration services”

Art services

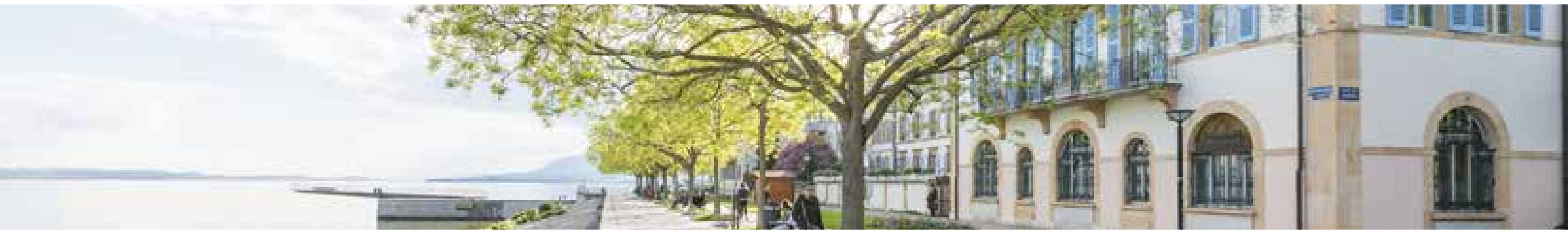
We can provide independent expertise for the purchasing, owning and bequeathing of artwork.

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 valuing and insuring works of art.

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, for example.

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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