

Have you heard of Helvetia Wealth AG?

We are closer than you think! Did you know that Helvetia was named by the Romans for its predominantly Celtic inhabitants? Today it's better known as Switzerland.

Helvetia Wealth AG is a wealth creation and management firm based in Zurich. It combines the best of traditional Swiss banking with a fresh approach to meeting the personal needs of medium and high net worth private clients. The Zurich-based firm adopts a 'best of class' approach to investing, and concentrates on creating and managing the wealth of medium and high net worth private clients.

Chairman and co-founder of Helvetia Wealth AG, Ottmar Ruoff, said our independent firm is, "Unique in terms of its strategy, we combine traditional and trusted Swiss private banking services with a dynamic stockbroker approach to client acquisition". Ruoff continues, "Never before has the broader Irish market place had access to this level of sophisticated banking, and exclusive institutional financial solutions."

Mr. Ruoff brings 30 years of banking experience to the operation, including a former position as the deputy global head of Deutsche Bank's private banking operations. As managing partner for Swan Wealth, he managed the family wealth of ultra-high net worth clients, people with a net worth in excess of €10m! Helvetia's CEO is Kamil Stender, who has ten years banking experience, with the likes of Credit Suisse and Deutsche Bank.

Ruoff commented that, "There was a slowdown in 2000 when many new products didn't perform. But in the past 12 months there has been a return in client's confidence. The time is now right to assess your asset allocation model and seek a fresh approach if you have products which are not working well in your portfolio".

The firm is an entirely outsourced operation partnering with companies such as UBS, Credit Suisse, Deutsche Bank and a number of niche, top performing institutions. Helvetia Wealth is at the centre of this network, and acts as mediator sourcing the top performing financial solutions in its asset class. Ruoff maintains this keeps them ahead of their competition, commenting that, "Most investors have individual goals and objectives that cannot be met by general retail advice and basic vanilla products".

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The Benefits of Banking in Switzerland

Offshore does not just describe wind direction! You may have often read about "offshore jurisdictions" or "offshore financial centers". These terms generally refer to any place other than where you live and do business. When Helvetia Wealth AG uses the term offshore, we refer to Switzerland, the home of private banking, and a place where significant financial and tax advantages are available. These qualities have made Switzerland a very attractive place for companies to operate and somewhere that you too should want to bank.

Switzerland is an offshore financial centre, it promotes and guarantees no taxes or low taxes for Irish clients who chose to do business there. It is an asset haven that has adopted special laws and has a judicial system that guarantees strong protection for assets, plus a high degree of financial privacy.

Having an offshore bank account is a good thing. How you can use it to your best advantage is where a Bank-Independent Asset Manager (IAM) comes in. In Switzerland IAMs manage an estimated CHF8.5 trillion.

"There's a good reason Swiss IAMs manage so much wealth", says Stender, "We are very good at what we do, and we service a growing need. Helvetia Wealth agrees Ultra High Net Worth families should have part of their wealth invested outside their home country; however, we now make it possible for the broader market to bank alongside the world's wealthy elite. Why should only the super rich get richer?"

How can an IAM help protect your future?

Diversification, whether it is by asset class, sector, or geographic location, is the key to smart investing. Even if you know what your ideal asset allocation should be, knowing what it currently is, is more often the challenge.

It is important to regularly assess your portfolio and ensure it continues to meet your investment objectives. Investments that are performing poorly are clearly slowing your growth. This is why you should analyse your portfolio now and seek to change any investments which are not performing well!

Things move very quickly in today's market. Do you think your investment choices kept pace with the changes in your life in 2005? You should assess your asset allocation model if you want to ensure your holdings work for you going forward in 2006.

Good Reasons for working with Helvetia Wealth AG

Benefit 1: Helvetia Wealth is boutique operation, which means we build individual portfolios for each client. Most banks will categorise investors as aggressive, passive, or somewhere in between. However, Helvetia Wealth AG creates bespoke portfolios that depend on what YOU need and want.

Benefit 2: Helvetia Wealth AG knows its clients personally. Clients are friends and our network spans worldwide. A good IAM will call each client at the end of every quarter, tell them what's been going on in the last three months, and what's likely to happen next. Your manager will speak to you as often as you require. Boutique does not mean limited service. The big institutions simply act as settlement agents for us if we introduce their products.

Benefit 3: We don't have to trade like big institutions. We have the courage to say we don't like the market and to keep out. A bank will usually be fully invested. Big banks don't have the speedboat agility to switch positions the way we can. We never change your core holdings, however, we may use options to hedge!

Benefit 4: Most asset managers and private banks require a minimum opening account balance of between €500K and €1M. We will start your portfolio from a little as €20,000 and you can grow it on par with your confidence in us.

Benefit 5: Privacy. It's very difficult to gain information on Swiss bank accounts, and this has been protected by law since 1934. This means that external commercial or governmental agencies will only access the personal information YOU choose to disclose.

Benefit 6: Trust. We work with you to analyze your needs, based on factors such as your age, health, temperament, investment experience, personal preferences, individual circumstances, and family situation. Once trust is established, we open your account and that brings us to the last advantage...

Benefit 7: We make your life simpler. You do not have to devote time deciphering the labyrinth of available financial information as you try and decide how best to build and manage your portfolio. We do this for you on a daily basis. We stay in touch with you and if circumstances change be sure that we already have the ball safely under our arm. It is our objective to increase your wealth and to ensure you are comfortable with all aspects of your portfolio.



Mr. Marsel Dosch, partner, GNV Treuhand, Vaduz, Lichtenstein and Ottmar Ruoff, Chairman, Helvetia Wealth AG, Zurich, Switzerland.

Creating wealth takes vision.



Helvetia – an ancient mountainous region of central Europe, named by the Romans for its predominantly Celtic inhabitants. Today it's better known as... Switzerland.

Swiss International Wealth Creation and Management is closer than you think.



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