



Holistic Wealth Advice



tailor-made. holistic. for you.

Holistic Advice Means Truly Understanding Your Needs

The smzh Holistic Wealth Advice represents a paradigm shift in financial consulting: Moving away from fragmented snapshots towards a structured, integrated view that considers all aspects of wealth.

Bankable and non-bankable assets are captured – including accounts, investments, real estate, business holdings, and retirement assets. Liabilities, investment structures, and currency risks are also factored in. The result: **a three-dimensional wealth perspective** that goes far beyond a classic securities portfolio analysis.

The foundation for a new era of financial advice

This holistic wealth perspective forms the basis of **modular, technology-assisted, and individually tailored guidance** – across all relevant financial areas.



Personal. Life-stage-oriented. Product-agnostic.

The Holistic Wealth Advice gives you access to the full range of smzh advisory services and provides orientation in complex situations – as a starting point for sound financial decisions now and in the future.

Because only those who have the full picture can make the right decisions.

Clarity is not a privilege – it's a prerequisite.

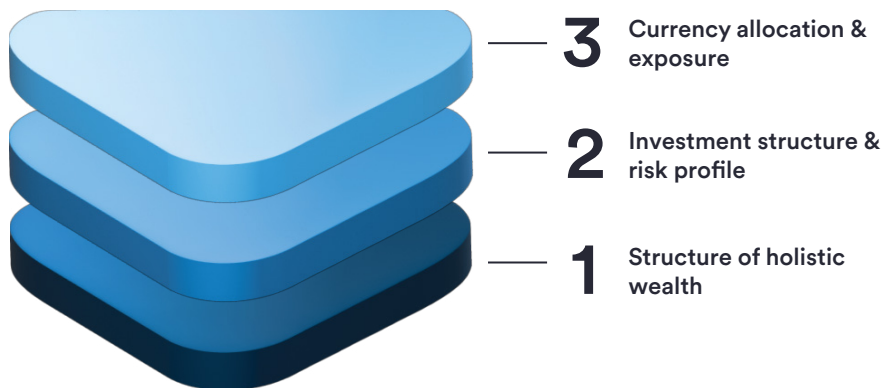


The Three Dimensions of Holistic Wealth Advice

What belongs to your wealth – and in what context?

The smzh Holistic Wealth Advice creates clarity through systematic structure. It provides a comprehensive analysis of your assets – regardless of where they are held, how they are invested, or in what form they exist.

Three dimensions are at the core:



1. Structure of holistic wealth

What belongs to your wealth – and in what context?

All assets and liabilities are recorded.

- **Bankable assets:** Bank account and custody account values
- **Non-bankable assets:** Pension funds (e.g. occupational pensions, pillar 3a), real estate, business equity, tangible assets (e.g. art, watches, classic cars)
- **Liabilities:** Mortgages, loans, other obligations

This overview highlights **which components shape the wealth, where they are tied up, and how they are embedded in the overall structure.**

2. Investment structure & risk profile

How is the wealth invested – across all elements?

All assets – including tied pension funds and illiquid assets – are transparently assigned to their respective asset classes:

- **Allocation by asset class:** liquidity, bonds, equities, alternative investments
- Evaluation of **risk distribution and concentration risks** across the entire wealth
- **Liquidity:** Where is capital readily available, and where is it tied up long-term?

This results in an **objective view of the strategic allocation** – across the entire wealth.

3. Currency allocation & exposure

What role do currencies play in holistic wealth?

Here too, all assets are taken into account – not just portfolio holdings, but also pension fund assets, foreign real estate, or business equity:

- **Determination of currency risk** at the total wealth level
- Analysis of hidden **foreign currency components**, e.g., in pension funds or business valuations
- Derivation of possible **hedging or diversification strategies**

This makes the currency dimension an integral part of the wealth advice – not a matter of chance.

The result: a complete, interconnected picture.

The smzh Holistic Wealth Advice provides not only clarity, but also context.

It reveals how individual components of wealth interact – and what strategic implications arise from that.

- What is the total value of my wealth – and how is it structured?
- How and to what extent am I invested in each asset class?
- To what degree am I exposed to currency fluctuations across my holistic wealth?

These insights form the basis of a sound, future-oriented wealth strategy – tailored to individual goals, life stages, and plans.

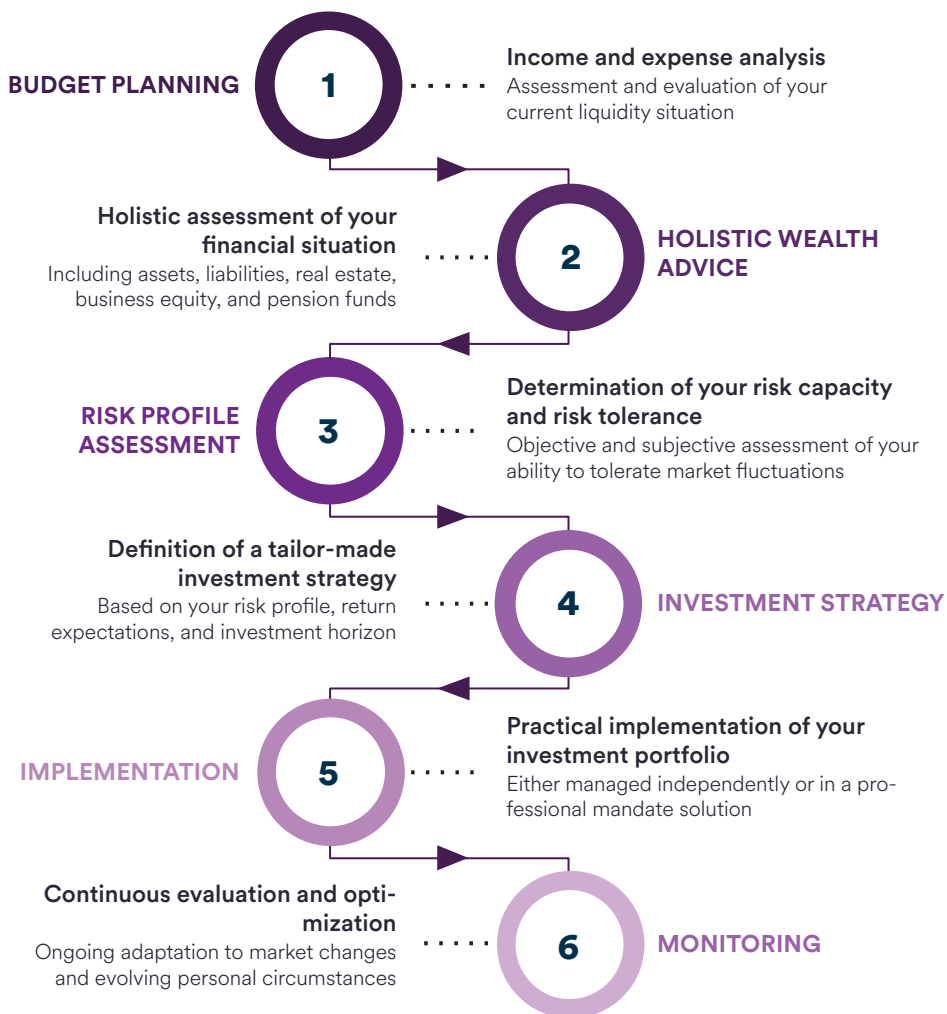
From the Big Picture to Implementation

Create structure. Define goals. Align your wealth.

The smzh Holistic Wealth Advice is the starting point for a comprehensive, forward-looking financial architecture. Based on a three-dimensional view of your assets, we work with you to develop a consistent strategy tailored to your life stage, plans, and priorities.

Holistic Wealth Strategy → The overall strategy provides the framework for all financial decisions.

From the current state to a strategic target vision.



The goal is a robust portfolio with a clear focus – aligned with the reality of your holistic wealth.

The investment strategy is not developed in isolation, but as part of the overall strategy.

It takes into account all asset components – including tied pension funds, real estate, and business holdings – and ensures a balanced approach between return, risk, and liquidity.

Transparency. Control. Guidance.

Implementation marks the true beginning of our collaboration.

Because our Holistic Wealth Advice is not a one-time exercise – it is an ongoing process that evolves with your life stages and goals. As your strategic partner, we support you actively, proactively, and across topics. Whether it's portfolio adjustments, the implementation of new projects, or questions around pensions, taxes, real estate, or financing – we bring the right topics to the table at the right time.

This way, analysis and strategy become a concrete, long-term plan for wealth development and financial security.



Advisory Services Built on the Big Picture

The smzh focus areas – integrated, modular, and to the point.

From the Holistic Wealth Advice, we derive concrete recommendations – tailored to your personal situation, goals, and financial starting point. The smzh advisory architecture covers all key areas – clearly structured, holistically connected, and implemented independently.



Finance & Investments

The Holistic Wealth Advice shows how and to what extent the overall wealth is invested – across all asset types.

Based on this, we develop a tailored investment strategy aligned with your risk profile, investment horizon, and personal objectives.

In doing so, we consider not only traditional bank investments but also pension assets, business holdings, and real estate – all within the context of your overall financial structure.



Insurance & Retirement Planning

A holistic financial architecture requires a stable foundation.

We analyze your retirement planning (occupational pension schemes, pillar 3a/3b, vested benefits) as well as your insurance coverage, identifying gaps, overlaps, and opportunities for optimization.

The goal is an individually tailored protection strategy – efficient, comprehensive, and future-proof.



Real Estate & Financing

Real estate often represents a significant part of overall wealth – with long-term impact.

We support you with the **purchase, sale, valuation, and financing of properties** – fully integrated into your overall strategy.

Key questions we address include: Is your current financing still suitable? (Mortgage amount, term, interest rate) – including an independent comparison of market offers.



Legal & Tax

The Holistic Wealth Advice often reveals untapped tax potential.

We identify **opportunities for tax optimization** and support legal structuring – both private and corporate.

This also includes topics such as **powers of attorney for healthcare, advance care directives, wills, and inheritance contracts** – to ensure legal protection in the best interests of our clients.

All topics – one foundation.

Thanks to the Holistic Wealth Advice, all areas are considered not in isolation, but in an interconnected and strategically aligned way. This turns advice into real impact.

Contact our experts



Rafael Szucs

Head Key Clients &
Corporates

Phone: +41 43 355 12 71

Email: szucs@smzh.ch



Antonella Summa

Real Estate Advisory &
Relationship Manager

Phone: +41 76 795 66 55

Email: summa@smzh.ch

Or use our online calculators:



Budget Calculator

smzh.ch/en/budget-calculator



Savings Calculator

smzh.ch/en/savings-calculator

About smzh

smzh ag is an independent financial services provider offering private and corporate clients holistic, transparent, and sustainable advice in the areas of **finance & investments, pensions & insurance, mortgages & real estate**, as well as **tax & legal**.



📍 Visit us online or in-person at our offices in:

Arosa · Aarau · Baden · Basel · Bern · Buchs SG · Chur · Frauenfeld · Lucerne
Pfäffikon SZ · St. Gallen · Sursee · Zurich



smzh ag

Tödistrasse 53, CH-8002 Zurich

+41 43 355 44 55

contact@smzh.ch

www.smzh.ch



smzh
www.smzh.ch