

## Always with you

**A life-long partner for expats—  
Solutions for expats at home and abroad**



**Often on the move, expats need investment solutions that fit their needs and international experience. As an expat with Vontobel Swiss Financial Advisers (Vontobel SFA), you can continue investing in preferred currencies and securities. Based on our expertise, we provide the advice you need to achieve the right balance of geography, market, asset class, currency and issuer diversification.**

### **Moving to or out of the US?**

We also have experience with clients moving around the globe. No matter which direction you are heading—leaving the US or moving there—we work hard to help you stay invested along the whole journey.

### **Or Canada?**

We can serve certain Canadian residents on the basis of our International Exempt Advisor status. You might be advised on non-Canadian securities that you can hold in custody abroad.

Although we are based in Zurich, with branches in Geneva, Miami and New York, we are never far away. Our relationship managers frequently travel to the United States and throughout Switzerland to meet with you. You also have access to our secure online system, which provides a complete overview of your assets and portfolio performance whenever you need it. Of course, you have direct access to your relationship manager. Our in-house Investment Management team is available to ensure that your portfolio is customized to your individual needs.

### **How our offering meets the needs of expats**

- We accompany you along the **whole journey**, so you are able to keep our far-sighted solutions even if you move away
- Full US **tax reporting** is provided for all accounts
- A **multi-currency** platform allows you to invest in different currencies and asset classes
- You **diversify your assets** with regard to investments, jurisdictions, and custody
- We offer a long-term investment strategy approach with a distinctly **European view**
- As part of Vontobel, we are able to offer you a broad network of solutions to cover complex needs

### **Working with others on your behalf**

We will gladly coordinate with your other professional advisers when developing your customized investment solutions. Because we share your goal—a genuinely integrated approach that meets the full range of your wealth management needs. Involve us early in the process to help you ensure a smooth transition.

### **Expats are welcome**

We are not only licensed with the SEC, but we also focus on meeting the needs of expats, including US tax statements and service hours that work around your schedule.

### **A true open architecture offering**

Our multi-currency, multi-asset portfolio solutions are developed specifically for you as an investor. Utilize a range of Vontobel and third-party solutions to access international markets and currencies.

### **Manage risks while pursuing opportunities**

The strength of our program approach lies in our structured investment process. This combines top-down asset allocation with bottom-up security selection. We aim to generate above-average, sustainable, long-term performance with acceptable levels of risk. We regularly review your investment objectives and asset allocation so that they continue to fit your wishes and risk tolerance.

### **Why choose us? Because we are:**

- Registered with the SEC as an Investment Adviser
- Licensed as a Securities Trader by the Swiss Financial Market Supervisory Authority
- Specialists in global investing
- Located in Zurich (Headquarters), Geneva, Miami and New York
- A wholly owned subsidiary of Vontobel Holding AG, a globally active financial institution founded in 1924 and listed on the SIX Swiss Exchange

### **Legal notice**

Vontobel Swiss Financial Advisers AG (“Vontobel SFA”) is a registered investment adviser with the Securities and Exchange Commission (“SEC”) in the United States (“US”) and has a license in Switzerland from the Swiss Financial Market Supervisory Authority (“FINMA”) as an Wertpapierhaus (which roughly translates to “securities firm” in English). Additionally, Vontobel SFA relies on the International Exempt Advisor status in the Canadian Provinces of Alberta, British Columbia, Nova Scotia, Ontario and Quebec. It is important that you understand the ways in which we conduct business and the applicable laws and regulations that govern us. For more details regarding our investment advisory program(s), including fees, services, features, and client suitability, please refer to our Wrap Fee Program Brochure (Form ADV Part 2A) (“**Disclosure Brochure**”) and Form CRS, which can be obtained from one of our Relationship Manager or accessed at [vontobelsfa.com](http://vontobelsfa.com). Although we are licensed to provide investment advisory services in the US as an SEC registered investment adviser, we are not licensed to provide securities broker-dealer services, banking services or CFTC-regulated derivatives services in the US.

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Vontobel Swiss Financial Advisers AG  
Gottthardstrasse 43  
8022 Zurich  
Switzerland  
T +41 58 283 81 11 (Switzerland)  
T +1 855 853 4288 (USA, toll free)  
[info@vontobelsfa.com](mailto:info@vontobelsfa.com)  
[vontobelsfa.com](http://vontobelsfa.com)