

# Private Banking

The new approach to  
valuable solutions



Neue  
Bank



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We're  
glad  
you're  
here

# Welcome to Neue Bank

We're glad you've found the way to us. As a private bank, we see ourselves as your personal service provider, where you can find tailor-made solutions without any detours. We take time for you and tirelessly put your interests front and centre. We do this with dedication, an enormous wealth of expertise, and the personal commitment of each individual adviser. Integrity and the commitment to convince our clients through competence, performance, and passion are our daily motivation. We communicate openly and directly. As a private bank, we make highly efficient decisions without detours. For you, this means boutique-quality private banking.

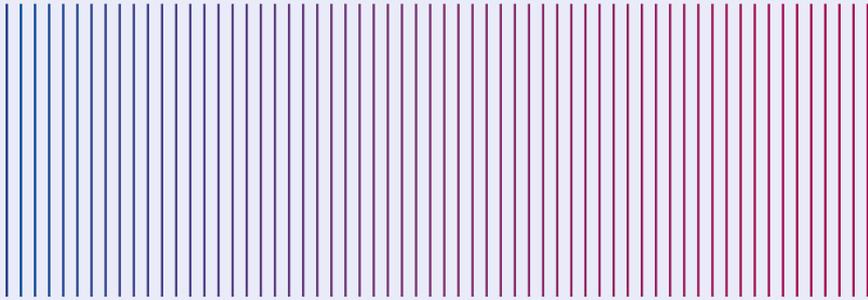
We provide you with personal advice tailored to your needs. With our forward-looking and competent approach, we tailor a package for you that includes everything you need for your asset management, your investment projects, your pension provision, and your offspring. We take the time to listen to you, because we want you to feel good about your decisions. To safeguard your assets for the long term, we continuously review all options and develop future-oriented solutions together with you.

# We're Neue Bank – independent since 1992

## **Forward-looking and independent**

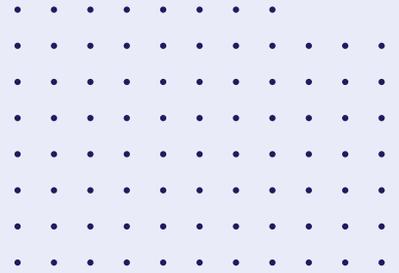
In 1992, Neue Bank's founders took a new, more personal approach to client advice and wealth management. Today, this boutique character still distinguishes us. Highest quality and client proximity put into practice are very important to us. We implement client-focused solutions quickly and sustainably. With this approach, we have firmly established ourselves as an integral part of the Liechtenstein financial centre and far beyond.

We were one of the first banks to take up the issue of sustainability and integrate it into our asset management. But our approach to sustainability goes much further: According to our image of ourselves as a bank, being sustainable also means accompanying you as our client for the long term and making your needs our own. We also see sustainability as a guiding principle in our respectful dealings with each other – we meet each other eye to eye, listen, and inspire each other in our actions. We do all this for your benefit – because you profit from short decision-making and communication channels, direct exchanges of ideas, and excellent banking.



Since 1992

85 Employees



**Steadily rising  
assets under  
management**



**Excellent equity  
base and  
solid profits**



**Award-winning  
performance in  
asset management**

# More time for you, more experience for your wealth

Added value cannot always be measured exclusively with financial indicators. We believe that our added value for you includes a higher quality and quantity of personal advice. From the very first meeting and over the course of years or even generations, our Neue Bank advisers accompany you and know which factors are important to you and which specific investment steps will bring you closer to your wealth goals.

To provide you with comprehensive advice, we look at your entire life situation together as the basis for all financial decisions. Do you want to build up wealth or secure existing assets for the long term? Does your family enjoy a strong level of security? Do you want to strengthen your business for the future? We thoroughly clarify these and other relevant questions together with you. Based on this analysis, we are able to present you with tailored solutions.

Our advisory process

## We work for you according to a clear structure



### Overview and analysis

The focus of our advisory approach is your life situation, your goals, and your wishes. We take the time to do this right. In a first step, we take a look at your situation and your needs, and together we find out where the journey should lead.

### Individualised concept

At the heart of your personal wealth planning is a tailor-made concept. We develop holistic solutions tailored to your individual needs and reconcile them with your vision. We pay close attention here to transparency and comprehensibility.

### Competent implementation

When implementing your individualised solution concept, we leave nothing to chance. As an independent private bank, we focus entirely on your interests and accompany you through all decision-making processes and the choice of instruments. We do not offer any products of our own, so that we are able to advise you according to the best-in-class approach without any conflicts of interest.

### Ongoing review and advice

Our ongoing analysis and review ensure that your assets are always well protected and can develop according to your wishes. A dense network of personal advice and documentation guarantees that you are always well informed. This allows us to react quickly to any changes and, together with you, to adapt your solution concept at any time.

# The new way to invest

Our commitment is to offer you the best personal advice and the best financial services. We safeguard the standards of our advice and our services through a wide range of quality criteria. This also means that we remain independent for you and refrain from offering our own financial products. We operate according to the best-in-class approach: only the best products for your investment needs and your personal situation. Drawing on their extensive training and expertise, our employees ensure that you are always informed about how your assets are performing. With our proven traffic light system, we also provide you with a reliable tool for your investment decisions.

## Your benefits at a glance

Outperformance over a long period thanks to active asset management and optimised investment strategy

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Traffic light system with early-warning signals – your “airbag” against losses

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“Best-in-class” approach for optimal investment – no own financial products

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Excellent performance in the ethics sector, many years of experience with sustainable investments

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All private banking advisers are members of Neue Bank’s investment committee, giving them first-hand access to information

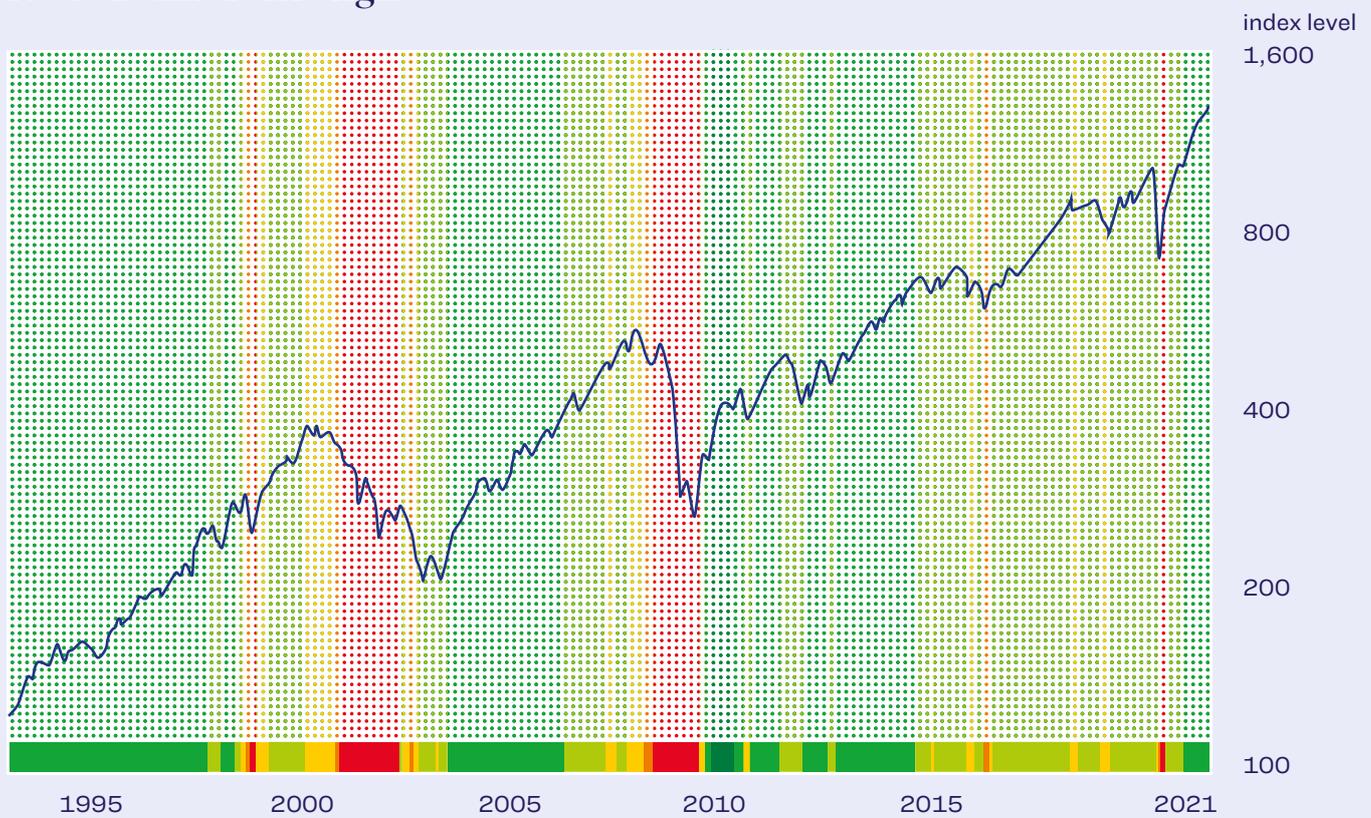
# Performance comparison

- PRIMUS-ACTIVE Dynamic CHF
- Benchmark CHF



## Systematic risk management

# Neue Bank traffic light



- strongly bearish
- bearish
- neutral
- slightly bullish
- bullish
- strongly bullish
- MSCI AC World

In addition to current economic data, we incorporate company valuations, trend indicators, risk measurements, and insights from behavioural economics into the Neue Bank traffic light.

# Investing means believing in the future

Your wealth grows – and you can choose how much you want to be involved in that process. We accompany you in a professional and individualised manner, in line with your financial goals.

The way you manage your assets and your investment style are based on your personal needs. Together, we find the model that suits you best – according to your wishes. Our advisers take time for you and are always at your side. In a dialogue with you, we obtain a comprehensive picture of your financial and personal goals. Together, we define the suitable investment strategy and model. When the strategy is implemented, you benefit from tailored solutions and ongoing monitoring of your assets. You decide whether to entrust the management of your assets to our experts or whether to make your own investment decisions. No matter what you choose – our client advisers look forward to supporting you.

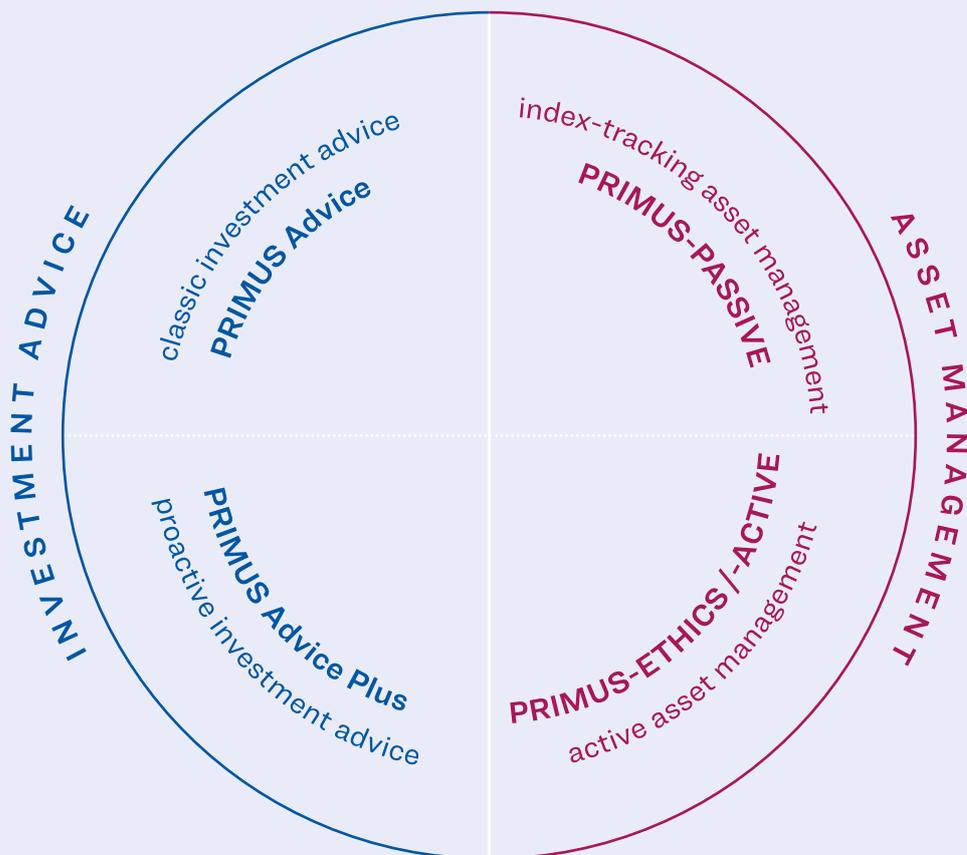
## What type of support do you want?

### PRIMUS Advice

You make your investment decisions independently and flexibly, without sacrificing regular monitoring of your portfolio and our tailored investment recommendations.

### PRIMUS Asset Management

You do not pay close attention to the financial markets or you lack the time to manage your portfolio yourself. We offer you professional asset management with different approaches precisely tailored to your investor profile.



# **PRIMUS Advice – we advise, you decide**

We help you to identify your goals, expectations, and risk tolerance. Our client advisers will advise you on selecting suitable investment instruments that cover the entire spectrum of possible investments – fixed-income securities, equities, funds, structured products, and a range of alternative offerings. Our goal is to simplify and optimise your overall financial situation. The final investment decision is yours. Our highly qualified employees will support you with their expertise and advice tailored to your individual needs.

Markets and personal needs change over time – and so does your investment strategy. We monitor your portfolio and keep you up to date about the latest developments in the financial markets, provide you with our know-how, and support you in your investment decisions.



### **Our services**

Individualised support from our advisers

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Selection of five different investment strategies

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Individualised investment proposals

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Regular portfolio monitoring

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Comprehensive performance reporting

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Sustainability report at portfolio level

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Attractive conditions with additional discounts

### **Your benefits**

Regular information by your private bankers

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We advise – you decide

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You are always informed about current market developments

# PRIMUS

## Asset Management – securing values

### **Neue Bank wealth management**

Structuring wealth and increasing it for the long term brings with it a variety of challenges. As one of the most experienced private wealth managers in Liechtenstein, we are able to provide you with optimal support. Our investment specialists select and manage your assets professionally, allowing you to benefit from proven, structured investment processes as well as the comprehensive expertise and skills of well-versed portfolio managers. At the same time, you benefit from the experience of a proven private bank.

### **You define the goal – we work for you**

Your personal needs, your financial goals, and your risk tolerance form the basis for the design of your portfolio. So that you can use your own time as efficiently as possible, we take care of the rest. You receive first-class, personalised expertise from our advisers. They facilitate your access to a wide range of investment opportunities to help you achieve your goals. They will ensure that your strategy is implemented to your exact specifications, and they will report to you regularly on the progress made.



**PRIMUS-ACTIVE**

With the PRIMUS-ACTIVE mandate, we offer you the opportunity to invest your assets in accordance with the traditional insights of well-known portfolio theories. We pay particular attention to broad diversification, both with respect to strategic definition of the asset classes as well as selection of securities.

**Active asset management**

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**Consideration of long-term cycles**

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**Broad diversification**

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**Sophisticated safety system**

**PRIMUS-PASSIVE**

The PRIMUS-PASSIVE asset management mandate differs from the traditional solution especially in intensity and also in the manner in which it is implemented. With this solution, we offer you a passively structured portfolio with an efficient investment strategy.

**Low-cost index products**

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**Rebalancing**

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**Long-term performance**

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**Structured and efficient**

**PRIMUS-ETHICS**

With this sustainable approach to asset management, you have the opportunity to consider environmental and social aspects alongside financial aspects in your investment decisions. We invest your assets in companies that take social and environmental responsibility.

**Ethically and morally impeccable**

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**Trustworthy and transparent**

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**Responsible and future-oriented**

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**Highest sustainability rating**

**PRIMUS-PENSION**

The goal of PRIMUS-PENSION is to secure income for retirement while maximising the volume and/or duration of assets, taking your personal situation, risk willingness, and risk capacity into account

**Securing income for retirement**

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**Preserving assets for old age**

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**Systematic risk management**

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**Ongoing monitoring by our specialists**

# Growth requires partners

We believe that making private and entrepreneurial plans and ventures possible is a key task of a private bank. A wide range of financing options is available, depending on your needs and financing requirements.

The direct and uncomplicated way to your loan begins with a conversation with your trusted advisers, who know your overall situation and support you in choosing which loan is suitable for you personally or your business. Whether you are interested in a mortgage, a business loan, or a Lombard loan, you receive detailed information on our various financing models.

## Your benefits

Personal, tailored advice

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Fast administrative processing

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Individualised plans – individualised financing solutions

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The right loan for your venture

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For private and business purposes

### **Mortgages**

The Neue Bank financing concept for your property in Liechtenstein or Switzerland. We support you in making your real estate dream come true with our various mortgage models.

### **Lombard loans**

Lombard loans are an ideal financing option for your short-term liquidity needs. They are covered by securities, bank deposits, precious metals, or claims from life insurance policies. The credit limit is based on the market value of the pledged collateral, applying the loan-to-value ratios customary in the banking industry.

### **Business loans**

We provide business loans to companies and self-employed persons in Liechtenstein and Switzerland. Business loans are used to finance short-term current assets (operating loans) or equipment (investment loans). The latter are available in the form of overdraft facilities, long-term loans, or fixed-rate loans.



# Structure gives security

A solid wealth plan takes into account your life situation, your wishes, and your needs. It covers the various phases of your life and events such as marriage, financing of home ownership, retirement, and settlement of your estate. But this also means that no two financial plans are the same. Each financial plan is as personal as your life and your dreams.

We develop your plan step by step. This gives rise to your holistic, sustainable, and return-optimised concept. Here again, we act with maximum transparency and always in consultation with you. We explain the different possibilities and implementations. We show you what the various options are and when which measures need to be initiated, and we decide on the next steps together. On the basis of specific recommendations, you secure your values and optimise your returns for the long term.

## **Holistic**

You benefit from a holistic view of your personal situation.

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## **Solution-oriented**

You recognise which actions are needed, and you receive tailored proposals for solutions.

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## **Comprehensible**

You receive a comprehensible basis for decision-making and know which steps must be taken when.

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## **Independent**

You benefit from the knowledge and network of our specialists and remain independent.

### **Your legacy – coming full circle**

Making sure everything is in order, also for the next generation, gives many people a comforting sense of security. While it's never easy to talk to family about inheritance, your wealth is part of your legacy. Estate planning is about determining how your assets and liabilities will pass to your chosen heirs before or after your death, and then deciding what legal tools and arrangements are needed. Our advisers draw on an extensive network of experts, including in estate planning, and are therefore able to provide you with the best possible guidance in preserving your assets and values.



# Call or write us

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