



VZ VermögensZentrum: What we can do for you

VZ VermögensZentrum is the top address when it comes to money. We apply all our expertise to ensure that you are well prepared for your retirement and have what it takes to make the right decisions on each topic – your investments, mortgages, taxes and insurances as well as your pension and estate planning. Also SMEs, pension funds and institutional investors rely on our expertise.

Independence and expertise

Our customers know that we decide solely in their interest. There are no conflicts of interests because we do not make money from the brokerage of financial products. At VZ VermögensZentrum we evaluate offers from all providers according to objective criteria and recommend what is best for you.

Knowledge and experience are our most valuable resources. VZ VermögensZentrum's experts combine

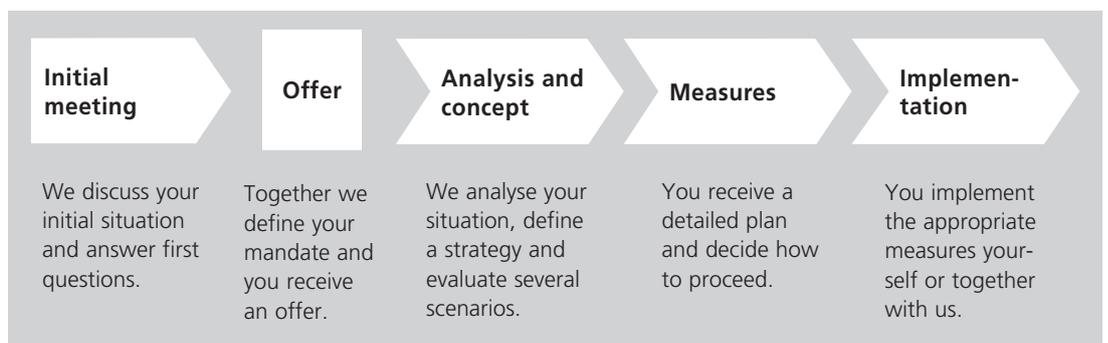
know-how from investment consulting and wealth management, tax consulting, insurance, real estate and trusts. Most of them have a university degree and constantly further educate themselves.

In order to find the right answers to each of your questions, we look at your entire situation and focus on your goals and wishes.

A consultation with tangible results

A consultation at VZ VermögensZentrum begins with a meeting at one of our branch offices near you. The first meeting is about understanding your questions, sketching out solutions and estimating the cost of a consultation. You will receive a written offer from us and decide what your next steps are.

If you give us a mandate, we develop a concept and coordinate every step with you on an ongoing basis. The findings and decisions are documented in writing. At the end of this process, you have a plan with tailor-made measures that you can implement easily – alone or together with us.



A single source for all your financial needs

Now you can bundle everything that has to do with money in one place: Accounts, securities, mortgages and insurances, your occupational and individual benefits as well as your estate. This means that you have a single contact person who knows and understands your entire situation. Your personal advisor ensures that all decisions are coordinated.

Because so many customers entrust us with their money, we are able to negotiate exceptionally attractive conditions. We consistently pass on discounts and perquisites. This means that you benefit from the most advantageous interest rates, premiums and fees on a permanent basis.

Retirement planning

Those who want to maintain their standard of living after retirement must set the right course in good time. After a consultation at VZ VermögensZentrum you will know, among other things:

- whether it is more favourable to receive your pension fund assets as a lifelong pension, as a one-off payment or as a mix of both
- whether you can afford to retire early
- how to secure your partner financially
- how to pay no more taxes than necessary
- how to invest and consume your assets in such a way that your income is secured in the long term.

What speaks in favour of VZ

- Every year several thousand people plan their retirement with us, because nobody has as much experience with this topic as we do.
- We advise our clients comprehensively and take care of everything that has to do with finances. Because we are independent, there are no conflicts of interest.
- VZ clients have more money to spend: Thanks to the favourable insurance premiums, bank fees and mortgage interest rates, they save up to CHF 12'000 every year.

Investing and wealth management

Whether you want to invest money yourself or have your assets managed – you need a partner you can trust.

Investing independently

- Investment advice: Together we define the investment strategy that suits you. We examine your portfolio, uncover weaknesses and hidden costs and recommend instruments that optimise your risk and return.
- Portfolio advice: We check the risk/return profile of your portfolio, monitor your investments and inform you when there are better alternatives.
- Trading: We buy and sell securities on your behalf – cheaper than other providers.

Our wealth management mandates

Customers who do not wish to take care of their investments themselves choose the wealth management that suits them:

- Fundamental or forecast-based mandates based on the analysis of facts
- Rule-based mandates in which investment decisions are made according to intelligent rules.

VZ invests in individual securities, actively managed and index-based funds. Index-based funds such as ETFs are particularly attractive because the funds are widely diversified and incur significantly lower costs. For customers who wish to invest according to sustainable principles, we select suitable investments from the appropriate universe.

Financial security

The experts at VZ VermögensZentrum will show you how to improve your financial security: We check whether you are insured in accordance with your needs and actual risks, whether you get the best out of your pension fund and Pillar 3a, and whether you and your family are adequately insured.

Paying less for better insurance coverage

- VZ customers benefit from low premiums for household contents, private liability, cars, buildings, valuables, legal protection and assistance as well as basic and supplementary health insurance.
- Equivalent or better insurance coverage is up to 20 percent cheaper.

Real estate

The right strategy is the key to permanently reducing the cost of your mortgage.

- We advise you on the selection of suitable maturities.
- We calculate how much you ideally amortise and how you do not pay more taxes than necessary.
- If you mandate VZ to manage your mortgages, you benefit from low interest rates. This is made possible by the pooling of a large portfolio of mortgages.

Free mortgage monitoring system

- Our mortgage monitoring system ensures that you can react to any change in interest rates in good time. You will be automatically informed as soon as a change is profitable for you.
- Before your mortgage is due, VZ will find the best follow-up financing for you. This mortgage monitoring system is free of charge for all customers of VZ Group.

Estate planning

Careful planning benefits both the testator and the heirs. The estate experts of VZ VermögensZentrum will help you to divide up your inheritance as you wish within the framework of legal possibilities.

Planning your estate with us will show you:

- how to provide financial security for your surviving dependants
- how to draw up your will correctly
- how to avoid disputes among your heirs
- how all parties involved pay less tax

As executors, we ensure that your estate is managed and distributed in accordance with your instructions.

Corporate succession

The planning of your succession is demanding. Therefore, we recommend that you talk to the experts in good time to find out:

- How much is your company worth and how can you increase its value?
- How do you find suitable successors and how do you negotiate successfully?
- How do you prepare your company for sale and minimize the tax burden?

You plan to buy a company? These offers might be of interest: vzch.com/unternehmensverkauf

Taxes

Those who plan their taxes skillfully can save a lot of money every year.

- The VZ experts calculate how much room for manoeuvre you have and how you can make full use of it.

- We advise you on all tax issues: capital payments under the second and third pillars, the sale of companies and shareholdings, the purchase and sale of real estate and your estate planning.
- We complete your tax return, check your tax invoice and negotiate with the tax authorities if necessary.

Banking

VZ Depository Bank is an inexpensive alternative to your house bank. When you bundle your accounts, payment transactions and cards at VZ, you save up to two thirds of the fees.

- Payment transactions: At VZ Depository Bank, all your payments are free of charge.

- Trading: The custody and transaction costs are significantly lower than with other banks. Also, VZ passes on retrocessions to the customers without any ifs and buts.
- Credit cards: Your fees are up to 30 percent lower than elsewhere.

E-banking and more

Through a password-protected access to VZ Finanzportal you can manage all your financial transactions online – securely, concisely and conveniently.

- You can see your accounts, custody accounts, pension assets, real estate and mortgages at a glance and know the current value of all your assets.

- Your insurance policies are also bundled here. Before a policy expires, you will automatically be informed whether there is a better or cheaper offer.
- You see the amount, term and interest rate of your mortgages and can manage them conveniently.

Learn more: www.vzfinanzportal.ch



Services for companies and institutional clients

VZ offers a wide range of services for companies and institutional clients.

Optimising occupational benefits

The VZ experts help companies to optimise the occupational benefits for their employees. Most companies find solutions that are more favourable and more individual. Experience shows that VZ customers pay up to 30 percent less for a solution that meets their needs.

Succession and sale of companies

Entrepreneurs who plan their succession with VZ lay the foundation for a successful handover.

- Our network allows you to tender your company anonymously.

- VZ helps you to find suitable successors and facilitate the handover.
- We work out a solution that secures your finances after you retire.
- We optimise the tax burden for you and all parties involved.

Tailor-made services for pension funds

VZ experts advise pension funds on the choice of the appropriate model and optimise existing solutions. Many pension funds rely on our expertise when it comes to investing the assets. The analysis of their portfolios often show leeway to improve the risk/return ratio and to reduce costs and fees. Upon request, VZ assumes the the pension funds administration or manages it entirely.

VZ clients save up to 1000 francs per month

Bundle your financial services at VZ and save up to 12'000 Swiss francs every year – for equivalent or even better services.

Our experts are happy to check your services and fees; free of charge and without obligation.

Cost comparison: VZ clients save money year after year

Example: Married couple (55 and 53 years old); gross annual income CHF 150'000 (husband) and CHF 50'000 (wife); Custody account CHF 600'000, account balance CHF 80'000; home ownership (mortgage CHF 500'000), holiday apartment (mortgage CHF 200'000); Pillar 3a balance CHF 120'000 (husband) and CHF 60'000 (wife)

	Ø major providers	VZ solution	savings per year
Fees for accounts and securities custody account (custody account fees, brokerage fees ¹ , payment transactions, EC/credit cards, Pillar 3a with securities)	7'691	3'392	4'299
Mortgage interest (home and holiday flat)	10'090	8'330	1'760
Insurance premiums (health insurance, household contents, professional insurances and pension fund ²)	26'253	20'892	5'361
Total fees, interest and premiums in CHF	44'034	32'614	11'420

1 for 10 transactions (purchases and sales) on the Swiss Exchange; up to CHF 25'000 per transaction
2 premiums for disability and death cover plus administrative costs

Well advised

VZ VermögensZentrum is Switzerland's leading independent financial services provider. Our clients are well-prepared for their retirement, invest their money intelligently, pay lower mortgage rates, benefit from the optimal insurance coverage, settle their estate according to their wishes and do not pay more taxes than necessary.

Companies and pension funds also benefit from our expertise. They improve insurance and pension benefits and generate higher returns on their investments while saving premiums, fees and taxes.

When it comes to money, you are well advised by VZ VermögensZentrum.

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