



# Swiss Pension Quality Solutions

*CBM INVESTMENT MANAGEMENT*



# Key Dates for Tax Planning

Contact us when:

- Leaving your present job
- Changing country of residence
- Before retiring
- Before year ends
- Have pension with former employer
- Divorcing
- Running a business



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# Some Of Our Partner Banks

UBS	Aquila	Credit Suisse	
Lienhardt	Winterthur AWi	Pictet	
Privatebank	Reichmuth	SwissQuote	Sarasin
Zurich	Swisscanto	Lombard Odier	
Foundation	Bâloise	SwissLife	



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# Swiss Product Range

- Employee company pensions
- Tax deductible voluntary employee pensions
- Mandatory corporate BVG/LLP pensions schemes (DB)
- Executive supplementary pension schemes (DC)
- Transfers from UK pension schemes for Swiss Nationals

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# Your Head Start

- Qualified and knowledgeable professionals
- Access and influence over manager of pension
- Transparent competitive charges and free to transfer away
- Maximum tax reduction
- Maximum asset safety
- Reduced exposure to underfunded plans
- Managed in line with personal circumstances
- Easy withdrawal facility
- 100% available as deposit or collateral on home purchase
- Separate management, administration and custody of assets

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# Our Pension Foundation Advantages

- Founded 2005
- On Register for Occupational Benefits Institutions
- Regulated by Zentralschweizer BVG- und Stiftungsaufsicht (ZBSA)
- Professionally qualified board members
- Accredited auditor and actuary
- Maximum accounts for tax planning and asset safety
- Lowest cantonal tax on withdrawals
- Access to all Swiss compliant investments
- Partnership with largest Swiss banks, insurance and pension houses
- Choice of custodian banks
- Multilingual admin team.



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# Our Investment Manager Advantages

- 25 years investment experience
- Economics degree from University College London
- Chartered Financial Analyst
- Regulated in Switzerland, the EU and USA
- Experience in managing portfolios over £750m in size
- Out-performance in managing pharmaceutical, media, chemical, electricity and non-life insurance stocks (2002-2007)
- Out-performed Swiss and most major stock markets (4% pa with low volatility, 2007-2013).
- Family office advisory to portfolios over \$1bn



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# Retirement

How we help:

- Receipt of 2<sup>nd</sup> pillar pension from previous employer
- Allocating pension for best tax and financial planning
- Annuities in line with Swiss pension regulations (6.6% 2013)
- Asset management for amounts not converted to annuity



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# 2<sup>nd</sup> Pillar Withdrawal

Permitted withdraw from your 2<sup>nd</sup> pillar pension assets if:

- Retiring
- Self-employed
- Leaving the EU & Switzerland
- Buying a new home
- Disability / death



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# Leaving your Job

How we help

- Dedicated knowledgeable professionals giving best advice.
- Access to all compliant Swiss investments, increasing diversification and returns.
- Separate manager, administrator and custodian, for asset safety.
- Multiple accounts, for optimal tax planning and asset safety.
- Lowest Swiss Cantonal withholding tax.
- Competitive and transparent fees agreed before charging
- Avoids underfunded plan of new or old employer.



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# Corporate Solutions

- Our mandatory corporate BVG/LLP plans provides solutions tailored to the needs of your company.
- For corporate entities, self employed and professionals we also provide bespoke tax deductible supplemental pension schemes for staff earnings between CHF 126,360 and CHF 842,400.



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## Our 3<sup>rd</sup> Pillar (Dritte Säule)

- Voluntary contributions
- Lowest Cantonal tax at withdrawal
- Multiple accounts for tax planning and asset safety
- Influence over personal asset manager
- Qualified and knowledgeable advisors
- Unprecedented range of investment strategies
- Partnerships with largest Swiss bank, pension and insurance companies
- Institutional fee rates and fully transparent low charges
- Tax deductible against income (max 2013: for self-employed CHF 33,696, for employed CHF 6,739)
- 100% available as collateral or deposit on home purchase
- Separation of management, administration and custody for asset safety

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# Our Contact Details

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