smzh

smzh Invest

Investing with a Strategy. Professionally Guided.

tailor made. holistic. for you.

«There are a thousand ways to lose money, but only two to earn it: Either we work for money – or we make money work for us.»

Bernard Mannes Baruch, American financier, political consultant and philanthropist.

Planning Ahead
Why Investing is Essential Today

Everyone has unique financial goals – whether it is achieving financial independence, owning a home, securing a comfortable retirement, or protecting the family's future. Reaching these goals requires more than traditional saving. In an environment of persistent inflation, volatile financial markets, and uncertain pension systems, disciplined and systematic investing is no longer optional – it is essential.

Our Approach

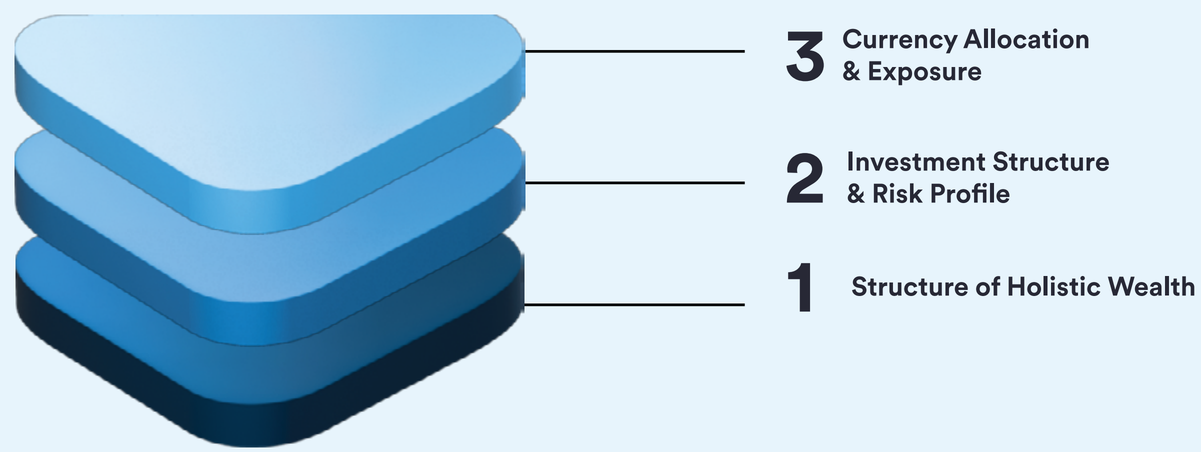
At smzh, your goals – not financial products – are at the center of everything we do. We offer independent, personal, and comprehensive support – tailored to your individual needs, risk tolerance, and investment horizon. Every investment strategy begins with a thorough holistic wealth analysis – the foundation of long-term financial success.

Comprehensive advice begins with a full understanding of your financial life

At smzh, our Holistic Wealth Advice represents a shift from fragmented assessments to a structured, integrated approach — one that considers your entire wealth, regardless of where or in what form it is held.

We analyse both bankable and non-bankable assets such as accounts, investments, real estate, business shareholdings, and pension savings. In addition, we account for liabilities, investment structures, and currency exposures. This provides a three-dimensional view of your financial situation – going far beyond a traditional investment portfolio review and giving you access to the full capabilities of our services.

The three dimensions of our Holistic Wealth Advice



Clarity Creates Security

Our Holistic Wealth Advice provides the foundation for all your sound financial decisions. Only by gaining a comprehensive understanding of your financial situation, goals, and personal priorities can we derive an investment strategy that is truly tailored to you.

Whether your goal is retirement planning, wealth preservation, income generation, or succession planning – every path requires a tailored solution. Holistic Wealth Advice serves as your compass, guiding every step with clarity and purpose.

Holistic Wealth Advice at smzh

Budget Planning — 1 — **Income and expense analysis**
Assessment and evaluation of your current liquidity situation

Holistic assessment of your financial situation
Including assets, liabilities, real estate, shareholdings, and pension funds — 2 — **Holistic Wealth Advice**

Risk Profile Assessment — 3 — **Determination of your risk capacity and risk tolerance**
Objective and subjective assessment of your ability to bear market fluctuations

Definition of a tailor-made investment strategy
Based on your risk profile, return expectations, and investment horizon — 4 — **Investment Strategy**

Implementation — 5 — **Practical implementation of your investment portfolio**
Either managed independently or via a professional mandate solution

Continuous evaluation and optimization
Ongoing adaptation to market changes and evolving personal circumstances — 6 — **Monitoring**

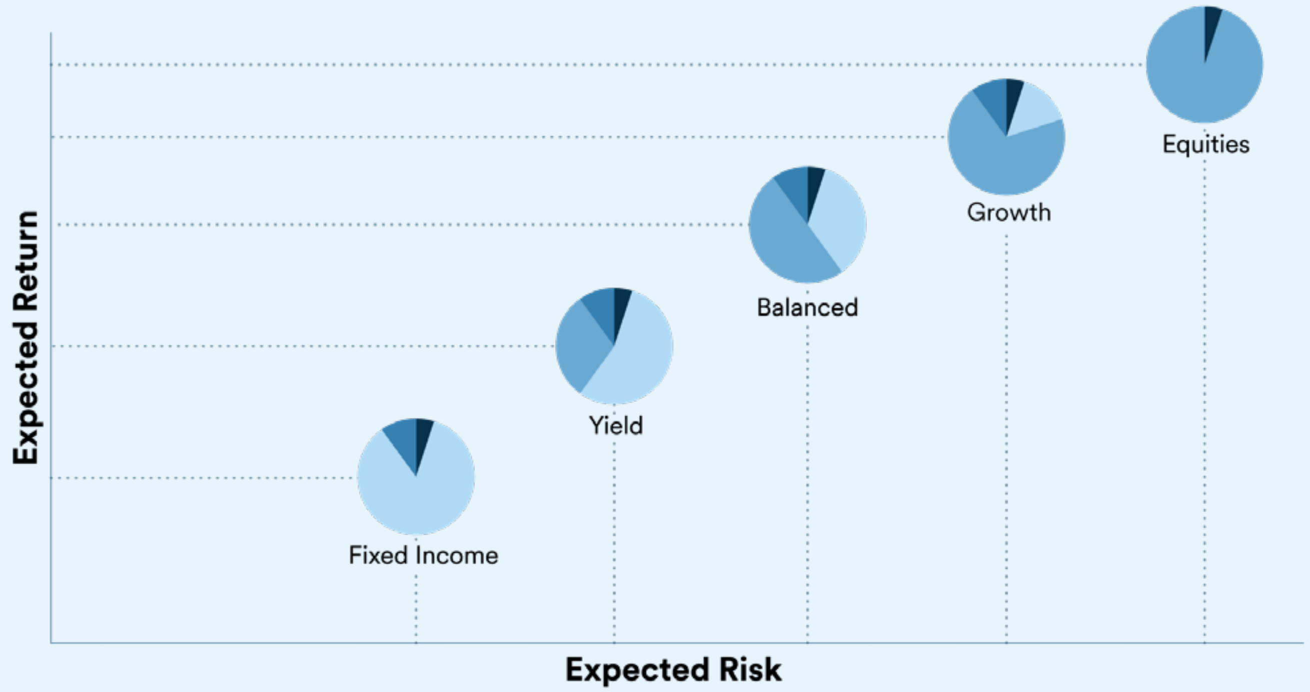
A Strategy That Suits You

Based on your goals and our Holistic Wealth Advice, we derive your individual investment strategy. Central to this is your risk profile: How much market volatility can you tolerate? What return objectives do you have? What is your investment horizon?

These factors form the basis of your Strategic Asset Allocation (SAA) – the cornerstone of your investment strategy. Long-term success is not about market timing or chasing products, it comes from a carefully designed mix of asset classes. Research shows that over 80% of portfolio performance is driven by the investment strategy – and thus by the Strategic Asset Allocation.

The goal is to find the optimal balance between different asset classes such as bonds, equities, and alternative investments like real estate. What matters is not just the individual assessment of asset classes, but how they interact. A broad diversification across uncorrelated asset classes helps reduce volatility and enhance return stability.

Higher returns through increased risk tolerance and a longer investment horizon



	Fixed Income	Yield	Balanced	Growth	Equities
Liquidity	5%	5%	5%	5%	5%
Bonds	85%	55%	35%	15%	—
Equities	—	30%	50%	70%	95%
Alternative Investments	10%	10%	10%	10%	—
Equity Allocation / Risk	●○○○○	●●○○○	●●●○○	●●●●○	●●●●●
Investment Horizon	>3 years	>5 years	>7 years	>9 years	>10 years

From Strategy to Success - Your Path to Professional Investment Solutions

Once your investment strategy is defined, ensuring its consistent implementation is key: we adhere to your investment plan with discipline and do not deviate from the course at every market fluctuation. Rather than rushing into buy and sell actions, we follow a clear roadmap that includes regular reviews and thoughtful adjustments. This keeps your portfolio on track – whether markets are turbulent or reaching new highs. A long-term perspective, patience, and trust in the strategy are the keys to success.

Our investment solutions are as individual as your needs. Whether you prefer to implement your strategy independently or prefer professional management – we provide flexible, modular options tailored to you.

Independent advice – according to your needs

Our advice is entirely independent. We carefully select from a broad range of available investment instruments that best suit your individual portfolio. Your goals – not products – remain at the center of our approach.

Exclusive Expertise for everyone – regardless of size of wealth

With us, you benefit from a highly professional investment framework that is typically reserved for private banking clients. We provide access to the same structures, strategies, and investment solutions – no matter your income or wealth level.

Implementation options at a glance

Savings plans – ideal for regular investing with small amounts; you benefit from the cost averaging effect while systematically building your wealth.

Professional asset management by qualified third parties – for those who prefer to entrust their assets to experienced partners. Access to professionally managed strategies available even with modest initial investments.

Flexible modularity – advice, strategy, and implementation can be obtained individually or as a comprehensive, integrated package tailored to your needs.

Your benefits

- Invest according to your means – through a one-time investment or regular contributions.
- Flexibly adapt your strategy as your life circumstances evolve.
- Retain full control and transparency over your assets at all times.

Our solutions are highly customisable – ranging from simple ETF strategies and balanced fund portfolios to sophisticated multi-asset solutions with alternative investments. The selection is strictly based on your risk profile, your goals, and your investment horizon.

Success through Partnership – Aligned and Consolidated

Your selected investment strategy and preferred method of implementation form the basis for operational execution. But how do we ensure that all components align with your overall strategy? This is where our partnership-based approach comes in: we don't think in isolated parts, but in a consolidated, strategically guided structure – with clearly defined responsibilities and one goal in mind: to achieve your long-term wealth objectives efficiently, independently, and transparently.

Strategic Leadership by the smzh Chief Investment Office (CIO)

Our investment experts at the CIO continuously analyse financial markets, assess asset classes, and define the strategic guidelines. Based on this, we ensure:

- The selection of suitable investment instruments (ETFs, funds, direct investments, alternative assets)
- Allocation across asset classes and regions
- Adaptation to regulatory, economic, or personal situation

Individual implementation – modular, flexible, and independent

Whether you start with a savings plan, implement an ETF strategy, or prefer a sophisticated multi-asset solution – your decision is integrated into a consolidated, strategically guided framework. This ensures your overall investment strategy remains coherent, transparent, and manageable – even when pursued through multiple implementation paths.

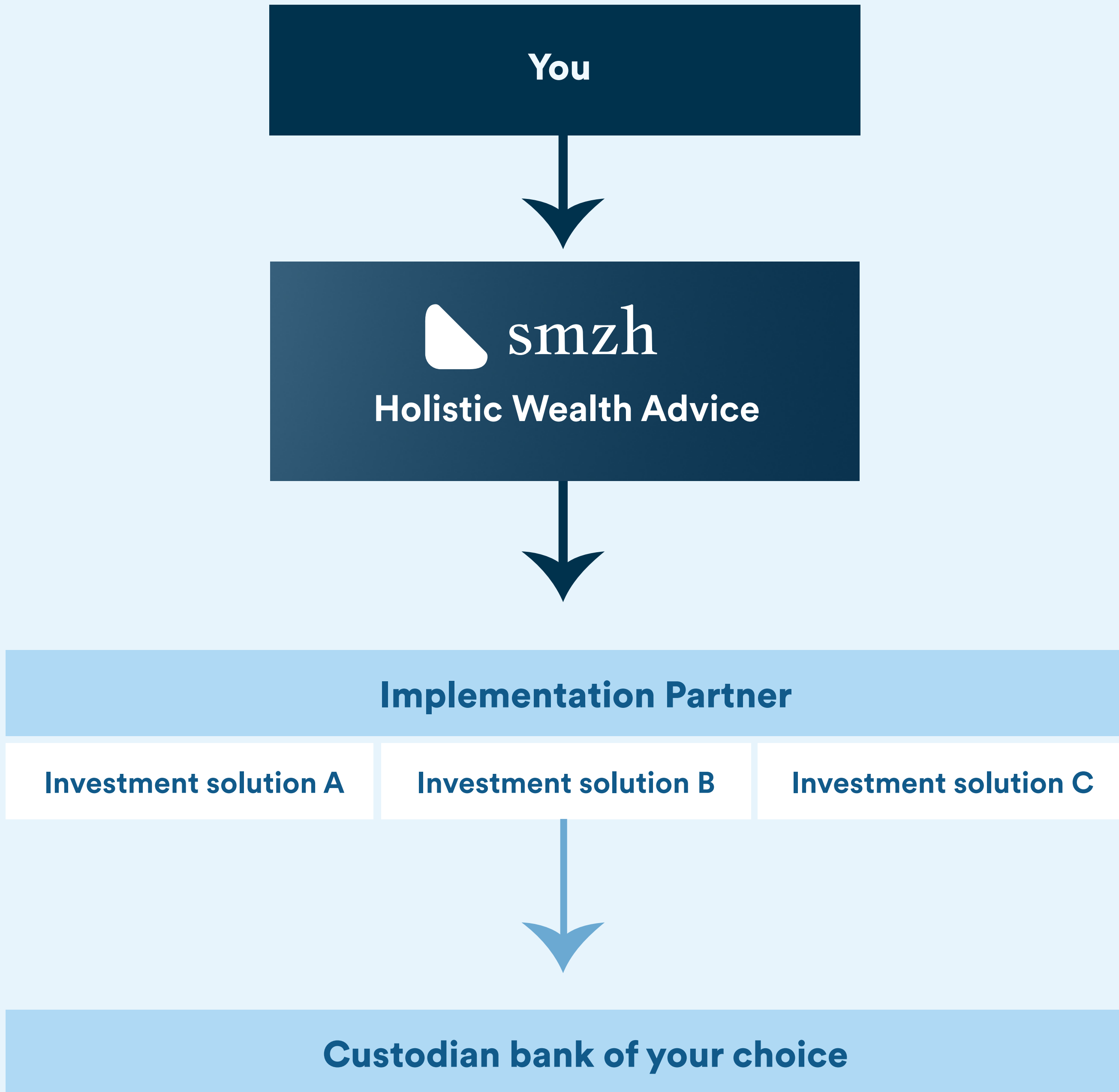
Clear role definition for maximum clarity

- **Strategy & selection:** smzh CIO – well-informed, evidence-based, and independent.
- **Implementation & management:** professional investment partner – efficient execution and expert oversight.
- **Custody:** custodian bank of your choice – assets held transparently and securely in your name.

You benefit from a setup that meets institutional standards – yet is designed to remain individual, modular, and accessible. All solutions are monitored in a consolidated manner, managed in line with your strategy, and adjusted where necessary.

In this way, we ensure that each implementation strengthens your overarching strategy – rather than diluting it. Everything remains transparent, controllable, and aligned with your best interests.

Independence. Partnership. Transparency.



With smzh Invest, you don’t invest «by chance» – you invest with purpose, structure, and a clear strategy.

Our Advisory Approach to Sustainable Wealth Management

Whether you start with a savings plan, implement an ETF strategy, or prefer a more sophisticated multi-asset solution – we integrate your decision into a consolidated structure. This ensures your overall investment strategy remains coherent and manageable, even across multiple implementation paths.

1. Holistic Wealth Advice

We take a holistic view of your financial situation: income, expenses, assets, liabilities, and risk profile.

2. Investment Strategy

Based on your goals and circumstances, we derive a tailored investment strategy and define the optimal mix of asset classes (equities, bonds, real estate, alternative investments).

3. Implementation & Ongoing Support

You decide whether to invest independently, use a savings plan, or opt for professional asset management. Our CIO team steers the strategy, your portfolio is regularly reviewed, and you can make adjustments at any time.

4. Empowering Partnerships

We support you personally and proactively – with transparency, clarity, and independence. You don’t invest in products, but in a partnership.

5. Individual Guidance

Whether you are new to investing or have extensive experience, we meet you where you are and guide you step by step. With smzh Invest, you don’t invest «by chance» – you invest with a clear plan, solid structure, and defined objectives.

Your Next Steps

Achieving financial clarity begins with a strategic dialogue. Together, we will build the cornerstone of your tailored investment strategy. Connect with us – your success is our priority.

Contact our expert

Bekim Laski, CFA

Chief Investment Officer & Partner
+41 43 355 12 86
laski@smzh.ch

Make use of our Holistic Wealth Advice

Discover how our Holistic Wealth Advice can bring new clarity to your financial situation.

Learn how it works, what it includes, and the strategic insights it provides – simply scan the QR code.

About smzh

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

Visit us online or in
Arosa · Aarau · Baden · Basel · Bern · Buchs SG · Chur · Frauenfeld · Luzern · Pfäffikon SZ · St. Gallen · Sursee · Zürich

smzh ag
Tödistrasse 53, CH-8002 Zürich
+41 43 355 44 55
contact@smzh.ch
www.smzh.ch

smzh
www.smzh.ch

«In financial markets, 2 plus 2 is never 4 – but 5 minus 1. You just need the nerves to bear with the minus 1»

– André Kostolany, stock market and financial expert, journalist, and author.

This brochure is marketing material and does not replace individual investment advice or wealth management. Please refer to the legal notice on our website.

Visit us online or in
Arosa · Aarau · Baden · Basel · Bern · Buchs SG · Chur · Frauenfeld · Luzern · Pfäffikon SZ · St. Gallen · Sursee · Zürich

smzh ag
Tödistrasse 53, CH-8002 Zürich
+41 43 355 44 55
contact@smzh.ch
www.smzh.ch

smzh
www.smzh.ch