



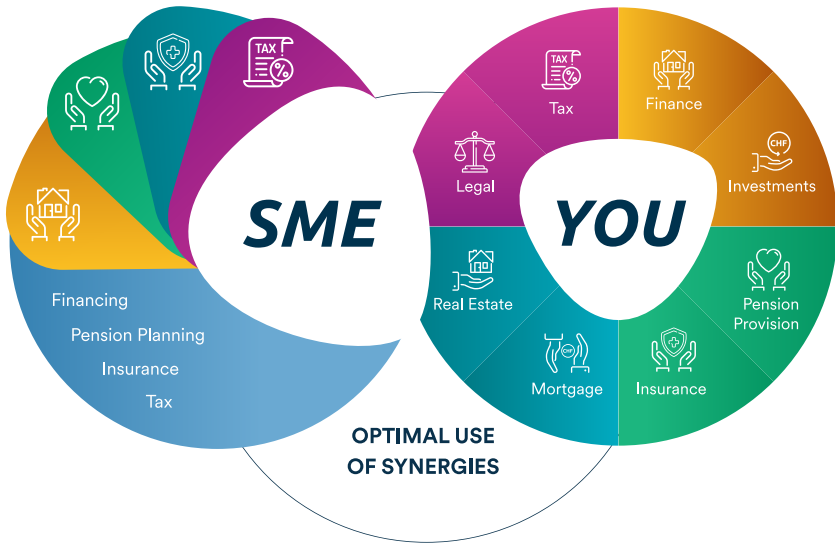
**Financing.
Insurance.
Succession Planning.**

Independent financial advice
for physicians.



tailor-made. holistic. for you.

Your advantages in partnering with smzh



Holistic & independent:

We take a holistic view of your medical practice and your personal situation – neutrally and independently.

Sustainable support:

The SME Check-Up is not a one-time event. We accompany you consistently as practice-related and private changes occur.

Structured & transparent:

Overview of existing solutions, contracts, and processes – from financing to private provision.

One-stop shop:

One point of contact with access to the entire smzh network of experts

Efficient & practice-oriented:

We identify optimization potential and develop effective strategies.

Your partner for financial matters concerning your medical practice

Our services for physicians and medical practices

Taking over, establishing, or selling a practice involves numerous financial and organizational challenges. We support you at every stage – from strategic planning to practical implementation – ensuring you can focus on what matters most: providing care to your patients.

With our **“family office-light”** approach, you receive not only comprehensive advice but also benefit from our broad network of experts, covering all relevant aspects related to your practice.



Our service portfolio in detail

1. Financing solutions for your practice

Practice establishment and modernization We design tailored financing solutions specifically suited to your needs.

Investments in equipment: Support in securing funds for new medical devices, IT systems, and practice renovations.

Liquidity planning: Guidance to ensure your financial stability, from the initial setup phase through ongoing operations.

2. Retirement and pension planning

Individual pension concepts: Building a financial safety net optimally aligned with your personal goals and professional requirements.

Employee retirement planning: Development and implementation of pension models for your employees – a decisive advantage in the competition for qualified staff.

3. Succession planning and practice transfer

Succession process: We support you in finding the right successor and in managing the structured transfer of your practice.

Drafting transfer contracts: Clarifying legal and financial details to ensure a seamless handover.

Practice valuation: Objective assessments of practice value as a basis for negotiations and decision-making.

4. Legal structure advisory

Sole proprietorship or corporation (AG/GmbH): Together with you, we analyze the advantages and disadvantages of the various legal forms to identify the best solution for your practice.

5. Insurance solutions for your practice and yourself

Practice protection: Advice and brokerage of tailored professional liability, property, and contents insurance.

Personal protection: Optimization of your health insurance and development of income protection models.

6. Tax optimization

Tax planning: We develop strategies to minimize your tax burden and maximize your practice's tax efficiency.

Practice transfer: Advice on tax aspects during the sale or transfer of your practice to help avoid potential risks.

7. Inheritance measures and estate planning

Securing your life's work: Support in developing a succession plan to ensure your practice and assets remain in good hands, even in case of unforeseen events.

Advice on advance directives: Legal and financial measures to safeguard your interests.

How we can support you



smzh – your independent financial services provider

Our team supports you with all financial and legal matters related to your medical practice or business. Drawing on our extensive experience in working with physicians, we develop tailored solutions together with you – from establishing your practice to its eventual transfer.

Contact us for a non-binding initial consultation!

About smzh

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

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Frauenfeld · Luzern · Pfäffikon SZ · St. Gallen · Sursee · Zuerich



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