



Your Financial Game Plan



tailor made. holistic. for you.

**Careers are finite.
Responsibility is not.**

**Success in sports is visible.
Long-term financial stability is not.**

More than advice. A financial architecture for your career.

A career as a professional athlete is intense, international, and limited in time. Income grows quickly, as does responsibility.

**| What tends to be missing is not income,
but rather structure.**

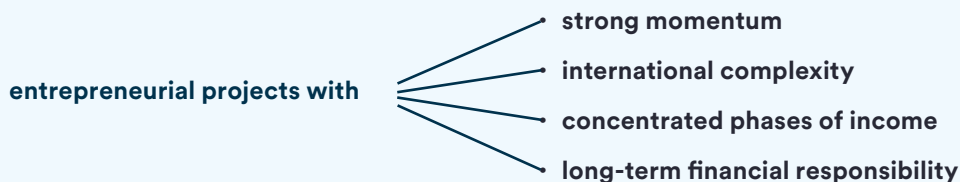
This is exactly where smzh ag comes in.

Our approach

Holistic. Independent. Life cycle-oriented.

smzh ag accompanies professional athletes – active and retired – and their advisory teams as a strategic, long-term financial partner.

We understand athletic careers as



To accompany such projects, we rely on our family office light approach.

This means:

We do not think in terms of products.

We think in terms of wealth architecture.

Financial markets are fragmented.

Banks advise on investments.

Insurers structure risks.

Tax advisors optimize tax matters.

Lawyers draw up contracts.

What is missing is an integrated overall architecture. This is where smzh ag comes in.



Everything is viewed in an integrated manner.

Everything adheres to a clear structure.

Everything serves a long-term purpose.





Senad Lulić

Football player
smzh Ambassador



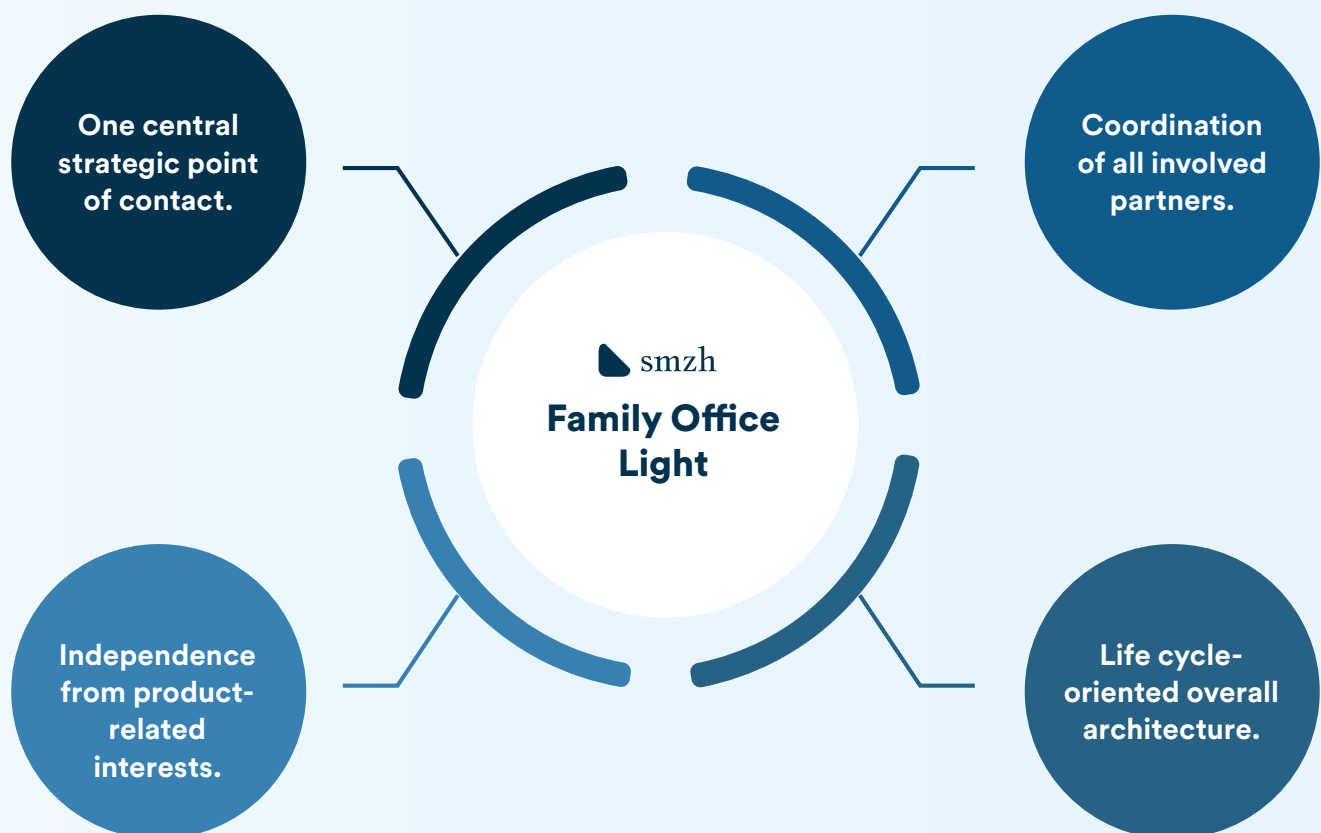
Talina Gantenbein

Ski cross athlete
smzh Ambassador

The advantages of family office light

A traditional family office is institutional, cost-intensive, and often accessible only with significant wealth.

smzh makes a conscious effort to have a different approach. We combine holistic financial advice with individual support.



No single optimization.
No isolated advice.
Rather, an integrated structure.



The structural reality in professional sports.

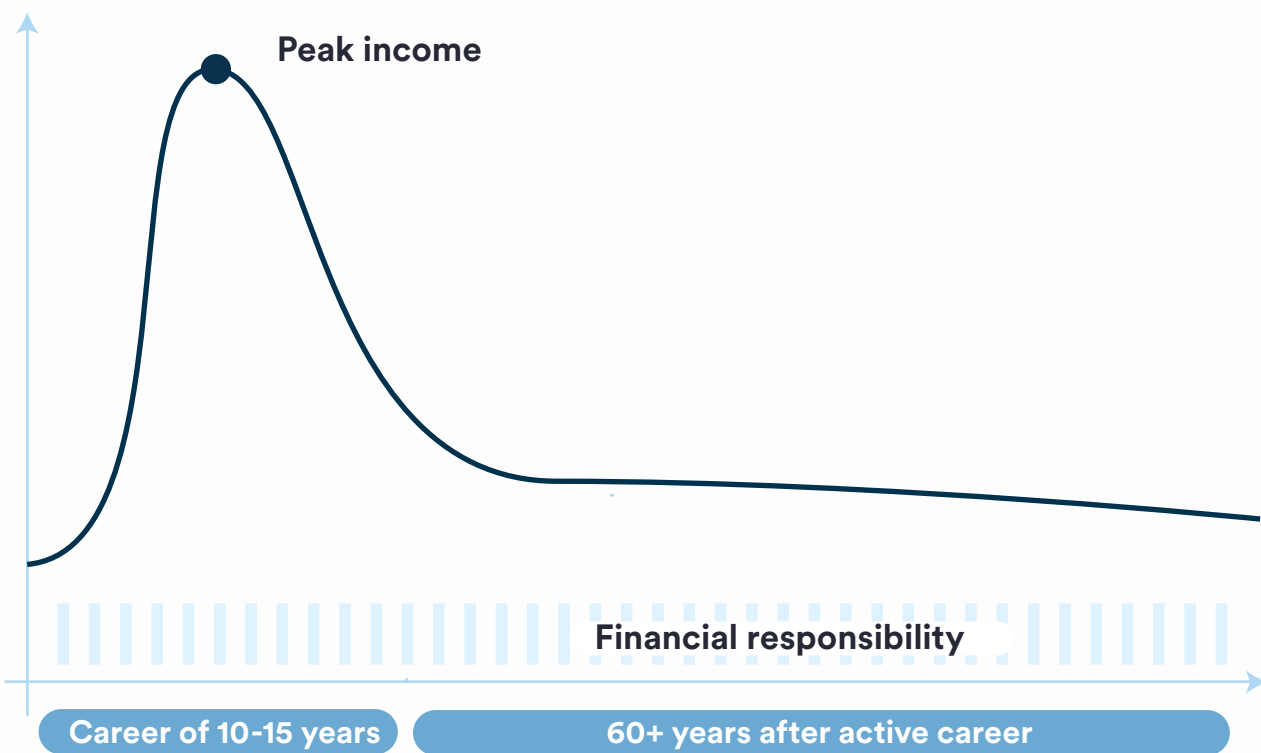
The income and wealth structure of professional athletes is fundamentally different from that of individuals in conventional occupations.

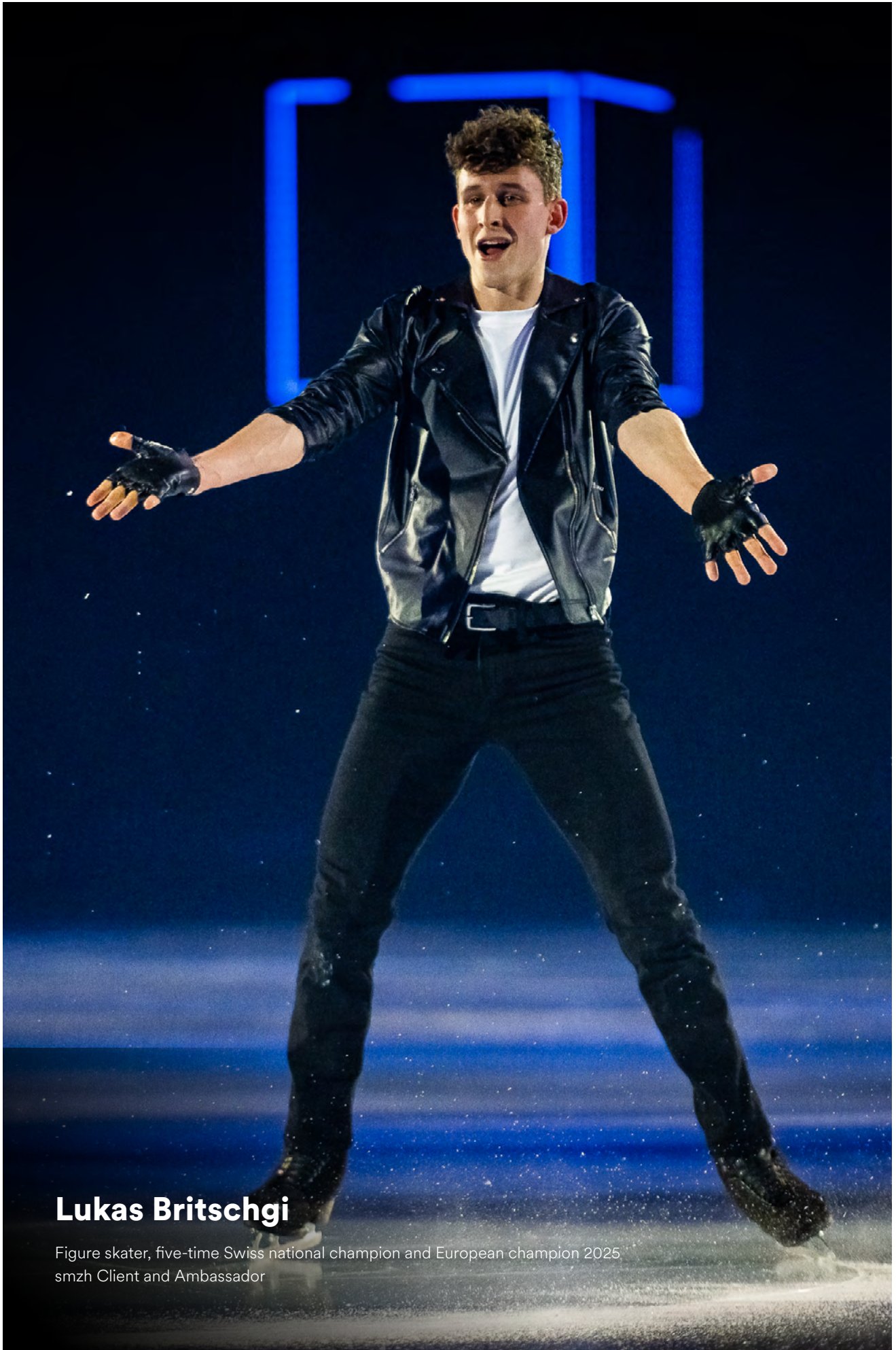
It exhibits the following characteristics:



Temporal asymmetry: income vs. reality of life

One central challenge is to systematically transition income into viable wealth structures.





Lukas Britschgi

Figure skater, five-time Swiss national champion and European champion 2025
smzh Client and Ambassador

Our advisory architecture

The advisory approach of smzh ag does not adhere to a product logic, but rather a clearly defined life cycle architecture.



Phase 1 – Active years

Emphasis on structuring
and stabilization

- Income and cash flow architecture
- International tax and domicile planning
- Risk hedging
- Establishment of a multi-bank investment strategy
- Initial real estate and pension structure

Goal: Income becomes structured wealth.



Phase 2 – Peak / International career

Emphasis on capital preservation
and diversification

- Tax-optimized structuring
- Diversification across asset classes, countries, and currencies
- Integration of non-bankable assets
- Real estate strategy
- Monitoring of structural risks

Goal: Volatility is reduced through architecture.



Phase 3 – Transition

Emphasis on conversion into
sustainable earnings

- Financial exit planning
- Earnings-oriented wealth structure
- Retirement provision and pension strategy
- Reintegration in Switzerland
- Preparation for entrepreneurial projects after active years

Goal: Income is replaced by capital gains.



Phase 4 – Former athletes

Emphasis on generation-focused
structure

- Strategic wealth allocation
- Real estate and holding strategies
- Succession and inheritance structure
- Guidance of next generation

Goal: Wealth is stabilized and maintained in the long term.

Our core advisory areas

Our competence is integrated, not fragmented.

Pension & Insurance

Protection of performance and income base.

Investments & Wealth Strategy

Multi-bank.
Diversified.
Risk-aware.

Real Estate & Financing

Strategically embedded into the overall structure.

Tax, Law & Structure

International stability and long-term planning.

Relocation & International Coordination

Seamless transitions without structural fractures

Our advisory process



**No isolated project.
No detached decisions.
No product-driven advice.
But rather structured wealth management.**



Perspective & responsibility

The career of a professional athlete is extraordinary.
It requires discipline, the will to perform, and strategic thinking.

The financial dimension of such a career deserves the same standard.

**High incomes create possibilities.
Structure creates security.**

“As an athlete, I think in stages as well as long-term. smzh helps me structure my financial planning holistically and take decisions with foresight.”

**- Lukas Britschgi,
Swiss figure skater, four-time Swiss national champion and
European champion 2025**

Family Office light for athletes means:

Professional wealth architecture.

Coordinated overall responsibility.

Long-term stability.

Structure in momentum.

Perspective beyond the active years.

smzh ag is an independent financial services provider that offers its clients comprehensive, transparent and sustainable advice in the areas of finance & investments, pensions & insurance, mortgages & real estate and tax & law.

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