

Advisory services for executives

Optimizing the compensation cycle

Executives typically lack the time to look after their personal financial affairs properly. Credit Suisse has created a special approach to advising executives on a range of relevant topics.

Wealth planning

Executives generally face the following challenges when it comes to wealth planning:

- Increasingly complex compensation systems
- High proportion of total compensation in the form of employee participation rights
- High marginal tax rates for income and wealth
- Lack of liquidity due to long vesting and blocking periods
- High risk concentration

Credit Suisse provides bespoke wealth planning advice to executives domiciled in Switzerland. Our services include:

- Analysis of employee participation plans
- Explanation of options for employee participation rights
- Advice on optimal strategies for exercising or diversifying employee participations, taking account of cash flows
- Consideration of purchasing pension benefits in employee benefits insurance
- Preparation of a complete financial plan, including all aspects of tax and liquidity
- Analysis and advice for persons moving to or from Switzerland, particularly from a tax, marital law, and inheritance law standpoint

Financing and liquidity solutions

As the compensation of executives is largely long term and therefore illiquid, Credit Suisse provides financing and liquidity solutions for various situations, such as:

- Pre-IPO financing for founding shareholders and executives
- Prefinancing of blocked portions of compensation
- Management of stock options



- Lombard solutions for single-stock positions
- Mortgages

Diversification of single stock risk

Based on the employee participation rules, Credit Suisse helps executives find solutions for reducing their overall risk for a single stock. This process comprises the following steps:

1. Analysis of risk and return properties of the single stock
2. Identification of the client's risk and return expectations
3. Implementation of a (supplementary) portfolio based on the client's needs

Management buy-ins

Many executives are interested in remaining actively engaged after leaving a management position. Credit Suisse offers a service to help former executives engage in entrepreneurial activities, e.g. by becoming an active investor in an SME. The service includes:

- Searching for suitable investment targets
- Assisting with the creation of an optimal structure
- Advising on possible financing (management buy-ins)

Contact us

We will be happy to arrange a personal consultation. Call us at +41 848 880 840.*

You will find further interesting topics concerning entrepreneurship online: credit-suisse.com/entrepreneurs

* Telephone calls may be recorded.

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