Advisory Services for Executives
Optimizing the Compensation Cycle

Executives typically do not have enough time to look after their personal financial affairs properly. Credit Suisse has developed a dedicated approach to advise executives on a range of relevant topics.

Wealth Planning
Executives mostly face the following challenges when it comes to planning their wealth:

- High income tax bracket
- Complex and illiquid long-term compensation
- High concentration of risk in a single stock

Credit Suisse provides bespoke Wealth Planning advice to executives domiciled in Switzerland. Our services comprise the following:

- Creation of a financial plan comprising all aspects of tax and liquidity
- Analysis and advice on Swiss second-pillar pension optimization
- Advice on optimal exercise strategy for stock options
- Analysis of compensation plans to identify potential for voluntary share lock-ups to save tax

Financing and Liquidity Solutions
As the compensation of executives is largely long term and hence illiquid, Credit Suisse provides financing solutions in various situations such as:

- Pre-IPO financing for founding shareholders/executives
- Pre-financing of blocked portions of compensation
- Liquidation of stock options
- Loans against single-stock positions
- Mortgages

Besides creating liquidity, these solutions can be designed to improve the executive’s after-tax yield on his or her overall position. The tax implications also have to be planned for.

Diversification of Single-Stock Risk
The possibilities for selling shares and diversifying single-stock risk are typically determined by a company’s internal rules and regulations. Taking these provisions into account, Credit Suisse offers various strategies to reduce the overall risk for a single position. The procedure comprises the following steps:

1. Analysis of risk and return characteristics of the single stock
2. Understanding client’s risk and return expectations
3. Implementation of portfolio according to client’s needs

Our advisors will advise executives on the optimal sale of shares and options based on fundamental and technical analysis. Compliance with corporate rules and regulations will be ensured at all times.

Management Buy-In
Many executives are interested in remaining actively engaged after leaving a position. Credit Suisse offers an exclusive service to help former executives engage in entrepreneurial activities, e.g. by becoming an active investor in an SME. These services comprise:

- Searching for suitable investment targets
- Designing the optimal structure to make investments in SMEs
- Corporate finance advisory
- Financing management buy-ins

The executive advisor will coordinate with the respective experts to provide a bespoke management buy-in solution.
Contact Us
We will be happy to arrange a personal consultation. Please call us on +41 848 880 844*.

Further interesting topics for entrepreneurs and executives can be found online: credit-suisse.com/entrepreneur

* Telephone conversations may be recorded.