



# ACCLAIM

RECOGNISING LEADERS ACROSS THE GLOBAL WEALTH MANAGEMENT INDUSTRY  
THROUGH THE **WEALTHBRIEFING** AWARDS PROGRAMME

**EXCLUSIVE**  
WINNERS OF THE 2021  
WEALTHBRIEFING  
SWISS AWARDS



February 2021

### **Connecting the Client Journey: Why Onboarding Remains an Untapped Opportunity for Wealth Managers** (in partnership with Fenergo)

The quality of wealth managers' client onboarding processes is increasingly recognised as a make-or-break factor in business growth and profitability, standing at the intersection of firms' most pressing compliance, cost-control and client experience concerns. This report stands as a global benchmark of onboarding processes across the global industry, as well as taking readers on a tour of the myriad ways industry leaders are leveraging new technologies.

### **External Asset Managers in Asia 2017 - New Directions for Rapidly-Expanding Sector** (in partnership with UBS)

Our second annual report examining the growth of Asia's EAM sector, covering both the powerhouses of Singapore and Hong Kong, and emerging markets like Thailand and the Philippines. This study looks at the growth prospects for independent advisors in the round as they seek to tap the region's booming wealth and growing client acceptance of the EAM model.

### **Family Office Focus: Efficiency in Accounting and Investment Analysis** (in partnership with Family Wealth Report & FundCount)

A deep dive into the key technological and operational challenges facing family offices in their accounting and investment analysis activities. Based on surveys and interviews among family offices

managing over \$72 billion in assets, this is an invaluable benchmarking tool for the sector which presents fascinating insights into future developments from a range of industry experts.

### **Applying Artificial Intelligence in Wealth Management - Compelling Use Cases Across the Client Life Cycle** (in partnership with Finantix & EY)

This comprehensive report identifies elements of the institution and advisor's workloads that are ripe for AI amelioration, and points the way for firms seeking to maximise the competitive advantages offered by new technologies. AI experts and senior industry executives enrich each chapter, answering crucial questions on risk, KYC/AML, compliance, portfolio management and more.

### **Global Compliance and Innovation Trends in Wealth Management** (in partnership with Appway & Deloitte)

This cutting-edge report takes readers on a tour of key compliance and innovation developments in the EU, Switzerland, the UK, the US, Canada, Singapore and Hong Kong. This study is intended to help firms strike the fine balance between being prepared for the onslaught of regulatory changes coming up in their jurisdictions, while also staying ahead of the innovation curve.

### **Winning Women in Asia-Pacific** (in partnership with VP Bank and Hywin Wealth)

Asia-Pacific's wealthy women represent a highly attractive target client group. Yet, they remain an

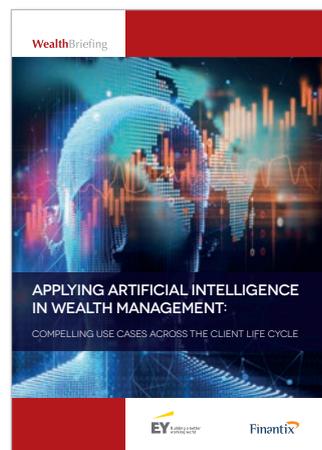
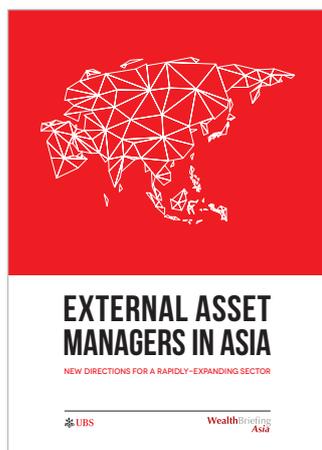
underserved one in many senses in spite of their growing financial power and pronounced need for professional advice. Our second report examining women's specific needs presents truly actionable insights drawn from interviews with H/UHNWIs and their advisors right across the region.

### **C-Suite Confidential - Ten Key Tech & Ops Trends for the Wealth Management Sector** (in partnership with SS&C Advent)

This succinct yet wide-ranging report shines a light on both macro and micro trends, beginning with industry growth sentiment and ending on operating model evolution, taking in every key area of development in between. It brings together datapoints and candid comments from chief operating officers, chief technology officers and other senior executives globally to create an invaluable peer benchmarking tool.

### **Technology Traps Wealth Managers Must Avoid 2021** (in partnership with EY and leaders in wealth tech)

With EY providing the overview, this report draws on the front-line experience of many of the technology sector's biggest names, in recognition of the fact that they are the ones going in to solve wealth managers' most pressing problems and have typically seen the ramifications of firms' choices play out numerous times – not to mention in various contexts globally.





# FOREWORD

Tom Burroughes, Group Editor, *WealthBriefing*

The *WealthBriefing* Swiss Awards acknowledge the people who continue to drive an industry forward and who do so in the most challenging of times. Advising and counselling high net worth and ultra-HNW clients on their financial and related affairs is important and not always given its due. To create wealth - and the jobs, services and products of business - also requires that those who acquire it are well looked after. These accolades are a part of that process.

Central to the awards programme is the judging process. A panel of judges is composed of senior figures in banks, law firms, technology businesses, family offices, consultancies and other organisations. They scrutinise entrants' submissions to draw up the list of winners. Judges bring their varied knowledge and experience to the table. A crucial point is that judges don't get to vote on firms in their own immediate sector - this protects the integrity of the process and potentially sensitive information. A list of judges is shown on this news service's website. We welcome ideas about how the awards categories and process should change. We have already tweaked the programme over the years and take suggestions seriously. Just as the Swiss industry has evolved, so must the awards programmes keep up with change, such as the arrival of new sectors and categories.

We know how much these awards mean to the winners and of they can make a splash in marketing and branding. And they're a way for winners to remind colleagues and business owners that they have put a "dent in the universe" and are catching the eyes of their peers.

Reputation counts for a great deal in today's business world and these awards recognise the work done to maintain high standards. The organisers of these awards learn a great deal more about this industry as a result of putting these programmes together.

The calibre of people in wealth management is the ultimate factor, and these awards salute their grit, passion and work ethic.

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## OVERVIEW OF THE SWISS WEALTH MANAGEMENT SECTOR

If ever there was a time for politically, legally and financially robust jurisdictions, that time is now. And there are few places that tick the boxes more emphatically on these scores than Switzerland. A report in 2020 by Boston Consulting Group said Switzerland remains top of the cross-border tree, holding \$2.4 trillion of such money in 2019, out of a global total of \$9.6 trillion (that figure has almost certainly increased). It is ahead of ahead of Hong Kong at \$1.9 trillion; Singapore at \$1.1 trillion; the US at \$800 billion (Delaware structures, etc); the Channel Islands (\$500 billion); the United Arab Emirates (\$500 billion); Luxembourg and the UK both at \$300 billion.

Switzerland has had its fair share of

challenges: internationally, its bank secrecy regime is a dead letter (although rules remain strict for domestic clients); negative official interest rates squeeze banks' margins and the country is not awash with cheap labour.

It does, however, have powers of reinvention: there's a 2,000-plus population of external asset managers; its top-flight banks such as UBS, Credit Suisse and Julius Baer are international names and its stock market, fintech sector and trusts industry is significant.

There has been consolidation in parts of the banking sector. There were 246 banks operating in the country at the end of 2019; a decade ago, it was more than 300. Players can survive with stronger offerings, differentiation and ability to respond fast to change.

The country has a cluster of globally-regarded technology firms, as well as a swathe of private banks and specialist wealth management houses. The pandemic has accelerated digital change, and this publication can tell that advisors have risen to the challenges of remote working and digital communications with clients.

The Alpine State is rolling out a new regulatory framework for EAMs, ensuring they match the best practice of other jurisdictions and the impact of rules such as the EU's MiFID II regime in the past decade.

Regulation can impose a cost, but protecting reputations remains essential. Switzerland's standing for service and stability is hard-won.

# JUDGING PANEL

The 2021 *WealthBriefing* Swiss Awards programme was focused around three main category groupings: **experts** (individuals and teams), **products** and **services** for wealth managers and clients, and institutions of all sizes and types in the Swiss market.

**Independence, integrity** and **genuine insight** are the watchwords of the judging process with the judging panels made up of some of the industry's top trusted advisors and bankers.



**NICK BLAYDES**  
Managing Director  
EY



**JAMES DAY**  
Managing Director  
Peritus Investment  
Consultancy



**JUSTINE MARKOVITZ**  
Chairperson  
Withers



**NIELS BOM-OLESEN**  
CEO  
HypoSwiss Banque  
Privee



**LAURENT GAGNEBIN**  
CEO  
Rothschild & Co



**DANIEL MARTINEAU**  
Executive Chairman  
Summit Trust  
International



**PHILIPPE BONGRAND**  
Senior Partner  
Legacy



**DR ARIEL SERGIO  
GOEKMEN-DAVIDOFF**  
Partner  
Lindemann  
Rechtsanwälte



**ANDREW McCALLUM**  
Managing Director  
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(Switzerland)



**TOM BURROUGHES**  
Group Editor  
ClearView Financial  
Media, publisher of  
*WealthBriefing*



**XAVIER ISAAC**  
Chief Executive Officer  
Accuro



**MARK MILES**  
Partner, European Head  
of Wealth Management  
McLagan and Scorpio  
Partnership,  
(Aon companies)



**CECILE CIVIALE  
VUILLIER**  
Head of Private Client  
TrustConsult Group



**ARNAUD LECLERCQ**  
Group Managing  
Director  
Lombard Odier



**SHARMIL PATWA**  
Founder  
Opus Una



**ETIENNE D'ARENBERG**  
Partner  
Mirabaud



**LAURENCE MANDRILE  
AGUIRRE**  
Managing Director  
Citi Private Bank



**JEAN-CHRISTOPHE  
PERNELLET**  
CRO  
Edmond de Rothschild  
Group

A shortlist was identified from the hundreds of entries received for these awards and a discussion took place with the judges to agree the winner of each category.

The judges were split into three groups, dependent on their industry; a panel of **trusted advisors** were responsible for judging the private banking categories; a panel of **private bankers** judges the trusted advisor categories; and new for this year we had a specialist group of **tech experts** judging the technology categories. This was to ensure that commercially sensitive information was kept confidential and conflicts of interest were avoided.



**OSMOND PLUMMER**  
Managing Director  
Wealthcoaching.ch



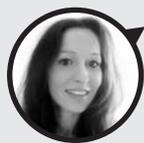
**MATTHEW SPENCER**  
Head of Business  
Development and  
Marketing  
Close Brothers Asset  
Management



**STEFANO VERI**  
Group Managing  
Director, Global Head of  
Financial Intermediaries  
UBS Wealth  
Management



**JURGEN PULM**  
Head of Private Banking  
for CPB Services  
RBS



**WENDY SPIRES**  
Head of Research  
ClearView Financial  
Media



**BRUCE WEATHERILL**  
Chief Executive  
Weatherill Consulting



**MATHIEU SAINT-CYR**  
Managing Director &  
Head of Asset  
Management  
Geneva Management  
Group



**MIKE TOOLE**  
Chief Operating Officer  
Artorius Wealth



**DAVID WALLACE  
WILSON**  
Partner  
Schellenberg Wittmer



**RAY SOUDAH**  
Founding Partner and  
Chairman  
MilleniumAssociates



**DR MARCEL TSCHANZ**  
Partner,  
PricewaterhouseCoopers  
Advisory Services  
PwC



# Ready for a trust industry reset?

## Earning your trust is our commitment to you

Trust means we care for and protect families and their wealth for the long-term. Earning your trust underpins everything we do.

Our Services: Trust & Fiduciary, Private Office, Corporate.

Accuro is a regulated financial services group. Accuro Trust (Switzerland) SA is a Member of the Association Romande des Intermédiaires Financiers (ARIF) and a Member of the Swiss Association of Trust Companies (SATC). ARIF is a self-regulating body approved by the Swiss Financial Market Supervisory Authority (FINMA) for the supervision of the financial intermediaries referred to in article 2 para. 3 of the Swiss Federal Law on combating money laundering and terrorism financing in the financial sector (AMLA). Accuro Trust (Jersey) Ltd is regulated by the Jersey Financial Services Commission. Accuro Trust (Mauritius) Ltd is authorised and regulated by the Mauritius Financial Services Commission.

# UNIQUE OWNERSHIP STRUCTURE HELPS ACCURO CHAMPION CLIENTS' INTERESTS

**Natacha Onawelho-Loren**, Managing Director of Accuro Switzerland, tells *WealthBriefing* about its award-winning achievements.

## What sets you apart from your peers this year and why?

2020 has been our best year ever since the launch of Accuro despite the pandemic. This was made possible by switching in early March seamlessly into remote protocols, before lockdown had even begun in Switzerland. Client service continuity was assured and new business development initiatives were launched, like virtual meetings with potential clients and their advisors, and the release of a series of short films made in-house on core know-how and private client innovation topics. We received tens of thousands of views for these across social media channels. In this way we maintained our visibility in the market and won significant "virtual" pitches from leading law firms and private banks around the world.

In addition, we effected some very fundamental changes to our group ownership structure. It started in January when management re-invested in Accuro, following the buy-out of our 30 per cent investor in order to secure complete ownership of our firm for the long-term. Subsequently we launched a new Employee Benefit Trust (EBT) for the benefit of all our staff. Nowadays, we are proud to be 100 per cent owned by our management and staff alone. We have no outside investors. This empowers us to agile decision making, entrepreneurialism and putting our clients' interests first. This unique ownership structure will ensure stability of staff, continuity of client services and the future succession of our business from within.

Concurrently, we redefined our purpose as being a positive force for families, society and the environment, by protecting legacy and wealth.

## How have your colleagues contributed towards the success of your organisation?

Their individual and collective contribution has been phenomenal throughout the year. They are the business! Each of them is a proud ambassador of the Accuro brand and culture. This is why investing in our staff through our EBT and developing them through our Accuro Academy is so critical. At Accuro, we are firmly of the view that happy employees make happy clients.

## What are you going to do to stay on the front foot in a fast-growing but also challenging region such as this?

We believe in purpose-driven growth inspiring our staff and clients alike, built on strong foundations and with a clear sense of direction. We follow carefully world mega-trends and geopolitics impacting us as a firm, but more importantly our clients, and these inform our strategic direction. We are keen to learn from other industries, sectors and the academic world, in areas like leadership and organizational development, mental-health which was a key factor in 2020 and well-being, so that we can constantly stay ahead of the game.

Of course we keep at all times the clients and the staff at the heart of our business model, whilst taking into account other stakeholders like our local communities, the environment and the society at large.

## What have been the challenges you have had to overcome to reach such a standard?

We strive to be the best trust company in Switzerland, whilst at the same time being

a force for good for the planet and the society. Doing both is a journey that hasn't been easy. As a firm operating in the offshore trust industry and dealing with wealthy families, our search for a sense of purpose in the way we deploy our core activities hasn't been obvious. But we are getting there and have launched a fascinating project last year for that purpose. Hopefully I will be able to tell you more about it in the course of this year. Our colleagues are very engaged in this process, which makes me happy.

## Whom do you look to for inspiration and ideas?

No one in particular, in our industry you have to keep on being curious, passionate. I am always looking for something new to learn and potentially integrate in my thinking to advance Accuro and the manner in which I can service my clients and lead my team.

## What do you hope will be the result of receiving this accolade? How does it help your business in this region?

Further strengthening our brand recognition and trust, leading in turn to new mandates. In a virtual world, trust is more than ever the key component of doing business in our space. ■



“WE STRIVE TO BE THE **BEST** TRUST COMPANY IN SWITZERLAND, WHILST AT THE SAME TIME BEING A **FORCE** FOR GOOD FOR THE PLANET AND THE SOCIETY. DOING BOTH IS A **JOURNEY** THAT HASN'T BEEN EASY.”



# Appway Solutions for Financial Services

By automating workflows across people, systems, and data, Appway gives financial services businesses everything they need to get the job done and provide exceptional experiences at every touchpoint.

Its award-winning software is trusted by 10 of the top 25 wealth managers to digitize, automate, and accelerate core business processes, such as the onboarding of new clients, managing changing client circumstances, and regulatory reviews. With its reusable components, Appway allows firms to create business applications in a scalable and flexible way.

Industry-leading institutions rely on Appway to improve customer experience and boost internal efficiencies in full compliance with complex industry regulations. Headquartered in Switzerland with offices around the globe, Appway serves customers while collaborating with an extensive ecosystem of consulting, implementation, and technology partners.

# APPWAY WINS BY SUPPORTING THE WHOLE CUSTOMER WEALTH JOURNEY

**Chiara Gelmini**, Senior Wealth Management Industry - Marketing Manager, Appway, discusses the firm's success with *WealthBriefing's* **Tom Burroughes**.

**B**y automating workflows across people, systems, and data, Appway gives financial services businesses everything they need to get the job done and provide exceptional experiences at every touchpoint. Headquartered in Switzerland with a presence around the globe, Appway has worked with more than 225 organizations and served over 510,000 users worldwide since its founding in 2003. Appway's award-winning software is trusted by 10 of the top 25 global wealth management firms for the digitization, automation, and acceleration of core business processes, such as the onboarding of new clients, managing changing client circumstances, and facilitating regulatory reviews.

Appway enables businesses to create robust business applications in a scalable and flexible way with its reusable components and intelligent orchestration capabilities. We support industry-leading institutions by improving customer experience and boosting internal efficiencies in full compliance with complex industry regulations. Over the years, we have gained a reputation as the world leader in client onboarding and client lifecycle management (CLM) in wealth management and banking. We have won more than 30 awards globally, reflecting our drive for innovation in the financial services industry.

## What sets you apart from your peers this year and why?

Innovation dominated the agendas of CIOs and CEOs in the pre-COVID-19 era, though without a clearly defined focus. Although more hybrid models of interaction were emerging, the high-touch physical interplay was seen as the "must-have", while fully digital engagement was the "nice-to-have".

At Appway, our goal is to support our customers' digital journey across all countries in which they are operating, by enabling financial businesses to implement a global approach to CLM while complying with all local regulatory requirements. What we hear from our customers, industry analysts, and award committees like *WealthBriefing* is that our modular and configurable offering creates tangible efficiency gains and speeds up time to market while enabling exceptional customer experiences with fully compliant CLM processes.

A recent Total Economic Impact™ (TEI) study conducted by Forrester Consulting to quantify the effectiveness of implementing Appway's Onboarding for Wealth demonstrates that automating the onboarding process can result in a 225 per cent return on investment compared to traditional onboarding. Other outcomes of automating client onboarding with Appway include:

- 10 per cent higher margin per customer;
  - 90 per cent reduction in onboarding time; and
  - 5 per cent incremental customer acquisition
- This is what makes Appway unique.

## How have your colleagues contributed towards the success of your organisation?

At Appway, continuous innovation is essential to best reflect fast evolving market needs and to stand out from the competition. This kind of innovation can be realized only if people from different departments - even across different organizations - collaborate. We have installed an interregional operating business practice that scouts new developments in the financial services technology field and monitors regulators' activity. We work closely with our delivery teams and our 40+ partners in order to identify and productize the relevant developments that can affect CLM. We prioritize flexibility and stamina to continuously improve our offering; we believe that this has had a major impact on why we won this year's award.

## What are you going to do to stay on the front foot in a fast-growing but also challenging region such as this?

In the post-COVID-19 era, strategic priorities align with the challenges of the most recent crisis: operational and compliance agility, adjusting to alternative working environments, and an acceleration of investments in digital tools to connect firms with their clients and employees. The new coronavirus has been pushing the industry on a whole new degree of disruption, compelling wealth managers to revise and revamp digitalisation strategies, as well as the corresponding tools and equipment.

At Appway, we are committed to make the "new normal" accessible to the industry, one that must include recalibrated ways to engage with investors, allowing for business continuity and resilience while addressing client needs from the simple (e.g. opening an account for individuals, small business owners, or small-medium enterprises) to the most complex (e.g. onboarding trusts and complex structures with cross-jurisdictional legal impacts).

## What have been the challenges you have had to overcome to reach such a standard?

We are dedicated to supporting our community in transforming their core business workflows along the lines of 4 main pillars:

- *Productivity*: We understand our clients' pain-points and we work hard to empower financial services employees to get the job done by making streamlining complex tasks for greater efficiency and orchestrating customer journeys.

- *Customer Experience*: In light of the 'new normal', we support our clients to remove the experience gap that could be generated by remote interactions, enabling a more personal, relevant, and consistent experience across channels and touchpoints.

- *Composable business*: We leverage innovation and business knowledge to provide pre-packaged business patterns with the objective of delivering composable, configurable, and accessible solutions, also on Cloud.

- *Regulatory compliance*: We want to make compliance activities effortless for our clients by delivering a solid and configurable framework to collaboratively orchestrate compliance activities, resulting in unified yet consistently scalable compliance across jurisdictions.

## Whom do you look to for inspiration and ideas?

At Appway we promote out-of-the-box thinking and we find inspiration in other industries' best practices and patterns. Big Tech, luxury retail, hospitality and travel, telecommunications, and entertainment – these are some of the spheres from which we draw ideas. Amazon, Netflix, Google, and hotels chains like Marriott and Mandarin Oriental are some of the companies that set the bar when it comes to providing data-driven, hyper-personalized, modular experiences for their customers. In the post-COVID-19 world, financial organizations must look to these same sources of inspiration and reinvent their offering to secure clients' participation in long-lasting, profitable advisory relationships. They need to leverage the new "virtual reality" to stay closer than ever to their clients and advise them proactively by presenting hyper-personalized products and services that align with their life events while adapting to changing circumstances and addressing challenges.

## What do you hope will be the result of receiving this accolade? How does it help your business in this region?

This award is a wonderful acknowledgment, and it represents all the sure and steady work that our forward-thinking company has achieved. It serves as a confirmation of Appway's ongoing success within our home market and validation for our sustained and solid growth within the region. ■



# **AW SWITZERLAND**

A directory of Swiss wealth management services for US citizens, US residents and US expats

**[americanswelcome.swiss](http://americanswelcome.swiss)**

# AW★SWITZERLAND GIVES UNIQUE GUIDE TO US-SWISS WEALTH LINKS

Anne Liebgott, Founder of AW★SWITZERLAND, talks to Tom Burroughes, *WealthBriefing* Group Editor, about her business success to date.

## What sets you apart from your peers this year and why?

The Swiss online platform AW★SWITZERLAND ([americanswelcome.swiss](http://americanswelcome.swiss)) is a unique, one-of-its-kind directory of Swiss wealth management services specifically for US citizens, US residents and US expats, catering to a niche... American investors that are seeking international portfolio diversification in Switzerland at a Swiss bank and with a Swiss wealth manager, registered with the Securities and Exchange Commission in the United States as an investment advisor. With the SEC registration, Swiss asset managers are able to serve US clients without restrictions.

AWS gives Swiss SEC RIAs the opportunity to present themselves to Americans in a client-friendly manner. Americans can browse 24/7 through the SEC-registrations, ADV Part 2 and 3 brochures, websites and other provided information, doing their "homework" before getting in touch with the selected wealth manager personally. This has particularly come into play with the pandemic halting travel to the US. Some Swiss SEC RIAs provide services to Canadians too.

A NEWS on AWS section provides updates and insights.

In addition to the Swiss SEC RIAs, AWS lists US tax advisors, Swiss lawyers, Swiss trustees (an interesting development with the new Swiss trust law coming in 2022), precious metals, Swiss real estate, citizenship and residence planning, and other Swiss wealth management-related services.

A new "US-based advisors" section, lists US companies with an international outlook and a connection to Switzerland. These advisors are able to provide domestic services to their clients in the US as well advise their clients on getting established in Switzerland.

## How have your colleagues contributed towards the success of your organisation?

AWS is basically a "one-woman-show" and it requires a lot of innovation, creativity and skill to establish and maintain the platform on an ongoing, timely basis. AWS continues to grow

with new features, e.g. the AWS E-Book, the AWS Webinar Series and the AWS Education Center, coming soon.

## What are going to do to stay on the front foot in a fast-growing but also challenging region such as this?

Switzerland is the global leader managing about one quarter of the global assets managed cross border. Long-term political and economic stability and an innovative financial industry contribute to the elite ranking. Nevertheless, Americans tend to have a home-bias with predominantly, or only, US investments in US dollars. So that it is easier for US investors and advisors to explore and discover adding "Swissness" and global diversification to their US-centric investment strategies, AWS will expand on the reasons and ways and means to get established in Switzerland, hence the AWS Education Center.

Increasing the number of Swiss SEC RIAs and other Swiss and US-based service providers presented on the platform is a goal, providing American clients with more resources.

Generating more exposure and extending reach is a major task in making AW★SWITZERLAND better known in the US among wealthy Americans and their trusted advisors. However, as minimum amounts of investment start with USD 100k, 250k, 500k or more, there is a Swiss wealth manager for just about every kind of American client and not just for the 1 per cent.

Especially American family offices, estate planners, asset protection lawyers, international tax experts, insurance advisors, RIAs, CFPs, CPAs etc., that would like to gain a cutting edge over their competition by providing added-value, bringing international and jurisdictional investment diversification "Made in Switzerland" closer to their clients through a second, global investment strategy complementing their US-based investment portfolios, are welcome to establish a network of Swiss professional dedicated to serving US clients.

Naturally, social media channels, like LinkedIn are ideal venues for extending reach and creating more awareness. The requests

for podcasts, video interviews, articles and quotes from the press are on the rise.

A new platform, AW★ASIA is in the make.

## What have been the challenges you have had to overcome to reach such a standard?

As AW★SWITZERLAND is a unique platform, experience needed to be gathered, often by trial-and-error, evaluating what works best. AWS is basically a "never-ending-story", always ready to incorporate suggestions from our visitors and users and create new features. AWS is in the process of being reprogrammed on a new content management system to be able to offer more new features with a more modern touch and feel.

## Whom do you look to for inspiration and ideas?

Ongoing discussions with the Swiss wealth managers, legal and compliant experts and others enable AWS to "feel the pulse" and stay up-to-date on developments. American business partners provide insights on the issues and concerns of American investors, seeking to mitigate the risk of a US-centric investment portfolio and home-bias risk.

## What do you hope will be the result of receiving this accolade? How does it help your business in this region?

I am proud and honoured to receive the *WealthBriefing* Swiss Award 2021 for the best Marketing Campaign, acknowledging the effort put into AWS, which has grown to be a recognized name in the US and abroad. I am grateful for the exposure AW★SWITZERLAND will receive, not just in Switzerland but internationally. ■



IN A CHANGING WORLD,  
ENTREPRENEURS  
CAN HELP OTHERS  
SCALE NEW HEIGHTS.



As an entrepreneur, you can drive positive impact for the future with each business decision. To help you achieve your ambitions in line with your values, we bridge the professional and personal with solutions adapted to your needs.

Your wealth has a voice. Let it be heard.



**BNP PARIBAS**  
**WEALTH MANAGEMENT**

The bank  
for a changing  
world

# AN INTEGRATED, DIVERSIFIED MODEL SHINES AT BNP PARIBAS WEALTH MANAGEMENT

Hubert Musseau, Head Of Switzerland & Emerging Markets, talks to Tom Burroughes, *WealthBriefing* Editor, about what's made the difference for his firm this year.

## What sets you apart from your peers this year and why?

BNP Paribas Wealth Management is a major private bank, #1 in the Eurozone and in the top 10 worldwide. We are present in four hubs in Europe, Middle East, Asia and the US. With €380 billion of assets under management as of September 2020 and 6,800 professionals, BNP Paribas wealth management provide clientele with solutions to protect, grow and transfer their wealth. Clients benefit from our integrated, diversified business model with opportunities to benefit from the entire added value of the BNP Paribas Group (mainly corporate and institutional bank, real estate, and asset management). Established in Switzerland since 1872, our Bank has solid foundations and a strong expertise in the Swiss wealth management of private clients.

## How have your colleagues contributed towards the success of your organisation?

The success of the organisation can be attributed to the quality of the teams, their expertise, commitment, values and hard work. Even more this year, I have to say how proud I am of the incredible dedication to our clients that our teams have shown during this crisis. We changed our ways of working, adopted new solutions to stay in touch, and ensured our clients continued to receive the highest level of service that they expect from us. Collectively, we all worked together as a team to stay close to our clients during this unprecedented period in our lives.

## What are you going to do to stay on the front foot in a fast-growing but also challenging region such as this?

Our priorities are: Focus on client expectations, leverage our expertise across the entire BNP Paribas Group and accelerate our digital transformation.

First, we work with clients to adapt our offer to meet their demands, such as in the field of impact investments. We want to help them to align their wealth with their values for a positive impact. It will be a long journey and we want to be there at every step to accompany them, to support them and to have a serious and a robust approach.

Secondly, we work with the other divisions of the group in order to leverage expertise from across all business lines. It allows us a deep understanding of the most relevant issues for clients, and help us address both the con-

cerns of a private client as well as the more institutional concerns.

Finally, the digital transformation of our business is accelerating. For some years now, we have co-created digital solutions with our clients. We work continuously to innovate and take advantage of technology to better support and serve our clients. The health crisis has accelerated their digital expectations resulting in an increased use of key digital solutions.

## What have been the challenges you have to overcome to reach such a standard?

The challenges we have been facing are, a low rate environment, a rising volatility and changes in the regulatory environment surrounded by an unprecedented sanitary crisis. The mission of BNP Paribas Wealth Management has always been to transform complex challenges into opportunities. This is what we do for our clients every day.

Our clients' investment and business decisions can have a positive impact around them. When we combine our individual and collective expertise with our clients' potential for impact, we can build a sustainable and harmonious future for all stakeholders. To achieve this, BNP Paribas Wealth Management continues to strengthen its offer of sustainable and impact investments.

- The myImpact digital tool offers each client the opportunity, through an interactive journey to be carried out alone or with his private advisor, to raise his awareness on sustainable finance and to define his social and environmental priorities. With the gathered information, the private banker can work out a strategy with his client and propose adapted solutions which meet her/his values and priorities.

- Our in-house sustainability rating methodology, or "Clover Methodology", assesses the sustainability of investment products across most asset classes. Mastering the rating process is the best way to avoid green-washing and to guarantee our clients that we only propose sustainable investment products that meet the highest standards. Thanks to those ratings, we can provide our clients with a sustainability report that analyses their investments under a sustainability angle, highlighting potential gaps between their investments and their ESG preferences. We can then advise them to create a portfolio aligned with their convictions. It is a game-changing approach that anticipates upcoming regulatory changes and positions' us at the forefront of

the private banking industry.

With this journey, we provide our clients with positive impact solutions across all the asset classes and all the services, enabling them to give a purpose to their investments.

## Whom do you look to for inspiration and ideas?

We believe our clients have the extraordinary power to impact the world. So yes, our first inspiration comes from our clients themselves. Since 2019, we have engaged into a continuous quality improvement loop involving our clients directly.

Based on the Net Promoter Score®, we are collecting hundreds of feedbacks on how to improve our services and convert them into concrete actions plans. They all have different outlooks, but frequently they share a number of common interests and concerns.

Another source of inspiration is society itself and how it is evolving. Our investment strategy team is monitoring changes in order to identify new trends (digitalisation, climate change, demographics...) and transform them into investment thematic solutions such as our 10 investment themes for 2021.

## What do you hope will be the result this accolade and how does it help your business in the region?

We are very proud to have received this award especially this year and we believe in its prestige in our wealth management industry. This prize rewards and acknowledges the hard work put in by our teams and is an endorsement of our strategy. It encourages us to continue to work hard on behalf of all our clients. It is another testament to our strategic growth plan, our vision and purpose. It is the sort of reward that drives our ambition to be the best every year and pushes us to always strive for excellence. ■



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# CAPITALIUM BUILDS INVESTMENT SOLUTIONS OUTSIDE CROWDED PUBLIC MARKETS

Tom Burroughes of *WealthBriefing* talks to Alain Zell, Managing Partner & CEO at Capitalium about how this firm achieved a winning formula this year.

Capitalium develops solutions that are tailored for clients whether they are families, entrepreneurs or Millennials. The firm tries to simplify the financial lives of clients as far as possible. The organization is headquartered in Geneva with a branch in Neuchatel. The group advises Swiss and international clients on financial and non-financial aspects of asset management. Capitalium is 100 per cent owned by its founders.

## What sets you apart from your peers this year?

Company wise, we stick to our objective to offer a value-adding platform for wealthy families looking to set-up a robust financial strategy. As an independent structure, we benefit from an absolute freedom to shape tailor-made solutions. On the investment side, the differentiation states in our ability to develop solutions outside the crowded listed markets. Again, the decision we made to exclude "retrocessions" from our business model creates a pipeline of unique opportunities. Thanks to our two proprietary systems, we provide our clients with top-class tailored reports that are easy to understand. Developed with the help of Swiss fin tech companies and engineers, these tools provide you with the most cutting-edge expertise and technologies within our ecosystem.

## How have your colleagues contributed to the success of your organisation?

We maintain a start-up-like environment through a culture of innovation. We work on connecting each member of the team with our mission to transform the wealth management industry and to offer to our clients a unique financial experience. In order to achieve our goals, complementarity of skills and characters has proven crucial to develop the company. Diversity is a key factor.

In recent years, Capitalium has taken minorities stakes in Schoeb Frote, a wealth management company based in Neuchatel and more recently in Finanzlab, a firm focusing on

advice and brokerage of structured products, based in Lausanne. We are also shareholders of Fusion Partners, the company provides corporate venturing services to leading organisations. Synergies between companies in our field are common, this combination allows us to offer our clients a more competitive proposition with the most integrated value chain possible.

## What have the challenges been in obtaining excellence?

The pursuit of excellence has somehow to connect with a high degree of enthusiasm. It requires a lot of efforts that must be balanced with positive energy in order to be sustainable in time. Besides, we are working every day to secure that our clients support the development strategy. Ultimately, excellence is a relative concept versus your peers, as well as an absolute criteria driving each decision we make.

## Whom do you look up to for inspiration and examples to emulate and compare yourself against, either inside or outside the wealth management industry?

Without any doubts, benchmarks and inspiration come from outside our industry. It is unlikely changes will emerge from within our sector. The vast majority of participants are facing profitability issues and fight for a status quo. As a consequence there is no chance to find any inspiration under these conditions. The wealth management sector has suffered from a lack of governance and entrepreneurship that created inertia. The divergence between outputs that would become commoditized and the one that will protect a high value proposition is getting bigger. We are in the game for the second option! ■

"WE MAINTAIN A START-UP-LIKE ENVIRONMENT THROUGH A CULTURE OF INNOVATION. WE WORK ON CONNECTING EACH MEMBER OF THE TEAM WITH OUR MISSION TO TRANSFORM THE WEALTH MANAGEMENT INDUSTRY AND TO OFFER TO OUR CLIENTS A UNIQUE FINANCIAL EXPERIENCE. IN ORDER TO ACHIEVE OUR GOALS, COMPLEMENTARITY OF SKILLS AND CHARACTERS HAS PROVEN CRUCIAL TO DEVELOP THE COMPANY. DIVERSITY IS A KEY FACTOR."



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# CITI BOASTS COLLABORATIVE CULTURE, ENHANCED FAMILY OFFICE COVERAGE

Tom Burroughes, Group Editor of *WealthBriefing*, talks to Laurence Mandrile-Aguirre, General Market Manager, Switzerland, Citi.

## What sets you apart from your peers this year and why?

In Switzerland we have set out our business strategy with a focus on family offices and ultra-high net worth clients and we put every day the full force of our firm behind an offering adapted to their specific needs.

Globally Citi Private Bank (CPB) serves 40 per cent of the world's wealthiest clients including 1,400 family-owned businesses and Family Offices (FOs). From nascent to well-established and sophisticated FOs, we provide them with services of the highest level of sophistication, including investments, private equity, philanthropy, art, sport, aircraft and wealth planning.

CPB is an integral part of our Institutional Clients Group, alongside the Corporate and Investment Bank, Markets and Securities Services, and Treasury and Trade Solutions. This provides family offices with access to the vast resources available across Citi's unique global network spanning over 160 countries.

Today and despite the challenging environment we operate in we continue to gain market shares and, on-boarded in 2020 a record number of clients with minimum net worth of \$25 million. One key factor has been the strength of our balance sheet attracting large deposits in the middle of the first lockdown.

Another element that sets us apart this year is our FOs enhanced coverage with a newly created team called Private Capital Group. We also accelerated our innovation pace and digital capabilities both internally and externally.

## How have your colleagues contributed towards the success of your organisation?

One word: Collaboration. We are very proud of the collaborative culture we have in our institution. In CPB we effectively communicate and partner with colleagues locally and globally to support clients.

To enhance our operational resilience, effectiveness and efficiency, we strengthened collaboration between teams, from IT, marketing, to banking support. We needed to remain close and coordinated to succeed and we did!

We also built strong partnerships with our markets and security services and investment bank divisions, allowing us to offer our FO clients capabilities like private placements and large equity stake management.

## What are you going to do to stay on the front foot in a fast-growing but also challenging region such as this?

This year we have enhanced our family office coverage with our Private Capital Group.

This team of markets experts help our bankers covering the largest FO with complex and global institutional needs. We have organised events bringing together these families which allowed them to build a valued network.

When it comes to environmental, social and governance issues we are guided by a commitment to drive positive social and environmental impact through our products and services.

Our clients have a growing appetite for impact investing and want to see their sustainable values, such as clean energy, education and diversity reflected in their portfolios.

Over the years, Citi Private Bank's Family Office Leadership Program (FOLP) has flourished as a forum for addressing a variety of economic, investment and philanthropic matters for family office heads and principals from around the world.

During the summer of 2020, with the COVID-19 pandemic at its peak and social distancing restrictions in place around a rapidly changing world, we took this global educational and networking gathering into the digital arena by organising our very first FOLP Virtual Summit. It brought together over 4,000 family principals and office heads from more than 100 countries for eight virtual sessions, with experts touching on a range of subjects.

Nearly 180 participants shared their views on the current macroeconomic climate by answering our comprehensive survey on investment sentiment and portfolio actions.

We have also launched a segment dedicated to support digital disruptors based in Switzerland and help them expand globally.

We enhanced our internal and external digital capabilities with a platform offering client onboarding processes, online research access tools, live portfolio performance updates and gap analysis. We have also integrated a series of artificial intelligence and fintech features in our bid data systems.

## What have been the challenges you have had to overcome to reach such a standard?

The main challenge was to keep clients abreast of information that would help them manage this volatility and rebalance portfolios accordingly. We had to navigate markets without similar precedents to rely on. This volatility also brought some opportunities and we partnered with our clients to identify those.

Since our clients had more time to engage with us this year, it was absolutely necessary to use their time wisely with the right and relevant content, not inundating them with too

much information. We therefore created virtual networks and engagement forums that are so precious to the private banking industry.

## Who do you look to for inspiration and ideas?

Our Chief Investment Officer (CIO) and Product Strategy teams have been instrumental this year to guide our clients on what to do in these markets. CPB organised weekly calls with clients and prospects to address their live questions. The weekly CIO zoom calls have attracted thousands of clients with ongoing pandemic and economic outlook updates. At times we had more questions than answers but all along we remain factual, brought pandemic experts and focused on articulating with confidence our best possible investment recommendations.

## What do you hope will be the results of receiving this accolade? How does it help your business in this region?

We have taken the strategic decision a few years ago to focus on ultra-high net worth and FOs especially in Switzerland. And we are happy to hear from our clients that we have become a true global player and receiving such an industry recognition is a testimony to our commitment to supporting our clients. We are proud to bring Citi's global expertise to Switzerland.

These awards will help us spread the word around our expertise and value add and we hope to become strategic long-term partners of even more Global Citizens! ■





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# DEUTSCHE COVERS ALL BASES ACROSS PRIVATE WEALTH, CORPORATE SPACE

Tom Burroughes of *WealthBriefing* talks to Marco Pagliara, CEO of Deutsche Bank (Switzerland) Ltd, about the firm's success in the awards.

## What sets you apart from your peers this year and why?

Deutsche Bank Switzerland stands apart from our peers through the wide and sophisticated range of lending products and solutions for highly demanding clients with complex needs.

Our brand and in particular the recognition of our lending prowess really shines in Switzerland. Also, it fits well within our ambition to be known as the pre-eminent European bank with the ability to provide integrated services to entrepreneurial families and ultra-high net worth individuals whose personal wealth and business interests are closely linked.

Thanks to our rigorous risk management processes during the new client adoption (NCA) process and know your client (KYC) review, the bank is specialised and experienced in offering clients access to superior capabilities including lending, investment products and bespoke services.

For us, lending is far more than simple residential and commercial real estate financing or lending against liquid assets through Lombard loans. We also look at aircraft financing, art lending or private equity, hedge funds and illiquid stock financing. In general, we are looking at the business needs of our clients and provide creative lending solutions. This includes deals across jurisdictions, General Partners (GP) and capital calls financing lines and strategic lending to entrepreneurs and business owners leveraging their business participation.

## How have your colleagues contributed towards the success of your organisation?

Wealthy individuals and entrepreneurs with global business and investment needs appreciate the ability to access Deutsche Bank's well-established international network locally here in Switzerland. Deutsche Bank has an unrivalled global product offering and this really sets us apart.

Our clients benefit from the International private bank's investment platform and offering that covers the entire range from cash management and traditional portfolio management to complex structuring and alternative asset classes. Moreover, our lending capabilities have proven to satisfy the most complex needs which, when required, benefit from direct access to Deutsche Bank's Investment Bank.

## What are going to do to stay on the front foot in a fast-growing but also challenging region such as this?

Deutsche is one of very few institutions in

Europe that combines a wealth and asset management franchise at the core of the bank with global ambition and excellent execution in global markets and corporate finance, especially in certain asset classes like fixed income and foreign exchange.

Key differentiators to peers include client access to the full spectrum of banking products, the ability to serve both private and corporate needs through close collaboration with our corporate and investment banking divisions and strong brand recognition across our target markets.

And last but not least, DBS doesn't just have the required capital and risk weighted assets provided by Deutsche Bank Group, but also the willingness, experience, culture and long standing positive track record to structure complex lending transactions in origination, collateral and size. A striking example for this is the fact that during the financial crisis, we incurred very few losses in lending solutions for (U)HNW clients.

## What have been the challenges you have had to overcome to reach such a standard?

After the turmoil of the financial crisis, making clients regain trust in the financial system and its financial institutions was challenging. We have achieved this through being transparent and delivering convincing performance. Our concentrated focus on clients and their needs showed us what was required in order to be successful.

Deutsche Bank invested in automatisisation, digitalisation, leaner processes and a global platform that offers the latest research, high-quality investment advice, solutions and products, all of which are available in all jurisdictions in which we operate. This not only attracted new clients, it also attracted a motivated, talented workforce that understands what this business is all about, be it as relationship managers or investment advisors, specialists in central and support functions, or colleagues in the back or middle office. We will continue to work hard as a team to ultimately become the pre-eminent private bank in the Eurozone and one of the leaders worldwide.

## Whom do you look to for inspiration and ideas?

Last year saw us take some tremendous steps forward together, starting with the creation in June of the International Private Bank (IPB), a leading Eurozone-based player with scale and a global footprint. We are already

beginning to see the benefits of closer collaboration in providing integrated services to entrepreneurial and high-net worth families.

In terms of inspiration and ideas, over the last 12 months I have looked very regularly at our own employees, who have shown remarkable personal and professional resilience against all the odds during this pandemic. I am so proud of the way our people have continued to work for their clients and our organisation during this time – and I cannot thank them enough.

One of the big advantages of Deutsche Bank is internal mobility. This is one of our points of inspiration and one of the main reasons why we were able to foster such a strong culture of lending. Internal mobility spreads the word, the ideas and the culture of lending around and prevents this core service from disappearing into a silo where it is divided from the rest of the bank. To have different kinds of experiences can often make the difference for our specialists as our clients often have complex corporate-like structures which we need to analyse and understand.

## What do you hope will be the result of receiving this accolade? How does it help your business in this region?

Recognition like that provided by this award is always welcome to validate that your business and strategic approach is on the right path. We have always been recognised as having market-leading lending capabilities; the challenge now will be to continue to innovate and provide our clients with the products and services they require to navigate through these continued uncertain times.

Deutsche Bank has the scale and ambition to be the house of choice for entrepreneurs both globally and here in Switzerland. We are confident that our strength in providing lending and liquidity solutions is just one of a number of key differentiators we have as we look to broaden our relationships with entrepreneurial families here. ■



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# FLEXIBILITY AND AGILITY MAKE THE DIFFERENCE ERI BANCAIRE

Tom Burroughes, Group Editor at *WealthBriefing*, talks to Nicholas Hacking of ERI Bancaire on its achievement in this year's awards programme.

**E**RI is a family-owned company which has been operating for over 30 years in the private banking/wealth management space, supplying software for core transaction processing as well as the various front, middle and back-office functions which feed into and/or use the core system. Compliance, and of course more particularly the data needed to meet the frequently-changing compliance requirements, is of course essential to any business operating in this sector.

We have built up a reputation as being a key player in the space, and over the years have undertaken well over 400 installations, giving us clients using our application in over 55 countries. With offices in key centres in Europe and Asia, we have a staff of over 350 dedicated to serving our clients and developing the product. Our continuing investment in the product and the changes in technology over time means that the functionality available to our clients represents an investment to date of well over USD 1 billion.

## What sets you apart from your peers this year and why?

This year has of course been challenging, for everybody, whether at a professional or personal level. ERI has been able to demonstrate how the organisation has adapted, both in terms of our own internal ways of working and to the changes which have taken place in the different environments in which we operate. The relatively flat management structure typical of an organisation that is still owned by the founding family, together with a firm commitment to both the advantages that technology offers and the continued welfare of our employees meant that almost overnight it was possible to continue to operate despite the changed circumstances.

This nimbleness of action has also shown both us and our clients how it is possible to both execute the whole sales process to a new customer and to implement, up and including go-live, new projects without having ever put a foot in the client's offices. We would always prefer to physically meet and work with our clients. The combination of the effect of the Coronavirus restrictions and the readily available technical solutions for communicating and working together have shown that this is certainly not essential.

## How have your colleagues contributed towards the success of your organisation?

ERI, while spread over multiple offices in different countries so as to better serve our clients, is also in many ways an extended family, and as such many people have the opportunity of working with colleagues in other offices on various projects or clients, wherever they happen to be.

Colleagues have also contributed significantly to the organisation's success by bringing with them both the experience gained from working elsewhere and the experience of working on different client projects in multiple, often quite different, countries and business sectors. We take pride in involving colleagues from different offices in projects, so as to ensure both a knowledge transfer and a mixing of cultures and experiences.

## What are you going to do to stay on the front foot in a fast-growing but also challenging region such as this?

Switzerland has always been a country that has a far more international, albeit perhaps viewed by some as cautious, attitude to many subjects than many around the globe. As a result of such an international business environment, and a generally stable and well managed economy, the banking and wealth management sector has become more and more attuned to new developments and new products, whether these are in the financial space or coming from technology.

As an active provider of core banking software here in Switzerland, to a wide variety of sizes of organisation, we by definition also have to demonstrate the flexibility and nimbleness referred to above when working with our clients as well as monitoring developments in the market.

## What have been the challenges you have had to overcome to reach such a standard?

As for any organisation, reaching and then maintaining high standards both in terms of quality and in terms of adaptability and relevance to the market's requirements, is not easy and requires constant attention and continuing investment.

Constant attention is necessary, as the developer of an application which covers a wide variety of functional requirements across multiple financial and banking sectors ERI needs to continuously monitor our clients' requirements while also adapting the software to the changes as they happen in the different environments in which we operate.

Reaching and then maintaining high standards also requires a highly trained and dedicated workforce, which especially here in Switzerland, requires substantial and on-going investment.

## Whom do you look to for inspiration and ideas?

By definitions, as an international, multi-lingual, company serving a wide variety of size and type of financial services organisation, ERI is fortunate in being able to look for inspiration and ideas from a multitude of centres of excellence and industry-leading organisations.

We always aim to work closely, ideally in a partnership approach, with our clients, and it is from them.

## What do you hope will be the result of receiving this accolade? How does it help your business in this region?

ERI is, we like to think, already fairly well-known in the Swiss market as a key provider of software to the sector. Receiving this accolade will no doubt underline even further to the market that the application doesn't "just" process back-office transactions but can also contribute in numerous other areas of a financial services organisation – such as Compliance.

The software is both compliant (in the sense of helping an organisation process and store data in a compliant manner) but also can act as the central data point for ensuring efficient and effective use of data for the various Compliance functions that any financial services organisation faces today. ERI and its OLYMPIC Banking as such is able to offer to its clients a wide ranging functional coverage, in a single, totally, integrated, package while also remaining very open, thanks to its very extensive library of APIs to integration both with its own partner eco-system and to other 3rd party applications. ■



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# COMPREHENSIVE SOLUTIONS WIN FRIENDS FOR ETOPS

**Tom Burroughes**, Group Editor of *WealthBriefing*, talks to **Christian Jedlicka**, Chief Product Officer, Etops, about his firm's awards success.

## What sets you apart from your peers this year and why?

Built on the strong foundation of an experienced operations team, Etops offers comprehensive services and digitalisation solutions for the financial industry. The ecosystem includes multi-bank reports, interactive dashboards, portfolio management and CRM systems and coverage of all compliance requirements. AI-supported data science solutions and analytics in the area of sustainability (ESG) as well as tailor-made solutions complement the range of offerings.

Compared to its peers, Etops focuses more prominently on providing services in the outsourcing area, which are fully integrated into its offerings. In addition to the focus on state-of-the-art data technology and interface management, comprehensive technical know-how is offered, which ensures that Etops solutions help to solve the requirements in the market in a practical manner. Regulatory requirements and sector trends are identified early, and digitalisation solutions are developed. In this spirit, Etops offers comprehensive compliance coverage, which among others already includes all FIDLEG requirements. Etops has proven in the area of sustainability, particularly within the project with Globalance Bank, that it has recognised the trends in the ESG/SDG landscape and can offer correspondingly comprehensive solutions. Sustainability reporting has become an essential part of the proven Etops multi-bank reporting scope.

Other aspects which set us apart from our peers are the offerings around data visualisation which are recently enhanced by state-of-the-art data science technology enabling us to create entirely new products e.g. for active sales support and tax revision.

Within the Etops ecosystem we will also setup an intelligent SaaS enabled marketplace which will create a forum where buy and sell side meet and create a win-win situation.

## How have your colleagues contributed towards the success of your organisation?

With extensive knowledge, willingness to embrace new territory, flexibility and creativity in the implementation of concepts, adaptation to the challenging conditions in 2020 within the limitations of the COVID-19 measures.

## What are going to do to stay on the front foot in a fast-growing but also challenging region such as this?

Enhancement of product functionality using add-ons from the ecosystem and from new partnerships, improving the attractiveness and expansion of the marketplace, further expansion in the areas of data science and visualisation, further development of the offering in the area of sustainability

## What have been the challenges you have had to overcome to reach such a standard?

Last year, the COVID-19 situation forced us to improve our internal communication strategy and develop new management techniques. External communication with clients and prospects was also greatly affected. Fortunately, at the same time, the demand for digitalization solutions increased.

In general, we have succeeded in building up a good mix of professional know-how and state-of-the-art technology in our company, which helps us to implement those practical solutions that the market actually needs.

The acquisition of the Evolute group at the end of 2020 brings us new challenges and opportunities with the restructuring of the company and the rebranding and redesign of the products, but also allows us to look to the future with confidence and enthusiasm.

## Whom do you look to for inspiration and ideas?

Basically, the customer benefit is in the spotlight for us. Therefore, we also focus on the requirements of our customers when it comes to sources of inspiration. We look at how our customers and prospects work and where we can support them in their daily work. This also constantly brings us new ideas, which are further enhanced by the many years of experience of our staff. Of course, we also take a look at our peers and their approaches to solutions to get additional inspiration and to identify possible areas for improvement.

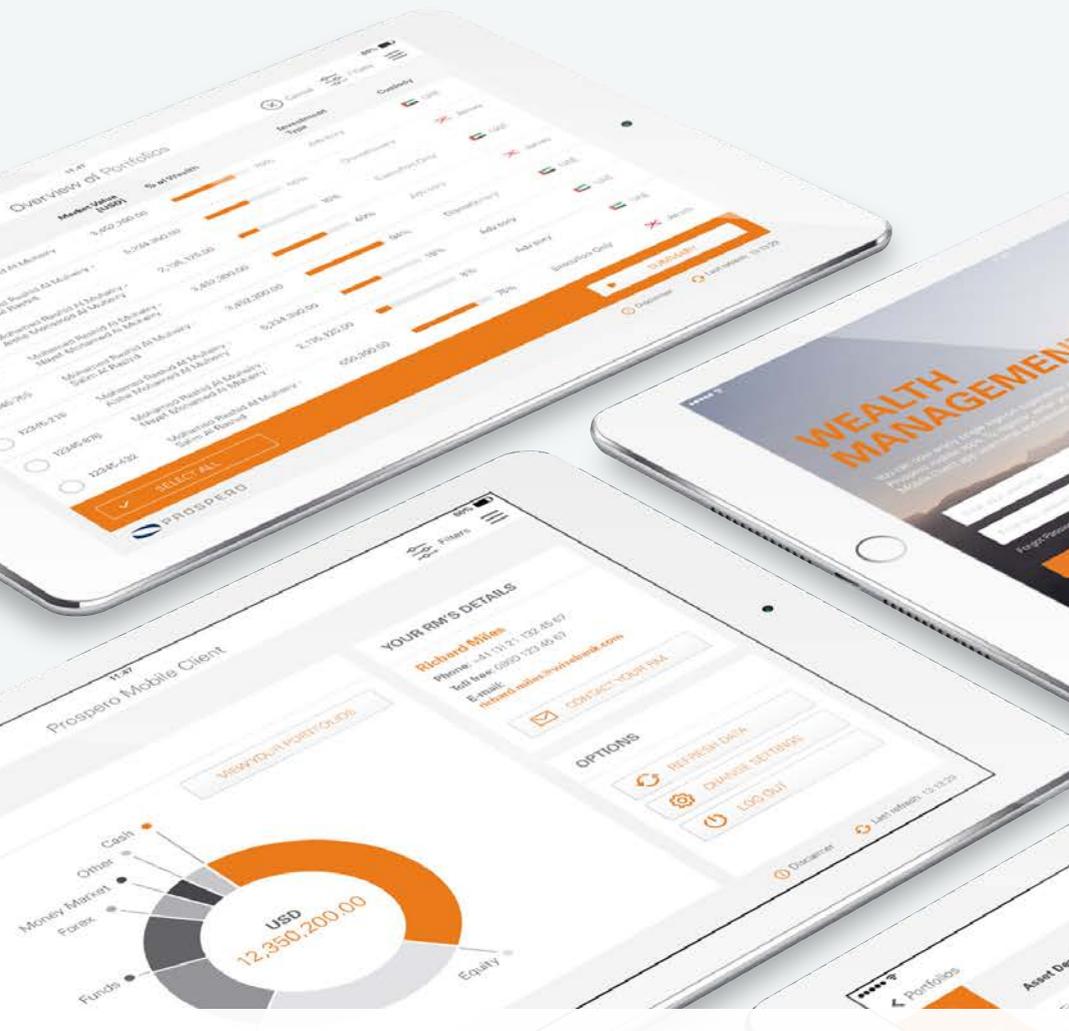
## What do you hope will be the result of receiving this accolade? How does it help your business in this region?

First of all, we are very pleased about the recognition of our achievements that we have received as a winner. In addition to a general increase in brand awareness, we hope that our new solutions in the areas of data analysis and sustainability reporting will now also be more widely recognised. ■



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# DELIVERING TOP-NOTCH CLIENT COMMUNICATION WORKS FOR FINARTIS

Jean-Luc Freymond, CEO of Finartis, talks to Tom Burroughes, Group Editor of *WealthBriefing*, on the qualities that make his firm stand out.

## What sets you apart from your peers this year and why?

FINARTIS prides itself in being an international organisation. Through our Swiss roots, we learned traditional wealth management as it's been practiced by Swiss private banks for decades and the importance of operations excellence. Client communication today is about digital communication. Clients expect self-service interaction across all product and service streams as well as sharing content interactively with their relationship managers when needed. Prospero's extensive back-end set of features allows us to deploy these advanced communication tools fast and in a customised form for our clients.

## How have your colleagues contributed towards the success of your organisation?

I am blessed to have an extremely dedicated team at all levels of the organisation. They never shy away from the ever more ambitious goals that we set ourselves in our mission to provide the best solution to our clients.

## What are going to do to stay on the front foot in a fast-growing but also challenging industry such as this?

Business is evolving fast and clients will only settle for the best products and services. We

keep working on improving the level of service and making our system better. We are already working on new versions of our Prospero system that will bring even more automation to offer better productivity and ease of use to our clients.

## What have been the challenges you have had to overcome to reach such a standard?

Our task is to take the ever increasing complexity that exists in wealth management and making it seem simple to our clients. Simplification is the most challenging task as it requires making smart systems that can make a lot of decisions and verifications on their own but at the same time be flexible enough to let the clients retain full control of the situation. With each release of our system, we work hard to make it simpler to manage for our clients. Achieving this goal is the biggest challenge we face.

## Whom do you look to for inspiration and ideas?

We like to surround ourselves with team members from different backgrounds and industries. Some of the most creative breakthroughs came from transposing solutions that had been invented in totally different contexts to the problems we were trying to solve.

Of course we also follow closely new academic developments in artificial intelligence to add techniques in our toolbox that help us make our system smarter and more autonomous.

## What do you hope will be the result of receiving this accolade?

Our industry is very competitive and choosing a new wealth management solution is a very important decision for any institution. Consequences of choosing the wrong solution or the wrong vendor can be expensive and dire. Yet, from the outside, solutions may look similar and a lot of vendors claim to have everything for everyone, making clients' selection processes long and costly. Having an independent award putting the emphasis on Prospero's unique combination of streamlined processes and digital collaboration tools means a lot to us. ■



“CLIENTS EXPECT SELF-SERVICE **INTERACTION** ACROSS ALL PRODUCT AND SERVICE STREAMS AS WELL AS **SHARING** CONTENT INTERACTIVELY WITH THEIR RELATIONSHIP MANAGERS WHEN NEEDED. PROSPERO'S **EXTENSIVE** BACK-END SET OF FEATURES ALLOWS US TO DEPLOY THESE **ADVANCED** COMMUNICATION TOOLS **FAST** AND IN A **CUSTOMISED** FORM FOR OUR CLIENTS.”

# GAINING AN EDGE THROUGH NIMBLENESS DURING TESTING TIMES

Tom Burroughes, Group Editor of *WealthBriefing*, interviews Mathieu Saint-Cyr of Geneva Management Group, about its accomplishment this year.

## What sets you apart from your peers this year and why?

One thing that the entire industry has had in common this year has been how to deal with COVID-19's ramifications. I believe that what set GMG apart is the fact that our nimble and agile nature allowed for a very smooth pivot to the "new normal".

This has been an opportunity for individual team members, as well as the company as a whole, to shine.

## How have your colleagues contributed towards the success of your organisation?

What really grabbed the spotlight is the commitment and dedication of our teams. This year has been particularly challenging for us all, but our people stood up and were counted. In a way, this year has been a litmus test for company cultures and what they're able to withstand.

I'm proud to say that GMG's culture and strong values became, if anything, stronger. I have to pay tribute to my colleagues, whose hard work and dedication are key to our success.

## What are you going to do to stay on the front foot in a fast-growing but also challenging region such as this?

Every region comes with its challenges. In Switzerland, we are fortunate to live and work in a country which is set up for research and development in all fields. However, the onus is on us, as an industry, to keep delivering.

As an example, GMG's longstanding and ongoing commitment to ESG has stood both us and our clients in good stead.

We also need to keep our finger on the pulse of Fintech and its evolution. And most importantly, we need to keep empowering our staff so that they take initiative and are confident enough to speak their minds, take ownership of projects and drive us forward.

## What have been the challenges you have had to overcome to reach such a standard?

I think we can all agree that it's been a year unlike any other in recent memory. The challenges have been many but as someone managing multiple teams, it is important to keep motivation levels at an optimum through every type of challenge.

We are only as strong as the sum of our parts, which means that building a culture of support, both for our clients and for our team members, is absolutely crucial.

## Whom do you look to for inspiration and ideas?

Our chief executive, Dave Elzas, has an open-door policy and a manner about him that very much encourages leadership within GMG. I mentioned culture before, but culture very often is, or should be, a top-down element within a company. Dave has instilled in all of us at GMG the desire to excel, both for our personal development and in providing expert solutions to our clients.

## What do you hope will be the result of receiving this accolade? How does it help your business in the region?

Over the years, *WealthBriefing's* reputation as an industry publication has grown substantially. For us to be recognised alongside major player in the financial industry, by a title of prestige is, without wanting to sound like an Oscar recipient, an honour. Having our excellence acknowledged by *WealthBriefing* is indeed a feather in our cap. ■

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“GMG’S LONGSTANDING AND ONGOING **COMMITMENT** TO ESG HAS STOOD BOTH US AND OUR CLIENTS IN GOOD STEAD. WE ALSO NEED TO KEEP OUR FINGER ON THE **PULSE** OF FINTECH AND ITS **EVOLUTION**. AND MOST IMPORTANTLY, WE NEED TO KEEP **EMPOWERING** OUR STAFF SO THAT THEY TAKE INITIATIVE AND ARE CONFIDENT ENOUGH TO SPEAK THEIR MINDS, TAKE **OWNERSHIP** OF PROJECTS AND **DRIVE** US FORWARD.”

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# SUCCESSING THROUGH PASSIONATE COMMITMENT TO SUCCESS

**Tom Burroughes**, Group Editor of *WealthBriefing*, talks to **Kerstin Engler**, Senior Wealth Manager, Private Wealth Management, at Geneva Management Group.

## What sets you apart from your peers this year and why?

I never thought that I would win this award since my career doesn't read like climbing a ladder. My professional journey didn't happen in a straight line. What characterises me most is the fact that I never chose the "easy or linear way". I always chose what excited me, even though I didn't have the formal qualifications and experience – yet. When I was in the race for the position to build a coverage team for Sub-Saharan Africa I immediately knew that I just wanted the job. At that point in time, I had only been to South Africa twice for leisure – thus my appointment was met with many rolling eyes. The same happened again when I left a big leading wealth manager to join a dynamic much smaller team to build up my own business. I am an example – and hopefully an inspiration – for people starting their career, that they can succeed as long as they do something that they are passionate about. This experience, which broadened my horizons and enriched my conversations, lead to long lasting relationships at eye level with our clients.

## How have your colleagues contributed towards the success of your organisation?

One cannot be successful without a team – my colleagues support me by providing the information and services I need in order to deliver for our clients. They challenge my views and we engage in professional debate, always with the ultimate aim of delivering excellence for our clients.

## What are you going to do to stay on the front foot in a fast-growing but also challenging region such as this?

It is all about meeting the client demand – I think it is very important to remain agile and learn from every interaction. I encourage clients and prospective clients to challenge me and our organisation.

I also act as an ambassador for a region, Africa, which is not necessarily well-known by banks and thus often regarded as "untouchable". I see it as my mission to connect the two worlds and support African clients in

getting access to the international banking world. This will ultimately enable them to better support their economies and wellbeing of their countries and people.

## What have been the challenges you have had to overcome to reach such a standard?

Sub-Saharan African clients do not yet move the needle. The risk return award is still low and thus I had to shout louder to make my voice heard. Fortunately, I joined a company with strong connections to the continent, which supports the business case. Still, our clients need banking partners - unfortunately, the obstacles to overcome are big and getting bigger.

Also, it is important to keep our standards high and have the ability to say "no" in order to retain integrity and reputation.

## Whom do you look to for inspiration and ideas?

I have had the privilege to connect with many inspirational women who lead families and companies. I would like to name 3 in particular: my mother of course comes first, then, a South African lady who started her life under the most adverse circumstances and heads a multimillion-dollar company today and lastly, my previous assistant who gave up her well-paid job to join the circus.

They have the following in common – they are forward looking, not hostages of the past, they are the proof that passion brings happiness and success, they are principled and constantly open to learn.

## What do you hope will be the result of receiving this accolade? How does it help your business in the region?

These awards put the recipient in the spotlight. I hope that many young people who are just starting their careers read my story and take away that they don't need to know at their young age what they would like to "be" in 20 years. Through my professional interaction with this generation, I understand that this is a major struggle.

Further, I hope to make people curious and interested in an interaction with me and my colleagues. I expect that this award will open new doors in Sub-Saharan Africa and increase the awareness of our partners in the financial industry for this region. ■



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Shaped by more than 145 years of experience supporting families and entrepreneurs around the world, Indosuez Wealth Management offers a tailor-made approach that allows our clients to build, manage, protect and pass on their wealth according to their goals and ambitions. In coordination with the Crédit Agricole group, our 3,160 employees are committed to addressing environmental, social, and governance issues to pursue consistent progress and ceaseless value creation.

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**CA** **INDOSUEZ**  
WEALTH MANAGEMENT

CRÉDIT AGRICOLE GROUP

# MIXING GLOBAL REACH AND HUMAN SCALE DELIVERS FOR CA INDOSUEZ (SWITZERLAND)

Tom Burroughes, Group Editor of *WealthBriefing*, interviews Jean-Francois Deroche, Chief Executive Officer of CA Indosuez (Switzerland) SA, about its achievements in the awards.

**C**A Indosuez (Switzerland) SA is the Swiss entity of Indosuez Wealth Management group, which is the global wealth management brand of Crédit Agricole group, ranked 1st in France and 10th in the world in terms of total assets (*The Banker*, 2020).

For more than 145 years, our multi-disciplinary and highly specialised teams help families, entrepreneurs, associations and foundations manage, protect and pass on their wealth.

Indosuez has operated in Switzerland since 1876 in Geneva, Lugano, Lausanne and Zurich and through offices in Europe, Asia and the Middle East.

Indosuez is ranked in the top five foreign banks of Switzerland (*Handelzeitung*, 2020).

We leverage both the international reach of Indosuez's global network and its human scale for its clients' benefit. Our highly qualified multi-disciplinary teams are backed by the extensive skills available at Indosuez, their local and international expertise and their unparalleled access to Crédit Agricole's wide range of businesses.

Our commitment to CSR, philanthropy and compliance are drivers of continued progress, adding to our singular positioning and our excellence in relationship banking.

## What sets you apart from your peers this year and why?

Our CSR commitment is a driver of continuous progress, contributing to our uniqueness and excellence in relationship banking. At Indosuez we have structured our corporate project in line with that of Crédit Agricole's goal, its *raison d'être* (motto) "Acting every day in the interest of our clients and society."

The group was one of the first banking institution to adopt a *raison d'être* at the heart of its strategy. We have therefore articulated our corporate project around it, based on three pillars (client; societal; human-centric) and developing a comprehensive offer and a value proposition that meets all our clients' needs.

Promoting diversity at all levels is one of the highlights of the human-centric pillar. Indosuez has placed gender equality at the heart of its human project convinced that it is a true driver of collective intelligence and innovation. In 2020, Indosuez launched a gender equality action plan jointly built by employees. Recently, Indosuez in Switzerland has received the "Fair-ON-Pay+" certification, which attests to the respect for equal pay between women and men within our Bank. With this certification, the bank joins the small group of Swiss private banks meeting the label's requirements certified by SGS.

## How have your colleagues contributed towards the success of your organisation?

In all the countries where we operate and in all the aspects of our business, our employees are pursuing a collective approach to constantly achieving progress and value creation by integrating social, environmental and economic concerns.

Our teams can be proud of the work accomplished over the past year. They can be proud of the continuity of activity and the quality of service they provided to our clients in spite of the unfavourable conditions. More than in previous years, we have been able to retain our clients and attract new ones.

## What are going to do to stay on the front foot in a fast-growing but also challenging region such as this?

Our international approach and the depth of our expertise has always placed us in a very good position. Although 2020, was a year of crisis, Indosuez Switzerland gained some positive momentum with key successes on strategic clientele on all our markets. Many transformation projects, including digitisation, became reality. We recently launched with CIB "private investment banking" a new division with CIB dedicated to supporting ultra-high net worth individuals and family holdings worldwide through a coordinated approach between both entities, starting to bear fruits. We are now well placed to become a leader in all our markets and be the preferred wealth manager of our clients.

## What have been the challenges you have had to overcome to reach such a standard?

Needless to say, 2020 has been an unprecedented year but we managed to roll out an ambitious road map. Our teams can be proud of the work accomplished, and of the continuity of activity and the quality of service they provided to our clients in spite of the unfavourable conditions. More than in previous years, we have been able to retain our clients and attract new ones. During the lockdown, our FX team maintained its high quality of service as well as its great proximity to clients. FX volatility jumped, leading to a significant increase in transactions, thanks to our sophisticated derivative strategies.

Apart from trade executions and daily market updates, our added value also comes from trade ideas based on fundamental analyses covering political, fiscal, monetary and economic developments. Within the current social

distancing restrictions and in the absence of physical events, our teams have developed a rich programme of web conferences in order to maintain the proximity with our clients and increase the discussions around investment opportunities. This was very appreciated by our clients in such a turbulent environment. In 2020, we have also maintained our ambition to stay at the edge of innovation through IT projects to increase our efficiency and improve our client service. We implement Robot Process Automation (RPA) allowing us to perform sequential and repetitive process tasks. These are just a few examples of our client service and care, which led to very positive word-of-mouth from our clients, which, in turn, brought an increase of FX delegated clients this year.

## Whom do you look to for inspiration and ideas?

Well, we do not have to look far to be inspired. Indosuez is proud to be part of Crédit Agricole group, ranked 1st in France and 10th in the world in terms of total assets. Drawing on Crédit Agricole group's corporate project, Indosuez Wealth Management plan aims at accelerating our digital transformation and become the preferred wealth managers of our clients.

## What do you hope will be the result of receiving this accolade? How does it help your business in this region?

Our employees will be very honored of this recognition and proud of the work done especially after such an historic period! The awards "Best implementation of a corporate strategy" and "Best FX solution provider" attests that Indosuez's transformation is on the right track, thanks to two exceptional factors, the strength of our parent-company, Crédit Agricole, and the quality of our offer. In 2021, we will pursue our development and achieve the ambitions of our corporate project efficiently and at a sustained pace. ■



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## Better by Design.

# DELIVERING ACTIONABLE INSIGHTS AT SCALE ACROSS WEALTH LANDSCAPE

**Christine Ciriani**, CEO of Finantix (an InvestCloud company), talks to **Tom Burroughes** of *WealthBriefing* about what it takes to get an edge.

## What sets you apart from your peers this year and why?

a. Global client connectivity, and ongoing investment, particularly in R & D, which has been and remains our lifeblood and one of the areas where we differentiate against many of our competitors in terms of the resources we invest in this area

b. The ability to effectively execute M&A and invest in extending our capabilities and product portfolio to drive further growth to further our vision of delivering personalised client engagement and advice, the need for which has clearly been amplified as a result of COVID-19. Our technology addresses client-advisor engagement from sales to advisory through to ongoing servicing, and is designed to integrate into an ever-changing wealthtech landscape. As advisors work with clients remotely to advise them during a time when market volatility is high, the ability and need to provide actionable insights not only means relationship managers can address many clients at scale, but that more clients can benefit from wealth management services. As such, we support the democratisation of wealth.

## How have your colleagues contributed towards the success of your organisation?

c. Flexibility and creativity are one of the founding pillars of our culture pillars. Our global family as we like to call our employees have been more flexible than ever - working remotely, around the clock, around the globe. By continuing to put our clients first and not taking a "not my job" mentality, we have been able to bring global, cross-functional teams together to show our clients what we are made of. We signed brand new clients who we were never able to meet in person because everyone played a role in the client engagement process - from product development, to pre-sales, right through to sales and now delivery. Our ability to delight clients across every facet of our business has been key to not only winning new clients, but to retaining and expanding long-standing relationships with existing ones.

d. Our agility has also come to the fore - and been put to the test! - as we have developed

and demonstrated new, market-relevant product offerings we felt were needed due to the changes in market dynamics. We have extended our award-winning, innovative product portfolio to include products that support digital collaboration, digital investment proposal, next best actions. All were quickly developed, tested and launched to address key pain points, leveraging the strength of our underlying technology architecture.

## What are going to do to stay on the front foot in a fast-growing but also challenging region such as this?

a. Continue to build alliances / partnerships.

b. Leverage the Motive Partners network - their senior industry advisors, their ever-growing ecosystem - to bring in latest best practices and market trends.

c. Invest in new talent - always important to bring in new ideas from people coming in and looking at things a slightly different way.

## What have been the challenges you have had to overcome to reach such a standard?

There really is nothing like staying connected at a human level, and bringing the various component parts of a global business together when everyone - including clients - is working remotely! Like others, we of course had to implement new and creative ways of working to stay connected personally and professionally - weekly digital dialogues, monthly get togethers in small forums (respecting local laws) - to talk about everything from favorite books and podcasts to how to improve asynchronous communication. In many cases, as a fintech, we were at an advantage and able to leverage our own technology to support global connectivity and collaboration. A doctor taking his / her own medicine!

## Whom do you look to for inspiration and ideas?

Inspiration always comes from all around us - as long as you keep your ears and eyes open and are receptive to what's going on!

This past year in particular, we have been inspired and enjoyed insights from a number of from Motive Partners (fireside chats), to digital channel partners to our team members on digital dialogues who come up with ideas and suggestions that we implement all the time! Many of the best ideas on communication and connectivity and product evolution have come from our team members and brainstorming with our advisor network.

## What do you hope will be the result of receiving this accolade? How does it help your business in this region?

Recognition is important as it is moments like these we can reflect on our achievements. I hope to recognise my team for always putting our client first. For the hours they have put in on weekends, holidays and morning hours to support client delivery. Our experts in wealth management in Italy waking up a 4 am to support our pioneering clients in Tokyo who want to bring global best practices to their clients. And I want other prospects to know that this is what Finantix is known for. The satisfaction of our clients and the confidence in our ability to consistently deliver leading-edge, innovative technology...these are the factors that clients choose us for and where we believe we differentiate. ■



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# IQ-EQ STANDS OUT BY GOING THE EXTRA MILE FOR CLIENTS

**Serge Richard**, Managing Director, and **Freddy Meyer**, Deputy Managing Director, IQ-EQ Switzerland, talk to **Tom Burroughes**, *WealthBriefing's* Group Editor.

**I**Q-EQ is a leading global investor services group that offers a comprehensive range of administration, compliance, asset and advisory services to private clients, family offices, multinational companies and fund managers worldwide.

In Switzerland, we specialise in fiduciary and corporate services - although the high level of group-wide collaboration means we are able to offer IQ-EQ's full spectrum of services, platforms and specialisms to our clients, outweighing local competition while providing internationally expanding clients with the comfort of a known single point of contact.

Indeed, at IQ-EQ Switzerland we pride ourselves on offering the "best of both worlds". Our teams in Geneva and Zürich are relatively small and therefore highly agile and focused on delivering a truly tailored service. But we also operate as part of a large global organisation, benefitting from all that this expansive network brings with it.

Within the private wealth sphere, we provide services to suit every stage of a client's wealth planning and management strategy. The primary focus of our Swiss wealth planning team is to hold our clients' hands throughout the wealth planning lifecycle - from listening to and understanding their needs and objectives to gathering relevant advice, testing, structuring and administering their affairs thereafter.

## What sets you apart from your peers this year and why?

Our wealth planning team in Switzerland is highly experienced and fully committed to going the extra mile for clients. This is reflected in the feedback we have received through IQ-EQ's 2020 global client listening programme. We're immensely proud of the fact that IQ-EQ Switzerland achieved a Net Promoter Score of 100, with 100 per cent of our interviewees saying they would recommend us to others.

Crucially, we've upheld these service standards throughout the COVID-19 pandemic, transitioning seamlessly to full-time home working after the outbreak. Our team received unsolicited positive feedback from multiple clients and industry partners, praising high service quality and timely delivery despite lockdown disruption.

We fervently believe that service excellence depends not only on our ability to provide expert solutions, but equally on how well we know our clients and their businesses. We also take the view that wealth planning is not a one-time exercise, but an ongoing process that requires attention and diligence for the duration

of the relationship - keeping ahead of evolving client needs, market trends and regulatory requirements.

Added to this service-centric ethos, 2020 saw the launch of IQ-EQ's dedicated and holistic family office services offering, developed in response to private wealth clients embracing increasingly sophisticated governance and investment strategies. It encompasses both traditional fiduciary/admin services and more recent requirements, such as ESG reporting, deal flow and regulatory compliance. It also incorporates our innovative "IQ-EQ Cosmos" investor reporting and portfolio monitoring platform, which now includes a bespoke family office dashboard providing a holistic view of family wealth - including non-financial assets such as real estate and luxuries.

## How have your colleagues contributed towards the success of your organisation?

We have an amazing team in Switzerland with smart, responsive, hard-working, professional yet fun people at all levels. This creates a focused but relaxed working environment where pressure doesn't turn into stress and clients can feel that we'll be there for them, whatever their needs are, whenever they need us.

Our Swiss team is genuinely multicultural and diverse, collectively speaking 10 different languages, and together we play an important role in group-wide collaboration, working regularly with IQ-EQ teams in other key jurisdictions such as Jersey, Cyprus, the Cayman Islands, Ireland and Luxembourg to deliver international service mandates.

## What are you going to do to stay on the front foot in a fast-growing but also challenging region such as this?

We constantly strive to keep our standards at the highest possible level and to improve our processes on an ongoing basis. To this end, we plan to keep listening. Our client listening programme is being extended throughout 2021, so we'll be continuing to invite and action direct feedback in order to stay one step ahead.

Ultimately, we want our clients to continue feeling like they are dealing with an agile and people-focused boutique firm, but one that offers all of the governance, security and infrastructure of a very large global group.

## What have been the challenges you have had to overcome to reach such a standard?

COVID-19 has of course been a major challenge over the past year, though we are immensely proud of how well we have adapted

and powered on in the face of such disruption and uncertainty. In fact, the past year has been a great one for our Swiss business, with many exciting new business mandates as well as the exceptional feedback from our client listening programme.

Beyond the pandemic, another ongoing challenge is ensuring we're able to attract and retain the very best talent - although, again, we are pleased to say that IQ-EQ Switzerland enjoys very low staff turnover! As well as nurturing a close-knit community feel among our local teams, we benefit from IQ-EQ's high standards of employee training and professional development. The group's signature L&D framework, Ascent, is open to talent across all levels, offering unique programmes and workshops that challenge our people to grow, develop personal strategies and feel inspired to chase their professional goals.

## Whom do you look to for inspiration and ideas?

Our clients are an enormous source of inspiration, as they tend to be highly sophisticated and smart people with strong personalities and interesting views of our world. Dealing with clients all across the globe - from different cultures and different religions, with different values and speaking different languages - is extremely enriching. We absorb a lot from them and they make us smarter! Similarly, our worldwide colleagues and all of the professionals with whom we work are a great source of inspiration and new ideas.

## What do you hope will be the result of receiving this accolade? How does it help your business in this region?

Although the Group's history goes back a long way, the IQ-EQ brand itself is fairly new on the market, so winning a prestigious award like this one will contribute to our brand awareness in Switzerland and beyond. We have been very proud to share the news with our clients and intermediary partners and hope that the award will help us continue to attract business from new and existing clients alike. ■





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PRIVATE CLIENTS  
ASSET MANAGEMENT  
TECHNOLOGY

# STRONG CLIENT FOCUS, BUSINESS MODEL BEAR FRUIT AT LOMBARD ODIER

**Andreas Arni**, Head of the Swiss Domestic Market & **Philippe Gay**, Head of the Swiss Offering at Lombard Odier, talks to *WealthBriefing*.

## What sets you apart from your peers this year and why?

Besides our quick response to the spread of COVID-19 in early 2020, we developed new digital ways and tools to stay close to our clients. As it was tough to meet physically, we extended client communications through our e-banking solution "My LO" for example, with clear reporting on their portfolios, our market views and strategies, and a specific corner with a "COVID-19 Dashboard", updated in real time by our investment solutions specialists. For new clients, we also implemented a dedicated digital onboarding process.

We also rapidly launched a series of webinars, in order to keep debating new ideas and discussing our views with our clients. Some of these were the digital versions of our traditional "Rethink Perspectives" events, dedicated to macro analysis and investment strategy updates. Others were tailor-made events, designed to meet the specific needs and preoccupations of the countries in which we operate.

Thanks to our strong balance sheet and entrepreneurial, long-term approach, we have seen excellent growth rates for new Swiss domestic clients. This was also the case in other priority markets of the group, showing that new clients who chose Lombard Odier were endorsing our value proposition. With these good results and resilience, we were also able to attract new talent during the pandemic, by being a workplace of first choice.

We have also undertaken a number of large-scale sustainability projects over the past year. After becoming the first global wealth and asset manager to obtain the prestigious B Corp certification in 2019, we successfully launched two new sustainable strategies in 2020. Named Climate Transition and Natural Capital, they particularly resonated with client's expectations and the economic transformations currently underway.

## How have your colleagues contributed towards the success of your organisation?

The teams in all our five Swiss offices had a solid year in 2020, boosting our overall results and showing a high degree of engagement in these unprecedented times.

Client service and interaction became increasingly important during the most emotional moments of 2020, and we saw many tough episodes following the impact of COVID-19. As our bankers serve only a limited number of clients, each of them is able to dedicate as much time as necessary to each client situation.

Our investment specialists kept focusing on essential ideas beyond the pandemic, by launching new sustainable strategies to foster

the net-zero transition and the circular economy. Our portfolio managers fared well during the worst of the market crisis in the spring of 2020, and managed risks extremely well.

Our technology and operations staff excelled at business continuity management for months and often under strained conditions, as they were dealing with the impact of the pandemic - this was crucial to help keep our front-office staff completely focused on our clients.

As a pension expert, we are increasingly gaining recognition for our management of vested benefit assets and our non-compulsory pension plan. Assets under management broke through the SFr1.5 billion barrier and continue to grow.

We should also mention the great work done by all our teams in structuring and offering solutions targeted at Swiss independent professionals, entrepreneurs and top executives - solutions that reflect the particularities of their tax and wealth situations.

## What are you going to do to stay on the front foot in a fast-growing but also challenging region such as this?

We will continue to listen closely to our clients' wishes and expectations, while also exploring sources of significant added value, in particular in areas such as private assets, sustainable investments and asset and liability management strategies. For us, all performance must be measured net of costs and taxes. In the interests of efficiency and transparency, our value proposition reflects that emphasis.

We are determined that clients have a positive experience in all their interactions with us, whether they speak to a person or use our technology. We continue to invest to ensure we meet the highest standards and deliver excellent service.

Finally, looking beyond financial considerations, wealth management needs to be viewed in the context of longer-term changes, with greater emphasis on next-generation issues and national/international mobility.

## What have been the challenges you have had to overcome to reach such a standard?

In our position, it is important not only to deliver top-class wealth management solutions, but also to constantly question our approach, to innovate and explore new options.

In this respect, creating new, alpha-generating\* strategies in the sustainable field is not so easy, as the area is getting crowded. Our approach is highly sophisticated and has been developed in collaboration with scientists in the field.

Clients' interest in investing in the climate transition is often contextual; while we see that the next generation is already very engaged, there is still a considerable knowledge gap among the wider public. We want to throw a light on the big issues at hand and show how investors can make an impact.

## Whom do you look to for inspiration and ideas?

The entrepreneurial DNA of our institution has served it well through more than 40 crises since its foundation. Therefore, our heritage of innovation and constantly rethinking the way we operate is a good inspiration. This gives us confidence and serves as a resource for optimism for the future.

Of course, our clients and prospective clients are also an inspiration for us. They all have very different outlooks, but frequently they share a number of common interests and concerns. They inspire us by telling us how and why their businesses succeed for example, encouraging us to keep aiming higher.

## What do you hope will be the result of receiving this accolade? How does it help your business in this region?

In times of crisis, people long for stability and resilience. Our bank represents strong values that inspire safety and trustworthiness and is often seen as a safe haven in this sector.

This prize rewards and acknowledges the hard work put in by our teams and is an endorsement of our strategy. It encourages us to continue to work hard on behalf of all our clients. ■

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Together, we can help  
to limit global warming

We believe finance can change the world for the better, which is why we've launched our new range of MSCI and S&P indexed Climate funds.

Draw your line in the sand today by investing in Eurozone, Europe, Global, Emerging and US Equity ETFs designed to limit global warming to 1.5°C and safeguard our planet's future.

Where we lead, others will follow.  
Together, we can make it happen.

LYXOR  
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For professional clients only. Capital at risk.

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# LYXOR SETS THE PACE BY RELENTLESS INNOVATION DRIVE

Lyxor sets out its award-winning qualities to *WealthBriefing's* **Tom Burroughes**.

Lyxor has been pioneering the exchange traded funds market since 2001 and is the longest standing European ETF provider.

True to our history as ETF pioneers, we continuously strive to innovate. Over the past 12 months, we launched our Next Gen Thematic ETFs blending big data, AI and human insight to invest in the growth of the digital economy and disruptive technology, exploit urban change with future mobility and smart cities, and capture Millennials' consumption habits.

We also strengthened our ESG/Climate range with our ETF investing in green bonds, the first ETF to obtain the Greenfin label, three ETFs built to provide a more sustainable exposure to high yield bonds, the world first ecosystem of ETFs designed for EU PAB and CTB eligibility. Tracking MSCI and S&P's Climate indices, they offer a simple way to align your portfolios to the Paris Agreement's best-case scenario – a maximum of +1.5°C global warming above preindustrial levels.

Last month, we took a major step along that path, with our COtool, by becoming the first ETF provider in the world to publish temperatures for most of the indices underpinning our funds. These temperatures make it much simpler for investors to compare the warming impact of their investments to the targets of the 2015 Paris Agreement. ■

Find out more on [LyxorETF.ch](http://LyxorETF.ch)

“TRUE TO OUR HISTORY AS ETF PIONEERS, WE CONTINUOUSLY STRIVE TO **INNOVATE**. OVER THE PAST 12 MONTHS, WE LAUNCHED OUR NEXT GEN THEMATIC ETFs BLENDING BIG DATA, AI AND HUMAN INSIGHT TO **INVEST** IN THE GROWTH OF THE DIGITAL ECONOMY AND DISRUPTIVE TECHNOLOGY, EXPLOIT URBAN CHANGE WITH **FUTURE** MOBILITY AND SMART CITIES, AND **CAPTURE** MILLENNIALS' CONSUMPTION HABITS.”



*At Mirabaud, passion brings motivation and dedication together to reach servicing excellence; from the way we interact with our clients, to the way we face world challenges on their behalf.*



**Harry Thorburn**

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[jmss@mirabaud.com](mailto:jmss@mirabaud.com)

**Etienne d'Arenberg**

[etienne.darenberg.uk@mirabaud.com](mailto:etienne.darenberg.uk@mirabaud.com)

# KEEPING CLIENTS' WEALTH SECURE IS IN MIRABAUD'S DNA

Tom Burroughes, Editor of *WealthBriefing*, talks to Etienne D'Arenberg, Head Of Wealth Management, UK, at Mirabaud.

## What sets you apart from your peers this year and why?

Mirabaud is different. An independent family business for 200 years - through revolutions, world wars, times of great prosperity and times of acute economic strife. The protection and growth of our clients' wealth has been the priority of our business at all times. This constant objective takes on greater meaning when markets are volatile and the outlook is uncertain and this was clearly the case during Q1 2020.

In essence, Mirabaud is a byword for security - stemming from private ownership, the "hands-on" nature of the partners (owners) and the deeply rooted desire to transfer a sound business to the next generation.

Mirabaud's culture of lifelong, close alignment between bankers and clients builds deep trust.

The quality of the investment professionals, but also their ability to relate to a wide range of people and their passion for what they do sets us apart. The teams are very "solution oriented" - they listen to the client's views and they demonstrate their professional competence whether they are talking about cash management, equities or fixed income.

Combined, these factors enable us to give clients an outstanding personal service, like a dedicated family office with an exceptional reach and this has been particularly important during a pandemic.

## How have your colleagues contributed towards the success of your organisation?

Mirabaud Group's governance structure - led by responsible Managing Partners and owners - and its scale - 700 employees in 10 countries - facilitate decision-making and implementation with proportionality, speed and commitment. Beyond the core-values of our organisation (independence, responsibility, conviction and passion), Mirabaud employees have an entrepreneurial mindset that empowers Colleagues in contributing to the success of our organization. Last year's extraordinary circumstances related to COVID-19 was no exception. All employees worldwide have responsibly reorganised their working environment and teams organisations to keep on winning. Hence Mirabaud has been able to count on the unfailing commitment of all its employees.

Further, In a year when international travel has been severely restricted, our employees

ability to readily adapt to and embrace a number of new practices has also been a key reason for our success in 2020 These include but not limited to:

- Speedy rollout of Rolling out the Business Continuity Plan (BCP), enabling more than 85 per cent of employees to work from home, that number even reached 100% for some divisions;
- Setting up secure connections enabling a large proportion of employees to access their usual digital environment via teleworking;
- Remaining available to our customers, in order to keep them informed, answer their questions and look after their interests; and
- Developing new internal and external communication channels to guarantee a high level of information.

## What are you going to do to stay on the front foot in a fast-growing but also challenging region such as this?

Our ability to manage wealth over multiple generations is made possible thanks to our sense of responsibility and sustainability. We think years and next generation when others think quarters.

We will continue to:

- bring added value to our client;
- ensure that finance plays a positive role in creating a better, fairer and more equal society;
- draw on the expertise of our talents and our centuries of experience;
- build on excellence among our teams; and
- invest in talents, IT and security.

## What have been the challenges you have had to overcome to reach such a standard?

High competition with other institutions:

- Increased financial and legal regulations in all jurisdictions and compliance measures;
- Pressure on the costs; and
- Higher concern of clients for responsible investments.

## Whom do you look to for inspiration and ideas?

- Our boutique is run by four managing partners from complimentary backgrounds

and with a hands-on approach. They are supported in their functions by four Limited Partners, who are also involved in the development of the group.

- Their decision-making approach is similar to Switzerland's renowned political system, both have proven success over generations. They are guided by four core-values: independence, conviction, responsibility and passion that inspire all employees to reach the group's mission which is to serve our clients responsibly.
- But in fact, at Mirabaud, many projects and ideas also emerge from members of the staff, as most employees have an entrepreneurial mindset and are team-oriented.

## What do you hope will be the result of receiving this accolade? How does it help your business in this region?

We believe that winning this award will reinforce among our new business contacts what our existing clients already know about us: that, even in extraordinary times, Mirabaud is able to deliver excellence and innovative solutions - wherever they may be based and whatever their needs might be.

- Winning specialist international team is further recognition of our expanding global footprint and that we are able to deliver our bespoke, personalised, family office style service in multiple jurisdictions.
- The award for specialist international team is even more pleasing as it is recognition that we have been prepared to venture into new markets even in challenging economic conditions, clearly demonstrating our mindset of being able to think in years and future generations while others think in quarters. ■





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Learn about our capabilities by contacting us at:  
**[sales.ch@morningstar.com](mailto:sales.ch@morningstar.com)**

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# A COMPELLING PACKAGE: MORNINGSTAR'S EXPERIENCE AND INDEPENDENCE

**Christian Mesenholl**, Head of EMEA Central, Morningstar, talks to *WealthBriefing* Group Editor **Tom Burroughes** on his firm's accomplishments.

## What sets you apart from your peers this year and why?

Morningstar, Inc. is a leading provider of independent investment research, offering an extensive line of products and services for individual investors, financial advisors, asset managers, retirement plan providers and sponsors, and institutional investors in the debt and private capital markets. We provide data and research insights on a wide range of investment offerings, including managed investment products, publicly listed companies, private capital markets, debt securities, and real-time global market data. Morningstar also offers investment management services through our investment advisory subsidiaries, with approximately \$215 billion in assets under advisement and management as of 30 September 2020. We have operations in 29 countries.

Our independence and history of innovation make us a trusted resource for investors. While other companies may offer research, ratings, data, software products, or investment-management services, we are one of the few companies that can deliver all of these with the best interest of the investor in mind. We believe putting investors first, paired with the way we use design and technology to communicate complex financial information, sets us apart from our peers in the financial services industry. We invest heavily to improve the inbound and outbound processes surrounding our data collection and delivery. We also use emerging technologies – such as artificial intelligence, machine learning, and natural language processing – to optimise data collection and production.

Morningstar Manager Selection Services (MSS) is part of the EMEA Morningstar Investment Management group, a leading provider of discretionary investment management and advisory services. MSS is delivered via the UK entity, Morningstar Investment Management Europe Ltd. The MSS team engages with Morningstar's extensive, independent fund research and analytical capabilities of its 125 manager research analysts and 50 data scientists worldwide to offer financial institutions and financial advisors seeking help with fund selection or fund governance access to a series of curated Select Lists solutions and multi-asset Model Portfolios.

In spring 2020, we established arrangements to partner with one of the leading fund platform providers for the delivery of associated MSS. The client's innovative investment research platform gives their clients access to Morningstar's best fund ideas and research, enabling them to

benefit from our long track record of qualitative and quantitative fund research. These solutions allow the investment research platform's clients to better control costs, improve their research processes, and deal with a more complex regulatory environment.

## How have your colleagues contributed towards the success of your organisation?

Through different challenges, breakthroughs, and innovations across the organisation, during 2020 we've remained connected despite shifting to remote work, motivated, and focused on our mission to empower investor success, providing a critical and calming voice to investors. This truly would not have been possible without the genuine, strong-willed, and courageous efforts of our colleagues in both Switzerland and around the world.

## What are going to do to stay on the front foot in a fast-growing but also challenging region such as this?

Owing to its long history of responsible investing and favourable regulatory environment, Europe accounts for 82 per cent of the global sustainable fund universe and reached a milestone of \$1 trillion of AUM in the third quarter of 2020 – this is an impressive feat when viewed against the backdrop of the COVID crisis. As ESG investing continues to gain momentum, Morningstar is incorporating sustainable investing considerations into every part of our business, from building new data and research insights, to continuing to deliver new ratings, benchmarks, and tools for evaluating issuers, management teams, and investment portfolios. Furthermore, in July 2020, Morningstar acquired Sustainalytics, thus jointly expanding ESG research, data, and analytics to empower all types of investors to drive long-term, meaningful outcomes.

In November 2020, we announced that we will formally integrate ESG into our analysis of stocks, funds, and asset managers. Our equity research analysts will employ a globally consistent framework to capture ESG risk across over 1,500 stocks. Analysts will identify valuation-relevant risks for each company using Sustainalytics' ESG Risk Ratings, which measure a company's exposure to material ESG risks, then evaluate the probability those risks materialise and the associated valuation impact. Additionally, our manager research analysts will analyse the extent to which strategies and asset managers are incorporating ESG factors as part of the new Morningstar ESG Commitment Level

evaluation. In conducting the strategy evaluation, the analysts will assess the analytics and personnel committed to each strategy and the extent to which the strategy incorporates those resources into the investment process.

## What have been the challenges you have had to overcome to reach such a standard?

We believe the most important competitive factors in our industry are brand and reputation, data accuracy and quality, technology, breadth of data coverage, quality of investment and credit research and analytics, design, product reliability, and value of the products and services provided. The modern investor is empowered with new data, research, and analytics, and a new generation of approaches and technologies is creating simpler and more personal experiences for the end investor. Established financial solution providers are competing against both start-ups and diversifying competitors to provide these experiences. Data and analytics are driving this trend, and we think we are well-positioned to provide these resources.

## Whom do you look to for inspiration and ideas?

True values are created in markets; therefore, we always listen to the needs of the investor and our clients. That is also reflected in our purpose "Empowering Investor Success". Who else can provide better inspiration and ideas than our customers?

## What do you hope will be the result of receiving this accolade? How does it help your business in this region?

It's an honour to be recognised in two categories at this year's awards. We continue to expand our business in Switzerland, and we hope this award will help us achieve greater visibility of our offerings to both existing and prospective clients. We will share the good news with employees via our Intranet, on our corporate social media accounts, and with our clients. ■

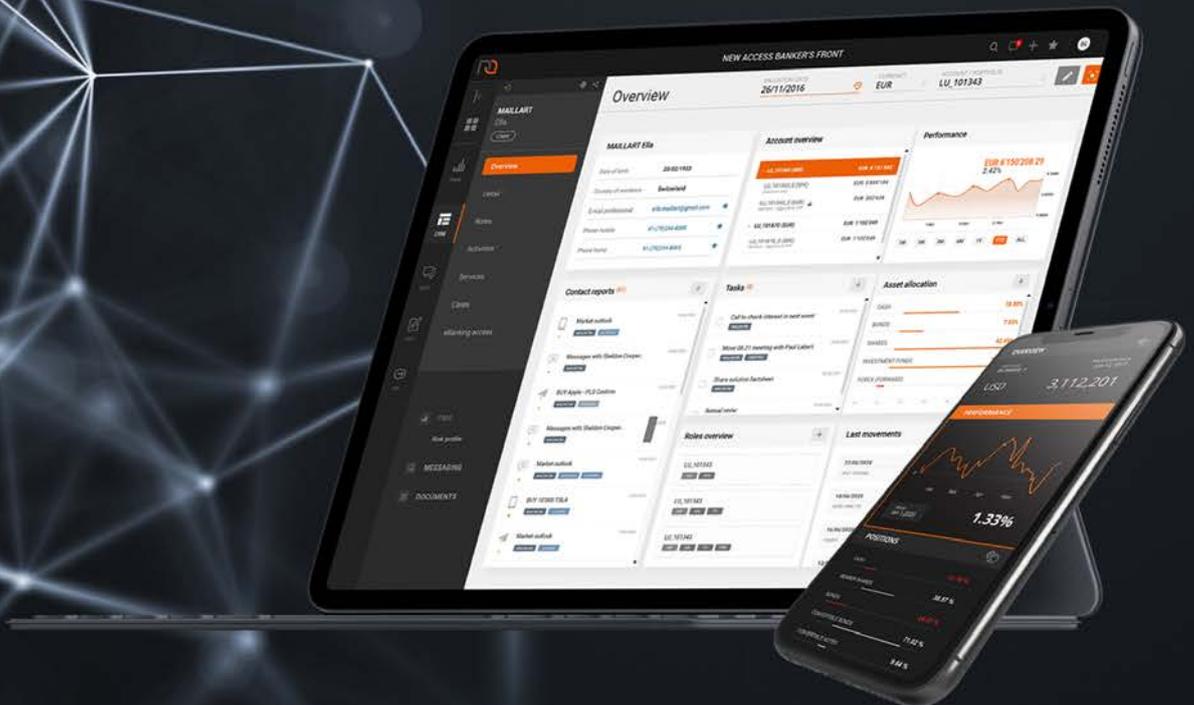




# new access



## Core-to-digital Solutions for Private Banking & Wealth Management



# NEW ACCESS DELIVERS COMPREHENSIVE OFFERING ACROSS WHOLE CLIENT JOURNEY

Vincent Jeunet, CEO of New Access, tells Tom Burroughes of *WealthBriefing* on what made the difference for this firm in winning accolades.

**N**ew Access is a leading provider of a scalable and modular Core-to-Digital solution suite designed to meet the specific requirements of the private banking and wealth management industries.

We enable digital transformation and improve client's satisfaction with our digital front-end solution, including an advisor cockpit, client life cycle management (CLM) and a client/EAM portal. We support digital interactions with your clients, managing key business and compliance processes.

We operate since 20 years exclusively in the private banking and wealth management sectors, supporting more than 55 customers, globally.

## What sets you apart from your peers this year and why?

Our industry is in the process of a major transformation: the switch to digital air, the desire to reach new types of customers, the banker's wish to become paperless. All our peers are supporting this transformation. What we believe undoubtedly characterises New Access is our ability, not only to enable the digitalisation of the client relationship but also to provide an entire Core-to-Digital offer to our customers.

## How have your colleagues contributed towards the success of your organisation?

New Access is proud to rely on more than 200 collaborators, not only in Switzerland but also in Paris, Singapore, and Tunis. Every day, the development and consulting teams build industrial, long-lasting, robust solutions, which are at the heart of our offer.

## What are you going to do to stay on the front foot in a fast-growing but also challenging region such as this?

Innovate, listen to our customers, forge partnerships to enrich our value proposition: these are our challenges to stay at the first place in this race.

## What have been the challenges you have had to overcome to reach such a standard?

The main risk when, like New Access, we develop industrial solutions, is to fall into the trap of specific development, which is so difficult to maintain. Our obsession is to offer standard and innovative solutions to our customers. This award is a great testimony to that!

## Whom do you look to for inspiration and ideas?

Clients, partners and colleagues!

## What do you hope will be the result of receiving this accolade? How does it help your business in this region?

I am convinced that this Award for the *Swiss Most Innovative Client Solution (Vendor)* of 2021 is a tremendous recognition for New Access! We do share Swiss roots, but we support our clients all over the world.

This price is very important to us! We are hoping from this award to bring spotlights even more on New Access, supporting our brand awareness development in our targeted markets.

A big thank you to the very professional *WealthBriefing* team! ■

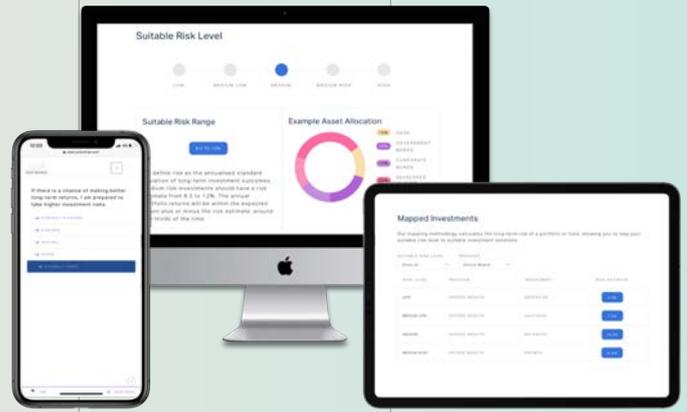
“OUR INDUSTRY IS IN THE PROCESS OF A **MAJOR** TRANSFORMATION: THE SWITCH TO DIGITAL AIR, THE **DESIRE** TO **REACH** NEW TYPES OF CUSTOMERS, THE BANKER'S **WISH** TO BECOME PAPERLESS. ALL OUR PEERS ARE **SUPPORTING** THIS TRANSFORMATION.”



# Oxford Risk

Behavioural Finance.  
Applied.

Online tools with behavioural design at their core. Fully customisable to your brand's standards.



## Dynamic suitability

Our software assesses an investor's willingness, financial capacity, and emotional ability to take investment risk, for today and for a lifetime of financial decisions.

## Hyper-personalisation

We empower financial institutions to provide hyper-personalised advice to their clients, based on prescriptions and nudges designed to keep each investor on the right track.

## Future proofing

Our holistic approach and a pioneering blend of behavioural science, data analytics, and quantitative finance helps you stay one step ahead of changing regulatory requirements.

**Rathbones**  
Look forward

**Handelsbanken**

  
**TILNEY**

**Standard Life**

  
**BREWIN DOLPHIN**

  
**NEDGROUP  
INVESTMENTS**

**Standard  
Chartered**

**nutmeg**

  
**PACIFIC**  
ASSET MANAGEMENT

  
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# OXFORD RISK'S BEHAVIOURAL INTELLIGENCE PROVES WORTH IN VOLATILE TIMES

Tom Burroughes of *WealthBriefing* talks to Greg Davies, Head of Behavioural Finance, of Oxford Risk.

## What sets you apart from your peers this year and why?

Oxford Risk's approach to suitability centres on four core principles that we believe set us apart:

- 1) Assessing suitability is a (behavioural) science - When the stakes are as high as someone's life savings, it's not the time for guesswork or pseudoscience.
- 2) Investor management and investment management are intertwined - Personal finance is behavioural finance. You can't divorce investments from their owners.
- 3) Humans and technology perform best when their roles are played together - Managing so many moving financial and emotional parts requires a blend of human and technological qualities.
- 4) Focusing on suitable client outcomes is compliant to the core - Meeting regulatory requirements should be a side-effect of a suitability process that seeks first not to tick boxes, but to understand what makes clients tick.

Linking these together is treating each investor as a human, and rather than running from the complexity that entails, working towards an increasingly refined method of matching individual investors to suitable investments using a finely tuned blend of behavioural science and financial expertise.

Oxford Risk's suite of tools is the only one both grounded in psychometric and behavioural science and specifically designed for its role in the process, delivering greater client understanding and engagement and improved operational efficiency - enabling the advisor's art, not disabling it with admin.

Our Risk Tolerance Assessment is academically validated. Our Risk Capacity Assessment is a quantified and dynamic means of accounting for an investor's changing circumstances. Our Financial Personality Assessment allows us to predict each investor's need for emotional comfort ahead of time, and proactively purchase it in a planned, personalised, and low-cost way.

Together, they deliver the anxiety-adjusted returns that human investors are after: the best return possible, relative to the stress, anxiety, and discomfort they have to bear along the journey.

## How have your colleagues contributed towards the success of your organisation?

Accounting for both behavioural and financial aspects of a client's situation in a holistic suitability assessment and analysing it in a reliable and valid scientific way requires a broader range of skills than a narrower view focusing

only on risk tolerance.

Our tools are built on a blend of behavioural science, data analytics, advisor understanding, regulatory and compliance expertise, and technological understanding and development. And of course sales and marketing to ensure that all the good background work is actually visible in the foreground! These diverse yet complementary skills are reflected in the make-up of the Oxford Risk team.

## What will you do to keep to the standard of an award-winner and push ahead in the future?

Suitability Compass is the kernel of a broader vision and *raison d'être* of helping people make better investment decisions. We're already pushing forward in many directions to help with manage not only suitable investment solutions, but also the emotional states of individual investors along their investment journeys, accounting for their personal financial situations and likely behavioural reactions.

Our tools are being constantly developed, both to bolster the core offering and to pioneer new extensions, such as expanding our Behavioural Compass and specific Responsible Investing Assessment.

With increasingly widespread usage, each of our clients benefit from the tools learning and growing from an iterative feedback cycle.

## What have been the challenges you have had to overcome to reach such a standard?

The need to assess suitability has traditionally been interpreted as compliance-first, client-second, and too often narrowly focused on risk tolerance, rather than a wider vision of suitability that better reflects all the relevant aspects of how an investor interact with their investments.

This has - understandably, but unhelpfully - led to suitability being seen as a compliance chore to be endured rather than an opportunity for a client benefit to be seized. Overcoming this widely held perception is definitely a challenge. It's always hard to see the benefits of something you've not experienced before; the just-good-enough can often be the enemy of the good.

## Whom do you look to for inspiration and ideas?

We're incredibly fortunate, given the background and expertise of our team, that Oxford Risk are at the forefront of behavioural science and quantitative finance research, which we're able to apply to our customers' needs. To give one salient example, we are busy deploying

our first behavioural 'Noise Audit' to the advice industry, inspired by the work of Daniel Kahneman and Cass Sunstein, as espoused in a recent HBR article, and their forthcoming book.

A Noise Audit is about measuring the costs of inconsistent advice: to what extent do different advisers within a firm provide different prescriptions, where does this come from, and how much does it matter? A Noise Audit also seeks to identify how to reduce these costs by providing the industry with better tools to help diagnose each investor's needs more objectively. It isn't about crudely eradicating inconsistencies, but eradicating unjustifiable ones and evidencing justifiable ones.

## What do you hope will be the result of receiving this accolade?

One result we'd like to see is that next year the 'Risk Profiling Solution' award will be retired, and replaced with 'Best Suitability Solution' and perhaps 'Best Behavioural Client Solution' awards, to better reflect both the importance of financial personality, and the need for a more scientific and comprehensive approach to investment suitability.

## How does it help your business in this region?

Not all industry commendations are created equal! We greatly appreciate the various beneficial side-effects that being recognised by *WealthBriefing* in this way provides, especially in terms of greatly desired visibility of both how the suitability world is changing, and how Oxford Risk is accelerating those changes. ■



# Bespoke solutions with an independent, long-term perspective



We have been advising families with significant wealth for over 200 years, transforming success and innovation into a legacy for future generations.

Our unique, long-term perspectives are rooted in the depth of our experience and our unrivalled worldwide network of expertise in over 40 countries around the globe.

[rothschildandco.com/insights](https://rothschildandco.com/insights)

*Image: Brass Balances*

*These brass balances were used for precise weighing of the Rothschild branded gold bars produced at the Royal Mint Refinery in east London from 1852, which was set up as part of the firm's role in shipping newly discovered gold from Australia and America.*

*Courtesy of The Rothschild Archive.*



# PERSONAL AND RELIABLE CLIENT SERVICE SHINES THROUGH AT ROTHSCHILD & CO

Tom Burroughes of *WealthBriefing* talks to Rothschild & Co Bank CEO Laurent Gagnebin about his firm's award-winning success.

## What sets you apart from your peers this year?

It is probably not one single thing, but our continuity and reliability in terms of our overall approach to clients and investments. We focus on long-term investment strategies and a very personalised and individual client service, with only 29 clients per advisor. Something that's particularly attractive for our international clients is access to our global network of more than 3,500 finance industry professionals all over the world.

## How have your colleagues contributed to the success of your organisation?

To win an award like this takes strong teamwork. In addition to our client advisors, our investment teams also did a great job in 2020, achieving an excellent performance in multi-currency portfolios, consistently outperforming our peers. Our global network specialises in the needs of international clients, such as cross-border investments, while providing global investment views.

## What will you do to maintain the standard of an award-winner and push ahead in the future?

We deliberately keep our focus on only a few target markets where we have a deep understanding of all the relevant factors and a good local network of experts. In addition, and despite the general pressure on margins, we continue to invest in very personal and long-term client relationships. We're also continuously expanding our open architecture product platform and in-house expertise across all asset classes and, in particular, with our in-house private equity, private debt and co-investment capabilities. The latter really sets us

apart from most other banks. Of course, we also continue to invest into new digital solutions to further improve our clients' access to our services and investment information.

## What have the challenges been in achieving excellence?

I think one of the most important aspects is a cultural one. For us it is crucial to have the right people for such a bespoke and high-quality client service. This is especially important with our independent investment approach, with few in-house products and a completely open architecture. In this context, our client advisors need to be extremely well trained and have a deep understanding of the investment universe. In addition, I think that the regulatory environment is very challenging for all banks. We invest a lot in IT and people to comply with regulatory requirements and in order to further improve our client service.

## Whom do you look up to for inspiration and examples to emulate and compare yourself against, either inside or outside the wealth management industry?

A very inspiring person is Claude Nobs, the founder of the famous Montreux Jazz Festival. He created this outstanding event and established it as one of the best-known festivals in the world. In my view, he stands for hard work, perseverance and creativity. He was also able to reach out to people and develop strong personal relationships with the artists.

## What do you hope will be the main consequence of achieving this accolade?

Our aim is to consistently offer the best service for our client's needs. Therefore, such a renowned award is a great recognition of our

teams' hard work and determinations, as well as a motivation to continue to excel in the future.

## How will you use the award to raise your profile in the industry and among clients?

We will use it when communicating with our clients and partners, as we did with previous *WealthBriefing* Awards. For us it is like a quality stamp or seal of approval that we're proud to use in our relationships with clients and potential clients. ■



“WE DELIBERATELY KEEP OUR **FOCUS** ON ONLY A FEW TARGET MARKETS WHERE WE HAVE A **DEEP** UNDERSTANDING OF ALL THE **RELEVANT** FACTORS AND A **GOOD** LOCAL NETWORK OF EXPERTS. IN ADDITION, AND DESPITE THE GENERAL PRESSURE ON MARGINS, WE **CONTINUE** TO INVEST IN VERY PERSONAL AND LONG-TERM CLIENT RELATIONSHIPS.”



## **SOCIETE GENERALE PRIVATE BANKING BY YOUR SIDE IN SWITZERLAND**

From Geneva and Zurich, our private bankers are mobilised to offer you tailored advice and solutions. We thank our clients for their trust.



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# INVESTMENT INNOVATION, GREAT CLIENT SERVICE IS SOCIETE GENERALE FORMULA

**Franck Bonin**, CEO of Societe Generale Private Banking Switzerland, talks to **Tom Burroughes**, Editor of *WealthBriefing* on his firm's prowess.

**S**ociete Generale is a leading European financial services group, with a diversified and integrated banking model. Private banking and Wealth management are strategic and core businesses for Societe Generale.

The Group has been present in Switzerland for over 120 years. From our offices in Geneva and Zurich, we deliver the broad capabilities and expertise of a strong global banking group through a locally embedded, entrepreneurial, mid-sized set-up. Our Group being implanted in several countries we can, upon request of our clients, liaise with other teams, to offer the best in class solutions.

Societe Generale Private Banking Switzerland (SGPBS) offers a complete and diversified range of private banking services: wealth management, credit, wealth planning solutions, alternative investments, diversification solutions including art and philanthropy and access to the Societe Generale's full range of corporate and investment banking solutions including markets, derivatives and structured products, securities services, Lyxor Asset Management...

At SGPBS, we make our clients our priority, and we are constantly looking for ways to improve how we meet their needs through investment solutions that are efficient, innovative and socially responsible. With their evolving requirements and the different changes in our economies, we adapt our offer with new products.

Societe Generale Private Banking Switzerland is also committed to systematically applying ESG criteria in its investment solutions. We have the ambition to integrate ESG expertise in our day to day business which is fully in line with our innovative spirit for creating differentiating products and solutions.

As an example among others, we launched last year an actively managed Climate Action certificate, 100 per cent dedicated to private clients. The objective of this certificate is to invest in companies which significantly contribute to reducing the impact of climate change and which take the lead in the transition to a low carbon economy.

Regarding our innovative skills and our ability to cover our clients' demand, in collaboration with Lyxor's hedge fund platform (part of Societe Generale group), SGPBS has developed a range of alternative investment solutions ranging from fund selection and advisory to multi-asset portfolio management and bespoke mandates. The dedicated in-house research teams of Lyxor allow the SGPBS business to differentiate its alternatives investment approach and develop a sustainable research advantage.

Client satisfaction is a priority for Societe Generale Private Banking Switzerland, and it remained at the heart of our activity more than ever in 2020, a year marked by the COVID-19 crisis. The full mobilization of our staff enabled us to stay close to our customers and to support them during this demanding period.

Given the unprecedented complications and travel restrictions which have arisen as a result of the COVID-19 crisis, SGPBS's teams stood at the forefront of new ways to communicate and reach international private banking clients.

Our chief investment officer, spoke to our clients through digital channels on a regular basis. We have put in place the necessary measures to ensure business continuity, with consideration for staff and client health and safety as a priority and we wish to thank our clients for their trust and loyalty throughout the year.

Receiving the award for the "Investment Management Platform" category is a great recognition of our expertise and our ability to meet the needs of our clients. ■

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"AT SGPBS, WE MAKE OUR CLIENTS OUR **PRIORITY**, AND WE ARE **CONSTANTLY** LOOKING FOR WAYS TO **IMPROVE** HOW WE MEET THEIR NEEDS THROUGH INVESTMENT **SOLUTIONS** THAT ARE EFFICIENT, INNOVATIVE AND SOCIALLY RESPONSIBLE."

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# SS&C ADVENT: A SEAMLESS MIX OF GLOBAL REACH, LOCAL EXPERTISE

Tom Burroughes, Group Editor of *WealthBriefing*, talks to SS&C Advent about its awards success.

## What sets you apart from your peers this year?

Innovation, growth and being recognised for our work through a number of awards. What sets SS&C Advent apart is the seamless combination of global reach and local expertise. Our dedicated are composed of seasoned professionals with a wealth of experience in technology implementations and management, along with front-line knowledge of local regulations, industry practices and evolving market trends.

## How have your colleagues contributed to the success of your organisation?

By keeping their finger on the pulse of clients' requirements and regional developments, our local teams are able to provide clients with the exceptional service and support for which SS&C Advent has become known around the world.

This year we forged a strong partnership with a leading investment manager to provide best-in-class adviser experience and client service through technology and innovation.

The collaboration will provide a market-leading digital experience to their clients, including automated onboarding, full advisor and client portal functionality, bespoke reporting, as well as improved processing of applications and client and adviser requests.

SS&C Advent continues to innovate with front office solutions, like Investrack client portal that provides a smooth onboarding experience to engage clients from the start.

Advent Genesis, is a game changer for portfolio modelling and rebalancing! Designed with the portfolio manager in mind, Genesis is a cloud-based solution that's designed to optimise the portfolio management process.

## What will you do to keep to the standard of an award-winner and push ahead in the future?

Demonstrate a client-centric company culture. We are guided by four principles, which drive our clients' success: Commitment to our client's success, take ownership, inspire our teammates and innovate intelligently. Our growth is fueled by teamwork. As a company, we reward innovation and professionalism. To quote one of our employees: "Our customers rely on us to keep them at the cutting edge of

technology so they can provide better services to their clients".

## What have the challenges been in obtaining excellence?

Technology is also constantly evolving and it is vital we continue to innovate in order to stay at the cutting edge and remain a competitive force in this industry. With such diversity in local regulatory requirements, market practices, instrument types and client expectations, a key challenge is to ensure our products and services have the flexibility and specialisation to cope with all these different market flavours.

Bringing together our world-class technology development capabilities with extensive on-the-ground knowledge helps us overcome the challenge and incorporate the required regional specificities into our solutions.

## Whom do you look up to for inspiration and examples to emulate and compare yourself against, either inside or outside the wealth management industry?

At Advent we are constantly inspired by our clients who continue to keep us at the forefront of the industry. We also keep a keen eye on technologies that influence and improve the client experience, and continually strive to deliver technology and services that bring constant and incremental improvement to the client's operations, effectiveness and efficiency.

## What do you hope will be the main consequence of achieving this accolade?

By winning the best Portfolio Management Solution in the region, we hope to share our success with the regional and international audiences. It demonstrates our commitment to paving the way for digital success for our customers, so in return they deliver a powerful client experience - the sort that keeps their customers happy and increases trust.

## How will you use the award to raise your profile in the industry and among clients?

As a well-known and respected publisher within the wealth industry we will use this recognition as a key proving point for our capabilities. We will promote this actively across our marketing campaigns and social media

activities to both existing clients, prospects and market influencers. We will also ensure our staff are aware of this prestigious achievement and use it as a motivation and recognition of their contributions to our ongoing success. ■

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"AT ADVENT WE ARE CONSTANTLY **INSPIRED** BY OUR CLIENTS WHO CONTINUE TO KEEP US AT THE FOREFRONT OF THE INDUSTRY. WE ALSO KEEP A KEEN EYE ON TECHNOLOGIES THAT **INFLUENCE** AND **IMPROVE** THE CLIENT EXPERIENCE, AND CONTINUALLY **STRIVE** TO DELIVER TECHNOLOGY AND SERVICES THAT BRING CONSTANT AND INCREMENTAL **IMPROVEMENT** TO THE CLIENT'S OPERATIONS, EFFECTIVENESS AND EFFICIENCY."

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# HELPING FAMILIES MANAGE, PROTECT WEALTH ACROSS GENERATIONS

**Jacqui Cheshire**, Head of Family Office Switzerland, Stonehage Fleming, talks to **Tom Burroughes** of *WealthBriefing*.

**S**tonehage Fleming is the leading independent family office group in the EMEA region, and the second largest in the world. We are advisor to the world's leading families and wealth creators, whom we serve from 11 offices in eight geographies. We manage and protect their wealth, often across multiple geographies and generations - providing strategic counsel, management and implementation across the full spectrum of their wealth requirements.

## What sets you apart from your peers this year and why?

One of our key differentiators is that we offer holistic advice on the various aspects of our clients' wealth, not limited to their financial assets. Switzerland has seen substantial growth of independent asset managers but few are able to offer services beyond investment management. We strongly believe that our value proposition remains unique. Whatever our clients' needs are, we have a powerful array of in-house capabilities which we draw on, complemented by an extensive network of professional partners.

What sets us apart from our peers is not only our expertise but also the experience we have acquired over decades working with successful families. Our local presence combined with our global reach enables us to deal with complex, multi-jurisdictional clients. We have a deep understanding of the cultural, legal, tax and regulatory challenges they face and the practical wisdom afforded to us by these longstanding relationships cannot be easily replicated.

## How have your colleagues contributed towards the success of your organisation?

Over the past year we have been extremely proud of our teams globally and how they have dealt not only with the operational challenges, but the social and emotional changes as a result of the coronavirus pandemic.

The challenge for any business founded on trust is how to maintain that trust and confidence in an environment primarily based on digital interaction. We are fortunate that as an international business we were already accustomed to regular digital communication and

were able to adapt our client communication so that we kept in touch and stayed relevant. This included an innovative series of webinars and a regular thought leadership programme.

Our people have been proactive, responding quickly and seamlessly to the changing landscape and successfully delivering the continuity of service our clients expect.

## What are you going to do to stay on the front foot in a fast-growing but also challenging region such as this?

Although face-to-face contact is likely to remain reduced for the next few months we will continue to keep in regular contact with our clients - working with them to ensure they are well prepared for the future. We also recognise how important it is to form meaningful relationships with the next generation of the families we work with.

We will continue to invest in the best people and technology to ensure that we retain our culture of excellence but that we also have the flexibility to adapt to the ever-changing environment.

## Whom do you look to for inspiration and ideas?

We work with highly intelligent, successful families and entrepreneurs which is a fortunate position to be in. We have been inspired and learned a lot from our clients and are now in the position to share that knowledge and acquired wisdom with others. Most of our services have been developed in direct response to their evolving needs and this will continue as the next generation of leaders take the reins.

## What do you hope will be the result of receiving this accolade? How does it help your business in this region?

It is a great honour to be recognised in these awards for the fourth consecutive year, and testament to the hard work that the team has put in over the last 12 months. This award serves as an endorsement of our abilities and supports our goal of becoming the pre-eminent advisor to the world's leading families and wealth creators. From the point of view of our staff it is extremely motivational. ■

"WE STRONGLY BELIEVE THAT OUR VALUE PROPOSITION REMAINS **UNIQUE**. WHATEVER OUR CLIENTS' NEEDS ARE, WE HAVE A **POWERFUL** ARRAY OF IN-HOUSE CAPABILITIES WHICH WE DRAW ON, COMPLEMENTED BY AN **EXTENSIVE** NETWORK OF PROFESSIONAL PARTNERS."



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# CUSTOMISED SERVICES THAT FIT FAMILIES' GOALS: A HOLISTIC APPROACH

Tom Burroughes, Group Editor of *WealthBriefing*, talks to **Kecia Barkawi**, CEO, Founding Partner & President of the Board at VALUEworks.

## What sets you apart from your peers this year and why?

VALUEworks is a very agile, management-owned multi-family office. This allows us to be at the forefront of developments, react swiftly to client demands, and to innovate. We put sustainable investing, family governance and the empowerment of our clients on our agenda early on, thereby giving us an edge on issues that have rapidly moved up agendas worldwide over the last years.

Since founding VALUEworks in 2004, we have developed a holistic approach with a broad range of customised services aligned to the values of the families who choose us to be at their side. Their objectives are at the core of our relationship.

With that in mind, we support our clients in family governance, risk management, estate planning and philanthropy, with a special focus on family cohesion and inter-generational communication. Our investment consulting is purpose-driven and guides clients in taking control of their financial future as responsible wealth-owners. We are not an asset manager and thus provide unbiased, independent investment advice. We also manage family holding companies, SFOs, trusts and charities, handle a wide range of administrative, compliance and reporting matters, and liaise with international experts to manage projects including real estate and private equity transactions.

## How have your colleagues contributed towards the success of your organisation?

Without my colleagues we would not have received this wonderful recognition. We love engaging with families to understand their needs and find sustainable solutions. We act with care, a personal touch and professionalism, true to our role as trusted advisors. At the core there is our collaborative, holistic approach where four to five "VALUEworkers" look after a family's affairs. This allows us to understand our clients' varied needs, considering the financial, human and social aspects.

We benefit from decades of experience across the team. No family is the same, but some of the issues that come up are. We converse in 10 languages and hold 10 masters' degrees ranging from economics, finance and law to sociology, engineering and art management.

I believe in the importance of empowerment, both among our clients, in particular the women and NextGens, as well as our team. Where one of us struggles to find a solution, the others come in with different perspectives, knowledge and insights. This nurtures collaboration and creativity and paves the way to empower and grow

the team, and ultimately benefits our clients.

Crucially, the team is a constant source of energy. Since the start, we have grown organically. We would not have been able to do so without the continuous drive that everybody around here is offering.

## What are you going to do to stay on the front foot in a challenging environment such as this?

Most importantly, we will continue on our path, remain curious and listen – especially to our clients. The values that guide us and the emphasis on a holistic approach will continue to be at the core of what we do.

Being independent has a lot of advantages and frees us from short-term thinking. We are agile and dynamic and will continue to innovate, solve problems and deliver real benefits.

To that end, we also place great importance on our personal network of global experts – private bankers, asset managers, lawyers, tax advisors, business consultants – with whom we exchange continuously on wealth-management developments and client matters. We also benefit from being able to tap into a broad community of thought-leaders from industry, academia and think-tanks in less obvious areas such as reputation management, well-being, communication, psychology and philosophy.

A personal highlight for me in helping us advance our thinking is our annual Family Summit, where our clients gather to discuss trends and innovation in the family office sector. These summits, together with our engagement in industry bodies and thought leadership groups, provide us with insightful platforms to constantly challenge our own thinking, learn and stay ahead.

## What have been the challenges you have had to overcome to reach such a standard?

I think on many issues we were early, and this was sure a challenge. I have always pushed the boundaries on how an MFO should operate and serve its clients. Early on we focused on sustainability, were certified climate neutral and in 2009 organised an event discussing family philanthropy and impact investing. While feedback was positive, this was not on the usual wealth management agenda! I often questioned if I was too much of an idealist. It made me realise that it is so important not to compare but to be true to ourselves, and base our work on expertise, personal experiences, careful research and a solid strategy.

Other challenges are ongoing. These include the regulatory environment and, of course, the

COVID pandemic. Our work is based on personal interaction, and moving to virtual meetings has its limits, especially during a time where clients need us most.

## Whom do you look to for inspiration and ideas?

I find inspiration and ideas everywhere! I am curious and open-minded and cherish personal discussions with peers and clients, but also friends and family. When there is a novel theme I wish to dive into, I engage with my network, professors and other thought-leaders. The challenge is, to focus on a few ideas only, and be able to devote enough time for analysis and development, so that our clients, the team and I can benefit.

## You have won three awards. What do you hope will be the result of receiving these accolades for you personally and the industry?

This is obviously a wonderful recognition. It motivates me greatly to continue my journey, strive for innovation, awareness and higher standards in the wealth management industry, and contribute to thought leadership. I hope these awards will also send a signal across the sector for the growing need of holistic and customised services, adequate educational tools, and an engaged and passionate workforce to ultimately support an empowered clientele.

In addition, I hope that this recognition can inspire more women to set up businesses and take up leading roles in our sector, adding their personal touch. We need diversity, and I know there are many talented, smart women out there. At present, around 40 per cent of the world's wealth is under the control of women. This number is increasing and, I believe, will trigger growing demand for more diversity in the industry. ■



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# TEAMWORK AND TOTAL CLIENT FOCUS PUTS WITHERS ON TOP

**Tom Burroughes**, Group Editor of *WealthBriefing*, talks to **Justine Markovitz**, who Heads up the Swiss practice of Withers and is the law firm's Chairperson.

**W**ithers is a global law firm serving successful people and businesses with complex legal needs. With over 180 partners and more than 450 other lawyers, the firm has unparalleled expertise in commercial, tax, trusts, estate planning, financial services, litigation and international arbitration, public international law, real estate, charities, philanthropy, employment, family law and other legal issues facing individuals, their families and their businesses.

Withers has advised over 50 per cent of the top 50 charities in the UK, 70 per cent of the top 100 UK Sunday Times Rich List, 25 per cent of the Forbes 400 List, 35 per cent of the Hong Kong Forbes Rich List, and 35 per cent of Forbes Asia's Richest Families list.

Justine Markovitz has worked at the global law firm for 22 years and for the last 16 has worked in Geneva, having moved from London.

## What has set you apart from your peers this year?

This has obviously been a special and unusual year. One of the things that has set us apart in Switzerland is how we work as an integrated partnership. There's true teamwork and a team spirit across the firm as a whole and this is about serving the client and putting the client first. An important theme is collegiality.

What also sets us apart is our dedication to ensuring clients are served best. The client is Number One and our "one firm approach" helps us to achieve this goal.

Our Swiss office works closely with all the Withers offices and our aim is to make that cooperation as seamless as possible.

## How have colleagues contributed to the success of your organisation?

The COVID-19 crisis has underlined the way that we work together. In some ways we have become closer. As a firm we've made huge and very rewarding efforts to stay close to one another. We are working to make sure people stay in regular contact. Colleagues from around the global firm have contributed specialist expertise to our client matters and they have also been supportive both to clients and to other individuals in this firm.

## How do you intend to keep successful in the future?

You cannot stand still and it is easy, to say of this award that it's fantastic and we can give ourselves a pat on the back, but I also think it is important to focus on what we could be doing differently or better going forward. Clients' needs have changed - so have ours - and we need to be alive to how best to meet those changed needs going forward.

We continue to look at our technical expertise and the ways that our services are delivered. The firm has a number of projects that focus on how we deliver legal services to clients today and how we will need to be doing this in the future. We are lucky enough to have strong support across the firm for these initiatives. We also need to take account of local variations across the firm and its offices.

## What challenges have you faced in achieving success?

The obvious challenge this year has been the pandemic. We have done impressively well but there have been challenges nonetheless, such as moving almost overnight to working from home. We had rolled out equipment to

people that they needed to work from home but this was stepped up and accelerated across the firm. We pushed out regular training sessions. Obviously, the challenges have increased the longer this crisis has gone on, such as what we need to do protect morale, understand people's concerns about the health of themselves and their families, about fatigue and mental health. We have a number of initiatives to look after people in the firm.

## Whom do you look for to get inspiration, both inside and outside the firm?

I get a lot of inspiration from my clients. They're passionate about their businesses and projects and I enjoy working alongside them and alongside my colleagues. My colleagues are a very talented group and they inspire me hugely. I also get inspiration from what I read or listen to from professional and other books and articles and so on.

## What benefits do you gain from winning such an award and how do you use these awards as part of your profile?

The internal benefits cannot be overstated. An award does not come from just one person's efforts and everyone in the team is part of the result. When peers look, you know they can say that "they really got it together to win that award".

It is a vote of confidence. Clients can see our awards and see them as a mark of recognition. ■



“THIS HAS OBVIOUSLY BEEN A SPECIAL AND UNUSUAL YEAR. ONE OF THE THINGS THAT HAS SET US APART IN SWITZERLAND IS HOW WE WORK AS AN **INTEGRATED** PARTNERSHIP. THERE'S **TRUE** TEAMWORK AND A TEAM **SPIRIT** ACROSS THE FIRM AS A WHOLE AND THIS IS ABOUT SERVING THE CLIENT AND PUTTING THE CLIENT FIRST. AN **IMPORTANT** THEME IS COLLEGIALLY.”

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 TEAMWORK

# WIZE MAKES A DIFFERENCE TO FAST-CHANGING SWISS WEALTH MANAGEMENT SECTOR

**Pierre Dupont**, Managing Partner of WIZE by TeamWork, is in conversation with **Tom Burroughes**, Editor of *WealthBriefing*, about its success and qualities.

## What sets you apart from your peers this year and why?

WIZE by TeamWork, the all-in-one wealth and asset management solution, is one of the fastest growing wealthtech companies in Switzerland dedicated to independent asset managers, family offices, private banks, fund and asset managers and securities traders.

Part of the TeamWork Group, a 800+ employees Swiss company founded in 1999 and fully owned by its top management, we offer a unique 100 per cent web-integrated SaaS secured Cloud or on premise platform including:

- Portfolio management system with model portfolios and rebalancing/hedging capabilities; private equity module; risk & performance management (MWR/TWR, contribution/attribution)
- Order management system including FIX connectivity
- CRM System with KYC and document lifecycle management
- Compliance system with AML; MiFID II and FinSA pre-trade checking; risk profiling and monitoring; full audit trail
- Reporting system with white labelled customized multi-assets consolidated reports
- Invoicing system including automatic fees calculation and controlling; profitability measurement
- Multi-custodian connectivity: 150+ automatic feeds; API connectivity
- e-banking / mobile app.

With offices in Geneva, Zurich, Singapore, Luxembourg and Montreal, our team of 30 professionals aims at delivering best in class support and back-office business process outsourcing (BPO) services thanks to our extensive banking operations expertise gained by the majority of us in different banks and/or family offices.

Trusted by more than 70 clients representing 40+ billion AuM and 3000+ users in 15 different countries, we allow clients to focus on their business while taking advantage of the platform's power and scalability for an attractive all-in-one monthly fee.

We therefore think all these elements set us apart from our peers and make us an outstanding 10 years old fintech.

## How have your colleagues contributed towards the success of your organisation?

WIZE by TeamWork is first of all a fantastic success story based on people.

WIZE is born out of the meeting in 2010 between Philippe Rey-Gorrez - the founder of the TeamWork Group - and Cédric Baiker, an expert in IT banking solutions who had driven the development of the swiss "Newbanking" core banking package from 1996 to 2010.

Realising that the market solutions dedicated to private banking and external asset managers were abnormally expensive, not sufficiently functional, and mainly based on legacy technologies, it was clear that in a context of increasing regulation and financial transparency, there would be a growing need for the external asset manager (EAM) community to rely on more sophisticated, functional and secure solutions that would enable them to respond efficiently to their business challenges and constraints.

Cedric had spotted a gap and a real and growing need for EAMs and Philippe decided to invest in this team of four since he believed in them.

The development therefore started in 2010 from a white sheet with the latest available technologies and with absolutely no legacy. After two years and a huge investment in R&D, the first customer was signed in 2012. Since then, the WIZE by TeamWork team continuously grew to a team of 30 today and continued to be ahead of market trends, evolving constantly.

## What are you going to do to stay on the front foot in a fast-growing but also challenging region such as this?

WIZE by TeamWork allows wealth managers to manage all aspects of their day-to-day business in a simple and effective way: portfolio management, orders, CRM, regulatory/compliance aspects, invoicing, back-office and e-banking access.

Our peers and competitors frequently confuse the issues and often implement a stack of different solutions that end up more costly and more complex with room for problems ahead.

The WIZE by TeamWork platform is open, constantly evolving, affordable, flexible and constantly adapting to the needs and constraints of both our customers and market evolutions.

We will therefore always keep the same focus that motivated us since day one: intuitive user experience, rich & performing functionalities, easy & transparent pricing.

## What have been the challenges you have had to overcome to reach such a standard?

Driven by regulatory, technological changes and market pressure, all wealth management firms need to ensure their systems, their processes and products are robust and fit for purpose to meet increasing clients' expectations.

With these requirements and increased complexity in minds, WIZE by TeamWork needed to be very flexible and built as a cloud solution to help wealth managers better manage their business and to ultimately make better, faster and more efficient decisions with regard to the needs of their businesses and, more importantly, their clients.

Knowing how essential IT solutions have become to the fast-evolving world of wealth management, regulatory expansion and client demands, we always believed technology should simply be a commodity. We therefore devised WIZE as an all-in-one solution. It is web-based and customisable, it is white-labelled too. We think we succeeded to overcome all these challenges by creating a 100% web platform offering more than 250 fully integrated functionalities.

## Whom do you look to for inspiration and ideas?

Being a small team of 30, we are very close to our customers who inspire us in everything we do. We see the sum of our customers as a community, so that every new feature and service we develop, whether it corresponds to a specific customer request or to an observation drawn from our constant listening to the market, must be able to benefit everyone in our community.

## What do you hope will be the result of receiving this accolade? How does it help your business in this region?

We hope this accolade will be perceived by our clients and team members as a strong evidence that our collaboration during the last 10 years has produced a remarkable and scalable platform.

We therefore see this accolade both as a recognition of the high quality work delivered but also as a good evidence for our prospects that they can feel in good hands with our WIZE by TeamWork platform and team. ■

# SYZ CAPITAL WIDENS DOORS TO ALTERNATIVE INVESTMENTS SPACE

Marc Syz, CEO of SYZ Capital, talks to Tom Burroughes of *WealthBriefing* about its alternative investing prowess.

## What sets you apart from your peers this year?

Launched in 2018 to deliver private market access to qualified investors, SYZ Capital sets its investment offering apart - combining strategic focus with an innovative edge. SYZ has always believed in the value of alternative investment strategies as a tool for greater portfolio diversification and risk-adjusted returns. At heart, the Syz family and SYZ Capital are first and foremost entrepreneurs and investors. In this sense, they only offer clients access to investment strategies where they are leading the charge as an investor.

Indeed, SYZ Capital ensures alignment of interests of all parties by being actively involved and invested alongside clients in every transaction. As a global investment group whose priority since inception in 1996 has been the generation of performance for clients, SYZ recognises the potential, in terms of returns and diversification, of private market strategies in a portfolio.

While private markets, such as private equity, real estate and other illiquid assets have traditionally been the preserve of institutional investors or the largest ultra-high net worth individual, SYZ Capital's mission is to democratise access to these assets for most private clients. SYZ Capital is able to offer qualified private clients of all sizes access to private equity, debt and real estate opportunities starting from 100,000 Swiss francs.

In 2020, by bringing under its umbrella the SYZ Asset Management Alternatives team and the SYZ Private Banking Global Investment Solutions team, SYZ Capital became the Group's centre of excellence for alternatives, representing SFr1 billion AuM. The new offering provides qualified private clients the opportunity to invest alongside the Syz family in alternative sources of returns, such as direct private equity, thematic, multi-manager funds and hedge funds.

In addition, SYZ Capital works closely with clients to deliver tailored products that can enhance performance. Modelled on the top performing OYSTER Alternative Uncorrelated fund, SYZ Capital developed the alternative UCITS fund of funds OYSTER BM Alternativos in partnership with Spanish bank Banca March. On the back of robust performance since its launch in October 2019 - leading most of its peers through the coronavirus crisis - the in-demand strategy recently broke through €100 million of assets - with roughly half of the inflows secured in 2020.

SYZ is continually sharpening its differentiated edge. It has forged partnerships on sustainability, including initiatives with the World Bank, which connect investors to the UN's Sus-

tainable Development Goals (SDG). It has also launched an initiative to respond to increasing demand among institutional clients for environmental, social and governmental selection criteria, which are already applied to the choice of issuers in the SYZ fixed income range. In 2020, SYZ Asset Management, the institutional asset management arm of the SYZ Group, was ranked in the top ten ESG asset managers in Switzerland by the Hirschel & Kramer Responsible Investment Brand Index 2020. This recognition was the result of making ESG integration a key focus over the last few years, in keeping with growing client demand.

## What will you do to keep to the standard of an award-winner and push ahead in the future?

SYZ is focused on the future - continuously seeking new investment niches in emerging themes to achieve better risk adjusted returns and meeting the evolving needs of its clients. We are constantly on the lookout for exceptional talent that will keep pushing the envelope, and we have recently added high profile names to our bench - including litigation finance specialist Gian Kull who leads special situations and uncorrelated strategies at SYZ Capital.

Meanwhile, we want to remain at the cutting edge of innovation and are constantly evolving our proposition. For example, we recognise the desire for more sustainable solutions, particularly among younger generations, and increased risk appetite in the low yield environment, as well as the growing demand for less capital markets correlated returns. By continuing our deep fundamental research, we will be able to keep developing and offering niche solutions for true uncorrelation, such as litigation finance and music royalties.

## What have the challenges been in obtaining excellence?

While the economic and market environment has been particularly challenging over the last year, this has played to our strengths.

As the market exhibits late-cycle dynamics and acute volatility, especially as a result of the coronavirus crisis, investors have been required to adopt stronger risk mitigation strategies and downside protection, which will continue to drive demand for diversification through alternative assets.

We believe qualified investors should have 20-30 per cent of their portfolio exposed to alternatives, which is still not the case for most private investors. SYZ Capital is now fully equipped to help investors achieve this target across the liquidity spectrum. Indeed, a lot of

long-only strategies are becoming increasingly commoditised and alternative investments represent an essential part of the future, especially for active managers.

We shy away from crowded trades investors chase only because they were successful and trendy in the past. Instead, we focus on special situations and uncorrelated strategies, via direct private equity investments, thematic investments or multimanager products.

For example, we invest in the theme of litigation financing - which is hardly known to most investors. Legal claims are completely immune to market cycles and volatility and can help investors achieve true diversification. Over the coming two to three years, we will also keep a close eye on distressed investing and special situations, as we expect many opportunities to arise from over-levered companies cleaning up their balance sheets.

## Whom do you look up to for inspiration and examples to emulate and compare yourself against, either inside or outside the wealth management industry?

We like to see ourselves as a mirror to our investors' aspirations. Like many of them, we at SYZ are natural-born entrepreneurs who take inspiration from the pioneers and innovators that are shaping our world. Entrepreneurs and visionaries with the likes of Steve Jobs, Jeff Bezos, Bill Gates or Elon Musk, all share many of our values; such as a relentless passion to challenge the status quo and re-invent an entire industry.

## What do you hope will be the main consequence of achieving this accolade?

We hope winning this award will help us engage with more like minded investors across the globe and be an inspiration for others to follow our footsteps in innovation and pushing the boundaries in a quest of performance.

## How will you use the award to raise your profile in the industry and among clients?

We will leverage our editorial communications, marketing functions and social media platforms to raise awareness around this prestigious award. ■



# IN-DEPTH MARKET KNOWLEDGE PUTS LEXTON STANLEY IN FRONT OF COMPETITION

**Benoit Schroll**, Director at Lexton Stanley, talks to *WealthBriefing's* **Tom Burroughes** on how his recruitment firm has set high standards.

## What sets you apart from your peers this year and why?

Having in-depth knowledge of the full range of services offered by our banking counterparties allows us to assess in-depth the pricing and value proposition onboarding capabilities.

As far as the service to asset management candidates is concerned, our methodology for the qualification of candidates focuses on in-depth due diligence of their activity, i.e:

- their needs in terms of value proposition
- of their track record as developer and account manager,
- customer segmentation by geographical region and account size,
- by type of Management under mandate, by investment profile
- by exposure to financing needs
- by studying the pricing of their book

After this identification and selection work, we direct our candidates towards mandates that correspond to their needs in terms of platform so that they can be successful in serving their clients and prospects.

Ultimately, we position ourselves as a sparring partner and advisor for our candidates by providing them with a strategic vision of what the local institutions have to offer.

Our desire is to be able to provide viable and transparent solutions to both our clients and our candidates regarding their operational needs and the missions they are looking for.

## How have your colleagues contributed towards the success of your organisation?

I have only one thing to say: it's a team work !  
The combination of our experiences allows us to be agile with our partners and to offer a tailor-made and quality service. We notice that the majority of our partners have been with us for several years.

## What are going to do to stay on the front foot in a fast-growing but also challenging region such as this?

By continuing to serve our clients with the same level of commitment, precision, proactivity and by advancing at the same pace as the wealth management industry.

## What have been the challenges you have had to overcome to reach such a standard?

By constantly questioning ourselves, we are able to raise our standards every day and not rest on our laurels. That is why we put a lot of energy into internal and external training courses so that our consultants can have the best weapons in their daily tasks.

We do not see ourselves as recruiters but as strategic advisors to our candidates in order to identify the best platform(s) for their clients. In recent years, we have successfully supported several teams. But also for our clients in order to present accurate photographs of each candidate's activities (pricing, needs, income, compliance, intitue personae, ...).

## Whom do you look to for inspiration and ideas?

Of course, we draw inspiration from our colleagues, who bring us a great deal from a personal but also professional point of view. We are also inspired by our internal counterparts through constructive collaboration that allows us to have an optimal understanding of our fields of intervention and to fulfil our mission.

## What do you hope will be the result of receiving this accolade? How does it help your business in this region?

We don't have any particular expectations. What is important to us is to be able to continue to improve every day and to offer a quality service to our partners. ■

“BY **CONSTANTLY** QUESTIONING OURSELVES, WE ARE ABLE TO **RAISE** OUR STANDARDS EVERY DAY AND NOT REST ON OUR LAURELS. THAT IS WHY WE PUT A LOT OF **ENERGY** INTO INTERNAL AND EXTERNAL TRAINING COURSES SO THAT OUR CONSULTANTS CAN HAVE THE **BEST** WEAPONS IN THEIR DAILY TASKS.”



# A TAILORED APPROACH FOR CLIENTS' UNIQUE NEEDS WINS PLAUDITS FOR REYL

Tom Burroughes, Group Editor at *WealthBriefing*, talks to François Reyl, REYL Group CEO, on its award-winning accomplishment.

## What sets you apart from your peers this year and why?

We believe that what truly sets us apart from our peers is our tailored and bespoke approach to meeting our clients' needs. The REYL Group has a very diverse client base consisting of international entrepreneurs, family offices, private and institutional investors, all of whom have their own unique requirements.

In order to meet the evolving needs of its clients effectively, REYL has developed five distinct business lines: Wealth Management, Entrepreneur & Family Office Services (EFOS), Corporate Advisory & Structuring (CAS), Asset Services and Asset Management, which together enable the efficient provision of solutions that address the increasingly complex needs of its clients, without silos or artificial internal segmentation.

It is this proposition that truly differentiates REYL from our competitors, as we are the only boutique private bank in Switzerland offering a complete range of services comparable to our largest peers, while remaining committed to providing the highest level of service and dedicated personalised attention to each client.

Through the collaborative approach between all five of our business lines we are best-positioned to deliver 360-degree management and client service, with a focus on innovation, for our clients' personal and corporate wealth across borders and activity segments.

## How have your colleagues contributed towards the success of your organisation?

The entrepreneurial mind-set of our employees allows us to be both trusted advisors and problem solvers. Banking today is still very much a people business and REYL continues to work to enable our employees to be the people our new and existing clients want to do business with.

In addition, when a colleague is appointed to be a client's point of contact they never think like an employee, but rather as a partner, motivated by a responsible and autonomous attitude with the ability to always think outside of the box. The team's unrivalled commitment is inspired by our entrepreneurial culture and the stimulation that comes from the diversity of our clients and their requirements.

Of course we can't talk about our colleagues without acknowledging global events in the last year. As part of our response to COVID-19, we made the health and well-being of our staff our top priority. REYL quickly established a Pandemic Committee which continually maintained regular contact with the authorities to provide all staff with regular updates, whilst a successful new work paradigm was made possible by REYL's IT team who worked tirelessly to enable seamless working from home facilities.

## What are you going to do to stay on the front foot in a fast-growing but also challenging region such as this?

Innovation is as much a mind-set as the result of our strategic choices. We pride ourselves on our entrepreneurial and dynamic approach, with our clients at the forefront of all our decisions. REYL's dynamism, efficiency, and problem-solving capabilities are just a few of the reasons why clients choose to work with us. Each operation within all five of REYL's business lines, carried out by REYL's specialist team, will continue to improve the quality of our services and enable us to develop successful and lasting client relationships. Continuing to be innovative in our approach whilst utilising the wide range and depth of resources available across all of our business lines and geographies will enable us to continue to provide solutions to clients in a timely and efficient manner.

## What have been the challenges you have had to overcome to reach such a standard?

Alongside the global pandemic presenting incredibly challenging economic conditions and market shifts, there have also been significant geopolitical shifts that have taken place over the past year. In challenging times our objective has always remained to respond to clients' specific needs by putting their needs within a global context, considering economic, geographical and political factors and understanding clients' short and long-term private and professional objectives.

## Whom do you look to for inspiration and ideas?

We take inspiration from all possible configurations, with the ambition of our clients the ultimate factor that drives us. REYL's entrepre-

neurial culture and business development is both inspired and stimulated by the diversity of our clients and their requirements. Ultimately, however, our collaborative culture means that we continually strive to inspire each other in terms of how we can improve and enhance the service we provide, with the aim of always paying attention to what our clients need and anticipating their future requirements, sometimes even before they know what these will be.

## What do you hope will be the result of receiving this accolade? How does it help your business in this region?

We have enjoyed a very successful track record among our UHNW client base and with consistently strong growth in assets under management, we believe this award further cements our strong reputation and underlines why our clients have entrusted us with their assets. ■

“CONTINUING TO BE **INNOVATIVE** IN OUR APPROACH WHILST **UTILISING** THE WIDE RANGE AND DEPTH OF RESOURCES AVAILABLE ACROSS ALL OF OUR BUSINESS LINES AND GEOGRAPHIES WILL **ENABLE** US TO CONTINUE TO PROVIDE **SOLUTIONS** TO CLIENTS IN A TIMELY AND EFFICIENT MANNER.”



HNW TEAM (INTERNATIONAL CLIENTS)

# UBP IMPRESSES WITH COMMITMENT TO EXTERNAL ASSET MANAGEMENT SPACE

**Monica Espinosa**, Head of EAM International & Geneva at Union Bancaire Privée, talks to **Tom Burroughes** of *WealthBriefing* on the firm's achievement this year.

## What sets you apart from your peers this year and why?

Founded in 1969 by Edgar de Picciotto, UBP is an independent, family-owned Swiss bank, focusing exclusively on wealth management for private and institutional clients. Our aims are clear: preserving and growing client assets over the long term.

UBP is committed to external asset managers, providing dedicated teams of skilled and seasoned professionals. These include over 30 relationship managers with an average of 15 years' experience and extensive practical knowledge of the EAM business, having established long-standing professional relationships with key players in this area. UBP's EAM offering factors in the segment's specific constraints and requirements, in line with the most demanding market standards, and is kept up to date thanks to frequent feedback and open dialogue with clients.

The fact that we partner up with all divisions across the bank to bring the full value proposition to clients and EAMs is quite unique, and marks us out from several of our competitors. A client's bank statement is the same if they are managed by UBP or by an EAM, as we do not differentiate between the two.

## How have your colleagues contributed towards the success of your organisation?

Several UBP teams worked very closely to meet the highest standards: cross-functional governance involving members of the group's executive committee; teams of bankers with personal experience of working with EAMs; a dedicated compliance unit comprising professionals who work to keep ahead of changing laws and regulations; a team of wealth planners who are always available to provide insights into new fiscal changes, start discussions with EAMs or clients about planning; plus a dedicated investment consultant who covers all UBP offices and who uses their thorough understanding of EAMs' investment policies to deliver a high level of responsiveness along with value-added views and analysis.

UBP is able to structure efficient lending solutions for EAMs' clients, who can invest borrowed money in financial assets or for other purposes. Our credit structuring department is one of our key business contributors, and its solid expertise in different types of credit structures makes the difference when acquiring new clients.

A special EAM Servicing unit, which features several highly experienced operational specialists, provides excellent service and execution, while remaining available to address specific queries and provide individual support. Most EAMs operating in the financial markets have direct access to our trading room, where asset class specialists execute deals. External asset managers and their clients benefit from a broad range of investment resources, such as FX views, research and structured products, as well as dedicated solutions, including tailor-made, actively managed multi-asset-class certificates. They also have access to exclusive deals: our private markets group offers an innovative approach involving unique investments in tangible assets, which are normally reserved for large institutional investors over the short to medium term.

## What are going to do to stay on the front foot in a fast-growing but also challenging region such as this?

UBP ranks among the leaders in the field of wealth management in Switzerland, thanks to an agile entrepreneurial culture that has enabled it to target and integrate acquisition opportunities with great success. This strong culture, along with a focus on constant development, has been the backbone of UBP's continued expansion.

Our entrepreneurial background resonates with independent professionals, and we remain an exception in the market due to our ongoing commitment to serving them. UBP has invested – and will keep investing – in building in-house capabilities in order to address the needs of these demanding professionals through a suitable offering, while maintaining a superior standard of compliance with ever-increasing local regulatory requirements.

Innovation and adaptation are part of our DNA, which appeals to external asset managers looking for a sophisticated platform and excellent service quality. We will also continue to foster the entrepreneurial spirit of the bank and the values that derive from its family structure.

## What have been the challenges you have had to overcome to reach such a standard?

UBP has designated its external asset manager business as a growth area. We have adopted a specific commercial strategy and positioning aimed at further enhancing our range

of products and services, as well as increasing the number of clients we serve across all the group's booking centres. The rapid growth of assets under management in this segment over the last three years is the result of the dedication shown by our teams and the excellent service that we deliver, based on a specific and fit-for-purpose organisation covering all aspects of the banking relationship. From an operational standpoint, we have concentrated on streamlining the account opening procedure for EAMs, so as to be able to open them in a short period of time; this has been achieved by having full control on the end-to-end process, from completion of the account opening booklet to the delivery of the account opening certificate. Today, we are able to provide full clarity in real time on an account's opening status, enabling us to deal with our EAMs' expectations while efficiently managing the significant flow of new accounts that come in on a daily basis.

## To whom do you look for inspiration and ideas?

We look to our clients for inspiration and learn and gain insights; these fuel our constant quest for improvement. In doing so, we can better understand them and anticipate their needs, which means we can set ourselves apart from the competition.

## What do you hope will be the result of receiving this accolade? How does it help your business in this region?

Winning the "Best Overall Platform for External Asset Managers" award is a great honour, as well as a fantastic reward for the dedication and hard work of all staff across this business unit over the past year. It confirms the increased recognition from partners and clients of the strength of UBP's customised external asset managers offering, supported by our continuous efforts to provide innovative investment solutions and the highest level of service. ■





Geneva  
Management  
Group

Swiss Precision. Global Solutions.



## A seat at the table

Asset Management | Family Office

 [gmgfinancial.com](https://gmgfinancial.com)

# THE WEALTHBRIEFING SWISS AWARDS WINNERS 2021

## WINNERS: INVESTMENT MANAGEMENT CATEGORIES

### FUND MANAGER



Swiss Precision. Global Solutions.



### ETF PROVIDER



SOCIETE GENERALE GROUP



### ALTERNATIVE FUND MANAGER



### FX SOLUTION PROVIDER



### PRIVATE INVESTMENT OFFICE/MULTI-FAMILY OFFICE



### EQUITY-BASED INVESTMENT STRATEGY



## WINNERS: PRIVATE CLIENT CATEGORIES

### LEGAL TEAM



### INDEPENDENT TRUST OF FIDUCIARY COMPANY



### BOUTIQUE FIRM



### ESTATE PLANNING ADVICE



WINNERS: WEALTH MANAGEMENT TECHNOLOGY CATEGORIES (VENDORS)

FRONT OFFICE SOLUTION



DATA PROVIDER



TRANSACTION PROCESSING SOLUTION



essential for banking



CLIENT ACCOUNTING SYSTEM



WE GO BEYOND THE NUMBERS



PORTFOLIO MANAGEMENT SOLUTION



RISK PROFILING SOLUTION



Behavioural finance. Applied.



CLIENT COMMUNICATIONS SOLUTION



RISK MANAGEMENT SOLUTION



Mastering Complexity



CLIENT REPORTING SOLUTION



ON-BOARDING SOLUTION



COMPLIANCE SOLUTION



MOST INNOVATIVE CLIENT SOLUTION



CRM SYSTEM



IMPLEMENTATION OF A TECHNOLOGY SOLUTION



TECHNOLOGY OUTSOURCING SOLUTION



LOMBARD ODIER DARIER HENTSCH



MOST INNOVATIVE FINTECH SOLUTION



WINNERS: PRIVATE BANKING CATEGORIES

DOMESTIC PRIVATE BANK



**LOMBARD ODIER**  
LOMBARD ODIER DARIER HENTSCH



SPECIALIST INTERNATIONAL TEAM



FOREIGN PRIVATE BANK



**BNP PARIBAS**  
WEALTH MANAGEMENT



CLIENT INITIATIVE



**CAPITALIUM ADVISORS®**  
WEALTH MANAGEMENT



HNW TEAM (SWISS DOMESTIC CLIENTS)



**Rothschild & Co**  
Wealth Management



CLIENT SERVICE



**Rothschild & Co**  
Wealth Management



HNW TEAM (INTERNATIONAL CLIENTS)



INVESTMENT MANAGEMENT PLATFORM



**SOCIETE GENERALE**  
Private Banking



UHNW TEAM (SWISS DOMESTIC CLIENTS)



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LOMBARD ODIER DARIER HENTSCH



CREDIT PROVIDER



UHNW TEAM (INTERNATIONAL CLIENTS)



BEST CUSTOMER FACING DIGITAL CAPABILITIES



FAMILY OFFICE OFFERING



INTERNAL COMMUNICATIONS INITIATIVE OR TEAM



**Rothschild & Co**  
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An unrivalled thought-leadership platform, *WealthBriefing's* events foster intellectual debate on the challenges and opportunities facing the industry and are designed to be an optimal use of wealth managers' precious time; they represent an excellent networking opportunity and attendees also accrue valuable CPD hours. *WealthBriefing* has added to its offering for the global private banking and wealth management communities by running six annual awards programmes for the private investment and private client communities. The awards programmes are focused around three main category groupings: experts (individuals and teams); products and services for wealth managers and clients, and institutions of all sizes and types.

### BESPOKE RESEARCH SERVICES

*WealthBriefing* has unrivalled access to the most senior wealth management professionals across the globe, meaning that our research reports represent guides to future best practice as much as being barometers of current industry trends.

**WINNERS: PRIVATE BANKING CATEGORIES (CONTINUED...)**

**CORPORATE STRATEGY IMPLEMENTATION**



**WINNERS: MARKETING/PR CATEGORY**

**MARKETING CAMPAIGN OR TEAM**



**WINNERS: SPECIALIST WEALTH-MANAGEMENT CATEGORIES**

**CORPORATE SOCIAL RESPONSIBILITY/DIVERSITY PROGRAMME**



Swiss Precision. Global Solutions.



**ESG**



**WEALTH MANAGEMENT EXECUTIVE SEARCH FIRM**



**IMPACT INVESTING**



**WEALTH PLANNING TEAM**



**WINNERS: EXTERNAL ASSET MANAGER (EAM) CUSTODIAN CATEGORIES**

**OVERALL PLATFORM FOR EXTERNAL ASSET MANAGERS**



UNION BANCAIRE PRIVÉE



**RESEARCH SUPPORT FOR EXTERNAL ASSET MANAGERS**



**WINNERS: WEALTH MANAGEMENT TECHNOLOGY CATEGORIES (IN-HOUSE SOLUTIONS)**

**MOST INNOVATIVE SOLUTION (IN-HOUSE)**



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**MOST INNOVATIVE SOLUTION TRUST COMPANY**



**WINNERS: LEADERSHIP CATEGORIES**

**WOMEN IN WEALTH MANAGEMENT (INDIVIDUAL CONTRIBUTION)**



Geneva Management Group

Swiss Precision. Global Solutions.



**OUTSTANDING CONTRIBUTION TO WEALTH MANAGEMENT THOUGHT LEADERSHIP (COMPANY)**



SUMMIT TRUST INTERNATIONAL SA

Solutions for Continuity



**WOMEN IN WEALTH MANAGEMENT (COMPANY CONTRIBUTION)**



SUMMIT TRUST INTERNATIONAL SA

Solutions for Continuity



**LEADING INDIVIDUAL (ADVISOR)**



The Multi - Family Office



**OUTSTANDING CONTRIBUTION TO WEALTH MANAGEMENT THOUGHT LEADERSHIP (INDIVIDUAL)**



The Multi - Family Office



# GLOBAL AWARDS

Showcasing the best in the industry

Independence,  
integrity and  
genuine insight  
are the  
watchwords  
of the judging  
process



## 2021 Announcements Schedule

**FEBRUARY**  
WealthBriefing Swiss Awards

**MARCH**  
WealthBriefing Swiss EAM Awards

**APRIL**  
WealthBriefingAsia Greater China Awards

**MAY**  
WealthBriefing European Awards  
Family Wealth Report Awards

**JUNE**  
WealthBriefingAsia Awards

**SEPTEMBER**  
WealthTechAsia Awards

**NOVEMBER**  
WealthBriefing MENA Awards

 **WealthBriefing** SWISS  
**AWARDS 2021**

 **FAMILY**  
**WEALTHREPORT** 8th ANNUAL  
**AWARDS 2021**

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**AWARDS 2021**

 **WealthBriefingAsia**  
**AWARDS 2021**

 **WealthBriefingAsia** GREATER CHINA  
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