



**Schroders**  
Private Banking



Schroder & Co Bank AG is among the most highly regarded private banking boutiques in Switzerland, and we believe with good reason. We do not follow standardised, off-the-peg approaches, because we know that only tailored solutions can deliver sustainable success. We also know what that takes: a combination of the right resources and a rational, disciplined approach. Throughout its history, stretching back more than 200 years, Schrodgers has been guided by five core values in seeking to achieve this. These values remain at the heart of all that the employees of Schrodgers Private Banking do, day in and day out.

A handwritten signature in black ink, reading "Philip Mallinckrodt". The signature is written in a cursive style with a large initial 'P' and 'M'.

Philip Mallinckrodt

Group Head of Schrodgers Private Banking





THEY EXCEED THEM. THAT IS HOW

MEET THEIR TARGETS – THEY EXCEED

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THAT IS HOW WE DO BUSINESS

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# EXCELLENCE

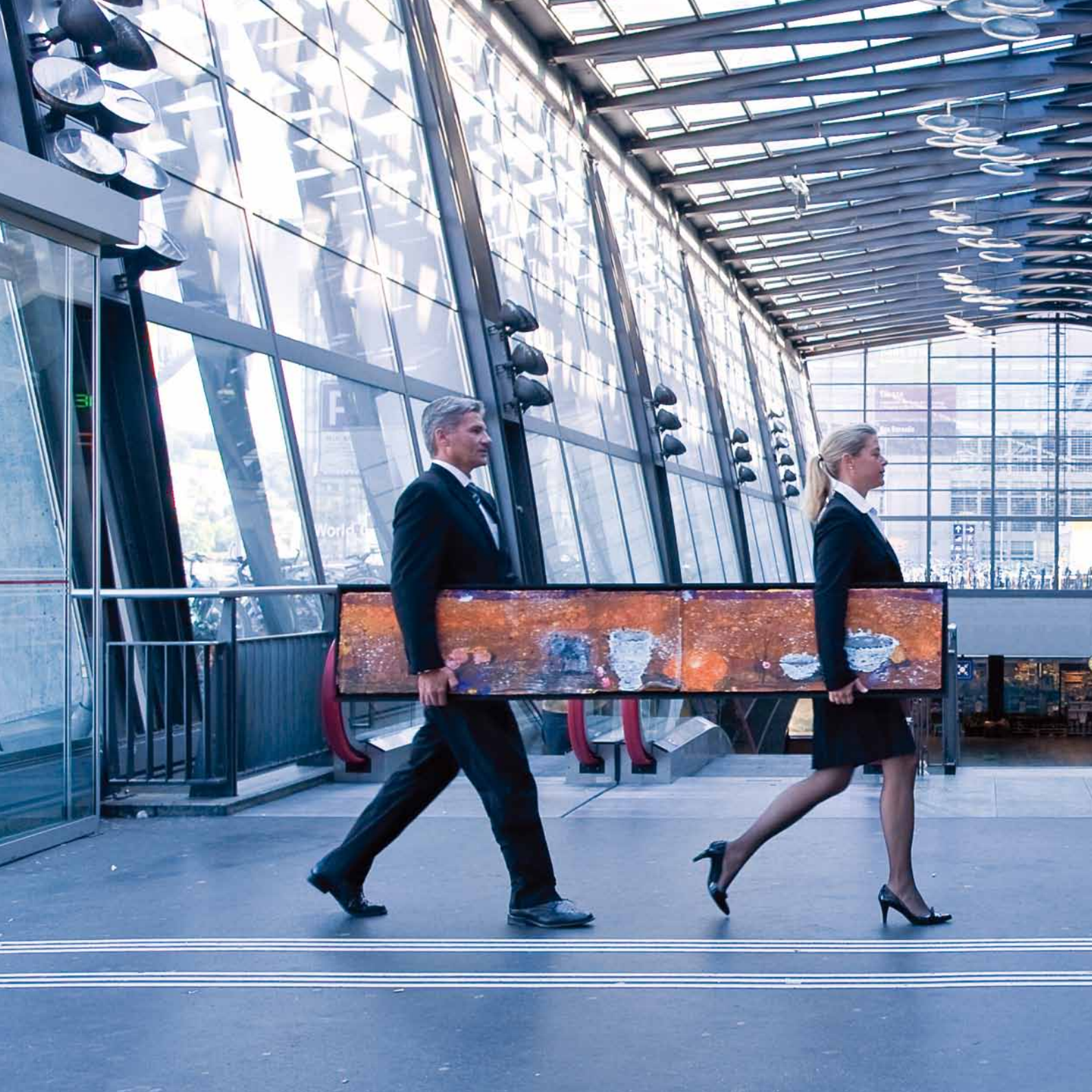
HIGH PERFORMERS DO NOT MEET THEIR TARGETS – THEY EXCEED THEM. THAT IS HOW WE DO BUSINESS.

We aim to exceed our clients' expectations, not least in terms of adding value through our active management of their assets.

Private banking is about more than meeting short-term personal financial goals; it is the all-encompassing challenge of matching long-term financial planning with the demands of an individual's lifestyle. That is the challenge Schroders has set itself for over 200 years.

We know that the right balance of asset classes is fundamental to good performance. Diversification by region and sector is also becoming increasingly important.

That is why we follow a disciplined approach to asset management: our models and, ultimately, our investment strategy are based on thorough economic analysis.





RESTAURANTS

RESTAURANT  
KONFERENZ  
BAHNBUFFET  
SELF-SERVICE  
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We have an international network spanning national boundaries and disciplines. As a result we can adopt a balanced advisory approach, drawing equally on the regional and global outlook.

# *Team*work

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## Asset management – Schroders is a leading global asset management company.

In Switzerland, Schroder & Co Bank AG operates in Geneva and Zurich. Further Schroders Private Banking offices are located in Frankfurt, Guernsey, London, Madrid, Milan and Singapore. This strong international network particularly benefits our private banking clients, as it means our advice offers local, specific knowledge within a global perspective. Our portfolio managers maintain an ongoing dialogue with local experts, which helps them assess market opportunities. As a result, we can make our own evaluation of the market situation and steer clear of fads and pseudo-innovation.

Our priority is the interests and needs of our clients. The independence of our advisory and financial services is reflected in the structure of our bank: Schroders has an extremely solid financial base. The founding family has remained as the majority shareholder since the bank was founded in 1804.

This independence has enabled Schroders to move with the times throughout its 200-year history and develop targeted and forward-looking strategies. Furthermore, our commitment to independence is as strong as ever.







passion

Schroders does not follow a standardised approach – we are dedicated to forming our own strategies. Our motivation in doing so is to be as diverse and multi-faceted as our clients.

Advice and expertise – Each individual has their own distinct personality, with specific needs, goals and dreams.

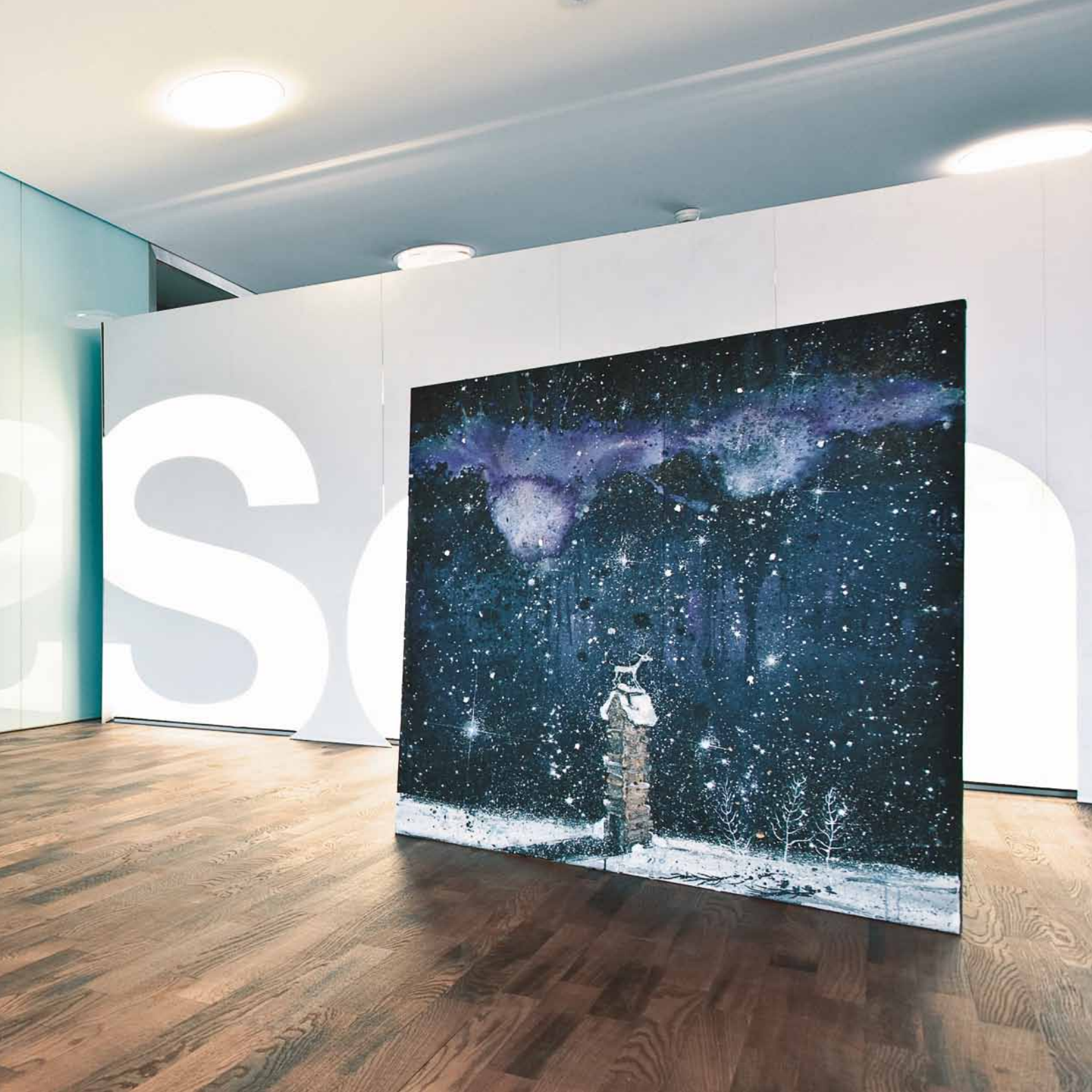
And each individual changes as they advance through life and embark on new challenges. At Schrodgers Private Banking, these individual lifestyle choices define the advice that we offer.

Clients of Schrodgers Private Banking have the highest expectations with regard to quality. Our challenge is to constantly exceed these expectations.

We keep clients frankly and clearly informed about all available financial market instruments, as well as alternative products and our numerous award-winning funds.

Schrodgers Private Banking also has extensive knowledge in asset structuring (trusts and foundations) for succession planning and in fine art advisory services. In addition, we refer specific succession planning and taxation issues to independent experts to better support our clients.





# Integrity

Our commitment goes beyond core values such as discretion and security. We know that trust can only be created by acting transparently.

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Independence and stability –  
Schroders also stands out through  
its specialisation in asset manage-  
ment: it is not involved in any  
investment banking activities.

This focus, combined with our inde-  
pendence, enables us to apply an  
open product architecture. We are not  
tied to any off-the-shelf solutions, but  
can devise the best solution for each  
individual client through our selection  
of partners and products.

Our over 200-year history bears elo-  
quent testimony to our stability and  
tradition of long-standing relationships  
built on trust, which can only be cre-  
ated through honest and transparent  
actions. We continue to act according  
to these principles today.







## Innovation

Our thoughts and actions are geared to the future, as we look beyond the requirements of our daily business. We do this by consistently questioning the status quo.



## Our services – Wealth management. Personal advice, continuity and independence are the cornerstones of our services.

Product innovation is of the highest importance to us. Schroders in-depth research allows us to continuously innovate and improve our services.

### Discretionary services

Prudent investment lies at the heart of creating and preserving wealth. This requires a great deal of time, experience and expertise. In discretionary asset management, Schroders Private Banking is responsible for each individual step in wealth accumulation,

from investment decisions to portfolio administration. Our advice centres on the client's needs, short and long-term goals and risk profile. These factors determine the nature and composition of the individual portfolios.

Clients may choose between two mandate types:

*Strategic mandates* – are well diversified portfolios invested across different asset classes, regions and currencies. They use an approach best suited for the investor with a medium to long-term investment horizon.

*Active mandates* – are unconstrained portfolio approaches with no minimum weightings to any asset class. They are absolute-return-oriented, opportunistic in nature and call for a medium to long-term investment horizon.

#### Advisory services

Private banking is about more than just managing client assets. It means providing comprehensive advice, which includes professional expertise and empathy. Many Schroders Private Banking clients base their investment decisions on advice given by their private banker. We provide clients with extensive and comprehensible information on the entire range of Schroders products and services, as well as third-party products analysed and selected by Schroders.

#### Custody services

Many of our clients are able and willing to make their own investment decisions. Schroders Private Banking manages all the administration involved in these investments. That way we ensure rapid implementation in accordance with the relevant instructions.

## Additional services

### Trusts, companies and foundations

- › Analysis of individual requirements and structuring proposals carried out by external specialists
- › Establishment and management by Schroder Trust AG specialists (Geneva and Zurich)

### Lombard loans and guarantees

- › Loans and guarantees on the basis of standard collateral
- › Letters of credit

### Art advisory

- › Advice on buying and selling of works of art
- › Logistical support
- › Acting as a representative at auctions and with dealers and galleries

### Swiss retirement plan deposits

- › Individual pension fund deposits based on second pillar

### Asset consolidation

- › Organisation and monitoring of external asset management mandates

## Schroders at a glance

Those who come to Schroders may expect anything but an ordinary banking establishment. Schroders may be a publicly quoted company that operates globally, but, unlike most of its competitors, it still bears the stamp of the family who founded it in 1804 and now focuses on a select few clearly defined business areas.

### Core competencies

Since the sale of its investment banking operation in 2000, Schroders has focused exclusively on asset management and private banking.

### International & independent

Schroders employs 2600 staff in 25 countries worldwide, including over 300 analysts and portfolio managers.

### Tradition

Schroders was founded in 1804 and has been listed on the London stock exchange since 1959. The Schroder family and its associated trusts hold 47% of voting shares.

### Steady and solid

This independence keeps Schroders free from conflicts of interest. The Group does not engage in any form of proprietary trading.

## Addresses

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Caption:

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*Mélisande*, 2001, mixed technique on cotton  
43 x 32 cm, private property  
Photographed at and by courtesy of Isler + Irniger,  
Meisterwerkstatt für Geigenbau AG, Zurich,  
Switzerland.

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*Offerta*, 2006, mixed technique on cotton,  
35 x 200 cm, private property  
Photographed at main railway station in Lucerne,  
Switzerland.

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*Baudelaire*, 2003, mixed technique on canvas,  
90 x 79 cm, private property  
Photographed at and by courtesy of Aktionshalle  
Stanzerei GmbH, Baden, Switzerland.

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*Vedetta per le stelle*, 2009, mixed technique on  
military canvas, 125 x 125 cm  
Photographed at Schroders Service Centre Private  
Banking, Zurich, Switzerland.

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*Weg der Wunder*, 2007, mixed technique on canvas,  
80 x 80 cm, private property  
Photographed at and by courtesy of ETH, Zurich,  
Switzerland.

Disclaimer:

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This brochure is also available in German and French. The web version is available at: [www.schroders.ch](http://www.schroders.ch)