



Your assets  
in the best of hands



RAIFFEISEN  
PRIVATBANK  
Liechtenstein



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## Trust based on security

Trust is the bedrock of every relationship, whether it involves family, friends or any other kind of partnership. Where trust thrives, great things are possible.

Trust is based on credibility, reliability and honesty. It grows when high expectations are fulfilled repeatedly. We trust people who show character, who have personalities with a few rough edges, and who stand for the values we share.

Find out for yourself how trustworthy Raiffeisen Privatbank Liechtenstein is: a partner who offers you security, both now and in the future.

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# Because we build on security

**We invite you to get to know us personally.  
Because your decisions on long-term investments  
for your assets should be well founded. Stability,  
close contact and dedication are the foundations  
our bank is built on.**

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Raiffeisen Privatbank Liechtenstein was founded in 1998 as a subsidiary of Raiffeisenlandesbank Vorarlberg and the former Raiffeisenbank Kleinwalsertal (now Walser Privatbank, Austria's largest Raiffeisen bank). They were among the first banks to operate in the Principality of Liechtenstein alongside local institutions. Over the years, Raiffeisen Privatbank Liechtenstein has successfully established itself as a reliable partner for high net worth private clients and their intermediaries.

To satisfy our investors' high expectations, we develop individual asset management solutions focused on protecting their assets in the long run. The solid core of our investment policy is geared toward sustained long-term growth, based on the closest possible contact with our clients.

We put ourselves in our investors' shoes, find out how willing they are to take risks, and act according to their specific wishes and interests. Our independent status puts us in a position to provide product-neutral advice and find the best options possible. And our services have received numerous seals of approval from accredited banking tests, repeatedly confirming the exceptionally high quality of our advice.

Liechtenstein, a financial centre, offers our bank the ideal environment to uphold the interests of our global clientele, and we take a targeted and holistic approach in doing so. Our clients are predominantly private and institutional investors from German-speaking Europe and eastern Europe. German-speaking investors with permanent or temporary residence on Mallorca and Ibiza are also among our valued clients. All of them benefit from our tight network of relationships in their countries and value the stability Liechtenstein offers.

Our name includes the word Raiffeisen, which stands for empathy, reliability and experience: the commitment we make to our clients. Our bank is international in its outlook, with a sphere of influence to match. But we remain a bank with its feet very much on the ground, true to the philosophy of Friedrich Wilhelm Raiffeisen, a pioneer of the German cooperative movement. Our close relations with our clients go beyond the outstanding quality of our advice and needs-related services to a spirit of hospitality that comes from the heart. With us you will always feel at home and know that you are in good hands.

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# Because we stand for stability in times of change

**We are a bank with local roots in the heart of Europe, but with an international reach. Our sound corporate policies and our deep understanding of the needs and interests of discriminating investors make us a reliable partner to help you face the future.**

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Our bank is an independent enterprise specialising in advisory and other services in the fields of private and trust banking. Through our majority shareholder, Walser Privatbank, we draw on over 30 years of private banking experience. And our base in Liechtenstein gives us a favourable legal and regulatory framework that enables us to provide our clients with the security and reliability they expect.

Liechtenstein stands for political stability. This small principality offers its residents an excellent quality of life and a high level of prosperity, thanks to its highly industrialised, broadly diversified economy and internationally acclaimed competitiveness. While other European countries are struggling under a burden of debt, Liechtenstein's national budget is outstandingly robust. It is no coincidence that this tiny model state on the Upper Rhine has been rated AAA by Standard & Poor's, the highest credit rating that agency gives.

As a banking centre, Liechtenstein is also a stronghold of stability, tradition and continuity. The banks based here focus rigorously on private and trust banking and have always stayed well away from high-risk investment banking activities. They enjoy above-average levels of equity capital, providing effective protection from financial market shocks. Not a single Liechtenstein bank has ever required

state support. Although not a member of the European Union, Liechtenstein's membership in the European Economic Area (EEA) gives its banks direct access to the EU market. And Liechtenstein uses the Swiss franc, a strong currency that adds to the principality's stability as a financial centre.

This attractive environment, characterised by healthy competition, gives us even more incentive to offer our clients the best service possible and to position ourselves as one of the leading addresses in the private and trust banking sector.

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# Because we focus entirely on your needs

**Every Raiffeisen client relationship begins with a face-to-face talk: an in-depth dialogue that gives us a picture of your expectations, your situation, and your needs. We invest time and genuine interest in you from the very start.**

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The combination of outstanding knowledge of the private and trust banking sector and close contact to our clients is the foundation on which we build long-term client relationships. Because we are a bank on a human scale, we see asset management as a personal commitment requiring a calm, relaxed atmosphere. Our investors and their expectations are at the core of everything we do; that is why we focus so intensely on their concerns and are committed to acting in their interests.

Most of our advisers have many years of experience in the field of private banking. In addition to their outstanding professional qualifications, they also have the ability to develop a uniquely personal solution for you, one that is focused on your wishes and your life situation. They are very much at home in the world of international financial markets, and provide their select clients with care that is as conscientious as it is competent. Because we know well that face-to-face advice is necessary to give investors the confidence that we understand their needs.

Many of our clients describe our advice as a service that comes from the heart but is implemented through solutions based on the intellect. We see that as a tremendous compliment, and are delighted that our investors value not only the quality of our advice and service, but also the way we go about our work.

Through this clearly client-centred approach, we keep our promise of ‘security for tomorrow’ over and over. And in doing so, we always make the process as easy for you as possible – through transparency, easy-to-understand advice and clear documentation.

Part of our aim is to become ever more successful in the interests of our clients. To achieve that, we continually refine our asset management expertise and services. Our advisers receive ongoing training to ensure that they can always offer you the best advice possible. And it is important to us to allow our client relationships to grow and trust to deepen naturally: this is a vital factor in the long-term growth of our clients’ assets, and one of the keys to our success.



Greater foresight



Before you make a decision, you want a clear picture of where you stand. Because we keep a close eye on long-term developments, we can show you where promising opportunities are. We are at your side with competence and foresight, so you can see your options.



Strong roots



You can build on tradition. Our wealth of experience enables us to identify risks and assess them realistically. We make asset protection our absolute priority, so that you can enjoy a deep feeling of security.



Individual character



No two people are the same; everyone wants to be treated as an individual. We reach out to you to build an enduring personal relationship based on friendship. Person to person.



Enduring values



What you own stands for the values that are close to your heart. Values that you want to uphold. Together with a partner firmly committed to quality and continuity. So that you can face the future with confidence.

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# Because our advice is individual and comprehensive

Security is especially important when it comes to the things you have created in life. We work with you to consider every option and to find a solution tailored perfectly to your needs. Because your estate is worth it.

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You want to ensure the long-term security of your assets. Perhaps you want to safeguard the lifestyle you enjoy now for the future, provide for your retirement, or leave something for the generations to come. We are available with our full expertise on your behalf for investments totalling 250,000 Swiss francs or more. As a private banking client or professional asset manager with an international sphere of relationships, you can benefit from our cross-border experience. To guarantee the high quality of our advice, we draw on the international network that we cultivate and maintain from our stable base in Liechtenstein.

## **Asset protection**

Our investment philosophy is founded on effective asset protection and safety-oriented strategies, with prudent risk management playing a key role. We spend time with you to determine your willingness to take risks before carefully selecting suitable investments for you.

## **Retirement**

You are planning your retirement. We ensure that you can face the future with confidence by managing your assets securing and prudently. This includes putting targeted measures in place to close any gaps in the provisions you already have. Our wide-ranging advisory services and the long-term orientation of our investment planning protect your ongoing prosperity after you retire.

## **Inheritance and bequests**

Inheritance and succession planning are complex issues. We deal with such matters discreetly, providing you with advice based on professional expertise and sensitivity for individual family relationships. Solutions that are carefully thought through give you the assurance that those who follow you will be well provided for and that your family assets will be preserved for generations to come.

## **Services and products**

We don't offer standard solutions. Instead, we develop intelligent strategies that are carefully thought through and designed specifically for you before selecting solid investments. In doing so, we also incorporate protective mechanisms to safeguard your assets in difficult market situations.

The investment philosophy our specialists follow is based on scientifically proven investment principles. We use a variety of strategic approaches to design your portfolio, combining them individually to meet your specific investment goals.

We meet your need for utmost security by applying innovative investment concepts. A core element is the 'Protect' asset management system, which focuses on intelligent risk hedging by taking your individual risk parameters into account.

We have access to a broad spectrum of products to implement your investment strategy, and use our independent status to make targeted choices that lead to well-founded investment recommendations.

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# Because sustainability is our strength

**Put your trust in a bank that has grown to become a financially strong, acclaimed private bank by specialising in top-quality advice for high net worth clients. Focusing on the future and on protecting assets is our daily business.**

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We attribute our success above all to our outstanding people. Their skills and expertise come from years of advisory experience. Backed by solid, in-depth knowledge, they apply their personal empathy and insight to addressing our clients' needs. This is reflected in the outstanding ratings we receive in regular client satisfaction surveys, something we are truly proud of.

The sector-specific tools we apply are of utmost quality. For example, our scientifically based RiskProfiler enables both you and us to better assess your personal willingness to take risks. The results it delivers assist us in choosing a suitable investment strategy. This pioneering tool goes far beyond the standard questionnaires employed by other banks.

Quality guides everything we do. This applies to both our advisory work and the products we select to implement investment strategies. All our efforts are geared to delivering sustained performance. And our international network of experts enables us to provide you with coordinated advice for assets across different countries: our in-depth knowledge of various jurisdictions makes us expert partners in issues of cross-border asset diversification.

Our core promise to our clients is security and internationalism. We fulfil this promise through sound recommendations and stability. And through the global dimension of our mindset and actions. For your benefit.

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## Security through trust

Trust is a good feeling. It grows through positive experiences that create security. When you no longer have to worry about your assets, you can relax about the future. You have more time for the truly important things in life. For your relationships with those closest to you and for the things you are passionate about. Raiffeisen Privatbank Liechtenstein will be happy to work with you to plan the future of your assets. So you can rest assured in the knowledge that your future is in the best of hands. With Raiffeisen Privatbank Liechtenstein.



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