Xenon

Invest with purpose

Wealth planning in Switzerland for residents, new arrivals and families with lives abroad.

team@xenonwealth.ch



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A guide to the plan

Swiss planning for residents, international families and business owners.

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SWITZERLAND

A life in Switzerland

With your wider financial life in view.

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OUR PHILOSOPHY

Financial planning for Swiss life

For residents, new arrivals and families with assets abroad.

We start with income and spending in francs, cash reserves, pensions and cover for the people who depend on you.

We then map property, investments and obligations abroad, bringing in local advisers where their rules apply.

EXPLORE OUR EXPERTISE

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SWISS PLANNING · AGREED OUTPUTS

A plan you can use

We turn separate pension, investment and family questions into an agreed order of decisions.

Map the position

Bring income and spending in francs, cash reserves, assets, liabilities, pensions and family cover into one picture.

Compare the choices

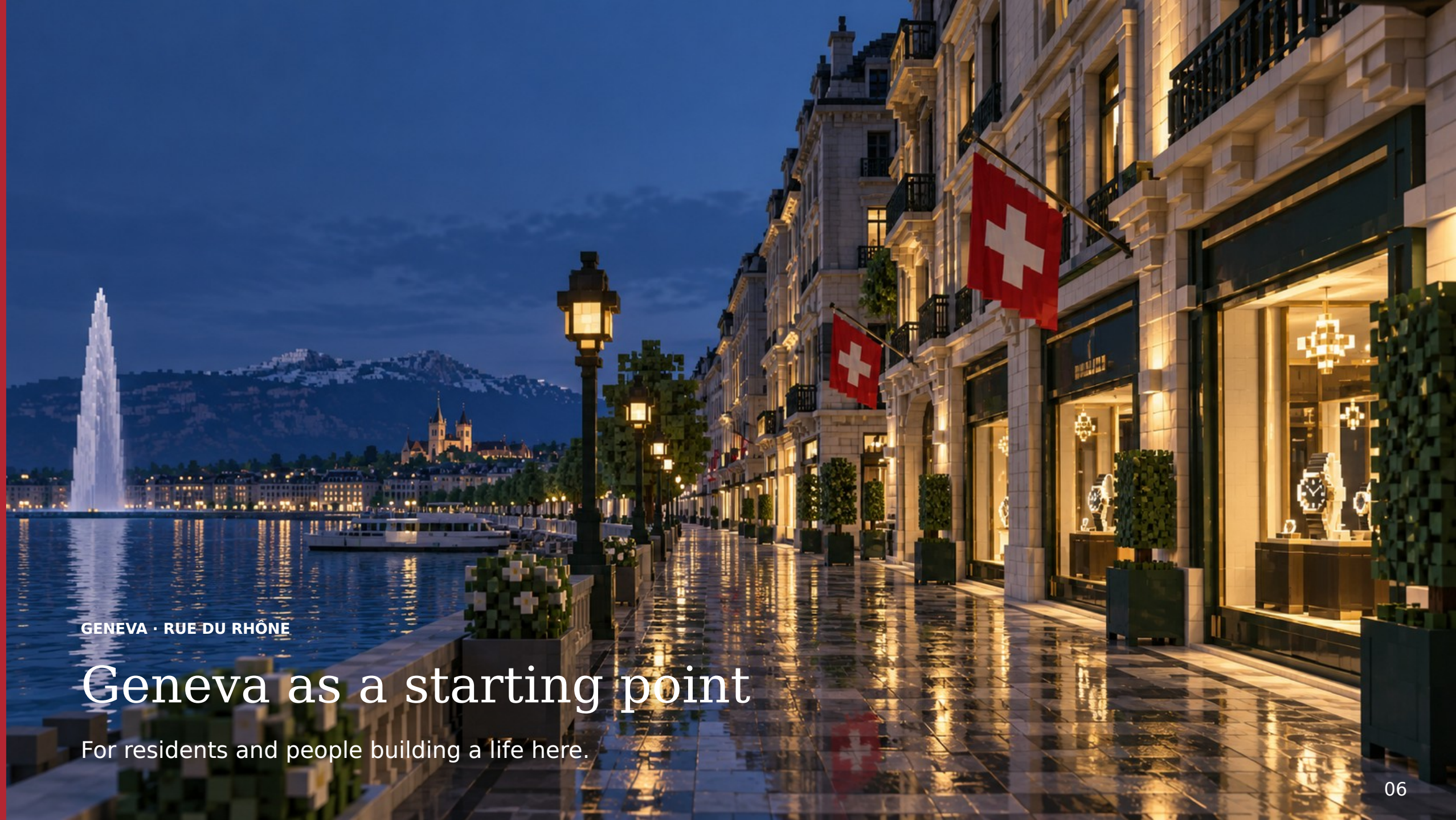
Set out retirement, investment, currency and liquidity decisions, including questions for advisers abroad.

Agree the actions

Record priorities, next steps, responsibilities and when the plan should be reviewed.

The scope and any specialist involvement are agreed before implementation.

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GENEVA · RUE DU RHÔNE

Geneva as a starting point

For residents and people building a life here.

OUR EXPERTISE

Financial planning for life here

A Swiss base with a clear view of what you hold elsewhere.

01 / SWISS PLANNING

Financial planning

Your income, investments and protection planned around life in Switzerland.

02 / RETIREMENT

Pensions and retirement

Swiss pension fund, Pillar 3a and pensions held abroad in one retirement picture.

03 / FAMILY OFFICE

Family office

Oversight for substantial family wealth, business interests and succession.

GENEVA

At home in Switzerland. Connected abroad.

For established residents, new arrivals and families whose wealth crosses borders.





INTERNATIONAL GENEVA

An international home

A move to Geneva rarely leaves your pensions, property or family ties behind.

GENEVA · FLOWER CLOCK

Life across borders

Keep the Swiss plan connected to the people and assets that remain overseas.

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01

SWISS PLANNING

Retirement planning

AHV/AVS contribution record

Pension fund and risk benefits

Pillar 3a and pensions abroad

Connect expected retirement income, family protection and the choices in each pension scheme.



SWISS PENSIONS · RETIREMENT

Your Swiss pension picture

Start with your AHV/AVS record, pension fund statement and Pillar 3a. Add any retirement rights held abroad.

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The pension review

Review today’s benefits, family protection and the income needed in retirement.

01 AHV/AVS

Check the contribution record, including possible gaps, and obtain an estimate of future state pension income.

02 Pension fund

Review projected income, death and disability cover, and the fund’s income or capital choices.

03 Pillar 3a

Review savings, investment choices and withdrawal timing against expected spending.

Pensions held abroad belong in the wider plan. Local specialists advise on rules outside Switzerland.



GENEVA · OLD TOWN

Arriving in Switzerland

Review pension rights, family protection and assets held abroad when you arrive.



GENEVA · PONT DU MONT-BLANC

The order of decisions

Review cross-border steps before moving pensions or assets.

02

INVESTMENTS

Investments in context

PORTFOLIO REVIEW

Investing with purpose

Purpose What each part of the portfolio must fund.
Risk The losses you can bear and the time available.
Currency Spending in francs and exposure abroad.
Liquidity Cash needed before assets can be sold.

LAKE GENEVA

A Swiss base. Several currencies.

Cash needs in Switzerland may sit alongside investments and obligations abroad.



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03 / FAMILY OFFICE

Family office

For substantial family wealth, we organise decisions across investments, businesses, property and generations.

01

Oversight

A useful view of assets, advisers and reporting

02

Governance

Clear mandates, decisions and meeting rhythm

03

Continuity

Ownership and succession across generations

A family-wide view

A family office view connects assets, decision makers and advisers across countries.

Consolidate

Bring assets, liabilities, structures and cash needs into a shared view and agree a reporting rhythm.

Coordinate

Clarify who decides, who advises and who follows up across legal, tax, investment and business matters.

Plan ahead

Prepare for ownership changes, succession and the next generation’s role in decisions.

The family retains control. Each specialist remains responsible for advice in their field.

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FAMILY OFFICE · ILLUSTRATIVE ENGAGEMENT

From complexity to a clear agenda

Consider a family with a Swiss home, business interests and investments in several countries.

One family view

Gather assets, liabilities, ownership and cash needs into a picture the family can review together.

A decision record

List open choices, the people who decide and the information still needed.

Clear adviser roles

Assign legal, tax, investment and business questions to the relevant professionals and agree a review rhythm.

Illustrative scope. The family retains control; each specialist remains responsible for advice in their field.



GENEVA · CAROUGE

Family decisions

Coordinate the advisers and structures around the family, while keeping decisions with the people they affect.

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GENEVA · MONT BLANC

One family, a wider view

Bring ownership, investment and succession decisions together.

SWISS RESIDENTS · INTERNATIONAL LIVES

Swiss residents. International lives.

For residents, founders and families whose lives cross borders.

SWISS FIRST

UK Pensions and property after a move.

US Assets, reporting and investment questions.

UAE Residence, business and family interests.

Other ties, including Australia, enter the plan when relevant.

ARRIVING · GENEVA

Arriving in Geneva

Start with Swiss residence. Include the pensions, property, investments and family ties you bring from abroad.





INTERNATIONAL GENEVA

Cross-border planning

Pensions, property and company interests abroad can change what matters in the Swiss plan.

BUSINESS · PROTECTION

Business pensions

For owners and teams: review insured salary, contributions, death and disability cover, and the fund’s terms.

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ROLEX · RUE DE LA FONTAINE

Details have consequences

Check ownership and beneficiaries before a move or a change to the family plan.



GENEVA · HANS WILSDORF BRIDGE

Built around your purpose

Give each pension, company and family arrangement a clear role.

GENEVA · SWITZERLAND

US and UAE ties. Swiss home.

US and UAE assets, income or family links need their own local expertise alongside the Swiss plan.

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GENEVA · WIDER VIEW

Where the decisions meet

Retirement, investments and family decisions belong in the same conversation.

LAKE GENEVA · HARBOUR

Life in Geneva

Financial decisions should support life here, with room for whatever comes next.



HOW WE WORK

From first meeting to ongoing review

01	First meeting	We listen, map the family’s position and identify decisions that matter now.
02	Written plan	We agree the scope, assumptions, actions and where specialists are needed.
03	Follow-through	We help coordinate agreed actions and keep track of what is still open.
04	Ongoing review	We revisit the plan when work, residence, family or financial circumstances change.



THE ALPS · NEAR GENEVA

Time for what matters

Plan for the time you want to spend here and the places that matter beyond Switzerland.

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GENEVA · PRIVATE ENQUIRIES

Invest with purpose. Let’s talk.

For Swiss residents and international families.

Swiss Planning
Pensions & Retirement
Family Office & Business Pensions

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Important information

ABOUT THIS BROCHURE

This brochure provides general information about Xenon Wealth's approach. It is not personal financial, investment, tax or legal advice, a recommendation, or an offer to buy or sell an investment. Do not make a financial decision based on it alone.

INVESTMENT RISK

Investments and their income can fall as well as rise, and you may get back less than you invest. Currency movements may affect returns. Past performance is not a reliable guide to future results.

REGULATORY POSITION

Xenon Wealth operates as an appointed representative of Lawsons Network AG, Rue Jean-Calvin 14, 1204 Genève, Switzerland. Lawsons Network AG is registered as an insurance intermediary with the Swiss Financial Market Supervisory Authority (FINMA), registration no. 37795, is a member of the Client Advisers Register at ARIF (no. 32974), and is affiliated with SO-FIT (no. 1202).

SERVICES AND JURISDICTION

Services depend on residence, circumstances. The scope, fees and relevant disclosures will be given before services begin. Tax treatment depends on your circumstances and may change.