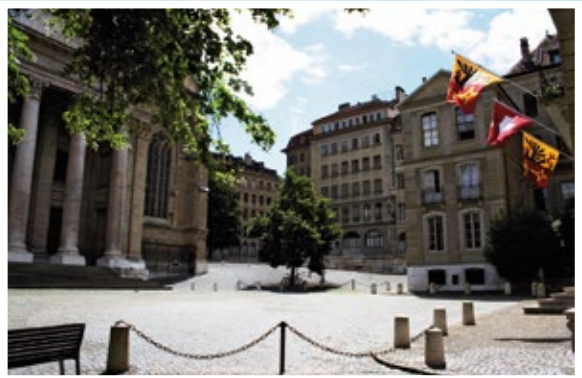




**R&S ASSOCIATES**  
family office





## ***What we do***

|  |           |
|--|-----------|
| Who we are                             | <b>5</b>  |
| Wealth Management                      | <b>7</b>  |
| Family Office                          | <b>9</b>  |
| Corporate services and estate planning | <b>11</b> |
| Set up in Switzerland                  | <b>11</b> |
| Estate planning                        | <b>11</b> |



WHO WE ARE

## *Who we are*

Situated at the heart of Western Europe, Switzerland prides itself on being the perfect location in Europe for doing business and also as a highly desirable place to live. Switzerland has enjoyed 700 years of direct democracy, political stability and high living standards. Moreover, the economy is characterised by the Swiss culture of excellence and discretion. Added to this, the country has, over time, developed efficient capital markets and a highly professional international banking system.

Switzerland recently topped the overall ranking in The Global Competitiveness Report 2011, released by the World Economic Forum.

Switzerland is known worldwide for its outstanding tradition of private wealth management, dating back several centuries, with Geneva as its epicentre. The ongoing pursuit of excellence in other fields has resulted, among other things, in the founding of prestigious schools that have come to enjoy worldwide renown, as well as cutting-edge medical facilities and treatment. Against this same backdrop, R&S Associates is dedicated to offering the “best-in-class” services to its clients.

R&S Associates is a Swiss corporation, based in Geneva, with an international reach. R&S Associates is regulated by the Swiss Organisme d’Autoregulation des Gérants de Patrimoine, while also abiding by the stringent directives of the Swiss Financial Market Supervisory Authority (FINMA).

The core business of the company is to offer “tailor-made” Family Office services to our clients. To achieve this goal, our company works exclusively with top-level professionals in Switzerland.

Our lengthy experience, coupled with our extensive network, enables us to offer exclusive services to our clients.



# WEALTH MANAGEMENT

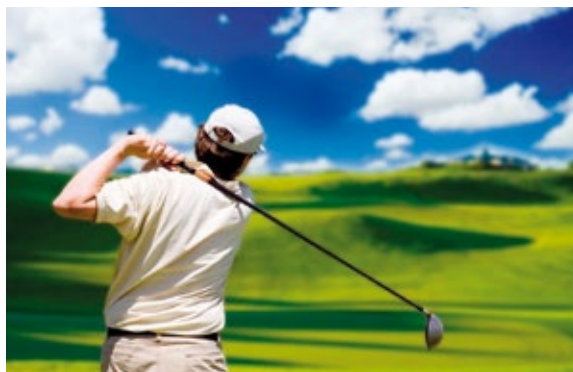
## *Wealth Management*

As investment professionals, we are entirely committed to our clients and their families. Our strength is our independence and our in-depth knowledge of Switzerland as a financial centre.

R&S Associates will assist you in :

- Selecting the best custodian bank
- Opening a bank account in Switzerland or in other financial centres
- Maximizing the growth of your capital in the safest way possible finding the best assets to build your portfolio

Our aim is to ensure that your investment strategy matches your personal needs at all times. We pay particular attention to the preservation of your capital. We will not put your assets at risk during difficult times for a low expected return. We favour an absolute-return approach, taking our profit on a regular basis. We also take great care to ensure that our clients understand exactly what is happening with their portfolio.



FAMILY OFFICE



## *Family Office*

Financial assets are merely constituent elements of the global wealth of a family. We therefore believe that there has to be a global and comprehensive strategy to manage family wealth. With this in mind, R&S Associates offers different customized services designed to properly manage the family wealth.

Our company considers the wealth as a family asset. We believe that it is not possible to assess the real wealth of a person if you do not know the needs of that person.

This is why we offer our clients different services aimed at providing support to their family :

*Real Estate* : Through our extensive network we have access to select items of real estate. We work directly with real-estate owners as well as with the most exclusive real-estate agents in Europe.

*Education* : We carry out in-depth due diligence on the private schools in Switzerland. We can help you find the school that matches your expectations and best fits your children's needs.

*Healthcare* : We provide access to Swiss private clinics, guaranteeing absolute discretion at all times, to cover different medical needs that might arise (pregnancy, surgery, plastic surgery etc.).

*Other services* : professional legal advice, investment in art, philanthropy etc.



# CORPORATE SERVICES ESTATE PLANNING

## *Corporate services and Estate planning*

With a highly qualified and industrious workforce, flexible labour laws and extremely attractive tax incentives, Switzerland is the ideal location for your company. R&S Associates can assist you in optimizing your business by finding the best possible solutions.

### *Set-up in Switzerland*

- Creation of Swiss or offshore companies
- Assistance with obtaining a residence permit
- Relocation services
- Administration of your company
- Accountancy and tax services

### *Estate planning*

In addition to corporate services, R&S Associates SA also gives you the opportunity to set up offshore structures with the aim of achieving a coherent asset protection strategy for individuals and families. It goes without saying that we are also fully aware of the importance of wealth preservation in the family for the generations to come.

We place special emphasis on maintaining lawful confidentiality and protection of assets against unwanted or unjustified claims.

### *Our services include :*

- Setting up of offshore companies
- Trusts and foundations
- Life insurance

***Geneva***

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