UNIFINANZ 1952

Personalized, professional services for institutional and demanding private investors

Our services

Analysis

A decisive factor for long-term success of your investment decisions is the in-depth analysis of both the initial circumstances as well as your future expectations. We dedicate the necessary time to analyse in detail all decisive elements to create the corner stones for a successful relationship.

Advice

Jointly we define an investment strategy which suits your personal interests best, taking into account your investment preferences, your risk profile and tolerance as well as your return expectations. We attend to your investment strategy deploying all traditional instruments and include the evaluation of a suitable bank relationship. The centre piece of our efforts is always to find the best individual solution for you in the given circumstances.

Wealth management

Embark with us on your own journey. We offer comprehensive and independent portfolio management taking into account your personal requirements and base our activity on the results of an individual interview. You choose the melody, we add the rhythm and suitable instruments to obtain an adequate sound. A professional team of investment experts caters daily to the achievement of the investment targets as defined by you and gives you full support in a structured investment process, adding safety and transparency to all levels. As a key element we believe in a sustainable and long term relationship among partners. Within an ongoing risk management procedure, the predefined asset allocation is supervised to ensure that the melody matches with your risk appetite, giving you the freedom to deliberately and with ease concentrate on your own business and leisure time.

Research & Monitoring

Intensive interaction with academics in the analysis of human behaviour and its effects on the financial markets has been for many years one of our core competences. The result of our endeavours in that field for over 20 years is a product called “The Monitor”. In its 7th updated generation, institutional investors, financial intermediaries, banks, insurance companies as well as private investors subscribe to an active analysis of the financial markets in the fields referred to as “Global Sectors”, “Equities” and “Foreign Exchange”.

Investment Controlling

Another of our activities is to support private and institutional investors beyond our wealth management activities. As an independent party we support the interests of our clients utilizing our over many years accumulated know-how. We counsel supervisory bodies when taking their investment decisions and render advice as a neutral partner in the interests of the envisaged investment. Risk and cost management are key elements as well as the support in evaluating qualified portfolio managers, investment advisors and banks. We invite you to benefit from our expertise in the areas of wealth management, investment advice and banking.

Customizing

We cater to the individual. Our expertise and panoply of services extends from individually tailored investment and portfolio strategies to supporting solutions with the structuring of private label funds.

Our Team

Company management

Markus Büchel, BSc HTW, CIIA
Managing Partner

Alfons Cortés
Senior Partner, Member of the Executive Board

Adrian Altherr, BSc HTW, CIIA
Member of the Executive Board

Dominik Gubser, BSc HTW, CIIA
Member of the Executive Board

Compliance and Risk-Management

Claudio A. Frick, LL.M.
Attorney, Partner

Board of Trustees

lic. oec. HSG Mikkel Lind
President, Partner

Dr. iur. Marie-Theres Frick
Member

Alfons Cortés
Member, Senior Partner

Assistants

Mario Birchmeier
Head of Accounting

Katrin Eberle
Assistant Wealth Management & Investment Controlling

Simone Frick
Assistant

Elsbeth Hermann
Assistant

Raphael Oehri B.A. HSG, CAIA
Analyst

Janine Büchel
Assistant (E)

Johanna Rentsch
Assistant (E)

Your wishes & requirements

Irrespective of whether you are a private or an institutional investor, your requirements, wishes and personal aims are of paramount priority to us. Our substantial experience for decades in the fields of investment analysis, advice and management enable us to direct our resources with passion to safeguard your interests. It is with dedication and ardour that we have lived up to our profession for decades.

You are in search of …

… guidance in the management and allocation of your assets

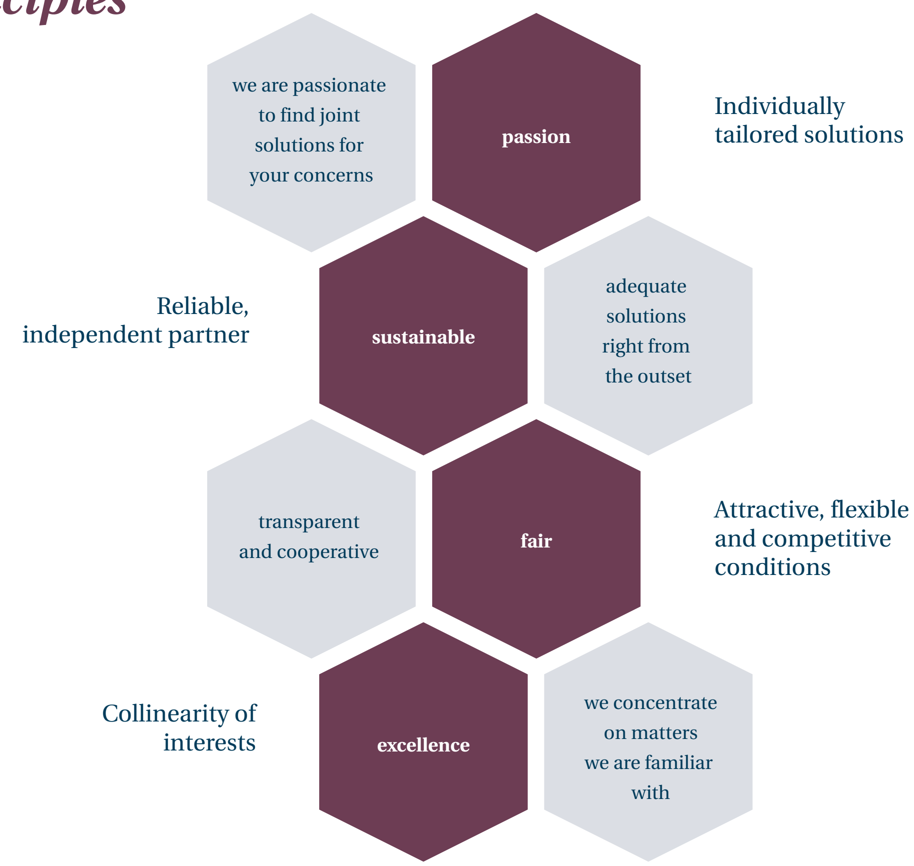
… a reliable and professional partner to manage your assets

… an independent expert to lend you support in your investment decisions

… someone caring for your requirements, supporting you in defining adequate wealth planning solutions and their implementation.

We shall be delighted to be contacted to embark on a comprehensive analysis of your personal, individual circumstances.

Our principles



Our investment philosophy

Our investment philosophy follows the principles of Behavioral Finance, which we have applied for more than 3 decades utilizing our own quantitative tools (monitoring) and which are continuously being updated. We combine this approach with a specifically tailored strategic asset allocation, which is the foundation for sustainable performance.

Your sleep is important to us. We therefore pay attention to broad diversification in various asset classes, markets, sectors and currencies with the aim to optimize yield and risk components of your portfolio. We hereby reduce the exposure to risks in adverse market situations.

It is our principle to report transparently and we offer fair, flexible and market oriented conditions.

What is Behavioral Finance?

"Economy and equity markets are not two sides of the same coin, but two coins. There is friction between the two, but no resolution of one into the other."
Alfons Cortés.

The selection of an elevator for an office building is exclusively made on the basis of utility considerations. On such a level, decisions are made based on the criteria of economic rationale. Yet the selection of a ladies' handbag is completely different. Accessories of such kind are not chosen by criteria like storage capacity and robustness in relation to price, but are selected specifically to diffuse a message on taste and style. Very personal emotions play a predominant role, which is the reason why the market for ladies' handbags is a much more complex segment of the economy than the one of the technologically much more demanding elevators. Subjective values and intellectual mechanisms are predominant factors in circumstances of intensive communication, which add to the complexity in decision finding of the individual participants in a market. There is much more talk about ladies' handbags than about elevators.

Why this is the case and how this insight transforms into equity and foreign exchange markets will be communicated to you in a personal meeting.

Passionate,
sustainable
fair and excellent.

Our principles.

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