



*International Wealth Management Services
Made in Switzerland*

*Safety, Privacy, Efficiency,
and the Privilege of Independence...*

Freedom to invest globally and privately – from wherever you may be ...

Who We Are

BFI Consulting Inc. is a wealth planning and financial services company and the 100% subsidiary of BFI Capital Group, an internationally recognized wealth management organization. Since 1991, the founders and advisors of our firm have provided financial planning and wealth management services to an international client base.

BFI Consulting supports investors and institutions worldwide at defining and implementing international investment solutions that draw on our expertise in the areas of **B**anking, **F**inancial Planning and **I**nsurance – thus '**BFI**'.

Most investors are keenly aware of the benefits obtained through multi-jurisdictional strategies and diversification. However, based upon lack of information, insufficient experience or the absence of trusted contacts abroad, most of them never fully benefit from such opportunities. That is where BFI can make a considerable difference.

What You Can Expect From Us

BFI Consulting is a reliable and dedicated partner with staff that prides itself on their service excellence and high ethical standards.

Despite our international scope and capability, BFI Consulting is a boutique firm. We are large enough to maintain a professional and well-tuned infrastructure. Yet, we are small enough to provide prompt and personalized service.

When you call our offices in Switzerland, you will have real and competent people answering the telephone in fluent English, German, Spanish or Russian, whichever you prefer.

Contact us and take us to the test!

The Key Issues

The statistics paint a clear picture. The combination of longer life expectancy and lower birth rates are deteriorating the social security systems of the Western World.

- A decreasing number of workers are supporting a rapidly growing generation of retirees. Taxes continue to rise. Core elements of privacy and freedom are being removed across many nations. Society is becoming increasingly litigious with affluent citizens as the prime target.
- Legal systems around the world are being modified in a grand effort to provide authorities with the legal means to enforce a higher level of scrutiny over our personal lives.
- You need to plan ahead NOW and protect what you have built for yourself and your family. How do I minimize future tax burdens? How do I retain and grow my wealth in a safe and sustainable way? How do I ensure that my heirs benefit from it? How can I achieve all that in compliance with regulations?

These questions need to be addressed. These are the questions we answer on a daily basis.



Why Switzerland

Switzerland has a record of being one of the most reliable and secure countries in the world for the preservation of wealth. It stands for solidity and safety. Its freedom of trade and commerce, political stability and the strength of its currency, as well as its sophisticated financial system, continue to make it an ideal center for personal finance.

However, possibly the most important factor for choosing financial services 'made in Switzerland' is the level of the country's education. Professional skills and high-quality training are and will remain the country's most important capital.

Investors around the world have known all this for over 200 years. Consequently today, more than one third of the world's private wealth is deposited and managed in Switzerland!

The BFI Inner Circle

In view of the speed at which events take place in the realm of international finance today, a key element of financial success is timely and relevant information.

Since 1998, in pursuit of continuously educating our clients and keeping them abreast of big picture trends, BFI has regularly organized its Inner Circle Briefings.

These exclusive one- to three-day events provide unique information and hands-on training on state-of-the-art international wealth management solutions. They are held in locations around the world that combine premier natural beauty with good business facilities. The roster of speakers has included carefully chosen professionals and experts such as the late Sir John Templeton, Jim Rogers or Prof. Craig Hampton.

Mountain Vision Publications™

The Mountain Vision Newsletter and its complementary Special Reports and Investment Updates are published regularly free of charge for the benefit of our clients and registered subscribers. They are devoted to providing a mix of hard facts, unbiased analysis and contrarian views from our somewhat different Swiss perspective.

Our Independence – Your Privilege

BFI Consulting serves the interests of those who value the privilege and power of truly independent advice. We are not tied or obligated to any institution or partner. This independence allows us to talk openly and to offer creative, unconventional solutions and objective advice.

BFI thus draws on the expertise and services of an exclusive international financial network. Our clients gain instant access to several of the world's best banks, asset managers, insurance companies, CPAs and legal experts.

We call it the Inner Circle Advantage!

Orchestrating a Global Network to the Tune of Your Needs...

Our Services

In pursuit of making your experience of international investing as convenient and efficient as possible, we can act as your single point of contact, thereby integrating our services with those of our network partners – all conveniently under one roof.

Banking & Asset Allocation Services

We advise our clients on their international investment and diversification needs, and based thereon provide them with our asset allocation services.

For many of our clients, our sister company, BFI Wealth Management Inc., manages their personalized investment portfolios. For others, we provide personal guidance and privileged access to suitable private banks and third-party asset managers.

Financial Planning Services

BFI Consulting employs a broad variety of planning and wealth preservation services ranging from the setup of trusts, foundations or corporations to the personalized tailoring of private placement life insurance policies.

Where required, we involve specialists for legal counsel, estate planning or the formation and administration of legal entities, wills or trusts.

Insurance Planning & Brokerage Services

BFI Consulting is widely recognized as an expert on insurance-based wealth planning. Adequately structured annuities and private placement life insurance policies offer some of the best wealth preservation, asset protection and international diversification features available today. Depending on your domicile, they can also provide for considerable tax benefits.



BFI

Banking & Asset
Allocation Services

Financial Planning
Services

Insurance Planning &
Brokerage Services

Personally Tailored Wealth Management Solutions



Banking & Asset Allocation Services

Depending on your financial situation, objectives, risk profile, tax domicile and personal investment expertise, we will select and introduce asset managers and banks best suited to your situation.

Switzerland is the number one choice for investors who wish to invest and internationally diversify their assets. Obviously, the number of investments, banks and asset managers to choose from is daunting.

We support our clients in making the right choices.

Asset Manager Selection

Many investors wish to participate in international markets but lack the time, motivation or expertise to manage their assets themselves. For those clients, a qualified, independent asset manager with experience and a proven track record can be an invaluable partner.

BFI Consulting works with and continuously monitors the performance of several investment management firms that we can introduce to our clients. Where appropriate, BFI Wealth Management Inc. may act as the portfolio manager of choice.

Private Bank Accounts

Swiss banks provide a wide scope of services that include foreign currencies, precious metals, securities, structured products and more.

However, after being burdened with considerable regulations regarding money laundering, qualified intermediary rules and the like, most banks in Switzerland and other European countries no longer accept foreign bank accounts without a personal visit of the client or a qualified introduction.

BFI Consulting is an accredited partner of several first class banks. Based on our relationships, we are able to smoothen the technicalities of opening an account and developing a banking relationship for our clients.

Unique solutions tailored to unique situations...

Financial Planning Services

Affluent investors, high income professionals and “world citizens” have particular needs and objectives when it comes to wealth management and financial planning. They have a lot to lose and are exposed to a variety of risks such as lawsuits, divorces, or faulty planning.

Therefore, they have a present and continuous need for sophisticated and compliant strategies – strategies that will incorporate tax benefits, asset protection, privacy, estate and business planning in order to protect their investment, save money and generate profits.

These needs are paramount. Yet, every client’s situation is unique and will, therefore, frequently demand a unique and personally tailored solution.

That is precisely what BFI Consulting specializes in.

Tax & Estate Planning

Generally, the rules you are subjected to will not change merely by taking your assets overseas. Your domestic tax and reporting rules continue to apply abroad, only now in an international context. Therefore, good professional advice that considers both international AND domestic rules, is crucial.

Trust Services

We work with a number of fiduciaries who set up and administer trusts, foundations, companies and the like in various international jurisdictions.

Complementary Services and Products

In our business, we are at the source of planning innovation and investment opportunities. We will bring these to the attention of our clients. Or, if we choose, we will create them ourselves.



Insurance Planning & Brokerage Services

Adequately structured annuities and life insurance policies offer one of the last true bastions for solid wealth preservation.

By utilizing the legal benefits rendered to life insurance policies or annuities in any given jurisdiction, we aim at materializing advantages in the realms of tax reduction, asset protection, privacy and unrestricted global investment flexibility.

BFI Consulting works closely with a selection of highly secure and innovative insurance companies in Switzerland, Liechtenstein, Singapore and a few other selective jurisdictions.

Based on our business volume and long tenure in the industry, our clients benefit from preferential terms and conditions. And, they have access to products and services not easily obtained without our support.

Swiss Annuities

The Swiss Annuity has been known and used by sophisticated investors for many years as one of the world's best asset protection, retirement and currency diversification vehicles.

Today, the Swiss Annuity comes in many different forms and with a variety of features. It is one of the safest and most powerful tools for asset growth and protection available. And it offers a rare combination of low risk and high potential for profit. Swiss annuities also provide a unique level of flexibility and liquidity.

Policies can be structured to suit most individual needs. Similar to trusts, they provide for integrated and flexible beneficiary designations. A variety of deferral options and payment modes are available, which may be altered by the policyholder(s) at any time.

Objectives & Benefits

- Obtain solid asset protection based on fundamental legal principles
- Benefit from truly global investment access and flexibility
- Preserve and grow your personal wealth in total privacy and confidentiality
- Pass on wealth in a flexible, efficient and tax-favored manner
- Take advantage of professional and individually tailored asset management services
- Enjoy supreme safety and service quality based on the employment of only the very best financial institutions and professionals
- Legally avoid or at least minimize taxation

... clear objectives, innovative strategies, persistent performance!

V.I.P. Select™ – Our Private Placement Life Insurance Services

V.I.P. Select™ refers to our financial planning and investment structuring services that make use of selective private placement variable annuities and life insurance policies – **V**ariable **I**nsurance **P**olicies, thus ‘V.I.P.’ Select™.

This service allows for truly sophisticated and effective planning for citizens from most tax jurisdictions around the world.

Frequently, the insurance contracts employed are referred to as ‘portfolio bonds’ or ‘insurance portfolios’, since they allow for inclusion of a personally tailored managed account. In other words, the policy’s underlying assets are held separate and protected from the insurer’s other assets and liabilities.

The resultant solutions are sought for their superior long-term investment flexibility and performance.

In addition, structured to meet the rules of our clients’ respective domiciles, these policies provide for solid privacy, asset protection and legal tax avoidance.

Finally, a transfer of existing assets can be used in lieu of cash to fund these policies. This, of course, vastly expands the array of planning possibilities and investment strategies.

You choose how and by whom your assets are to be managed!



Our Values

BFI Consulting acts upon clear ethical principles and nurtures a corporate culture based on the following values:

Independence

We are not tied or obligated to any institution or partner. We are free to pursue matters in our clients' best interests. We consider our independence a privilege and cherish it, as do our clients.

Excellence

Whatever we do, we strive to do it best as a service provider, employer and business partner.

Integrity

We act upon clear ethical principles and account for all of our business activities.

Entrepreneurial Spirit

We create value for our clients by empowering our staff to act in an entrepreneurial and innovative spirit.

Continuity & Partnership

Continuity and a spirit of partnership within BFI Consulting, as well as in all of our external relationships, is important to us. Our commitment to our staff and our clients is for the long-term.

Confidentiality

Our clients' trust is our most valued asset. That is why we protect their interests, and their privacy. It is a Swiss virtue and tradition deeply entrenched in how we do business.

Our Mission and total dedication to being your trusted wealth management partner overseas ...

We assist our international clients in qualifying, selecting and accessing superior global wealth management opportunities in the safest and most convenient ways. We are dedicated to their individual international financial needs on an ongoing basis with a focus on long-term wealth preservation, enhanced legal asset protection and risk-controlled growth.



*Our total dedication –
global access, uniquely Swiss service ...*

BFI

Banking & Asset
Allocation Services

- Red carpet introductions to private banks and asset managers
- Asset allocation services and consultations
- Asset manager selection and monitoring
- Convenience services, including online account access, mail retention, etc.

Financial Planning
Services

- International tax and estate planning
- Repatriation and inheritance
- Introduction to and facilitation of trust and company services
- Combining the elements of banking and insurance to achieve solid asset protection, tax benefits, privacy, and global investment flexibility

Insurance Planning &
Brokerage Services

- Swiss multi-currency annuity certificates
- Unit-linked variable annuities
- Personally tailored deferred variable annuities
- Private Placement Variable Life Policies
- Creation and implementation of specialized life insurance solutions

Personally Tailored Wealth Management Solutions

Legal Information

- BFI Consulting Inc. is a 100% subsidiary of BFI Capital Group Inc. (www.bficapital.com) of Zug, Switzerland.
- BFI Consulting Inc. is a registered Swiss financial services company and insurance broker. Our registration allows us to provide a broad array of wealth planning, asset management and insurance brokerage services from and within Switzerland. We are not registered in any other jurisdiction.
- Our company is a registered member of VQF, a vocational organization of Swiss asset managers and financial services institutions, supervised by the Swiss government with the objective of quality assurance according to the highest professional standards and Swiss law.
- For more information you may contact VQF by E-Mail at info@vqf.ch or by telephone at the following number: +41 41 763 28 20. You can find the VQF website at www.vqf.ch.

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Tailored Investment Solutions since 1991

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