

INTERNATIONAL PERSPECTIVE, INDEPENDENT ADVICE

Lifetime Financial Planning



Financial Planners to the International Community

A goal without a plan is just a wish



Antoine de Saint-Exupery

Blackden Financial

Founded in 2003 by Chris Marriott, Blackden Financial is a Swiss based Financial Planning firm offering cross-border independent advice to international clients and their families.

We believe that everyone, no matter what their stage of life, can benefit from Lifestyle Financial Planning. Throughout your life, your needs and aspirations, as well as your income, assets and outgoings, will change and no financial position is, or remains, static for long. Our role requires a wide knowledge in manyfinancial and legal frameworks, therefore, to best serve the financial needs of our international clients, we have chosen to partner with premier international organizations and local companies through the Swiss Mobility Circle. Particularly for US expats, we work together with tax advisors and Fund Managers specializing in advising the US community abroad.



ABOUT US

What makes us different?

State-of-the-art financial planning

TRUST

We have a seasoned team of qualified advisors, highly experienced in financial planning and broader commercial markets and sectors.

TAILORED SERVICES

Since everyone's needs are different, we develop a comprehensive and individually tailored financial report.

PROCESS

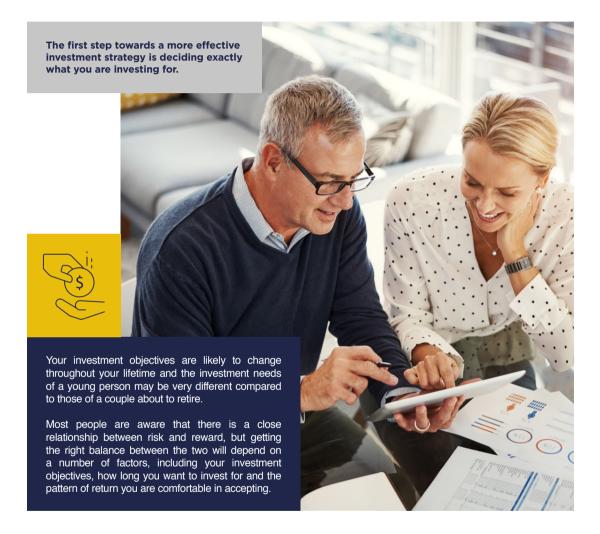
Our services are underpinned by a disciplined, rigorous approach, including Investment Risk Profiling and Lifetime Cashflow Analysis.

How we work with you

■ WE OFFER AN EXTENSIVE RANGE OF FINANCIAL PLANNING SERVICES WHICH INCLUDE ADVICE ON INVESTMENTS, RETIREMENT PLANNING, ESTATE PLANNING, PROPERTY FINANCE AND CURRENCY EXCHANGE.



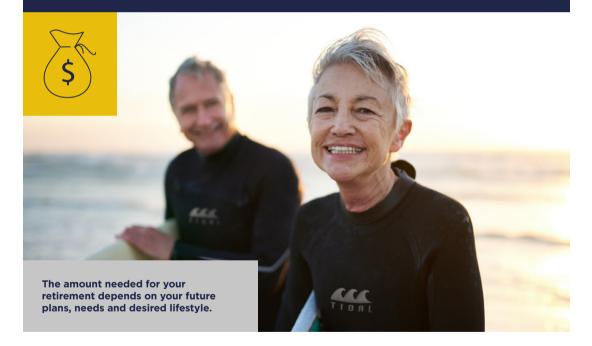
Investment Advice



OUR EXPERIENCED FINANCIAL PLANNERS CAN HELP YOU MAKE SENSE OF WHAT CAN OTHERWISE BE A BEWILDERING RANGE OF INVESTMENT POSSIBILITIES, ESPECIALLY FOR THOSE WITH CROSS-BORDER FINANCIAL PLANNING CONSIDERATIONS.

Retirement Planning

We all look forward to the day when we can retire, free from the stresses and pressures of work, and able to do all the things we have always wanted to do. However, this may prove difficult without additional funding properly allocated during our working lives. With governments struggling to meet even a basic level of state pension provision, it is now more important than ever to clearly establish a defined financial plan for retirement. Our approach is based on hard facts. This means planning based on financial figures, time frames and an accurate assessment of risk; Cashflow Forecasting is a process whereby your current financial situation is measured against a stated future objective.



■ OUR EXPERIENCED FINANCIAL PLANNERS CAN ADVISE YOU TO ESTABLISH YOUR DESIRED RETIREMENT INCOME, TO DETERMINE WHETHER YOU ARE ON TARGET AND, IF NOT, TO HELP PROPOSE AN EFFECTIVE, TAX EFFICIENT SOLUTION TO HELP MEET THE SHORTFALL. SERVICES

Estate planning



The consequences of a family death are always distressing, however for those living and working in a foreign country, such an event can be stressful and challenging in the extreme.

Inheritance laws differ from country to country, and without careful and

prior planning, expatriates who have pensions, property and assets in more than one country may inadvertently pay tax twice or get trapped in probate in multiple tax jurisdictions.

So, whilst estate planning is sometimes thought of as only being relevant for the very wealthy, in practice it is relevant for anyone who has a family and /or is concerned about what would happen in the event of their death. Proper estate planning involves ensuring that your assets are held tax efficiently and will be distributed in line with your wishes, and planning should take place throughout life and not just on death.

TYPICAL MEASURES MAY INCLUDE

Writing a Will
Establishing a life insurance contract
Creating a trust
Appointing executors of your estate, and guardians for younger children

WHAT IS CLEAR IS THAT THE CONSEQUENCES OF INACTION CAN BE SIGNIFICANT, AND OFTEN EXPENSIVE AND IT IS THEREFORE ESSENTIAL TO ENSURE PROPER PLANNING IS IN PLACE.

SERVICES

Property Finance

The taxation of property differs between countries, so it is essential to take proper advice before you buy.

> Whether you are relocating with your family or looking to invest in the perfect property, a mortgage is a commitment that nearly everyone undertakes in their lifetime. Therefore, it should always be considered within the context of your overall financial situation and life plan.

As independent mortgage advisors, we have no obligation to any bank, which means we are able to offer impartial advice to best suit your individual requirements. We can introduce you to the most suitable institutions, both nationally and internationally, offering multi-currency mortgage finance for primary and secondary residences.

OUR EXPERIENCED FINANCIAL PLANNERS WILL ALWAYS ADVISE WITH YOUR OVERALL PERSONAL AND FINANCIAL SITUATION IN MIND.

Currency Exchange



OUR TEAM CAN HELP YOU WORK OUT THE MOST SUITABLE SOLUTION FOR YOUR CURRENCY REQUIREMENTS.

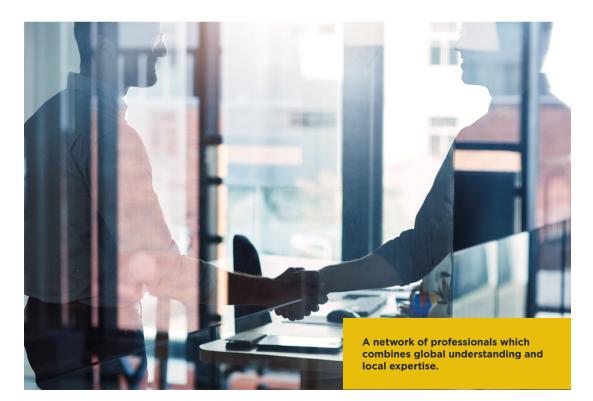
Partners

We consider our key partners to be an extension of our own team. Together, we are able to cover every angle of your financial planning strategy especially when you are an expat and require high level of specialization in different financial disciplines.



Swiss Mobility Circle is an organisation that offers SMEs, multinationals, international federations and organisations a selection of professionals that are recognised as leaders in their field and experts in every area of international mobility.







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Helping you plan for tomorrow... today.

CONTACT DETAILS

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Be sure to first consult with a qualified financial adviser and / or tax professional before implementing any strategy.

The Manager is licensed by FINMA (Swiss Financial Market Supervisory Authority) as an independent portfolio manager under the Financial Institution Act (FinIA). The Manager is subject to the supervision of the following supervisory body – OSIF https://osif.ch/

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