



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 many financial 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.



*We provide peace of mind to our clients through our tailored financial planning advice solutions, designed to simplify the complexities associated with cross-border wealth management.*

- CHRIS MARRIOTT

# 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.

## THE PROCESS CONSISTS OF SIX KEY STEPS:



# Investment Advice

The first step towards a more effective investment strategy is deciding exactly what you are investing for.



Your investment objectives are likely to change throughout your lifetime and the investment needs of a young person may be very different compared to those of a couple about to retire.

Most people are aware that there is a close relationship between risk and reward, but getting the right balance between the two will depend on a number of factors, including your investment objectives, how long you want to invest for and the pattern of return you are comfortable in accepting.

|| 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.



**The amount needed for your retirement depends on your future plans, needs and desired lifestyle.**

|| 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.

# Estate planning



**Dying without a Will can be expensive and cause unnecessary distress to those left behind**



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

**II** 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.



# 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



**Blackden Financial has direct access to different platforms specialized in cost effective and simplified processes of changing currencies.**

Currency transfers are an inevitable and everyday occurrence for most expats. The traditional and most common method of making such transfers is via a bank, however experience shows that the rates charged can often be highly unfavourable.

- WHAT WE PROVIDE:
- No hidden fees
  - Secure transfers
  - Best rates for both one-off payments or standing orders

|| 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.

---



**A network of professionals which combines global understanding and local expertise.**



INTERNATIONAL PERSPECTIVE, INDEPENDENT ADVICE

**Helping you plan  
for tomorrow... today.**



#### CONTACT DETAILS

##### Head Office

Rue Michel-Chauvet 3  
1208 Geneva  
Switzerland

+41 22 755 08 00

[info@blackdenfinancial.com](mailto:info@blackdenfinancial.com)

[www.blackdenfinancial.com](http://www.blackdenfinancial.com)

This guide is based on Blackden Financial's understanding of current legislation and is intended for general guidance only and does not constitute a recommendation for investment. No liability can be accepted for any change of interpretation or practice relating to any tax or legislative measure or the introduction of any new measures that may affect this document. Investments involve risk and unless otherwise stated, are not guaranteed. The value of your investments can go down as well as up and past performance is no guarantee of future performance.

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/>

Registered Office 22 Chemin du Nantet, CH1245 Collonge Bellerive.

Copyright Blackden Financial 2024. ©

\*250107