

How to find the right financial advisor in Switzerland

A practical guide for English-speaking expatriates in Switzerland

Swipe to discover 6 things every expat should know →

Most advisors in Switzerland aren't truly independent.

If you've moved to Switzerland from the UK, US, or elsewhere, navigating the local financial advice market can be confusing — especially when most firms don't advertise how they're paid.

The core problem:

- Many advisors earn commissions on products they recommend
- Tied agents can only offer their own firm's products
- Fee structures are rarely disclosed upfront
- English-language service is not as common as it appears

What 'independent' actually means

Fee-Only

You pay directly. Advisor has no incentive to recommend specific products.

Fee-Based

Mix of fees and commissions. Requires scrutiny — conflicts of interest can exist.

Under FINMA rules, always ask:

- Are you registered as an independent asset manager (IAM)?
- How are you remunerated — fees, retrocessions, or both?
- Do you have any product partnerships or preferred providers?

English-language service is about more than language

Speaking English in meetings is just the starting point. What really matters for expats is whether your advisor understands the financial systems you're coming from.

UK pension rules

QROPS, LTA, SIPP cross-border implications

US tax obligations

FBAR, FATCA, and dual-reporting complexity

ISA & offshore wrappers

What transfers, what doesn't, and what to replace them with

Home-country property

Rental income, CGT exposure, mortgage currency risk

5 red flags to watch for

1 Vague fee disclosure

If they can't explain exactly how they're paid in the first meeting, that's a problem.

2 Product-led conversations

If the first meeting leads straight to a specific fund or platform, ask why.

3 No written mandate

A proper advisor will define the scope of advice in writing before proceeding.

4 Pressure on timelines

"This offer expires soon" is a sales tactic, not financial planning.

5 No cross-border experience

Swiss domestic planning is different to expat planning. Make sure they know the difference.

3 questions to ask before signing anything

1

"Are you regulated by FINMA as an independent asset manager?"

This is a binary yes/no. If yes, they operate under a legal duty to act in your interest. If no — or they hesitate — walk away.

2

"Can you show me exactly how you are compensated?"

A legitimate advisor will hand you a written fee schedule. If they deflect to "it depends" without specifics, that's your answer.

3

"Have you worked with clients from my home country before?"

Cross-border tax and pension complexity is real. You need someone who has navigated it — not someone learning on your portfolio.

Why clients choose us

- FINMA-regulated independent asset manager
- Fee-only — no retrocessions, no product commissions
- Specialists in UK, US and EU expat financial planning
- English as the primary language of advice
- Switzerland-based, globally minded

Ready to speak with an independent advisor in Switzerland?

No obligation. No sales pitch. Just a conversation.

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