

Independent Wealth Manager Selection Checklist

Regulatory Compliance

- ☐ Is the firm licensed by FINMA or supervised under an official Swiss supervisory organisation (SO)?
- ☐ Can they provide proof of compliance with FinSA and FinIA?

Transparency & Fees

- ☐ Are the fee structures clearly outlined (flat, performance-based, etc.)?
- ☐ Are there any hidden costs or third-party retrocessions?

Investment Philosophy

- ☐ Is their investment strategy clearly documented?
- ☐ Do they offer discretionary, advisory, or both types of mandates?

Product Architecture

- ☐ Do they operate under an open architecture model?
- ☐ Can they explain why specific products or funds are selected?

Personalisation & Service

- ☐ What is the client-to-adviser ratio?
- ☐ Is the relationship handled by a senior adviser, not a junior RM?

Reporting & Access

- ☐ Do they offer regular, understandable reports?
- ☐ Is online access to portfolios and documents available?

Track Record & Reputation

- ☐ How many years have they operated in Switzerland?
- ☐ Can they share case studies, client references or testimonials?

Exit Conditions

- ☐ Are exit fees clearly disclosed?
- ☐ Is it easy to terminate or transfer your assets?