

FINAD

Offer Report

FINAD Balanced CHF

Offer Rating: 3.5 Good

FINAD Balanced CHF

Risk Profile	Management Approach	Minimum Portfolio Size	Currency
Balanced	Active	CHF 1'000'000	CHF

Management Style

We invest with a long-term perspective using a fundamental approach. Our top-down process combines macro, micro, liquidity, sentiment, and technical indicators in a scoring model that drives tactical allocation. Bottom-up, we focus on financially strong, efficient companies with sustainable moats, strong leadership, growth potential, and attractive valuations—resulting in a portfolio of high-quality large-cap growth stocks. Risk management is integral, with a rules-based system focused on downside protection using trend signals to manage exposures ('cut losses short and let winners run'). We apply the same rigorous quality standards to bond investments.

Portfolio Composition

Investments are made mainly in direct investments, both on the equity and the bond side. The equity portfolio usually consists of 25-35 stocks from high quality companies. On the bond side, we invest in high quality (investment-grade) bonds with short to medium maturities in reference currency.

Custody

Swissquote

Asset Allocation

Allocation		Allocation		Allocation		Allocation	
Cash	5.0 %	Bonds	45.0 %	Equity	50.0 %	Alternatives	0.0 %
		High Grade	45.0 %	Global	50.0 %	Commodities	0.0 %
		High Yield	0.0 %	Europe	0.0 %	Gold	0.0 %
		Emerging Markets	0.0 %	Emerging Markets	0.0 %	Hedge Funds	0.0 %
		Convertibles	0.0 %	Pacific	0.0 %	Real Estate Global	0.0 %
				Switzerland	0.0 %	Real Estate Switzerland	0.0 %
				UK	0.0 %	Private Equity	0.0 %
				USA	0.0 %	Crypto	0.0 %

Asset Manager 3.6 ⅓ of the overall rating

FINAD

Company Description

FINAD is an independent wealth management boutique and multi-family office with offices in Zurich, Vienna, and Hamburg. Founded in 1976, the firm has remained entirely owned by its partner-shareholders, reflecting long-term stability and entrepreneurial commitment.

USPs

With a team of 42 experienced professionals, FINAD manages the wealth of private individuals, families, foundations, and businesses with a long-term perspective and a high standard of professionalism.

Our investment philosophy is systematic and value-oriented, implemented primarily through direct investments in a cost-efficient and transparent manner. FINAD portfolios are broadly diversified yet remain clearly focused. In addition to traditional asset classes, we offer deep expertise in private market investments.

As one of the few truly independent wealth management firms with an in-house Chief Investment Office (CIO) team, FINAD delivers strategic insight and tailored investment solutions.

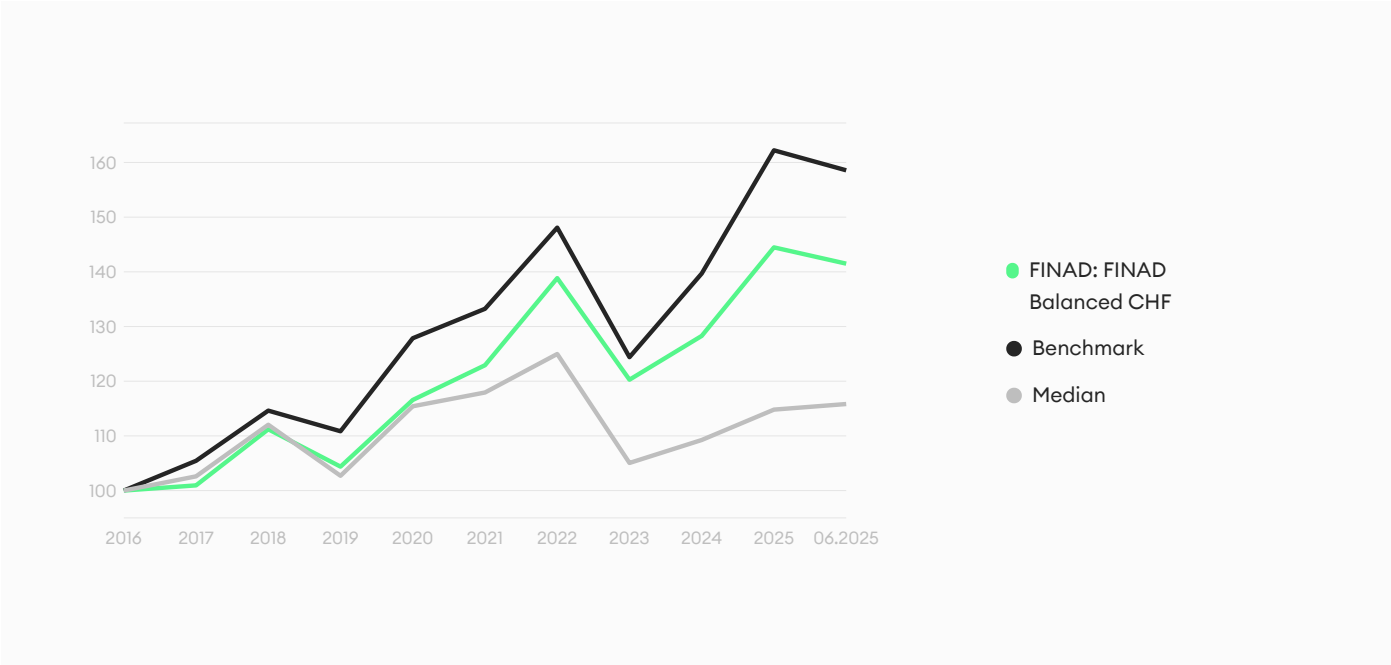
We work with a wide range of custodian banks across Switzerland, Liechtenstein, Germany, and Austria, having secured favorable terms for our clients.

FINAD is licensed and supervised by the Swiss Financial Market Supervisory Authority (FINMA).

Track Record 3.1 ⅓ of the overall rating

Return: 41.5 % Return p.a.: 3.8 % Volatility: 8.9 % Consistency: 3.8

	2016	2017	2018	2019	2020	2021	2022	2023	2024	31.05.2025
Performance	0.95 %	10.16 %	-6.14 %	11.68 %	5.45 %	12.96 %	-13.38 %	6.66 %	12.62 %	-2.06 %



Costs 3.9 ⅓ of the overall rating

The cost rating is based on an assumption of a 2 million mandate in the chosen currency and includes possible discounts offered on the ZWEI Wealth platform. The information is considered an indication and would be negotiated with the provider in the event of an offer.

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