

KATHREIN

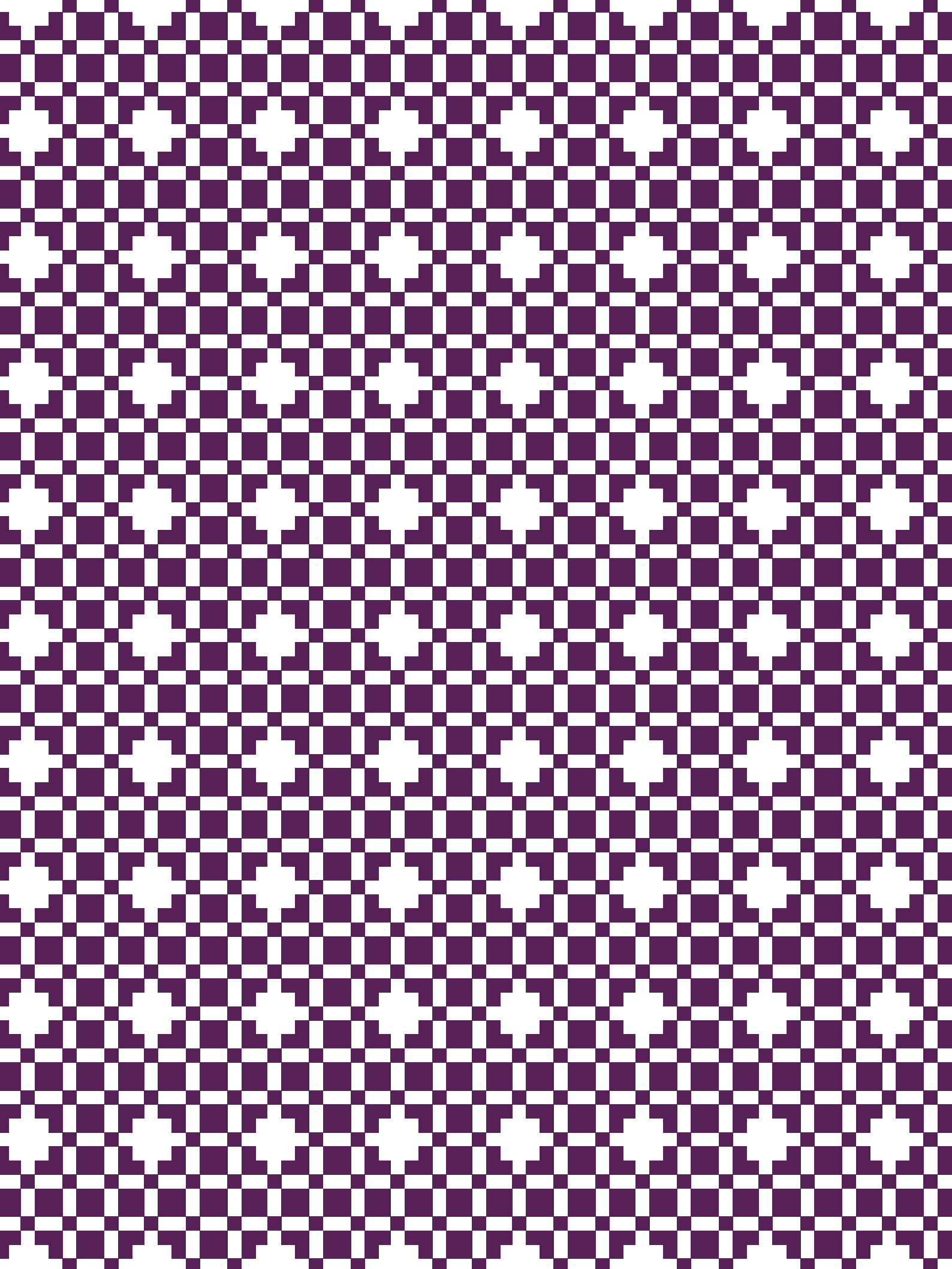
PRIVATBANK

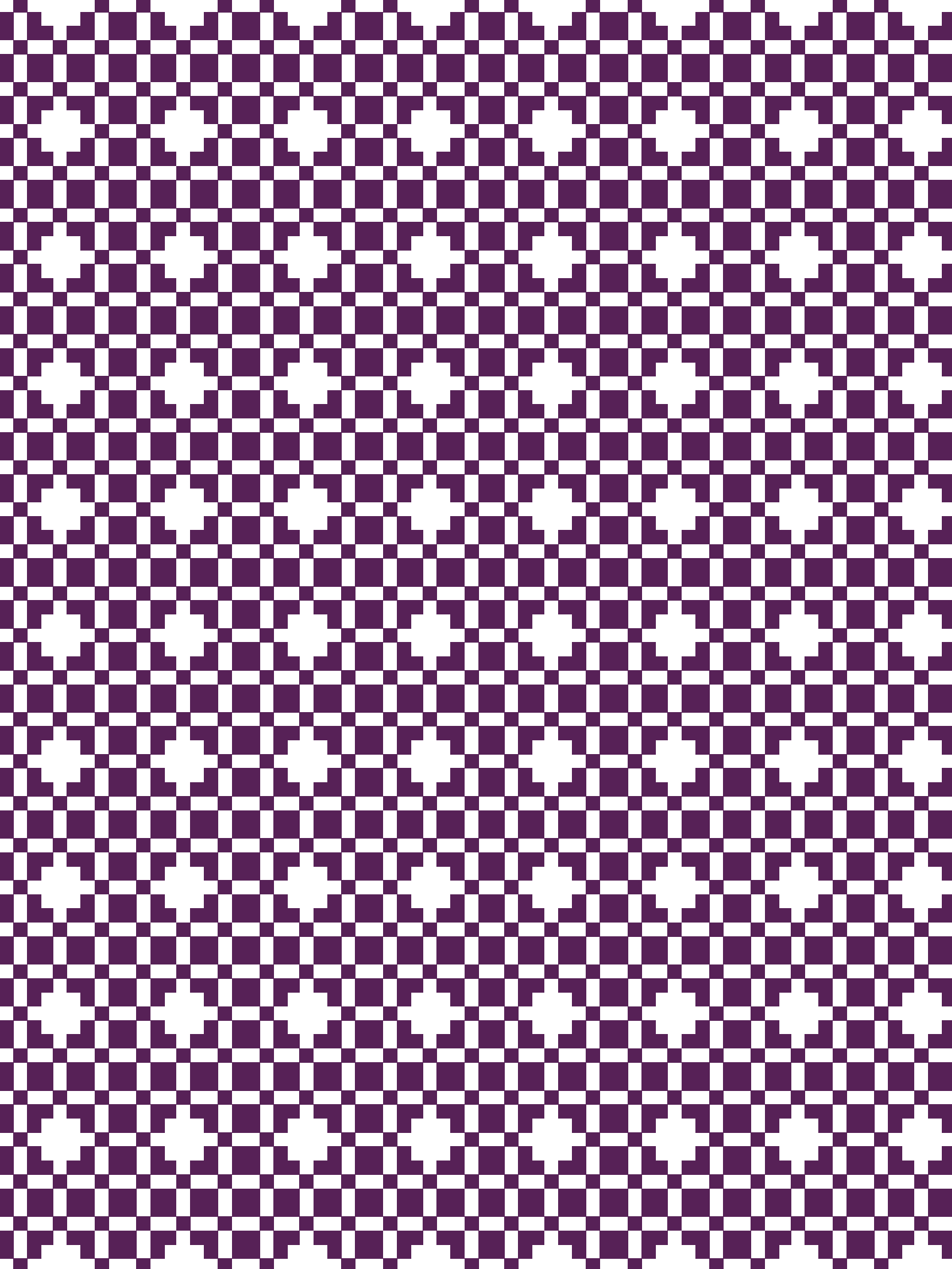


Succession
services

Fully family-focused

family-focused







Leave a lasting legacy. Leave a lasting legacy. Leave a lasting legacy. Leave a lasting legacy.

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The Management Board of Kathrein Privatbank,
Left to right: Harald Holzer, Wilhelm Celeda, Stefan Neubauer



Transition with vision.

”

Keeping the family business
in the family’s best interests.

“

At Kathrein Privatbank, we believe that prudent and well-advised succession planning is best achieved before it becomes necessary. Given the matter’s delicate nature, it’s crucial to bring all stakeholders on board in good time to consider a common vision for the future and a suitable course of action. Preferably all together at one table. And this applies to business assets and family assets in equal measure. Our long-standing expertise has taught

us to appreciate how personal and emotionally charged the topic of succession can be. Because we often accompany our clients over a lifetime, we understand their needs and concerns and can provide more personal, customized, and unbiased support.

There’s no better time than today to start planning for tomorrow. We’re with you every step of the way!

Every family is unique.



So are our strategies.

Succession is an issue that is both complex and emotionally charged. And in most cases, the more sizeable the assets, the larger the issues that arise – whether they involve business succession or succession matters in a family context.

At Kathrein Privatbank, we take a personalized approach to each situation and devise strategies and concepts that best reflect your circumstances. Then we put them into action with our FamilyKonsult succession planning.

In this five-step process, we work with you to design a tailor-made plan:

01 Initiation

We help you ask the right questions

02 Analysis

We examine the consequences of the proposed structure for the family and/or the family business

03 Evaluation

We compare this with the expectations of the beneficiaries and with the familial environment

04 Setup and conclusion

We work with you to implement the required structural and legal steps

05 Letting go

We monitor the newly established structure as the stakeholders settle into their new roles

On the following pages, we outline the most essential aspects of succession planning and asset and estate succession in both the private and corporate spheres.

Because
inheritance is a
matter of trust.



Private asset and estate transition

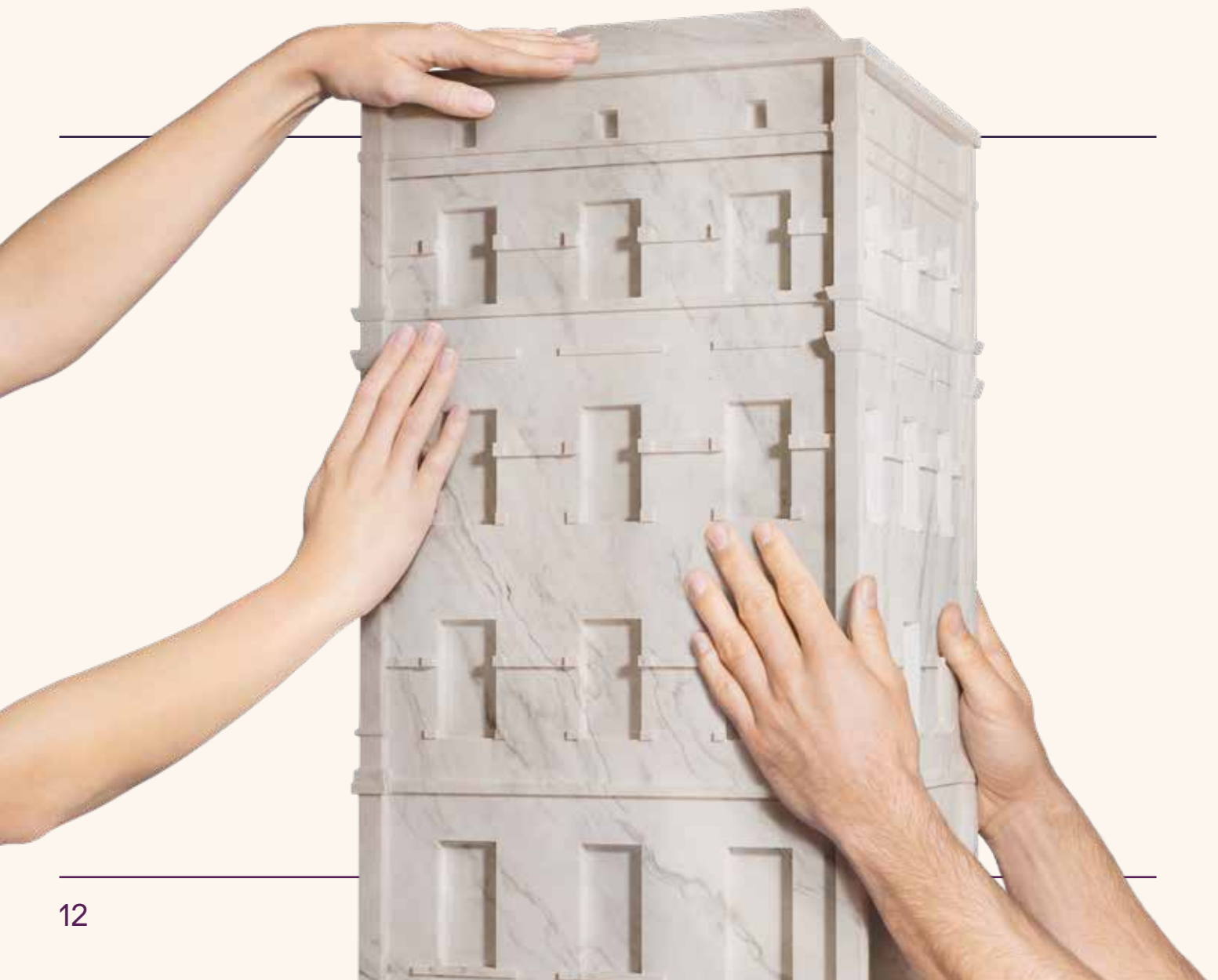
It's easy to put off thinking about private estate planning. For most of us, dealing with the issue's uncomfortable questions and inherent complexity is not a task we're eager to tackle. While that's understandable, it often creates an even more difficult situation down the road, sometimes culminating in the division of entire families. In that light, tackling this issue ahead of time is the key to ensuring that your assets are handed down in line with your intentions.

Have you considered the following questions?

<ul style="list-style-type: none">❖ How are my assets structured?❖ How do I approach the question of asset and estate succession? To whom do I wish to transfer my assets?❖ How can I prevent disputes among my heirs?	<ul style="list-style-type: none">❖ A gift or an inheritance?❖ Is intestate succession sufficient or do I need a will?❖ Are there philanthropic causes that I feel strongly about?
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With the succession services provided by our FamilyKonsult team, we are at your side to guide you in your succession planning. Get in touch with us!

To keep family business in your best interest.



Business succession

Our long-standing expertise has taught us to appreciate how personal and emotionally charged the issues involved in business succession can be. Because we invest the time and listen carefully, we're better equipped to take a more tailored and personalized approach as we respond to your needs and concerns and provide support along the way. With our FamilyKonsult service, we offer qualified guidance in all matters pertaining to business succession, asset structuring, and foundation options.

Have you considered the following questions?

- | | |
|--|---|
| <ul style="list-style-type: none">❖ When is the best time for a transfer of business ownership?❖ What possible scenarios can I envision for the future of my business?❖ How can I ensure continuity within the company?❖ Is it possible to divide the estate and still preserve the company?❖ Can liquidity be maintained throughout all stages of the handover? | <ul style="list-style-type: none">❖ I don't have a (suitable) successor – what are my options?❖ Should I consider selling the business or offer ownership interest in the company?❖ Does it make sense for companies to set up a foundation?❖ Am I ready to step down and retire from active business?❖ How will my family and next of kin react? |
|--|---|

When it comes to tackling these issues strategically, your private banker is your trusted advisor. Our broad network of experts allows us to provide you with access to top-notch specialists in areas including tax questions and legal issues. Together with our trusted network of partners, our FamilyKonsult team will develop a strategy tailored to your unique needs.

Succession services on a silver platter.

Kathrein Privatbank is your competent and reliable partner for all aspects of estate planning, asset and estate succession and structuring, business succession, and solutions around foundations.

As our client, you benefit from:

Long-standing experience

We provide personal consulting for succession planning in all aspects of asset management as well as for asset structuring, from both a legal and a commercial perspective. Non-bankable assets also figure into any ongoing considerations.

Personalized advice

Our succession planning services provide a structured and bespoke process in which we keep your unique circumstances and expectations firmly top of mind.

Maximum security

We provide an environment that allows us to address highly personal issues. Together with you, we develop solutions and help to ensure that they are implemented with the necessary discretion in the most appropriate way.

Absolute professionalism

We devise alternative proposals, supply you with in-depth information covering all relevant topics, offer holistic advice, and support you during planning and implementation.

FamilyKonsult

Well advised. At every stage of life. Our FamilyKonsult team consolidates the full spectrum of our expertise and services in the areas of succession, family and business assets, and foundations. All of these matters are complex and frequently intertwined. That's where our holistic consulting approach comes into play.

Our services at a glance:

<h3>With our succession services</h3> <ul style="list-style-type: none">❖ we help you plan, prepare, and realize a smooth transition from one generation to the next,❖ we develop a bespoke structure for your family-owned business, including foundation options, and❖ we provide support in all aspects of asset transfer.	<h3>With our family and entrepreneurial services</h3> <ul style="list-style-type: none">❖ we assist both business owners and families in all aspects of ownership and asset management, and❖ we provide discreet support for transactions (including M&A/participations).
<h3>With our foundation service</h3> <ul style="list-style-type: none">❖ we continue to excel as Austria's leading foundation bank,❖ we provide comprehensive advice in all matters relating to foundations (legal, tax, governance), along with the best connections to leading foundation experts in our own Foundation Office, and❖ we leverage our long-standing expertise to support you in establishing and managing private foundations.	<h3>With our network of experts</h3> <ul style="list-style-type: none">❖ you have access to carefully selected lawyers, notaries, tax advisors, auditors, and real estate experts, and❖ you receive immediate access to all companies within the Raiffeisen Banking Group and benefit from an international network including wide-ranging expertise in capital and financial markets.

paths. Success



Discussion in the
bed



120
employees
you can trust

Nearly 100 years
of experience.
Established in

10
working company
languages

Sustainable
investment since

1924

2012

side. Our
person
/e u o s

46%
sustainable
assets


100%
subsidiary of RBI

50%
of our management
staff are women

1.650
trees we've planted
so far in our company forest
in Africa

We are Kathrein Privatbank. We love numbers. But we love the stories behind them even more. Like the story of our founder Carl Kathrein, who – against the backdrop of the stock market crisis – courageously seized his chance in 1924 and realized his dream of establishing his own bank. Today we number among

the leading private banks in the German-speaking world and provide tailor-made solutions combining investment advice and asset management, financing, as well as advisory services for families, business owners, and foundations. But before all else, we are one thing: very personal!

A woman with blonde hair styled in a bun, wearing a white sleeveless dress, is shown in profile, kissing a marble bust of a woman's head. The bust is mounted on a white pedestal. The background is a plain, light-colored wall.

We're
delighted to get
to know you
even better.

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