PLAN YOUR WEALTH WITH CLEAR GOALS

How should I invest my wealth wisely? How do I find an investment strategy that supports my life goals – and maintain the discipline to follow it consistently? Alexander Pellegrini, Partner at Colin&Cie in Lugano, answers from the perspective of a wealth manager, who has asked these questions alongside clients for many years.

Words | Alexander Pellegrini

ALEXANDER PELLEGRINI holds a diploma in military sciences from MILAC and a bachelor's degree in political and social sciences from ETH Zurich. He spent ten years at UBS Switzerland consulting Italian and international private banking clients before joining Colin&Cie as a partner in 2016. Today he advises high-net-worth private clients in Lugano and is a member of the firm's central portfolio management team.

To answer these questions properly, they must always be considered within the context of a client's overall life situation. Without a clear understanding of the current circumstances, existing assets and financial objectives, no solid investment strategy can be truly appropriate or sustainable.

At the independent wealth manager Colin&Cie, every client relationship therefore begins with a comprehensive analysis of the client's life situation, asset structure, income sources, liquidity needs and long-term goals. Key questions include: What expenses are expected? How will they be financed? How should investments be integrated into the broader wealth structure? What are the long-term goals?

The analysis covers both liquid assets, such as equities and bonds, and illiquid assets, including real estate and private equity. It also addresses succession planning, incapacity provisions, family governance, tax considerations, and legal structures – often in collaboration with experts from the Colin&Cie network. Equally important is ensuring sufficient liquidity for unforeseen events or tax obligations.

'SERIOUS ADVISORY WORK BEGINS BY CREATING CLARITY AROUND NEEDS AND GOALS. A THOROUGH NEEDS ANALYSIS AND A CLEAR WEALTH PLAN FORM THE FOUNDATION OF ANY SOUND INVESTMENT STRATEGY – BECAUSE ONLY A COMPLETE PICTURE LEADS TO THE RIGHT DECISIONS.'

To advance equal opportunities within society: Alexander Pellegrini visiting the Centro Insieme in Lugano.

Image | Swiss Red Cross, Canton of Ticino, Sottoceneri Section

This dialogue and structured process often trigger new and valuable insights. Many clients note that they have never before reviewed their personal and financial situation in such a holistic way.

Based on these findings, Colin&Cie develops a personalised wealth plan that aligns life goals with investment objectives and future financial requirements. This forms the basis for a tailored investment strategy. The strategic asset allocation is determined by the required return, risk profile and investment horizon – not by short-term market sentiment. Whether an equity exposure of 30%, 50% or 80% is appropriate depends entirely on the client's objectives and overall financial framework.

BEST IN CLASS AND THE DISCIPLINE TO STAY THE COURSE

When implementing investment strategies, Colin&Cie follows a strict "best in class" approach, selecting what it considers the most suitable solutions within each asset class. Its market assessments are based on historical economic data, proprietary valuation models, and more than 250 quantitative and qualitative leading indicators. The outcome is set of fact-based, transparent, and independent analyses. Equally important is the discipline to stay the course. Successful investing is not a matter of chance; it is the ability to consistently follow a defined strategy without being driven by impulse or emotion. Colin&Cie supports clients not only in setting goals and building portfolios, but also in managing the uncertainty that inevitably arises in volatile times. One effective way to avoid emotion-driven misjudgements is through a wealth management mandate: it creates distance from day-to-day market noise and helps maintain long-term focus.

ABOUT COLIN&CIE
With offices in Zurich, Zug, Schaffhausen, Lugano and Luxembourg, and the full supervision of regulatory authorities in Switzerland (FINMA) and Luxembourg (CSSF), Colin&Cie advises high-net-worth private clients and entrepreneurial families in Switzerland and across the European Union. The independent wealth manager is committed to a holistic, values-based, and goal-oriented advisory approach. The firm's Social Responsibility Initiative enables clients to invest in sustainable assets and to support local aid projects at Colin&Cie locations.

The Lugano branch was established in 2016 to serve a growing client base in Ticino. Its multilingual team combines many years of experience in wealth management with a strong international perspective. Since 2020, Colin&Cie and its clients have supported Centro Insieme in Lugano through the proceeds generated by the Social Responsibility Initiative, totalling around CHF 100,000. This extracurricular centre helps children aged 6 to 12 from socially disadvantaged families develop reading and writing skills, strengthen social cohesion and foster intercultural integration. More at: ***colin-cie.com/en/***