

llbvoices



Merry
Christmas

Content

3	Editorial
4	Tone of Voice
6	Employee Survey
8	That was our year 2024
14	LLB Schweiz in Zurich
16	Client events
18	Social Volunteering
20	Charity darts tournament
23	Children's Christmas in Gamprin
25	Working part-time
28	Trainee in Dubai
31	Sabbatical in India
34	CRO-Check
36	Digital onboarding
38	Private financial planning
40	Wine trip

Editorial

Let yourself be enchanted and enjoy the Christmas edition of “LLB Voices”.



> [Click here for the video](#)

The editorial team would like to wish all colleagues a Merry Christmas and a Happy New Year. Enjoy the festive season with your loved ones.

We look forward to continuing to entertain you in the coming year with exciting stories from the world of LLB.

Guidelines for clear and authentic texts



In November, we introduced our Tone of Voice. It serves as guidelines for everyone writing on behalf of LLB – whether emails, reports, or brochures. But what does it really mean to have a brand language, and how easy is it to apply in everyday work?

By Cornelia Zeh





The tone sets the stage – this applies to written communication as well. The way a letter, brochure, or even a poster is written consciously (or unconsciously) conveys to the reader what the sender is like. A friendly, relaxed tone can evoke warmth, while a formal text keeps the reader at a distance. Communicating seriously one day and then sending a humorous email the next can confuse readers. Consistent communication represents continuity and credibility.

The Tone of Voice defines guidelines for how our company's texts should be written and what should be paid attention to. The words we choose are just as essential as our logo or our defined colours. In short: The Tone of Voice is another piece of the puzzle in our corporate identity.

From analysis to implementation

Together with the IDEENHAUS agency in Munich, we analysed our current language, focusing on four parameters: Address – Rhythm – Structure – Tonality.

The parameters of the written language

Address	Rhythm	Structure	Tonality
			
How do we address our stakeholders?	How dynamic is our language?	How direct, simple and focused are we?	What is our basic tone, and in what style and sound do we communicate?

We aligned the insights with our brand strategy and developed our Tone of Voice accordingly. The result is straightforward guidelines that everyone can apply.

Corporate Wording

Our corporate wording – i.e., the specific LLB terminology – is now an integral part of our Tone of Voice. The current version of our corporate wording is also available on the intranet. In future, this wording will be directly accessible as a writing aid in Microsoft Office. Further information will follow at the beginning of next year.

Training

On our [intranet](#), you'll find practical examples and specific tips on our Tone of Voice. Often, just small adjustments to a sentence can make a text sound friendlier and more approachable. In January, we will also launch an e-training course to introduce you to the Tone of Voice.

With our new Tone of Voice, we are creating a consistent brand experience – let's work together to establish a strong, clear, and personal writing style!

Take-aways:

- ◆ Short and concise sentences are easier to understand – avoid sentences with more than 25 words.
- ◆ Clear and unambiguous headings help the reader navigate easily.
- ◆ No empty sentences: every sentence should convey a message.
- ◆ Abbreviations and technical terms should always be explained.

Creating together – an experience report



Over the past few months, the results of the employee survey have been published on the intranet, along with additional information. One of the measures accompanying the survey was a series of workshops where employees had the opportunity to discuss the results with Group Executive Management.

By Anja Koeder

The information about the follow-up measures to the employee survey made me curious about the current situation and the opportunities available to me in line with the motto "Act as if it were your bank." So, I seized the chance and participated in one of the workshops.

The workshop had a full agenda and a tight schedule, which was maintained thanks to excellent moderation by Michael Verling. First, we received an update on each follow-up measure from Christoph Reich, including which proposals from the first workshop round would be pursued, which would not, and why. We were then asked to provide our feedback on each point, which we worked through with the moderator in both structured and open formats. This resulted in a snapshot of the opinions within the group that, understandably, did not always align. In the workshop's open and relaxed atmosphere, it was easy for everyone to share their views. I found it very interesting to hear perspectives and arguments from colleagues in other LLB departments. Unfortunately, the packed agenda limited more in-depth discussions, which I personally regret a bit, as I would have liked to gain a deeper understanding of some of the points raised.

I believe it's important to provide feedback on the proposed measures, as this is the only way to make adjustments to individual points – where possible. At the end of the workshop, we learned how our input would be used. The feedback recorded on flipcharts from all the workshops is consolidated and incorporated into the ongoing implementation of measures.

All in all, the two engaging hours flew by and offered several opportunities to meet new colleagues, work with a Group Executive Management member in a workshop, and – as much as possible – influence the measures currently being implemented from the last employee survey. “Act as if it were your bank” – I believe a workshop like this is an excellent tool to achieve that goal.

Highlights, heroism, and new heights

Whether in Liechtenstein, Switzerland, Germany, Austria, or Dubai and Abu Dhabi: This year brought many highlights and challenges across the LLB world.

By Cornelia Zeh

2024 was a year filled with highs, challenges, and heroic achievements – not just for our bank, but for every individual on our team. We spoke with Gabriel Brenna, Group CEO; René Zwicky, CEO of LLB Schweiz; Lukas Krenn, Head of Private Banking Middle East; Robert Löw, Chairman of the Board of Management of LLB Österreich; and Thomas Henk, Branch Manager for Germany, about what inspired them and their hopes for the future. Discover why teleportation might suddenly become the next office trend and which New Year's resolutions, despite all caution, still find a place in people's minds.



Gabriel Brenna, Group CEO

"The unique LLB Crew Night aboard the Sonnenkönigin remains in my memory."

What was your biggest highlight of the year?

There were so many highlights in 2024 that we are almost a bit spoiled. Strategically, the opening of our three locations in Germany – Frankfurt, Düsseldorf, and Munich – at the start of the year. Operationally, the continued excellent progress of the LLB Group in terms of growth and profitability. And emotionally, the unforgettable LLB Crew Night aboard the Sonnenkönigin in Bregenz – a beautiful evening filled with happy faces that will be remembered for a long time.

What challenges did you successfully overcome last year?

There were several challenges as well this past year. On the one hand, the faster-than-expected decline in interest rates for CHF, EUR, and USD, which is putting pressure on us as well as other banks. Additionally, the ever-growing flood of regulations remains a significant challenge for the entire organisation, which would much rather focus on client- and results-oriented activities. The tightening of sanctions against Russia and rising refinancing costs also added to the year's challenges.

What are you especially proud of?

I am proud of the very positive development of the LLB Group over the past ten years and, above all, of the incredible implementation strength of our organisation. While we can still be too complex and cumbersome at times – when it really matters, when a decision is made, everyone pulls together, finds solutions, and implements them efficiently and consistently. This continues to inspire me and truly sets us apart from our competitors.

What's on your wish list for the coming year (or do you have a New Year's resolution)?

Unfortunately, I've rarely managed to keep New Year's resolutions, so I don't make them anymore – it's just too exhausting. I do have many wishes, though. One of them is that everyone feels proud to work at LLB and approaches their work with passion and joy. And if that's not the case yet, I hope they take steps to change that. Our job demands a lot from us, so it should also be enjoyable!

What are your goals for the coming year?

Next year will be economically challenging, especially due to falling interest rates and the worsening economic and geopolitical environment. Demonstrating that we can succeed even in a difficult market environment is undoubtedly one of our goals. Strategically, we aim to prove that our growth initiatives in Germany and Switzerland are thriving and that we are successfully completing the integration of ZKB Österreich.

If you could have a superpower for next year, what would it be and why?

My modest "earthly" powers are more than enough for me.

"LLB Österreich can look back on another successful year."



Robert Löw, Chairman of the Board of Management of LLB Österreich

What was your biggest highlight of the year?

LLB Österreich can look back on another successful year. Even after 15 years at LLB Österreich, I remain impressed by our unwavering "client DNA" and the exceptional quality we deliver across all areas. Of course, the acquisition of ZKB Österreich was a particularly special milestone.

What challenges did you successfully overcome last year?

The challenging market conditions in real estate and increasingly stringent regulatory standards in the Eastern European business have undoubtedly been the most pressing challenges for us. We are focusing on the essentials, working consistently on implementation, and mastering these challenges as effectively as possible.

What are you especially proud of?

First and foremost, the entire LLB Österreich team, closely followed by the truly outstanding collaboration with our colleagues at the parent bank – we have fostered a genuine sense of togetherness. Of course, this year's highlight is the successful bid in the competition for ZKB Österreich. It marks our Group's third M&A success in Austria, a truly remarkable achievement.

What's on your wish list for the coming year (or do you have a New Year's resolution)?

I'm looking forward to spending more time in Salzburg, with its stunning mountains and lakes. There are so many wonderful ski tours and hidden lake spots to discover.

What are your goals for the coming year?

To further strengthen our position as the number 1 asset management bank in Austria: enhancing our strengths, driving growth and quality, and seamlessly integrating the new ZKB team and clients into the LLB Group. Our goal is nothing less than achieving the best of both worlds.

If you could have a superpower for next year, what would it be and why?

Vienna to Salzburg is 300 km. I wouldn't mind being Clark Kent, aka Superman – a quick flight there and back sounds perfect.



Thomas Henk, Branch Manager for Germany

"I hope that I will have much more time for clients again."

What was your biggest highlight of the year?

I joined this fantastic team only just in April, and that alone was a highlight. However, our offsite meeting was particularly memorable, since it gave us the opportunity to talk with all our colleagues about our ambitious growth targets, the values guiding our work together, teamwork across locations, and co-creation within the competence circles – and to reach meaningful agreements.

What challenges did you successfully overcome last year?

LLB is not yet widely recognised in the German private banking market. This means that each of us served as an active brand ambassador for Liechtenstein and LLB. Naturally, we utilised major events, networks, and personal contacts to enhance our visibility. I am confident that, thanks to the outstanding efforts of all our colleagues and the communications and marketing team in Vaduz, we have made significant progress.

What are you especially proud of?

Working together within the Group, across our locations, and within our local teams is incredibly important to me. I am convinced that we need the strengths and potential of every individual to ensure the success of our journey – and this must not be limited by departmental boundaries. The support we received from so many colleagues in Vaduz has been sensational! A heartfelt thank you once again to everyone! After all, 1+1 is clearly much more than 2.

What's on your wish list for the coming year (or do you have a New Year's resolution)?

Personally, I hope that I will have much more time for clients again. I enjoy telling clients and partners about Liechtenstein, getting them excited about LLB, and finding solutions for our clients' needs together. I look forward to every meeting with clients and potential clients. They give me energy, pleasure, and strength for the equally necessary further development work of the LLB team here in Germany.

What are your goals for the coming year?

Of course, we aim to continue strengthening our teamwork, creating exceptional client experiences, and significantly further increasing our visibility in Germany. At its core, however, all of this serves a single goal: growth. We want to demonstrate our expertise and performance to clients and inspire their enthusiasm for LLB.

If you could have a superpower for next year, what would it be and why?

Besides health, peace, and joy for all of us... I'd love to give the entire LLB Group a big embrace – because so many colleagues have worked tirelessly and gone above and beyond to ensure the success of LLB in Germany. For that, I simply cannot say THANK YOU enough.

"In the second half of the year, I was especially delighted by the launch of the new teams in Zurich and St. Gallen."



René Zwicky, CEO LLB (Schweiz) AG

What was your biggest highlight of the year?

There are so many highlights. At the start of the year, I count the openness with which I was welcomed as the new CEO and the opportunity to get to know the LLB crew as the biggest highlights – starting with roundtables in Switzerland and the Group Forum in Vaduz. In the second half of the year, I was especially delighted by the launch of the new teams in Zurich and St. Gallen.

What challenges did you successfully overcome last year?

Three times "re"... recalibration, recruitment, refinancing. All of these topics were, and continue to be, crucial for the future of LLB Schweiz and its positioning in the market.

What are you especially proud of?

The significant increase in our external visibility. We are now recognised as a serious competitor in the market, and our dynamic, modern, and positive market presence is resonating well.

What's on your wish list for the coming year (or do you have a New Year's resolution)?

Personally, I aim to focus more on acting rather than reacting and to set the agenda with even greater self-determination.

What are your goals for the coming year?

Enhancing the spirit and culture within the LLB Schweiz team, achieving satisfied clients, driving broad and qualitative growth, and – especially within the management team – fostering stronger ownership and leadership to establish LLB Schweiz as a trustworthy, modern, and pragmatic financial institution.

If you could have a superpower for next year, what would it be and why?

Teleportation, so I can beam back and forth within our market area at any time.



Lukas Krenn, Head of Private Banking Middle East

"With the right tools, we can achieve our goals even without superpower!"

What was your biggest highlight of the year?

We successfully launched a new LLB product that is perfectly tailored to our local clients while delivering strong returns for the bank. This achievement was possible only thanks to the excellent collaboration of all the colleagues involved.

What are you especially proud of?

The hard work my team delivers every day for our clients and the positive atmosphere we maintain in the office, even in a challenging environment

What challenges did you successfully overcome last year?

The high interest rate environment and the growing conflicts in the region continued to pose challenges for us. Portfolio leverage is an important source of income for us, but is rarely utilised in uncertain times with high interest rates. Nevertheless, we managed to maintain our turnover despite a lower volume of business.

What are your goals for the coming year?

To be present even during these particularly challenging times for our clients and to provide them with the best possible advice and service.

What's on your wish list for the coming year (or do you have a New Year's resolution)?

Selfishly, I'd say "lower interest rates", but I suspect that won't win me many friends at the bank.

If you could have a superpower for next year, what would it be and why?

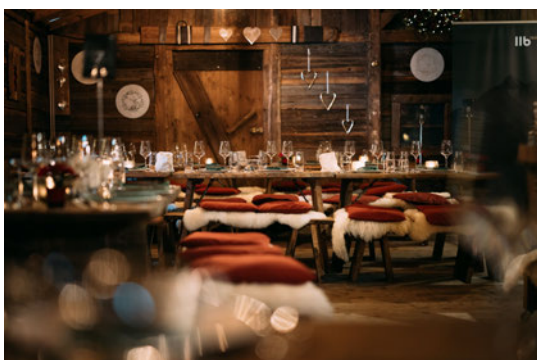
Batman doesn't need superpowers. With the right tools, we can achieve our goals just the same!

Winter magic for the opening of LLB Schweiz in Zurich

On 27 November, LLB Schweiz celebrated the opening of its new location on Claridenstrasse in Zurich. Under the theme "LLB Winter Magic," René Zwicky, CEO of LLB Schweiz, Lukas Renggli, Regional Head of Private Banking, and Thomas Knechtli, Regional Head of Corporate Clients, hosted around 70 private banking and corporate clients for a festive evening at the Chalet au Lac of the renowned Baur au Lac hotel.

By Gernot Bilz

In his welcoming remarks, René Zwicky highlighted LLB's appeal as one of the banks with the richest traditions in German-speaking Switzerland. He described one of its key strengths as the combination of regional roots with modern thinking. For the CEO of LLB Schweiz, stability and reliability are the core values that earn the trust of LLB's clients. For the Zurich-based client advisors – Ferdinand Lütting, Priska Metje, Patrick Jetter, Reto Sigrist, Reto Landolt, Susan Benz, Luca Quirino, and Laurence von Erlach – the evening offered an excellent opportunity to get to know their clients better on their shared journey in Zurich.





Events strengthen client loyalty

Client events are a popular opportunity to deepen connections with our clients. They provide space for informal discussions and shared experiences. One example was LLB Schweiz's family day at Knie's Children's Zoo.

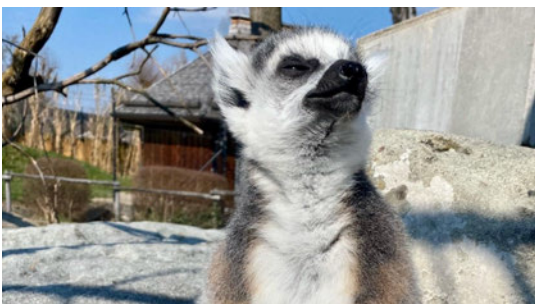
By Dieter Benz

Client events are highly popular at LLB, both among clients and within the bank. Live experience has become an established marketing and communication tool. These events provide an excellent platform for informal interactions, creating a relaxed atmosphere where client advisors can connect with their clients. During a round of golf, for example, engaging conversations naturally unfold in ways that wouldn't easily happen in a meeting room. The neutral setting supports this, with the shared experience taking centre stage and fostering a deeper connection.

The benefit for client advisors is generally rated very highly, and the support from the Live Experience Marketing department is greatly appreciated. We consistently receive positive feedback from clients, who praise the variety of events. Cultural events are just as popular as sporting events and family-oriented gatherings.

Looking back at the LLB Schweiz family event

In September, LLB Schweiz hosted its traditional family day at Knie's Children's Zoo in Rapperswil. We welcomed over 140 guests of all ages and provided them with a day pass in the form of a special sticker. This pass included admission, access to all riding attractions, and lunch.



Then the adventure began – there is always so much to discover and experience at the Children’s Zoo. Alongside the big animals like giraffes and predatory cats, close interactions with animals are a special highlight – whether it’s petting the goats, feeding the monkeys, riding the majestic elephants, or taking a trip on the nostalgic horse-drawn railcar.

At lunchtime, guests of all ages gathered in the zoo’s Winter Garden restaurant, where an exclusive BBQ and dessert buffet awaited LLB guests. Beyond the food, the focus was on informal exchanges between client advisors and guests, as well as among the different families. Soon after, the lunch gathering dispersed, and everyone set off for more adventures and rounds through Knie’s Children’s Zoo.

Die LLB Schweiz ist seit vielen Jahren Partner von Knies Kinderzoo in Rapperswil.

LLB emphasises social responsibility: Successful social volunteering Days in Switzerland and Austria

On our social volunteering days in Switzerland and Austria, our colleagues actively contribute to society. Whether sorting and distributing rescued food or enjoying an unforgettable outing with children, responsible action is important to us.

By Paul Friedrich

LLB takes its social responsibility in the context of sustainability very seriously. With this in mind, social volunteering days were recently organised in Switzerland and Austria, dedicated to supporting families in need and reducing food waste. These initiatives not only foster a sense of community but also make an important contribution to social justice.

In Switzerland, the helping hands team actively participated in the “Tischlein deck dich (Wishing Table) – food rescue” campaign. The initiative aims to rescue surplus food and provide it to people in need. Employees worked together to sort and distribute the donated food, fostering a strong team spirit and bringing much joy to the families involved.



Another highlight took place in Vienna, where employees, together with Volkshilfe, spent an unforgettable day with children at the Haus des Meeres. The visit to this impressive aquarium not only allowed everyone to explore the fascinating underwater world but also to spend quality time with the participating mothers and children. For many, such outings are a special luxury that isn't often possible, and the young explorers were thrilled. The day together was rounded off with a visit to McDonald's, bringing plenty of joy and laughter.



LLB employees were thrilled to have the opportunity to actively help while creating wonderful memories. It was a fun-filled day that not only supported the well-being of the families but also brought the LLB team closer together.

We are also planning a new initiative in Liechtenstein, and we would be delighted to have active support. Details will be announced in the coming weeks, and we invite all employees to participate and do good together.

Events like these are an important part of our commitment to a sustainable future. LLB will continue to work on projects that promote both social responsibility and environmental sustainability. We look forward to continuing to do good together in the future.

Charity darts tournament in Frankfurt – together for a good cause

On 21 November 2024, a charity darts tournament was held in Frankfurt to benefit PalliativTeam Frankfurt, organised by LLB in Germany in cooperation with Allianz general agency Daniel Graßmuck. Oliver Lang from the Frankfurt office was responsible for organising the tournament.

By Elena Betz

Together with the Allianz general agency Daniel Graßmuck, we are using the proceeds from this event support PalliativTeam Frankfurt and KinderPalliativTeam South Hesse, which assist people in the final phase of life and their families. The team enables those affected – both adults and children – to spend their last days in the comfort of their own homes, supported by a network of highly qualified specialists. The palliative care team is deeply committed to making the remaining time for patients and their families as dignified and fulfilling as possible.

An evening of solidarity and togetherness

The darts tournament was not only a sporting event but also a collective symbol of charity and social engagement. In a relaxed atmosphere, driven by team spirit, the evening was about more than just competition – it was about a strong sense of togetherness and a shared mission to make the valuable work of PalliativTeam visible and to support it.

A minimum of 30 Euros was donated per participant, with half covered by LLB and the Allianz general agency Daniel Graßmuck. In addition, Mr Graßmuck pledged a donation of over 3.000 euros from his Allianz general agency. To the delight of the PalliativTeam Frankfurt, the participants significantly increased the amount donated that evening through various channels. A total of 6.000 euros was raised that evening.

Oliver Lang, client advisor at LLB in Frankfurt, father, and co-organiser of the event, shares his personal motivation:



"Support in the final phase of life is a sensitive and often taboo subject, which makes it all the more important to me to back this essential work. PalliativTeam Frankfurt provides those affected not only with medical care but also with comfort and a feeling of security during an especially challenging time. As a father, I hope that every family receives the support and dignity they deserve in such moments."

PalliativTeam Frankfurt – engagement driven by conviction

Since 2010, PalliativTeam Frankfurt has been dedicated to enabling a self-determined and dignified end of life at home. Its focus extends beyond medical care to comprehensive support for patients and their families – from pain management to bereavement counselling. The work of KinderPalliativTeam is especially moving, since it gives families with seriously ill children the chance to be together at home, receiving full support during this difficult time.

Looking to the future – together for a sense of humanity

LLB Germany will continue supporting social projects in the future. Your engagement has demonstrated that, as a team, we can make a positive impact together – and this is just the beginning.

The best moments and highlights of the evening can be found in our picture gallery.





A very special nativity play



The nativity play in Bendern has a special history. It has been bringing the Christmas story closer to the little ones for ten years.

By Angélique Hasler

In our congregation in Bendern, the nativity play has an interesting history. Until about ten years ago, Christmas celebrations included only the traditional midnight mass, until a dedicated father asked the parish priest if he could organise a nativity play. The idea was to bring the Christmas story closer to the little ones. After a few years, he wished to pass on the leadership of the nativity play, since his children were moving on to secondary school.

But the search for a successor proved difficult, as I learned from his parents-in-law on the ski slopes. Since I always enjoy going to church with my children on Christmas Eve, I decided to take on this responsibility. So, since 2019, I have been leading the nativity play, which is mainly open to primary school children.

Creating a new play together

In the initial rehearsals, we discuss together how we want to tell the story and which roles everyone would like to take on. It's impressive to see what the children achieve in just three rehearsals and a dress rehearsal. Each year, a new, lively play is created.

The nativity play takes place on Christmas Eve at 4 p.m. in the parish church in Bendern. I look forward to celebrating the Christmas story together with the children and the congregation – and, of course, to welcoming many visitors.



Part-time – a flexible working model for all phases of life

The demands of work and personal life evolve over time. Whether it's family, further education, or personal interests, part-time work provides an opportunity to achieve a better work-life balance.

By Laura Romano

Our standard job announcements at LLB advertise positions at 80–100%, and we make a great effort to accommodate employee's needs. Currently, 25% of all LLB employees work part-time, with 17.4% being women and 7.6% men.

We asked employees across the bank how they use their part-time hours, and the range of ways in which they use their time is remarkable.

Alexander Ströhle – Head of IT Digital Banking



"I work 80% in the IT Digital Banking team at LLB. Alongside my role as a developer, I'm also the father of two girls, Emilia and Alba. I truly value the time I get to spend with them – it creates a strong bond between us. It's wonderful to be there as they grow up and actively engage in their development. Emilia and Alba are usually in good spirits and happy to spend the day with me. A typical dad day might look like this: I take the older one to kindergarten and pick her up, go shopping with the younger one if we need anything, cook lunch, and spend the afternoon playing or going on outings.

We enjoy loading up our bike trailer and heading to a playground or, in summer, going swimming. I'm also looking forward to the snow, when we can go sledding again. Thanks to the part-time option and childcare arrangements, my wife – who's a teacher – was able to quickly return to her career."

Beatrice Knopf – HR Business Partner



addition to my life."

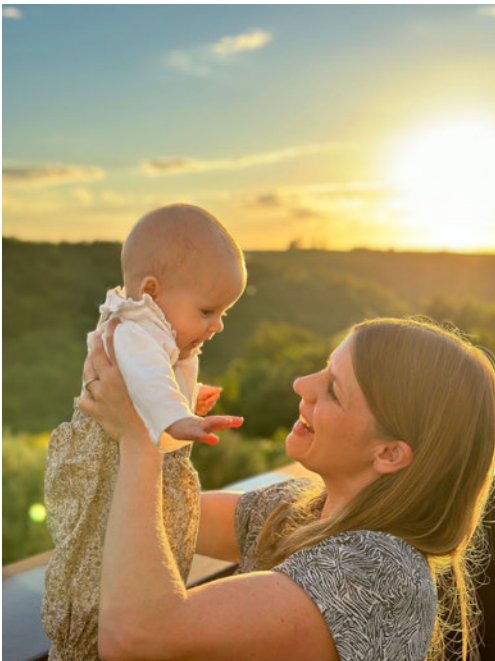
"I work at LLB Schweiz as an HR Business Partner with a 70% workload, sharing the position in a job-sharing arrangement with an HR colleague. Alongside my role at LLB, I pursue other activities and volunteer work: I occasionally freelance for a consulting firm, conducting assessments; I am a member of the Care Team of the Canton of Schwyz, taking on assignments as an emergency psychologist; and I volunteer with the Einsiedeln Visiting and Companionship Service, going for weekly walks with a woman who has dementia. As a dog owner, I am also, of course, busy with intensive walks, training, and care. The part-time arrangement suits me perfectly, since I have a broad range of interests, enjoy getting involved, and appreciate having multiple mainstays and activities. Over the course of my career, I have taken on diverse roles and learned various skills, and I want to continue applying these abilities. I also enjoy contributing to the community, and I find my work with the Care Team and as a volunteer in the companionship service to be a valuable

Heini Bürzle – Senior Client Advisor



write lyrics, which are then set to music and even produced and released as CDs. My great passion is travelling to South Tyrol – I love the region, its wonderful people, and especially the cuisine. I have a particular fondness for South Tyrolean wines and Tuscan reds. I even had a small wine cellar built and am proud of the collection I've built over the years, guided by my philosophy of quality over quantity. I now spend many hours in my wine cellar, reading wine books, and my attention to detail keeps me rearranging my wines, much to the amazement of my guests. I enjoy hosting and always try to find the perfect culinary pairing for the wines I serve, which brings me great joy and satisfaction. In retirement, I plan to take the hospitality exam and attend a further training seminar with GastroSuisse to become a certified wine sommelier – I'm already looking forward to it!"

"My early retirement is on the horizon, and since I'd like a smooth transition, I reduced my workload to 80% at the start of this year. I've been in daily contact with clients since my apprenticeship – 42 years – and have worked with LLB since 1982. Working at LLB has always been a pleasure for me, and I want to be well-prepared for when this exciting and time-intensive chapter comes to a close. But I'm also looking forward to the free time, as I have no shortage of hobbies and ideas. One example of how I'm already using the additional day off: I'm very connected to nature, so I go on many hikes, cycle, and enjoy skiing in winter. I like to

Bettina Halter – Group Risk Manager

"It's been a very eventful year, as we've welcomed a new addition to our family – our little daughter, Mathilda, has enriched our lives since her arrival. This wonderful event has brought a new role for me, which I truly enjoy – watching little ones grow is so exciting. Alongside the usual mum duties, we spend our time taking long walks in nature, with our four-legged friend Amalfi always joining us. Since July, I've been working 60% in Risk Management at LLB and am thrilled to be supporting my team again. I think it's fantastic that LLB enables the balance between family and career. The flexibility to adjust my working hours to suit my family's needs has made my return to work so much easier. I'm incredibly grateful that this part-time model allows me to remain professionally active while also being fully present for my family. This balance is not something to be taken for granted, and I greatly appreciate my employer's encouragement and support in making it possible."

Jennifer Seitlinger – Client Advisor

"I work 80%, and Wednesday is my 'day off'. But it's not really a day off, since I'm currently doing further training to become an HR assistant. Every Wednesday, I attend classes for five hours and use the rest of the day to study. I truly appreciate having this dedicated time to focus on my training. I enjoy learning new things and am very pleased to be able to continue my education in a new environment – this allows me to broaden my horizons and shape my professional future. Besides school, I also enjoy spending time with our family dog."

Part-time work is a valuable model that meets the needs of modern work environments and individual life circumstances. It provides the opportunity to pursue professional goals without sacrificing private life. It's worthwhile to find individual solutions through dialogue with the employer that bring added value to both sides.

Of course, part-time work also comes with challenges, such as workload distribution and team communication. Close coordination with colleagues and managers, along with clear arrangements, is especially important in this regard.

“LLB sent me to the desert”: General Management trainee in Dubai



As LLB's first trainee in Dubai, I am embracing exciting challenges. This dynamic metropolis offers not only diverse tasks but also a fascinating mix of cultures and fresh perspectives on LLB's international positioning.

By Sandro Gassner

How did it come about that, since September, you've been completing the final six months of your trainee programme in Dubai?

How did it come about that, since September, you've been completing the final six months of your trainee programme in Dubai?

How were you welcomed, and how have you settled in?

The welcome was very warm, and a brief introductory programme quickly gave me an initial overview. I soon felt integrated into the team, and they even organised a surprise party for my birthday. I've also settled in well personally – it definitely doesn't get boring here.

What are your responsibilities?

My responsibilities are very diverse. On the one hand, I support Management Middle East in areas like business and sales management, as well as risk and compliance. On the other, I am gaining in-depth insights into Investment Advisory Middle East.



What makes working in Dubai unique?

The cultural diversity within the team is impressive. With around 20 employees from various nations, it enriches everyday work and keeps things exciting. Working in the dynamic financial centre with a view of Burj Khalifa is definitely something special as well.

What are you taking away from this assignment?

I realised how essential Group-wide collaboration is. We are one LLB, and this should be reflected in our thinking and actions. I'll always remember the warmth and professionalism of my colleagues in Dubai. I'm excited to see which doors will open after this adventure – one thing is certain: the desert is anything but dry!

About Sandro Gassner



- ◆ With LLB since: 1 September 2023
- ◆ Function: Trainee General Management
- ◆ Motto: "We cannot direct the wind, but we can adjust the sails."

Onward to new horizons – Roger Gmür takes time off



A decade at LLB – and now? For Roger Gmür, this is the perfect time to embark on an exciting journey into the unknown.

By Laura Romano

Roger Gmür is celebrating his 10th anniversary at LLB this year – a milestone we are celebrating together, and for which we warmly thank him. As a token of appreciation for his long-standing commitment, Roger, like all employees celebrating an anniversary, has the option to choose between a cash benefit or time-out days. Roger chose the time-out days, but instead of spending them on a relaxing holiday, he has decided to embark on an extraordinary adventure: He will train to become a yoga teacher at an ashram in India.

Why India and yoga? We asked Roger why he chose this particular adventure:

"India is the cradle of yoga, and I want to learn the practice where it originated," Roger explains. "The spiritual heritage and deep tradition of yoga give my training in Rishikesh, at the foot of the Himalayas, a very special significance. The natural surroundings not only foster peace and mindfulness but also deepen the practice. It's a place where people from all over the world come together to share their passion for yoga. This international community creates a unique atmosphere of learning and mutual support."

Roger's journey will take him to Vinyasa Yoga Ashram, where he will complete an intensive 200-hour yoga teacher training course. "I will spend several weeks deeply immersed in the philosophy and practice of yoga," he says enthusiastically. "The intensive experience and the chance to fully concentrate on the training are a welcome break from everyday life."

But for Roger, it's not only about the physical practice: "I will also be following a purely vegetarian diet during this time, which will be a new experience for me," he adds. "It's an opportunity to bring body and mind into harmony."

And the highlight of his trip? "At the end, I will visit the Taj Mahal, one of the Seven Wonders of the World."

We wish Roger every success during this extraordinary time and look forward to hearing about his experiences.

A typical day's schedule during training:

- ◆ 5.00 am
 - ◆ 6.30 – 7.30 am
 - ◆ 7.30 – 9.00 am
 - ◆ 9.00 – 10.00 am
 - ◆ 10.00 – 10.45 am
 - ◆ 11.00 – 11.45 am
 - ◆ 12.15 – 1.00 pm
 - ◆ 1.00 – 2.00 pm
 - ◆ 4.00 – 5.30 pm
 - ◆ 6.00 – 7.00 pm
 - ◆ 7.10 – 8.00 pm
 - ◆ 10.00 pm
- ◆ Morning Bell
 - ◆ Shatkarma & Pranayama
 - ◆ Vinyasa Flow Yoga
 - ◆ Breakfast
 - ◆ Yoga Anatomy
 - ◆ Yoga Alignment
 - ◆ Yoga Philosophy
 - ◆ Lunch
 - ◆ Ashtanga Yoga
 - ◆ Meditation & Mantra chanting
 - ◆ Dinner
 - ◆ Lights off





Have you already done the CRO-Check?

The CRO-Check is a questionnaire designed to tackle challenges in a structured manner or to assess existing processes. It consists of 12 questions divided into three categories: Client Orientation, Results Orientation, and Collaboration. For a quick check, the three golden questions can be used easily and efficiently.

By Aude Latreille

Michael and Sultan have already done the CRO-Check and share their experiences with us.

What were your experiences with the CRO-Check?

Michael: The CRO-Check is an excellent tool for structuring a workshop. It provides guidance and facilitates engaging discussions. I was especially impressed by the energy that emerges when everyone engages with the questions and thinks outside the box together. This led to entirely new perspectives and exciting solutions!



Sultan: We conducted the CRO-Check with a group from various hierarchical levels. I was initially a bit sceptical, but it worked much better than I had expected. Everyone shared their ideas and listened to each other, regardless of their position in the hierarchy.

What can you envision using the CRO-Check for in the near future?

Michael: I can easily imagine a workshop at the beginning of a project as a kick-off. It can also be helpful when a project is at an impasse, going neither forwards nor backwards. The CRO-Check, with its pointed questions, takes you to another level, which can help restart a stalled collaboration.

Sultan: I could envision an exchange between us and Sales to achieve a more aligned understanding of results orientation!

Do it like Michael and Sultan – do the CRO-Check now!

To the CRO-Check

The new way to open an account



With our digital onboarding, new clients can open their accounts in just a few steps – quickly, efficiently, and entirely online. It’s a benefit not only for our clients but also for LLB.

By Edi Risch

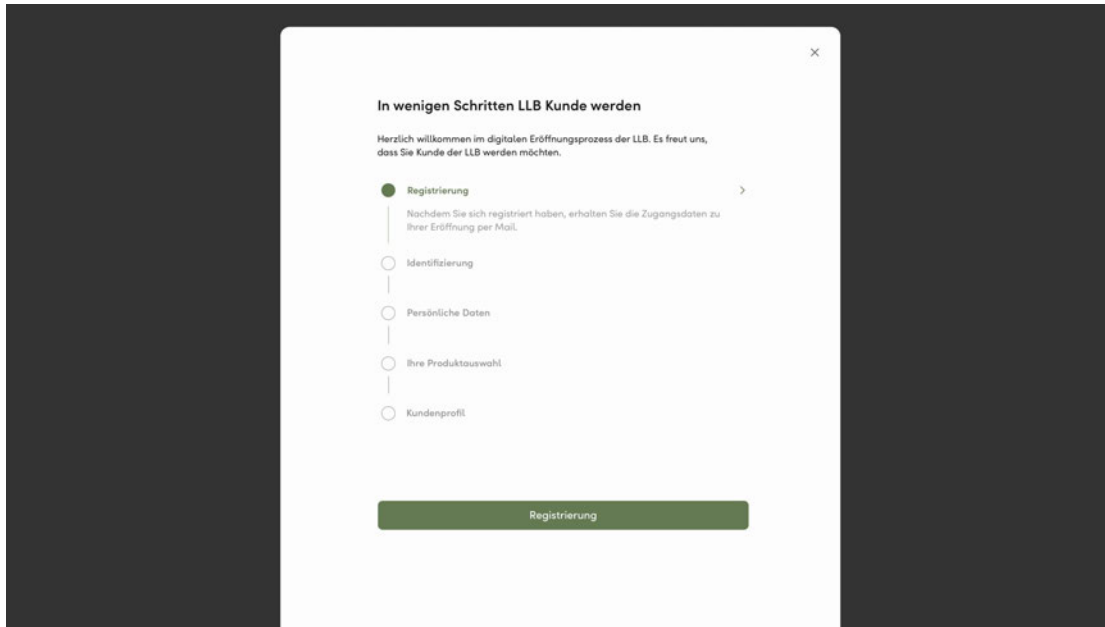
Imagine opening your account entirely online from home, with no paperwork or bank visits. With our digital onboarding, we offer clients exactly that: quick and secure online identification and digital contract signing. We’ve developed three different options to meet our clients’ diverse needs.

- ◆ Self-onboarding for LLB Daily clients: Clients start the account opening process on our website, where they complete digital identification and sign contracts digitally. We leverage individual features of wiLLBe, such as identification and signing. Additionally, we can also facilitate digital onboarding for clients with higher due diligence requirements.
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- ◆ Digital onboarding for EAM clients: This option works similarly to hybrid onboarding, but the client’s identification and contract signing are completed digitally. The client receives Online Banking access for this purpose.

From fully digital self-onboarding for private clients to a flexible hybrid model for institutional partners: our goal is to make the account opening process as efficient and seamless as possible.

A strategic building block

Digital onboarding is a key component of our EAM Powerhouse. We anticipate continued growth in this area, as the simplicity of onboarding is expected to attract new clients. A guided process that is automatically processed in Avaloq significantly also enhances our efficiency. And by enabling quicker client onboarding, we boost client satisfaction.



Become an LLB client in just a few clicks with self-onboarding.

Self-onboarding for private individuals and the associated products provides the foundation for efficient growth and opens an additional channel for becoming an LLB client.

Initial successes

Our institutional clients are enthusiastic about the new EAM client onboarding. In the German-Austria-Switzerland-Liechtenstein region, they regularly give us best-in-class ratings. We are delighted with this positive feedback, and it motivates us to keep improving.

We have only just begun our self-onboarding. We are eager to hear the feedback from our clients.

What are the next steps?

In 2025, we will focus on private banking. With the support of our digitally enhanced advisory application, our client advisors will be able to work with clients to not only open accounts but also digitally conclude product agreements and access other services.

Private financial planning: your foundation for a financially carefree life



Imagine looking to the future with financial peace of mind – no worries, just freedom and quality of life. Private financial planning makes this possible. But what's really behind it, and how can it help you achieve your wishes and dreams?

By Hendrik Idema

Financial security is more important today than ever. We live in an increasingly complex world, making private financial planning not only sensible but absolutely essential. In many cases, the state pension alone is no longer enough to maintain your standard of living in retirement. But don't worry – the solution is in your hands. With smart planning and well-thought-out investments, you can start paving the way to a financially carefree future today.

Financial planning means much more than simply setting aside a bit of money. It's about creating a plan for your life – whether it's the dream of owning your own home, securing the best possible education for your children, or ensuring a carefree retirement. This is where our team of financial planning and tax specialists can support you with valuable expertise and the innovative LLB Compass product range. Together, we'll analyse your financial situation and develop a strategy tailored to your needs. With this 360-degree advice, you lay the foundation for a financially stable life.

360° financial planning with eight priority areas



A balanced financial plan includes several components: asset accumulation, security, tax optimisation, and, of course, retirement planning. Investments in funds, real estate, or occupational pension products are excellent ways to invest your capital safely and profitably. Our team will show you how to minimise risks and maximise opportunities.

Private financial planning is not just about security – it's the key to personal freedom and an enhanced quality of life. By planning early, you create the freedom and independence to fully enjoy life later on. In a time marked by uncertainties, smart financial planning provides the security to live a self-determined and well-protected life.

Does this sound interesting to you? Then simply get in touch with us. Your personal advisor is always by your side and is looking forward to helping you shape your future.

A journey that connects – the IT Wine Trip since 1988

The IT Wine Trip – it sounds like an unusual team-building event. But behind it lies a long-standing tradition that was established in 1988 by former IT managers Roland Mauser and Stephan Schmidle.

By Bernd Schloms

The idea was as simple as it was brilliant: Why not organise a joint wine trip? What may have originally been intended as a one-off event has since become a lasting institution. Since 1988, it has taken a group of IT wine lovers to new wine regions time and again to satisfy their "passion for the fermented grape."

The secret of success? Team spirit and wine!

The trip is much more than just a wine tasting. It is about cohesion, culture, and shared experiences. The passion for fine wines is cultivated during the annual excursions to various wine-growing regions, but the real highlight is the togetherness that has now lasted for more than 35 years.

The 26th IT Wine Trip took place in September of this year. Twelve participants spent four days in the beautiful Lugana and Valpolicella regions near Lake Garda. It was organised by a team effort, with two colleagues managing everything from hotel bookings to coordinating up to five wine tastings. With up to 14 people on the trip, there's plenty to consider: finding suitable wineries, making restaurant reservations, and planning a balanced leisure programme that isn't just about drinking – like this year's visit to the Sigurtà Garden Park.

A journey through the wine regions of Europe

The IT Wine Tour has taken its participants to many beautiful regions: from Burgundy in France to the Moselle in Germany, from Vienna and Styria to Piedmont in Italy – the list is long and diverse. Right after each trip, the next destination is chosen together as a group, with planning starting six to nine months in advance.



Wine, IT, and anecdotes

There are many amusing anecdotes from our time spent together, one of which comes from a trip to southern Styria – a moment that will keep us smiling for a long time. Without giving too much away: It involved contact lenses, which, lacking the usual case, were stored overnight in a glass of water. Unfortunately, a colleague, unaware of the lenses in the water, quenched his thirst with the glass. Sometimes, it's the little mishaps that make for the best stories.

What's special about the IT Wine Tour

What makes this event so unique is the strong bond among participants. Retired colleagues also regularly join in. The age range is particularly remarkable: On one of the recent trips, the youngest participant was 28, and the oldest 76. Age doesn't matter – what counts is the shared passion and the carefree camaraderie.

Here's to the coming decades – and many more unforgettable wine trips!

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The cover picture shows a holiday home in winter.

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Page 4, 38: pexels.com
Page 6: Simone Bürzle
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Page 16: zVg Knie's Children's Zoo
Page 18–19: Paul Friedrich
Page 20–22: Oliver Lang
Page 23–24: Angélique Hasler
Page 25–27: zVg
Page 28–29: Sandro Gassner
Page 31–33: Roger Gmür

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