



SWM
AG

Securing the future of your treasure.

In a time of change, we stand for security.

SWM AG, based in Balzers, is a specialist in the broking of valuable precious metals.

Children's Savings Plan

- Preserving and increasing eternal values.



Thinking of tomorrow is very easy.

Our most popular products for increasing values.

In addition to our standard allocations, you can weight the portfolio of your acquired precious metals yourself (own allocation).

In this, we have thought about what is needed for provision for old age and for the financial endowment of children and grandchildren.

Large amounts can be generated if you start saving money early, even with small monthly financing rates. The "eternal values", in the form of physical precious metals, are reliable partners for this goal. If you have already know which financial goals you would like to achieve, we will help you to find the best options.

The perfect gift for your treasure.

Think in stages of life when making your gift.

SWM AG offers a plan "Future", which helps you not only to fulfill your dreams but also creates the foundation to ensure a better education for your children and grandchildren. No matter what the occasion is – a baby shower, a baptism, communion, confirmation, birthday or simply a reward – your child or grandchild will enjoy quite a number of gifts in the course of a year. But many of these quickly lose their charm, break or even have to be thrown away. Hardly anyone thinks about the little ones' financial future when bestowing gifts, even though it cannot be secured soon enough.

Very small amounts – with a major effect – for your little princess or your little pirate.

Some clients buy **child education plans**. These are subject to the same problems as **life insurance policies**, however – they hardly earn any interest. At the same time, with regular contributions of as little as **50.00 euros** per month you can generate a little treasure for your princess or little pirate for years to come. The gratitude of those children or grandchildren – in addition to the knowledge that you have actively supported them – gives you an especially good feeling.

"The average gives the world its continuance, the extraordinary its value." Oscar Wilde

- Preserving and increasing eternal values.



Let's add that up again!

Ensure a good start, e.g. with €100 per month.
With this you can secure e.g. the following financing:

- School is expensive
 1. Payout after 7 years
- Apprenticeship, hobbies, smart outfit
 2. Payout after 14 years
- The first car, college studies, own apartment
 3. Payout after 21 years
- Start of a self-responsible life

The foundation has been laid for one's own professional life and the intention is to finance e.g. one's own house, one's own company etc.

 4. Payout/final payout after 30 years



The Children's Savings Plan – a product for preserving and increasing values.

Possible result from the portfolios with a period of 30 years:

Example:
€100 monthly, your capital without withdrawals is **€171,500**

Sample calculation at 9%. The returns might turn out to be higher or lower. The sample calculation is cost-neutral.
Contact us for your individual plan.

*Under current legislation, income from the Future Scholarship Plan is tax-free. By purchasing precious metals in physical form, the increase in value of your precious metals remains exempt from withholding tax, unlike funds or certificates. No value added tax is payable on the storage of silver, platinum, and palladium in duty-free warehouses. Gold is exempt from VAT. **Holding period of 12 months.***

“He who would like to take steps safely, must take them slowly.” Johann Wolfgang von Goethe



• Preserving and increasing eternal values.



SWM AG helps you to achieve your goals.

Our service range is a perfect match without customers' needs.

Whether it be a • large or small amount • widely spread precious metals or • the targeted purchase of a particular precious metal. Our philosophy is to help our customers in achieving their personal goals. We serve as contact persons and we maintain a transparent service, because it is important to us that our customers can convince themselves of the **physical presence** of their precious metals in our high-security warehouse and of their **increase in value** on the basis of our validated information.

The prices for precious metal stocks (gold, silver, platinum and palladium) are set by various experts.

In addition to knowledge and experience we have built a network in many projects that selects the precious metals and the time of purchase.



Our eternal advantages with the Children's Savings Plan.

The beauty about it is that it offers good returns – even in times of crisis.

Yield + Performance

High returns due to constantly increasing demand for precious metals.

Furthermore, a discount for running costs, as specified in the application (monthly 0.10 % or 0.15 %).

Availability

You can access your assets at any time. You do not have to wait until after the end of the contract period for payouts to be tax-free; they are already tax-free after the end of the lock-up period of 12 months.

Tax

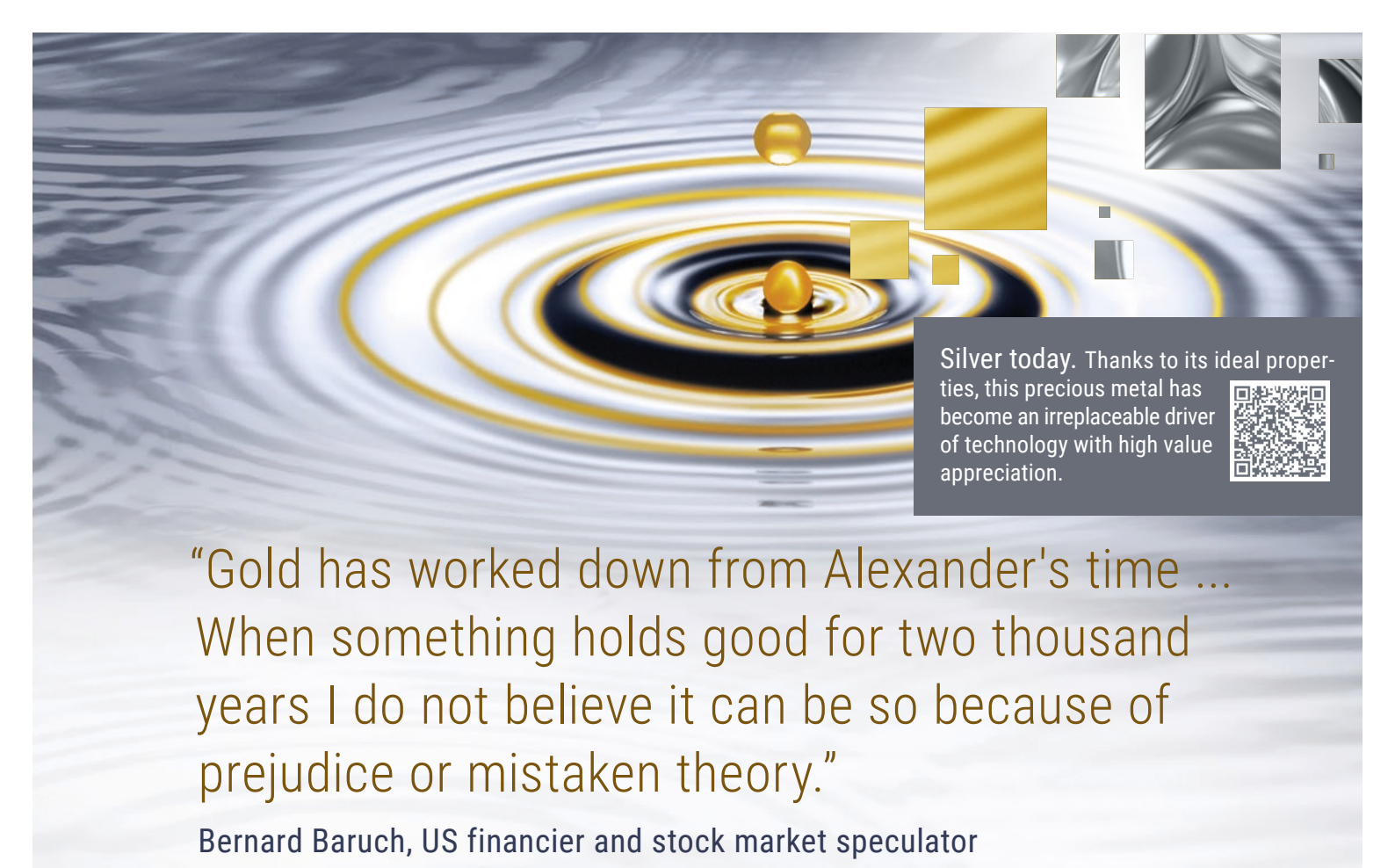
Tax-free payouts at the end of the contract term.

Security

The major global demand for precious metals, combined with the competence of an international team of experts.

It is always worth investing in precious metals, if only with small amounts, so as to achieve your financial goals thanks to their steadily growing value.

“You don't need to chase after money – let it come to you.” Aristotle Onassis



Silver today. Thanks to its ideal properties, this precious metal has become an irreplaceable driver of technology with high value appreciation.



“Gold has worked down from Alexander's time ...
When something holds good for two thousand
years I do not believe it can be so because of
prejudice or mistaken theory.”

Bernard Baruch, US financier and stock market speculator



The performance of precious metals:

1 ounce/oz gold

01.01.1999: 243.04 euros

28.10.2025: **3,385.05 euros**

Increase in value in 26 years and 10 months: 1,292.80 %

1 ounce/oz platinum

01.01.1999: 307.45 euros

28.10.2025: **1,366.84 euros**

Increase in value in 26 years and 10 months: 344.57 %

1 ounce/oz silver

01.01.1999: 4.23 euros

28.10.2025: **39.83 euros**

Increase in value in 26 years and 10 months: 841.61 %

1 ounce/oz palladium

01.01.1999: 283.30 euros

28.10.2025: **1,196.74 euros**

Increase in value in 26 years and 10 months: 322.43 %

Your personal contact:

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