IFS Independent Financial Services

Your specialists

Are you looking for a sparring partner that pursues a clear, transparent and consistent investment philosophy rather than leaving the success of your investments to chance? We focus squarely on you and your objectives at all times. Let us work together to secure a sustainable and successful investment solution for you.

IFS Independent Financial Services

Executive Board

Heinz Zimmermann

CEO
heinz.zimmermann@ifsag.ch

„We foster long-term client relationships through continuity in our service."

Heinz Zimmermann has been working for IFS Ltd. in various functions since 2004. The first years he was a member of the portfolio management team before he took over its leadership in early 2008. At the end of 2010 he joined the Executive Board and took over the functions of CIO and COO. In mid 2020 he took over the management of IFS Ltd. as CEO. Heinz Zimmermann has been working in the financial industry for nearly 30 years. In addition to supporting and expanding the existing customer structure, he is responsible for the expansion of the service offering and the development of IFS Ltd.'s investment solutions.

Mario Almer

Member of the Executive Board
mario.almer@ifsag.ch

„Our independence means we can offer you bespoke solutions."

Mario Almer (lic. oec. HSG) is responsible at IFS Ltd. for the comprehensive consulting of institutional clients as well as the area of asset management & solutions. Prior to this, he worked for more than eight years as Head of Investment Consulting and Member of the Executive Board at Complementa Ltd., advising well-known pension funds, foundations and family offices in Switzerland and neighbouring countries. Prior to that, he worked for several years in management positions and as a project manager at Credit Suisse and in management consulting. Mario Almer has more than 20 years of experience in the financial industry.

Marc Walthard

Member of the Executive Board
marc.walthard@ifsag.ch

„The volatile financial markets compel us to keep a close eye on your investments at all times."

Marc Walthard is responsible for the private client business and the Active Advisory at IFS Ltd. Prior to this, he worked in various trading departments at Credit Suisse and UBS and in active advisory at UBS, having launched his career at a US commodities trader. Marc Walthard has many years' experience in looking after client portfolios in all asset classes and holds several international trading licences. Marc Walthard has nearly 20 years of experience in the financial industry and holds a Bachelor of Science in Business Administration (BSc) FH in Banking and Finance.

IFS Independent Financial Services

Team

Michael Rüegg

CIO Active Advisory
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„It's not just about seizing opportunities; you also need to know your risks."

Michael Rüegg oversees strategic investment decisions in Active Advisory. He has over ten years' experience in Advisory and Portfolio Management. Michael Rüegg was most recently Deputy CIO at Lienhardt & Partners Private Bank Zurich, where he was jointly responsible for the investment strategy and managed the assets of high-net-worth individuals and pension funds. He studied banking and finance at the HFBF and is a Certified International Investment Analyst (CIIA).

Mara Beck

Investment Advisor and Relationship Manager
mara.beck@ifsag.ch

„Things do not happen. Things are made to happen."

After high school, Mara Beck completed an 18-month internship («Bankeinstieg für Mittelschulabsolventen») at UBS Switzerland Ltd. During her Business and Economics studies at the University of Zurich, she supported the office management team of IFS Ltd. in administrative matters for more than two years. Currently Mara Beck is working as an Investment Advisor / Relationship Manager in the Active Advisory of IFS Ltd.

Laurent Grosse

Junior Investment Advisor & Relationship Manager
laurent.grosse@ifsag.ch

„Flexibility and adaptability in the capital markets are essential to achieve long-term success."

Laurent Grosse works as a junior investment advisor in the private clients area. He completed a Master of Science in Banking and Finance at Bayes Business School in London.
He previously worked at an Austrian investment banking boutique, where he was responsible for executing transactions for SME companies in the DACH region.
Laurent Grosse has extensive specialist knowledge in the area of investment advice and various asset classes.

Aleandro Silvestri

Assistant Active Advisory
aleandro.silvestri@ifsag.ch

„Together we can overcome any challenge and shape a successful future."

Aleandro Silvestri completed his commercial apprenticeship and then obtained his professional baccalaureate at the KV Zurich School. He then gained valuable experience in payment transactions at UBS. Aleandro Silvestri is currently working in Active Advisory at IFS AG and is studying business administration at the Zurich University of Applied Sciences in Business Administration.

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Christian Dubler

Senior Relationship Manager
christian.dubler@ifsag.ch

„Integrity, independence and transparency are the pillars of trustworthy investment advice.“

Christian Dubler (lic. oec. HSG) advises international clients at IFS on all aspects of asset investment, individually and independently. He has more than 30 years of experience in the financial industry.
He worked for many years as Market Head Germany and Austria at Bank Julius Bär AG. As part of this role, he also took a seat on the Board of Directors of Julius Bär Deutschland AG in Frankfurt for three years in 2008 and then held the position of Chairman of the Supervisory Board of Julius Bär Deutschland AG for more than 10 years until 2024.

Roger Eilinger

Senior Relationship Manager
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„Together, we will shape your financial freedom. Transparent, trustworthy, and personalized.“

Roger Eilinger (Swiss certified banking specialist) advises international clients at IFS on all aspects of asset management on an individual and independent basis. He has more than 30 years of experience in the financial industry.
He worked for Bank Julius Baer & Co. Ltd. for decades as a client advisor in private banking, where he was responsible for managing and developing a comprehensive client portfolio. He has excellent expertise in the Swiss and German markets. Since 2018, he has held the position of Managing Director Senior Advisor at Julius Baer.

Ken Wong

Portfolio Manager / Senior Relationship Manager
ken.wong@ifsag.ch

„Entrepreneurial commitment, customer and market proximity are lived with us.“

Ken Wong is co-portfolio manager of the IFS Swiss Small & Mid Cap Equity Fund. He also serves HNWI and Institutional clients as Senior Relationship Manager at IFS AG. Most recently, he spent over 14 years as a partner and client front office manager, as well as sell-side analyst for Swiss real estate companies at BZ Bank. During this tenure, Ken Wong served private clients, family offices, pension funds and corporates. Ken Wong has over 20 years of experience in the financial industry and holds a Bachelor of Science in Business Administration in Banking and Finance.

Patrik Jäger

Head of Asset Management, CFA
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„We don’t trade in shares, we invest in companies.“

Patrik Jäger is responsible for Asset Management at IFS Ltd. His previous position was as fund manager and financial analyst at BZ Bank, having begun his career in equity capital markets at WestLB. Patrik Jäger has a degree in economics from the University of St. Gallen (lic. oec. HSG) as well as successfully completing further training to qualify as a CFA (Chartered Financial Analyst).

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Mischa Kocsis

Investment Manager Real Estate Debt
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„Changes on the capital market call for tailored financing solutions to cover short-term capital needs.“

In his role as Investment Manager for Real Estate Debt, Mischa Kocsis is responsible for financing real estate projects. He was previously at the Empira Group, where he was in charge of various investment funds in the real estate debt segment. He is an expert in internal and debt financing for all types of real estate, from land banking through to project development. Mischa Kocsis is a qualified real estate trustee and has 15 years' experience in the financial industry, where he has worked in private banking at major banks as well as for independent financial consulting firms.

Nina Grahovac

Investment Manager Real Estate Debt
nina.grahovac@ifsag.ch

„Alternative financing sources will play an increasingly important role in the financial market in the future.“

As an Investment Manager Real Estate Debt, Nina Grahovac is responsible for the financing of investment properties. Previously, she was in charge of the due diligence and structuring of real estate financings at a Swiss investment boutique with a focus on private debt.
Prior to that, she was responsible for building and managing a real estate loan portfolio in the triple-digit millions at a leading Swiss fintech. Nina Grahovac has extensive expertise in real estate financing and valuation and holds a bachelor's degree in Banking & Finance from the University of Zurich.

Reto Brunner

Head of Portfolio Management, LBS MSc in Finance, CFTe
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„Our discipline and flexibility let us invest your assets successfully.“

Reto Brunner heads up Portfolio Management and is primarily responsible for looking after wealth management mandates for private and institutional clients. He was previously at VZ Vermögens Zentrum and LGT Bank (Switzerland). Reto Brunner has many years' experience in portfolio management and holds a Master's degree in finance from the London Business School. He has also completed further training to qualify as a CFTe (Certified Financial Technician).

Simon Tschupp

Portfolio Manager
simon.tschupp@ifsag.ch

„As an active manager, we exploit market opportunities and put our assessments rigorously into practice – without neglecting the risks.“

In his role as Portfolio Manager, Simon Tschupp is responsible for helping to shape the investment strategy and managing client portfolios. His career began at Rahn & Bodmer Banquiers and continued in wealth management at Reichmuth & Co. Privatbankiers. His most recent post was at Lienhardt & Partners Private Bank. Simon Tschupp has many years' experience in portfolio management and a degree in banking and finance from the HFBF.

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Schahin Gohari

Portfolio Manager, CFA
schahin.gohari@ifsag.ch

„We manage your assets profitably through entrepreneurial thinking, discipline and intelligent risk management.“

As Portfolio Manager, Schahin Gohari supports the portfolio management team in managing client assets. He started his career at UBS and was most recently employed in Private Banking at Bank Julius Baer as an assistant in the private banking department. Schahin Gohari studied Banking & Finance at the Fernfachhochschule Schweiz and and successfully completed the CFA program in 2022.

Laura Lonido

Head of Finance & Family Office Administration
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„As a team we can meet your comprehensive expectations.“

Laura Lonido holds a Master's degree in Corporate Law, Accounting & Finance and an LL.M. in Swiss and International Taxation. She also has several years of experience in the financial industry. In her last position, she worked in financial accounting and was responsible for regulatory surveys, among other things. She has been with IFS AG since August 2020 and heads the Finance & Taxes, Human Resources and Family Office Administration departments.

Paulina Izewska

Client Services / Family Office Services
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„Success comes from doing.“

Paulina Izewska is currently completing her studies to become a certified fiduciary with a federal diploma of higher education. After completing her bachelor's degree in classical music, she moved to the banking world and is still active in the financial industry. She has over 10 years of experience in the financial sector, mainly in the areas of taxes and inheritances, which she was able to collect in well-known private banks, a multi-family office and on the Swiss stock exchange.

Deborah K. Späni

Client Services / Family Office Services
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„Top quality and a clear focus on the client's wishes and needs is the foundation of excellent service.“

Deborah K. Späni has a Federal PET Diploma in banking. She joined IFS Ltd. in 2009 after many years in private banking. She has been working for IFS Ltd. in various functions. After seven years in office management, she took on the role of Risk Manager in the beginning of 2016 followed by a new challenge as Deputy of Compliance & Risk Management mid 2017. In 2019 she started to build the Extended Family Office Services Department and is currently a member of the Client Services and Family Office Services Team.

IFS Independent Financial Services

Louise Lang

Client Services / Family Office Services
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„We communicate regularly with our clients in language they'll understand."

Louise Lang has over 20 years of experience in private banking and has worked as an assistant and office manager at various domestic and foreign banks and financial service providers. She works for IFS Ltd. in the area of Family Office Services / Client Services and is responsible for administrative matters as well as service quality.

Cornelia Brändle

Office Manager
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„We meet the highest quality standards day in, day out."

Cornelia Brändle is a financial planner with a federal certificate. She has 15 years of experience in advising clients and during this time has mainly worked for regional and cantonal banks. For over 10 years she has been responsible for administrative matters and service quality for IFS Ltd. together with the other office managers.

Monique Piot

Office Manager
monique.piot@ifsag.ch

„As a wealth management boutique, we respond swiftly to your requests."

Monique Piot has a Federal PET Diploma in business administration and 20 years' experience in the financial sector. In her role as Office Manager, she is responsible for all administrative matters and service quality at IFS Ltd. together with her colleagues.

Jelena Beldar

Office Managerin
jelena.beldar@ifsag.ch

„Building trust through reliability, clarity, and commitment"

Jelena Beldar has many years of experience in private banking and relationship management at renowned financial institutions and brings with her in-depth knowledge of international wealth management. She also has a bachelor's degree in business communications and speaks several languages. She has been working as office manager for IFS AG since August 2025 and is responsible for administrative matters and service quality.

IFS Independent Financial Services

Board of Directors

Markus Beck

Chairman of the Board of Directors
markus.beck@ifsag.ch

„Trust cuts complexity.“

Markus Beck is co-founder and Chairman of the Board of Directors of IFS Ltd and has over 30 years' experience in the financial industry. Before setting up IFS Ltd. in 2003, he worked for a number of prestigious institutions in Switzerland and abroad, including several years spent at Credit Suisse, Merrill Lynch International and BZ Bank Ltd.

Philippe Bubb

Member of the Board of Directors
philippe.bubb@ifsag.ch

„All the real benefits in life come from compound interest“

Philippe Bubb is co-founder of the venture capital fund session.vc and Rossberg Asset Management Ltd. He began his career as a financial analyst in investment banking before founding IFS Ltd. together with Markus Beck in 2003. Since 2009, he has accompanied start-ups and growth companies in Switzerland and abroad as an active investor and board member. Philippe Bubb holds a Master's degree in Business Administration from the University of St.Gallen (lic. oec. HSG).

Christophe Grünig

Member of the Board of Directors
christophe.gruenig@ifsag.ch

„IFS also stands for interested, flexible and solid.“

Christophe Grünig started his financial career as an analyst working for various Swiss private banks before joining Harcourt Investment Consulting Ltd. in 1999 as Managing Partner and Chief Investment Officer (CIO). From 2010 to 2014 he was a member of the executive board at Vontobel Private Bank where he was responsible for wealth management. Since 2014 he is an independent consultant and a member of the board of directors of various Swiss companies. Christophe Grünig holds a master degree in economics from the University of St. Gallen (lic..oec. HSG) and master degree in applied history from the University of Zurich.

Brian Fischer

Member of the Board of Directors
brian.fischer@ifsag.ch

„Entrepreneurial families expect independent advice on all relevant matters concerning their assets.“

Brian Fischer began his career in 1997 as a tax and legal adviser at PwC. In 2001, he joined Vontobel as Project Manager Corporate Finance. In 2009, he took over responsibility for the External Asset Managers Division and, in 2021, was appointed Deputy Head of Wealth Management, assuming operational responsibility for the Private Clients Division with a focus on ultra-high-net-worth individuals and financial intermediaries. In March 2026, after 25 years at Vontobel, he stepped down from his operational role to pursue a non-executive career. Today, he is Chairman of the Board of Directors of both Bank Vontobel Europe AG and Vontobel Securities AG, and a member of the Board of Directors of Patria Cooperative, the largest shareholder of Helvetia Baloise. He previously served on the Board of Directors of Mobimo Holding AG (2008–2025). He is an attorney-at-law and a certified Swiss tax expert.