

# Thinking in generations

Presenting the Liechtenstein financial centre



Edition  
2024 / 2025

## CONTENTS

- 4 Principality of Liechtenstein
- 5 Liechtenstein in figures
- 6 Liechtenstein as a business location
- 7 The Liechtenstein financial centre
- 8 Locational advantages of the Liechtenstein financial centre
- 10 Spotlight: sustainability
- 14 Fiduciary companies
- 15 Banks
- 16 Asset management companies
- 17 Investment fund companies
- 18 Insurance companies
- 19 Auditors
- 20 Charitable foundations and trusts
- 21 CFA Society Liechtenstein
- 22 TT service providers
- 23 Insurance brokers
- 24 Attorneys-at-law
- 25 Liechtenstein Finance
- 26 Contact
- 27 Legal information

## PREFACE



**Dr. Daniel Risch,  
Prime Minister of the  
Principality of Liechtenstein**

**“Sustainable. Reliable. Visionary.” – this is the title of the government programme for the years 2021 to 2025. The government has not only adopted sustainability as a buzzword, but has also strictly aligned the guidelines for government work in accordance with it. We have been acting on this principle for over three years and are setting the course for a sustainable future, not only in the areas of the environment and ecology, but also with regard to social and economic issues. In addition, it is also about financial sustainability and government reliability.**

For us, reliability in particular means predictability and a long-term perspective. In order to follow a long-term perspective, we must make decisions today that help to preserve what has been tried and tested and at the same time further develop Liechtenstein with its strong business location, its values and traditions and its good international relations. Incidentally, this is also what the government programme states. And even though this programme has been basically designed for a period of four years, it is something visionary, something that will continue to evolve. This is particularly evident when we look at the financial centre. The transformation of recent years has been successful and yet no one is standing still and resting on their laurels.

On the contrary, the financial centre of the future is going to be even more dynamic. It will be crucial that we adapt to the changes and play an active role in shaping them. As Finance Minister, I am sometimes asked how I envisage the financial centre of the future. I know just as little about the future as everyone else. However, I do know that the government is resolutely pursuing its plan, which has been defined in the financial strategy. It calls for us to take a forward-looking approach and create the right conditions. This allows for a long-term perspective and where there is a long-term perspective, sustainability can ultimately develop in all areas.

## Export nation at the heart of Europe



With about 5000 companies, the Principality of Liechtenstein features a broadly diversified economic structure. In particular, the strong industrial sector and financial service providers contribute to a high gross value added.



Nestled between Austria and Switzerland, you'll find the sixth smallest state in the world. Due to the small size of its domestic market, Liechtenstein is strongly export-oriented. International world market leaders and numerous small and medium-sized industrial companies, a professional, innovative financial centre and a large number of commercial enterprises are what characterise Liechtenstein as a business location. Thanks to its EEA membership and the customs union with Switzerland, Liechtenstein has access to two markets.

### Founding

On 23 January 1719, the Principality of Liechtenstein came into being and has since been a state in its own right under the rule of the Princely House of Liechtenstein.

### Form of government

The Principality is a constitutional hereditary monarchy on a democratic and parliamentary basis.

### Prince

On 15 August 2004, Prince Hans-Adam II handed over his duties as head of state to his son, Hereditary Prince Alois.

### 11 municipalities

Liechtenstein is divided into two electoral districts, known as the "Oberland" (Vaduz, Triesen, Balzers, Triesenberg, Schaan, Planken) and the "Unterland" (Eschen-Nendeln, Mauren-Schaanwald, Gamprin-Bendern, Ruggell, Schellenberg).

### 5 government members

The country's supreme executive body consists of the prime minister and four ministers.

### 25 members of parliament

Liechtenstein's parliament is also called the "Landtag" or "Hohes Haus".

### 160 km<sup>2</sup>

Liechtenstein is a landlocked country in the Alpine region. It is 24.7 km long and 12.4 km wide. 42% of the total surface area is forest, 32% is agricultural land.

### 39 677 inhabitants

Liechtenstein's population has increased more than fourfold over the past 100 years.

### 42 514 jobs

Liechtenstein has more positions of employment than inhabitants. Each day, close to 25 000 people commute to the Principality for work.

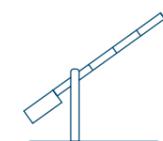
### Currency

On 26 May 1924, Liechtenstein declared the Swiss franc (CHF) its legal tender.

### Language

The official and national language is German.

## A broadly diversified business centre with a strong industrial and financial sector



**Customs union Switzerland**  
 Since 1923, Liechtenstein has been part of the Swiss customs territory. In addition, there are over 100 further bilateral treaties with Switzerland.



**EEA member since 1995**  
 Liechtenstein-based companies have unrestricted market access to 29 states and around 450 million people in Europe.



**Stability**  
 Liechtenstein has no government debt. This and a stable social, legal and economic system ensures a high degree of continuity and legal certainty.

## Liechtenstein financial centre: internationally recognised, innovative and client-oriented



**Public expenditure ratio**  
 At 22.6%, Liechtenstein has the lowest public expenditure ratio (government spending in relation to GDP) of all European countries (CH about 30%, Austria over 50%).



**Blockchain**  
 On 1 January 2020, the world's first Token and TT Service Providers Act (TVTGA) was introduced in Liechtenstein.



**AAA rating**  
 Liechtenstein is regularly awarded an AAA country rating by Moody's and S&P Global Ratings.

## Thinking in generations: Symbiosis between innovation and a long-term mindset



Liechtenstein's unique framework conditions offer entrepreneurs and investors long-term prospects and planning security.



### QUALITY AND STRENGTH OF INNOVATION

- Extensive expertise and long-standing experience of the financial service providers
- Access to experts from Switzerland, Austria, Germany and Liechtenstein
- Close cooperation between authorities, regulators and financial centre players
- Flexibility, efficient processes and short decision-making channels
- Europe-compliant niche products in the financial sector
- Governmental support for innovation (innovation framework)
- Governmental Office for Financial Market Innovation and Digitalisation



### STABILITY AND LEGAL CERTAINTY

- Stable social, legal and economic system
- Political continuity and stability
- Liberal economic policies
- Liberal company law
- Sound financial policies/ no government debt
- Very well-funded public sector
- Customs and currency union with Switzerland
- Member of the European Economic Area (EEA) since 1995 and barrier-free access to the European market (freedom of movement of goods, people, services and capital)
- Moderate corporate taxation
- AAA country rating awarded by Moody's and S&P Global Ratings
- Broadly diversified economy with a strong industrial sector



### LEGAL AND TAX CONFORMITY

- Financial centre regulation in Liechtenstein based on EU guidelines
- Internationally integrated and recognised financial market supervisory authority
- Recognition and implementation of international and European tax cooperation standards
- Early AEOI adopter (Automatic Exchange of Information)
- Global Forum rating "largely compliant"
- Implementation of OECD/ BEPS (corporate taxation guidelines)
- 34 tax information exchange agreements and 23 double taxation agreements



### SUSTAINABILITY AND PHILANTHROPY

- Named the no.1 philanthropy location in 2022 by the Global Philanthropy Environment Index
- Outstanding international reputation as a philanthropy centre at the heart of Europe
- Advanced foundation governance with high protection of the private sphere
- Liechtenstein is the world's first "Energy Country": all of Liechtenstein's municipalities have been awarded the "Energy City" label
- "Solar world champion": Liechtenstein has the highest per capita photovoltaic capacity
- "Water footprint": Liechtenstein is the first country to offer as many people in developing countries safe access to clean drinking water as it has inhabitants



## Sustainability à la Liechtenstein



Sustainability has long been part of the DNA of Liechtenstein, its people and its banks. As a result, the country has established itself as a pioneer in sustainability and – long before the topic became mainstream – has been pursuing a holistic approach that goes far beyond environmental concerns. The Principality remains strictly in alignment with the 17 Sustainable Development Goals (SDGs) of the United Nations and has placed them at the centre of its political and economic agenda.

An impressive example of this pioneering role is "Finance Against Slavery and Trafficking" (FAST), an initiative launched by Liechtenstein. This landmark initiative emphasises the crucial role of the financial sector in the fight against modern slavery and human trafficking. It shows how Liechtenstein is tackling global challenges proactively and unbureaucratically and is forging alliances to bring about good, sustainable solutions.

Further evidence of the efforts made by Liechtenstein in the area of sustainability is its leading role in the field of a sustainable energy policy. Liechtenstein is the first and only country in the world to have been able to call itself an "Energy Country" for the last 10 years. This is due to the fact that all of its municipalities have been certified according to the strict criteria of the "Energy City" label.

Sustainability is also an integral part of the corporate culture of banks in Liechtenstein. Their business models are geared towards the long term and all of the banks distance themselves from short-term profit-seeking. In addition, this sense of responsibility of the banks is not only reflected in their wide-ranging commitment

shown through their own charitable foundations, their membership in various international standard-setters and specialist organisations, and the involvement of all three major banks in the Swiss and Liechtenstein climate foundations, but this sense of responsibility is also firmly anchored in the core business of the banks. In short: the banks are clearly committed to climate neutrality. This has also been acknowledged by external observers. For example, Liechtenstein's banks have once again received top ratings for sustainable investing in the most recent rating of Fuchs | Richter for German-speaking countries.

In addition, Liechtenstein is actively involved in the international network of Financial Centres for Sustainability (FC4S) in order to underline its commitment to promoting sustainable finance globally. As a member of this network, Liechtenstein plays a significant role in promoting green and sustainable financial practices that are in line with the goals of the 2030 Agenda and the Paris Agreement. This partnership demonstrates the strategic approach of the country towards sustainability, focusing on shared priorities in order to accelerate the expansion of green

and sustainable finance. However, sustainability also requires innovation. We see great potential on the road to greater sustainability in the increase in digitalisation, for instance in the use of the blockchain technology. For example, blockchain makes new sources of financing accessible and improves the mobilisation of existing commitments of industry to reduce CO<sub>2</sub> emissions by setting up new financing platforms. With the Blockchain Act and the experience gained with it at an early stage, the financial centre Liechtenstein is ideally positioned to use the new technologies to live up to its responsibility and its claim to greater sustainability.

Through its diverse initiatives and comprehensive commitment to sustainability, Liechtenstein demonstrates how a small country can have a global impact. With its exemplary approach,

Liechtenstein is setting standards for other financial centres worldwide and is underlining the need to understand and actively promote sustainability in a holistic manner.

**Simon Tribelhorn,**  
Director of the Liechtenstein Bankers Association  
and President of Liechtenstein Finance



## Innovation and sustainability at the financial centre Liechtenstein



**In a world of increasing digital-physical convergence, Liechtenstein is seizing the opportunity to combine innovation and tradition for value-based development that is fit for the future and to shape this proactively. Our goal is to lead the way and show how technological innovation can sustainably support the development of our financial sector and our economy as well as strengthen trust in the digital world.**

### Innovation as driving force of the future

Innovation is the key to the further development of the financial centre Liechtenstein. Not only should technologies such as blockchain and AI be introduced, they should also be integrated into the economy and society in a meaningful and efficient way. We are at the beginning of an era in which technological convergence is predicted to bring about within a decade a level of momentum and scope of development that has not been seen over the last 100 years. This vision of the future involves AI finding groundbreaking solutions to global challenges, where not only intelligence but also ethical values are crucial. These technologies need to be carefully managed and organised so that they foster economic growth and have a positive impact on society.

### The crucial role of regulation

In light of such rapid technological developments, an appropriate strategic orientation as well as forward-looking regulation are essential in order to navigate the newly emerging space for innovation and at the same time ensure trust and security in the digital age. This is why Liechtenstein has opted for an agile governance model based on collaboration between various stake-

holders and one which is focused on common goals. The Office for Financial Market Innovation and Digitalisation is playing a central role in this. It is actively promoting the exchange between authorities, industry and international players and is moderating this exchange and translating it into specific, practical solutions.

### Implementation in the field

The early promotion of technologies such as blockchain – one example being the innovative TVTG – demonstrates Liechtenstein's commitment to digital innovation. With an eye to the future, it is now a matter of creating a coherent infrastructure as well as the general conditions for the digital (financial) economy. This involves the integration of different technologies and requires joint efforts as well as a shared vision among all stakeholders. We have the opportunity to utilise the synergies between blockchain, AI and other disruptive technologies to create the basis for a sustainable economy that is fit for the future.

### Prospects

As a pioneer, Liechtenstein combines regulatory foresight, leadership and solutions for the future in setting standards for innovation and sustainability. Our approach shows how a harmonious combination of technology and regulation can create the foundation for a secure, efficient and trustworthy digital age.

**Dr. Clara Guerra,**  
Head of Unit SFID



## How new technologies promote sustainability



**IXO, a company that has been based in Liechtenstein since 2018, has been leading the mission to develop a Web3 Internet of Impacts. After all, the future form of finance for sustainability and climate impacts will be digital, intelligent and decentralised. This led IXO to develop a trustworthy operating system for financing, measuring, reporting and verifying social, climate and environmental impacts at a local level.**

The Layer-1 blockchain and trustworthy AI models were specifically built for this purpose. Liechtenstein has provided an ideal jurisdiction from which to finance, develop and commercialise this ambitious innovation. Liechtenstein's Blockchain Act governing trusted technologies provided IXO with the regulatory clarity it needed to push sustainable digital finance, while working with regulated financial institutions and international agencies such as UNICEF, UNCDF and the ITU.

Since establishing its home base in Liechtenstein, IXO has become the leading digital operating system for powering decentralised physical infrastructure networks. These networks of green technology devices are needed to meet the growing need for energy, water purification, e-mobility, soil health monitoring, food security or digitally enabled education. To further invest in growing its ecosystem of technology innovators building this new Internet, IXO founded the Internet of Impacts DAO, using the Liechtenstein Venture Cooperative (LVC) legal form, which is designed for bringing together investments of work, non-cash contributions and capital contributions from both private individuals and legal entities, in order to develop innovations.

Each real-world asset in a network is given a digital twin that is tokenised with the rights to the future economic, social and environmental value it will generate. Data is automatically evaluated and verified using causal AI. Impacts can be digitally certified immediately and issued as impact tokens, such as digital carbon credits. Each connected device generates digital cash-flows in real-time that can be reinvested into new networks. This results in doubling cycles of growth for scaling these green physical resource networks. Using high-integrity digital finance allows the economic gains to be shared with local distributors and users of these green technologies. This ingenious invention creates a digital fly-wheel for climate financing and is important to speed up progress towards the Global Sustainable Development Goals and to achieve the net-zero targets of the Paris Agreement.

To scale up the workforce that is needed to distribute and service these green physical infrastructure networks, IXO also provides digital tools for youth to build their skills and offers job opportunities. IXO is working with the Liechtenstein Bankers Association, the University of Liechtenstein and UNICEF to design digital green bonds financing that will stimulate youth-led green economic growth, using the Internet of Impacts.

**Dr. Shaun Conway,**  
Founder of IXO blockchain  
Internet of Impacts



## Securing assets over generations

For almost 100 years, Liechtenstein's liberal company law has offered the legally secure possibility of dedicating assets to a specific purpose and preserving them for generations. Trustees offer globally oriented, bespoke and long-lasting solutions for this purpose. Liechtenstein's strengths such as legal certainty, reliability and stability are the foundation for excellent services.

### Expertise and strengths

- Asset preservation
- Asset structuring
- Fiduciary founding on the client's behalf of foundations, companies and trusts as well as their administration and management
- Financial, business and tax consultancy
- Accountancy and annual financial statements
- Wage settlements

### Good to know

- Liberal and innovative company law since 1926
- Direct market access to the EU area and to Switzerland
- Regulated and supervised by the Financial Market Authority



135  
fiduciaries



2500  
employees



214  
fiduciary companies



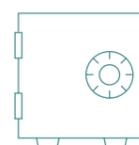
Liechtenstein Institute of Professional Trustees and Fiduciaries  
[www.thk.li](http://www.thk.li)

## Full freedom to provide services in Switzerland and the EU

Liechtenstein banks are characterised by their high financial strength and stability as well as long-term oriented business models. The agile and open-minded banking centre offers its clients in Liechtenstein and abroad high-quality financial services based on tradition and quality as well as innovation and sustainability.

### Expertise and strengths

- Private banking and asset management
- International wealth management



11  
banks



3143  
employees  
(excluding non-domestic companies)



Liechtenstein Bankers Association  
[www.bankenverband.li](http://www.bankenverband.li)

### Client assets under management (in CHF billion)



## Portfolio management and investment consultancy

By providing support and advice in a spirit of partnership, asset management companies ensure that their clients' assets are invested in accordance with their specific needs and requirements. Liechtenstein asset management companies are distinguished by many years of experience in the fields of asset preservation, asset allocation and asset management. Thanks to their close, family-based client relationships, they are excellent partners for cross-generational investing.



18 268

client relationships  
(with PM, investment consultancy and other contracts)



690

employees



91

asset management companies

### Good to know

- Regulated and supervised by the Financial Market Authority Liechtenstein
- Direct market access to the EU area and to Switzerland
- Notification for the cross-border provision of services
- Not bound to a specific custodian bank and its products

Client assets under management of asset management companies (in CHF billion)



assets under management (AUM) total



assets under management (AUM) in Liechtenstein

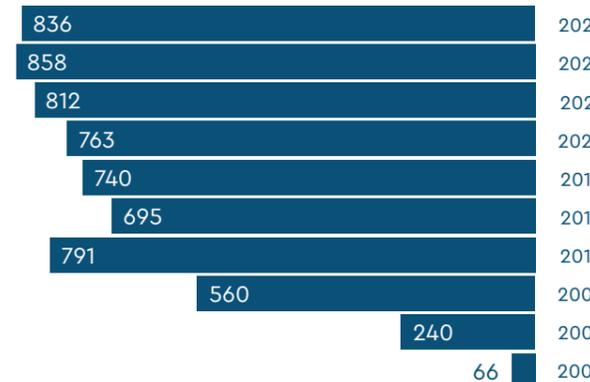


Association of Independent Asset Managers in Liechtenstein  
[www.vuvl.li](http://www.vuvl.li)

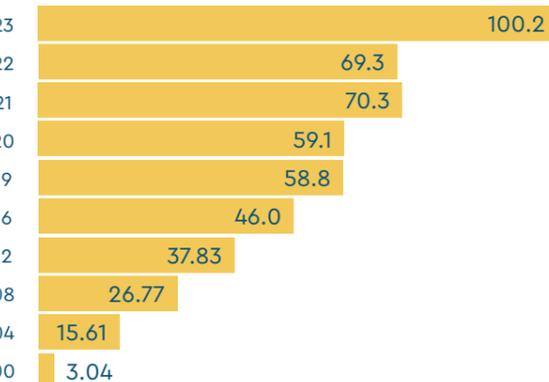
## Liechtenstein investment fund centre: fast, straightforward, excellent

The strength of the Liechtenstein investment fund sector lies in the structuring and administration of white label funds. Asset managers use Liechtenstein to access the European market. Increasingly, family offices and foundations are also contributing their assets to funds set up specifically for this purpose. The importance of the investment fund centre in this field is growing, since Liechtenstein specialises not only in fund structuring, but also offers a high degree of legal security and stability.

Single and sub-funds



Fund assets (in CHF billion)



### Expertise and strengths

- Fund structure
- Fund administration
- Innovative concepts
- Sustainability



Liechtenstein Investment Fund Association  
[www.lafv.li](http://www.lafv.li)

### Good to know

- Boom in the setting up of white label funds since 2017
- International product compatibility
- Very short time to market
- Investment funds are already distributed in 26 countries (23 via EU passport)

## Insurances represent stability and security

Insurance companies have a long-term mindset. They protect against the risks of life and provide security – for example in the field of old-age provisioning. The demographic shift implies an obligation to assume greater responsibility for future generations. For it is a matter of safeguarding our social security systems today and in the future and ensuring a fair distribution of burdens between the generations.

### Expertise and strengths

- Life insurance, non-life insurance and reinsurance
- Innovative risk protection
- Investment fund and bond-linked pension solutions
- Investment products for HNW private clients
- International industry insurance
- Supplementary per diem health insurance (which in Liechtenstein can also be distributed under the life insurance licence)

### Good to know

- Direct market access to the EU area
- Direct insurance treaty with Switzerland
- Modern tax system
- Liberal business and corporate law

15  
life insurance  
companies

14  
non-life insurance  
companies

3  
reinsurance  
companies



1102  
employees

5.74  
CHF billion gross premium

! Liechtenstein Insurance Association  
[www.lvv.li](http://www.lvv.li)

## A safety net in a complex, dynamic environment

As interdisciplinary service providers, auditors represent an important safeguarding function in any modern economy. Auditors in Liechtenstein comply with internationally recognised auditing standards in their work and contribute to the stability, recognition and reputation of Liechtenstein as a business location.

### Expertise and strengths

- Independent service providers in all aspects of auditing
- All business audits for companies and regulatory audits in accordance with special laws within the scope of Liechtenstein financial market regulation
- Important link between the state and the private sector
- Supporting the lawful conduct of financial intermediaries

### Good to know

- Auditors strengthen the confidence in a regulatory system
- The presence of an auditing firm reduces the creditworthiness risks and bankruptcy risks of companies
- The exercise of the profession is subject to the approval of the Financial Market Authority
- Auditors are subjected to quality checks conducted by the Financial Market Authority
- Auditors are required by law to undergo continuous professional further training

91  
auditors

- Independent
- Organised
- Impartial
- Conscientious
- Discreet
- Responsible
- Regulated

! Liechtenstein Association of Auditors  
[www.wpv.li](http://www.wpv.li)

## At the cutting edge with common-benefit foundations

Endowments are an ideal example of thinking in generations. Common-benefit foundations extend beyond purely private benefits, as the endowed assets are increasingly invested in a sustainable and socially responsible manner, in addition to being used for common-benefit purposes in order to achieve an additional positive social impact.

### Expertise and strengths

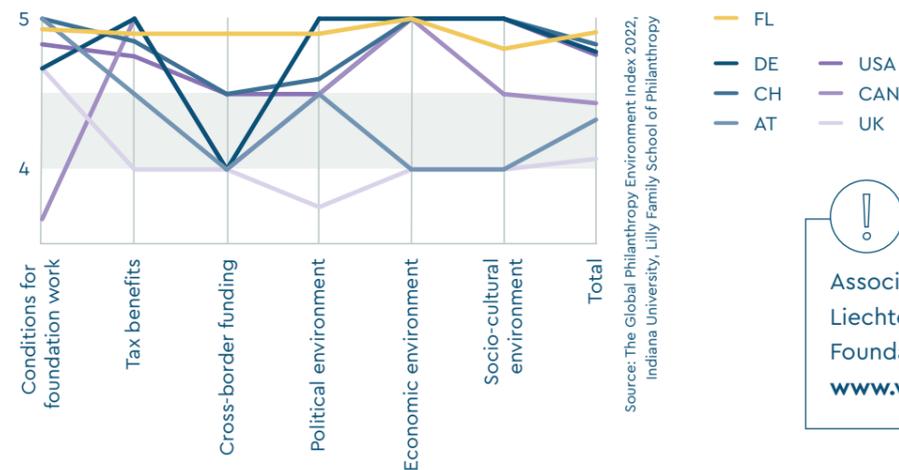
- Extensive freedom of the founder to determine the intended purpose
- Effective foundation supervision with efficient and lean administrative processes
- Advanced foundation governance with high protection of the private sphere
- No geographical restrictions for the support activity, the designation of beneficiaries or the composition of the foundation council
- Diverse structures with innovative options such as a protected cell company (PCC)

### Good to know

- A liberal foundation law guarantees a high degree of flexibility when structuring foundations
- Common-benefit foundations and trusts enable a variety of social initiatives and projects
- 1391 common-benefit foundations in Liechtenstein
- 109 members and 6 associated partners of the Association of Liechtenstein Charitable Foundations and Trusts



### Country comparison Global Philanthropy Environment Index



Association of Liechtenstein Charitable Foundations and Trusts  
[www.vlgst.li](http://www.vlgst.li)

## Education and training as the basis for future success

As one of more than 160 CFA Societies, the CFA Society Liechtenstein is part of a global network under the umbrella of the CFA Institute. The members are familiar with all functions of the financial industry. With this unique network across all financial market players, the CFA Society promotes lifelong learning, stands for the highest ethical standards in the financial centre and promotes transparency and integrity in the financial markets through various initiatives.

### Expertise and strengths

- The CFA Charter is the global standard in the field of financial further training
- With the "ESG Certificate", the CFA Society promotes and standardises know-how for sustainable investment
- Lectures/talks on current financial market topics
- Ethics workshops for financial market players
- Globally recognised standards for the financial sector GIPS (Global Investment Performance Standards)

### Good to know

- Founded in 2006 as the Liechtenstein Society of Investment Professionals (LSIP) and renamed CFA Society Liechtenstein in 2014
- 95 members (CFA charterholders) in Liechtenstein are part of the 200 000 CFA charterholders worldwide
- Each year approx. 100 candidates for the CFA Charter within the Liechtenstein, Eastern Switzerland, Vorarlberg region



### Top 10: Employment of members



CFA Society Liechtenstein  
[www.cfasociety.org/liechtenstein](http://www.cfasociety.org/liechtenstein)

## Legal certainty today for tomorrow's technology



Liechtenstein was the first country worldwide to issue a law on token and TT service providers (the TVTG, Token and TT Service Provider Act) with the objective of regulating digital /TT-based economy or token economy. The Act entered into force as early as 1 January 2020 and has ensured not only legal certainty for everybody concerned but also a framework of legal certainty for the further development of trustworthy technologies (TT) and their use in both financial and real economy.

### Competences and strengths

- Since 2020, the TVTG has set a legal framework for the rendering of services in the field of trustworthy technologies and has thus provided legal certainty, regulating not only digital assets but also the tokenisation of analogue assets
- As a result of the combination of the TVTG and the possibility of EU passporting for instruments regulated by financial market laws, Liechtenstein offers a unique framework for implementing digital services in Europe
- The Government's Office for Financial Market Innovation and Digitalisation supports and promotes the further development of conditions for innovation at the Liechtenstein financial centre



**28**  
registered  
TT enterprises



**63**  
registered  
TT services



### Good to know

- TT service providers are subject to registration and to supervision by the Financial Market Authority (FMA)
- The FMA's Regulatory Laboratory supports FinTech and blockchain enterprises in the approval procedure
- As the industry association, CCA Trustless Technologies Association represents the interests of service providers in the field of trustworthy technologies and furthers the transfer of knowledge and international networking
- CCA Trustless Technologies provides active assistance to market participants with any questions concerning the rendering of services in connection with trustworthy technologies



CCA Trustless Technologies  
Association e.V.  
[www.tt-association.li](http://www.tt-association.li)

## Where supply meets demand



It may pose a challenge to both private and corporate clients to find the optimum insurance solution on their own. Add cross-border issues or a complex personal starting situation to this, and the search becomes even more demanding. Independent insurance brokers review and compare the benefits of various insurance providers on the market, with the objective of providing the client with the best possible package of services.

### Competences and strengths

- Independent consulting in the selection of suitable insurance products
- Relieves insurance providers by carrying out administrative activities
- Active market monitoring
- Review and monitoring of insurance portfolios on the basis of the clients' willingness and ability to take risks
- Link between client and insurance



**50**  
registered insurance  
brokers in Liechtenstein



### Good to know

- Regulated and supervised by the Financial Market Authority
- Insurance brokers are subject to the Insurance Distribution Act (Versicherungsvertriebsgesetz)
- Cross-border access to markets



Liechtenstein Insurance  
Brokers Association  
[www.liba.li](http://www.liba.li)

## Reliable partners for all legal issues



Legal certainty is an important component of a successful business centre. Involving a lawyer at an early stage helps to identify or avoid any risks and thus to create the basis for a trusting cooperation between all parties involved.

### Expertise and strengths

- Advice on all corporate and private legal questions
- Support in conjunction with national and international legal questions
- Representation in all judicial and out-of-court matters
- All legal fields covered – from contract law to blockchain



**248**  
attorneys-at-law



**73**  
legal assistants  
(still undergoing training  
to become a lawyer)



**52**  
law firms

**69**  
established European lawyers



### Good to know

- Modern and Europe-compliant legislation
- Stable legal system with a well-functioning judicial and arbitration system
- Legal confidentiality anchored in law
- Absolute independence of lawyers
- Professional code of conduct of the Chamber of Lawyers with strong client protection



Liechtenstein  
Chamber of Lawyers  
[www.rak.li](http://www.rak.li)

## Liechtenstein financial centre – where people think in generations



Liechtenstein Finance is an association organised under private law, whose members are the Government of the Principality of Liechtenstein and the Liechtenstein financial centre associations.

### Liechtenstein financial centre

The Liechtenstein financial centre focuses on the European system of values and law, offers its clients comprehensive market access to the EU as well as to Switzerland, and guarantees political and economic stability. With its long-standing experience and broad range of services, it stands for first-class, long-term wealth solutions and the preservation of assets over generations.

The Liechtenstein financial centre offers all clients and market stakeholders democratically anchored, long-term legal certainty and a high degree of political and economic stability, operates strictly within the framework of internationally recognised legal standards and is a persuasive, responsible pioneer in the fields of sustainable investments, pioneering technologies and customised products.

### Liechtenstein Finance

The financial centre Liechtenstein is of international importance. It is therefore all the more important to provide information on its expertise and services with a single voice. Liechtenstein Finance performs this task and sees itself as a platform on which topics and messages from the various Liechtenstein financial sectors are collected, coordinated and distributed in order to raise the profile of the Liechtenstein financial centre at home and abroad, by providing information on the special features and strengths of the centre.



Public-private  
partnership



12 members



Liechtenstein Finance  
[www.finance.li](http://www.finance.li)

## CONTACT

**Government of the  
Principality of Liechtenstein**  
www.regierung.li

**Liechtenstein  
Institute of Professional  
Trustees and Fiduciaries (THK)**  
T +423 231 19 19  
www.thk.li

**Liechtenstein  
Bankers Association (LBV)**  
T +423 230 13 23  
www.bankenverband.li

**Association of Independent  
Asset Managers  
in Liechtenstein (VuVL)**  
T +423 388 23 50  
www.vuvl.li

**Liechtenstein Investment  
Fund Association (LAFV)**  
T +423 230 07 70  
www.lafv.li

**Liechtenstein  
Insurance Association (LVV)**  
T +423 237 47 77  
www.lvvl.li

**Liechtenstein  
Association of Auditors (WPV)**  
T +423 233 29 20  
www.wpv.li

**Association of Liechtenstein  
Charitable Foundations and Trusts  
(VLGST)**  
T +423 222 30 10  
www.vlgst.li

**CFA Society Liechtenstein**  
www.cfasociety.org/liechtenstein

**CCA Trustless Technologies  
Association e.V.**  
T +423 237 15 05  
www.tt-association.li

**Liechtenstein Insurance  
Brokers Association (LIBA)**  
www.liba.li

**Liechtenstein  
Chamber of Lawyers (RAK)**  
T +423 232 99 32  
www.rak.li

**Financial Market Authority  
Liechtenstein (FMA)**  
T +423 236 73 73  
www.fma-li.li

**Office for Financial Market Innovation  
and Digitalisation (SFID)**  
T +423 236 76 70

## LEGAL INFORMATION

**Published by**  
Liechtenstein Finance e.V.  
Äulestrasse 30, PO Box 249  
9490 Vaduz

T +423 239 63 20, info@finance.li  
www.finance.li

**Printing**  
VVA (Schweiz) GmbH, Widnau  
www.vva-schweiz.ch

**Paper**  
Genesis Offset-Preprint, recycled, uncoated, FSC  
Cover 270 g/m<sup>2</sup>, content 120 g/m<sup>2</sup>

 PRINTED MATTER  
**CO<sub>2</sub> NEUTRAL**  
by Swiss Climate  
SC2023050903



Liechtenstein Finance e.V. has taken reasonable care in the preparation and publication of this brochure. The information contained in this brochure may, however, include inaccuracies, omissions or typographical errors, for which Liechtenstein Finance e.V. accepts no responsibility. No guarantees or warranties regarding the use, validity, accuracy, completeness or reliability of the details, statements or information contained in this brochure are provided. Liechtenstein Finance e.V. rejects liability for damages of any kind. Information contained in this brochure may be amended, reproduced in any form or reused only with the express consent of Liechtenstein Finance e.V.

**Liechtenstein Finance e.V.**

Äulestrasse 30 · PO Box 249 · LI-9490 Vaduz

T +423 239 63 20 · [info@finance.li](mailto:info@finance.li) · [www.finance.li](http://www.finance.li)