

# Budget planning for your retirement

Use this simple planning aid to compare your living expenses after retirement with your current ones. It helps you see at a glance how your financial needs change and what you have to take into account in budget planning for the third phase of your life.

	Current situation	Situation following retirement
<b>Accommodation (rental apartment)</b>		
	Rent incl. ancillary costs	
<b>Accommodation (ownership)</b>		
	Interest expenses	
	Mortgage repayments	
	Maintenance/repairs/replacement fund	
	Heating costs (oil, gas, etc.)/electricity	
	Buildings insurance/immovable property tax	
	Water/sewage/waste disposal	
	Gardening	
<b>Insurance/pension</b>		
	Health insurance plan/co-insurance/deductible	
	Physician/dentist/medications	
	Personal liability/household contents/accident	
	Pillar 3a	
	Other insurance policies	
<b>Travel expenses</b>		
	Travel pass for rail/tram/bus	
	Bicycle/moped	

**Motor vehicles**

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Taxes (driver and vehicle licensing department)

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Insurance (liability/collision)

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Maintenance/service/membership/fuel

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Garage/parking space

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Amortization/leasing

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**Miscellaneous (leisure and consumer items)**

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Telephone/mobile phone/radio/TV

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Newspapers/magazines

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Association/club contributions

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School/education/training

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Music/sport

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Going out (opera, theater, cinema, dining out, etc.)

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Vacation/travel

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Other leisure activities

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**Household**

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Food and drink

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Ancillary costs (washing/cleaning items,  
personal hygiene, etc.)

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Meals at restaurants

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Household help/childcare

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Household pets

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**Expenditure on personal items**

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Clothes/underwear/shoes

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Hairdresser/optician

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Gifts/charity

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Allowance/pocket money (children)

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**Monies set aside**

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Unforseeable expenses

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**Taxes**

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Federal/cantonal/municipal/church

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**Total expenditure**

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Total expenditure

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**Contact us**

We will be happy to arrange a personal consultation.

Call us at 0844 200 114\*

For more information, visit our website at:

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\* Telephone calls may be recorded.



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