

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

Motor vehicles

Taxes (driver and vehicle licensing department)

Insurance (liability/collision)

Maintenance/service/membership/fuel

Garage/parking space

Amortization/leasing

Miscellaneous (leisure and consumer items)

Telephone/mobile phone/radio/TV

Newspapers/magazines

Association/club contributions

School/education/training

Music/sport

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

Vacation/travel

Other leisure activities

Household

Food and drink

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

Meals at restaurants

Household help/childcare

Household pets

Expenditure on personal items

Clothes/underwear/shoes

Hairdresser/optician

Gifts/charity

Allowance/pocket money (children)

Monies set aside

Unforseeable expenses

Taxes

Federal/cantonal/municipal/church

Total expenditure

Total expenditure

Contact us

We will be happy to arrange a personal consultation.

Call us at 0844 200 114*;

Mon.–Fri., 08:00–20:00.

For more information, visit our website at:

[credit-suisse.com/financialplanning](https://www.credit-suisse.com/financialplanning)

* Telephone calls may be recorded.



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