

# Financial planning

## Sustainable optimization of your assets

In order to be able to fully understand your personal aims and requirements, we take a holistic approach to analyzing your financial life cycle. Through individual financial planning, you will receive answers to many personally relevant questions:

- How will your financial situation change over the coming years?
- Do today's investments and obligations also take into consideration your aims and requirements of tomorrow?
- What impact do personal or professional changes have on your financial situation?
- Is your individual pension plan aligned to your personal, family, and professional situation in an optimum manner?
- What effect would early retirement have for you?

The key to answering these questions is a systematic advisory process. Your Relationship Manager will manage this process and consult with Comprehensive Financial Advice specialists on your behalf.

### Analysis of financial situation

An analysis of your financial situation shows whether your current investments are designed to meet your future aims and requirements. Your assets and liabilities are taken into consideration as a whole here, taking tax and inheritance law, as well as pension planning, into account.

### Personal and professional changes

Every change calls for individual, conscious, and well-founded decisions to be made. Taking a neutral and long-term approach to your overall situation, the financial planner creates a foundation on which you can base your decisions. Both personal and professional changes can affect your income and financial situation. A well-founded analysis of your current situation and an assessment of future scenarios form the basis for optimum planning, leaving you free to concentrate on what the future holds.

According to requirements, the financial planner creates your very own personal financial plan as part of the current financial analysis or due to personal or professional changes that have



taken place. This plan includes a clear definition of goals, optimization possibilities, and proposals for concrete measures.

### General topic advice

When advising you on general topics, we will discuss an individual financial planning topic and show you appropriate options for action while describing the advantages and disadvantages.

Sample topics:

- Retirement planning
- Voluntary purchase of pension benefits
- Monthly pension or lump-sum payment
- Retirement: early retirement, partial retirement
- Optimized payment of pension capital
- Real estate: purchase, finance, and maintenance
- Change of domicile
- Salary vs. dividend
- Cohabitation vs. marriage
- Estate succession according to marital property and succession law

## Financial planning

Our financial planning involves the holistic analysis of your financial situation while taking account of retirement planning, taxes, and inheritance issues. In doing so, we look at the advisory topics listed above at the same time and analyze the interdependencies. Using concrete suggestions for optimization, we will show you how you can achieve your personal plans and goals. Our financial plan will show you the effects on a timeline and describe the advantages and disadvantages of our recommendations.

The plan is based on your financial parameters as follows:

- Income from gainful employment, returns, and other income (e.g. pensions)
- Living costs, ordinary and regular expenses, extraordinary/one-time or irregular expenditure
- Investments (personal and real estate), asset growth, risk, and expected yield
- Fixed liabilities (existing or expected), mortgages, interest, repayments, flexible obligations (plans and wishes), donations

## Time frame

In general, financial planning services take between a few hours and several days depending on the topic and scope. The general advisory process normally involves a meeting. The financial planning process includes an initial discussion and a meeting for presentation of the proposals that have been developed.

## Fees

Depending on complexity, financial planning services are billed at a rate of CHF 250 to CHF 500 per hour. We generally offer a brief discussion of your issues or an initial meeting as part of a comprehensive consultation at no charge.

<b>General topic advice</b>	CHF 500 to CHF 1,500
<b>Financial planning</b> (excluding comparison and assessment of different scenarios or detailed examination of individual issues)	CHF 1,500 to CHF 2,500
<b>Expanded financial planning</b> (including comparison and assessment of different scenarios or detailed examination of individual issues)	CHF 2,500 to CHF 7,500

Based on experience, you can expect to pay the fees listed below (not including VAT); however, the final amount will be based on the actual time and effort put in by our experts. The fees in the table are for information purposes only and represent neither minimum nor maximum amounts.

Following the initial meeting, the expert will provide you with an estimate of the fees. Additional experts (tax consultant and/or inheritance consultant) will be utilized following prior consultation, and those services will be billed separately.

## 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://credit-suisse.com/financialplanning)**

\* Telephone calls may be recorded.

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