

## 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

A financial analysis of the situation shows whether your current financial 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 property), 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

Financial planning services are billed at a rate of CHF 250 per hour. We generally offer a brief discussion of your issues or an initial meeting as part of a comprehensive consultation at no charge.

Based on experience, you can expect to pay the fees listed below (not including VAT), but 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.

---

<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

---

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

\* Telephone calls may be recorded.

## CREDIT SUISSE (Switzerland) Ltd.

P.O. Box 100

CH-8070 Zurich

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

The information provided herein constitutes marketing material. It is not investment advice or otherwise based on a consideration of the personal circumstances of the addressee nor is it the result of objective or independent research. The information provided herein is not legally binding and it does not constitute an offer or invitation to enter into any type of financial transaction. The information provided herein was produced by Credit Suisse Group AG and/or its affiliates (hereafter "CS") with the greatest of care and to the best of its knowledge and belief. The information and views expressed herein are those of CS at the time of writing and are subject to change at any time without notice. They are derived from sources believed to be reliable. CS provides no guarantee with regard to the content and completeness of the information and does not accept any liability for losses that might arise from making use of the information. If nothing is indicated to the contrary, all figures are unaudited. The information provided herein is for the exclusive use of the recipient. Neither this information nor any copy thereof may be sent, taken into or distributed in the United States or to any U.S. person (within the meaning of Regulation S under the US Securities Act of 1933, as amended). It may not be reproduced, either in part or in full, without the written permission of CS. Copyright © 2017 Credit Suisse Group AG and/or its affiliates. All rights reserved.