

# Financial planning

Topics that can help you gain the full perspective on your financial situation.

When we talk about financial planning, we refer to the topics shown in the chart. We go into more detail with you, work out the interrelationships between the different elements, and define any potential for optimization, taking into account your personal goals and requirements.



## Investments

- Earned income
- Investment income
- Other income (e.g. pensions)
- Regular expenditure
- Extraordinary expenditure
- Savings
- Liquidity
- Capital investments and insurance
- Contingent rights
- Asset performance
- Risk profile
- Market expectations
- Return potential



## Financing

- Mortgages and mortgage interest
- Repayments
- Other loans, leases
- Support payments
- Investments in real estate
- Children's education



## Inheritance

- Marriage/partner contract
- Will and beneficiaries
- Regulations under inheritance law, inheritance contract
- Company succession
- Lifetime gifts
- Establishing a foundation
- Appointing a foundation as beneficiary
- Execution of wills
- Donations advancements
- Advance directive



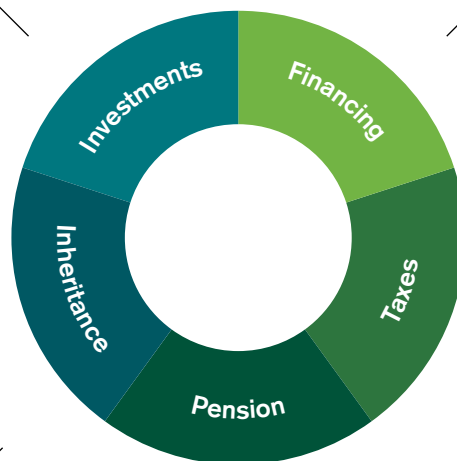
## Pension

- Pension cover, pension gaps
- Pension provision with Pillar 2 and Pillar 3
- (Early) retirement
- Lump sum or annuity on retirement
- Living expenses



## Taxes

- Systematic tax planning
- Tax optimization
- Contributions to pension provision
- Tax domicile and marginal tax rate
- Real estate holdings and repayments
- Real estate tax, real estate gains tax
- Inheritance and gift taxes



---

## Contact us

We will be happy to arrange a personal consultation.

Call us at 0844 200 114\*

For more information, visit our website at:

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

\* Telephone calls may be recorded.

## CREDIT SUISSE (Switzerland) Ltd.

P.O. Box 100

CH-8070 Zurich

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

Tax treatment depends on the individual circumstances of each client and may be subject to change in the future. This material does not contain tax advice of any kind. Any tax related general information provided with this material is not a substitute for comprehensive individual tax advice. You should consult with a professional tax advisor as you deem necessary.

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 where legally possible 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, neither in part nor in full, without the written permission of CS. Your Personal Data will be processed in accordance with the Credit Suisse privacy statement accessible at your domicile through the official Credit Suisse website <https://www.credit-suisse.com>. In order to provide you with marketing materials concerning our products and services, Credit Suisse Group AG and its subsidiaries may process your basic Personal Data (i.e. contact details such as name, e-mail address) until you notify us that you no longer wish to receive them. You can opt-out from receiving these materials at any time by informing your Relationship Manager. Copyright © 2022 Credit Suisse Group AG and/or its affiliates. All rights reserved.