

Pension analysis and financial planning

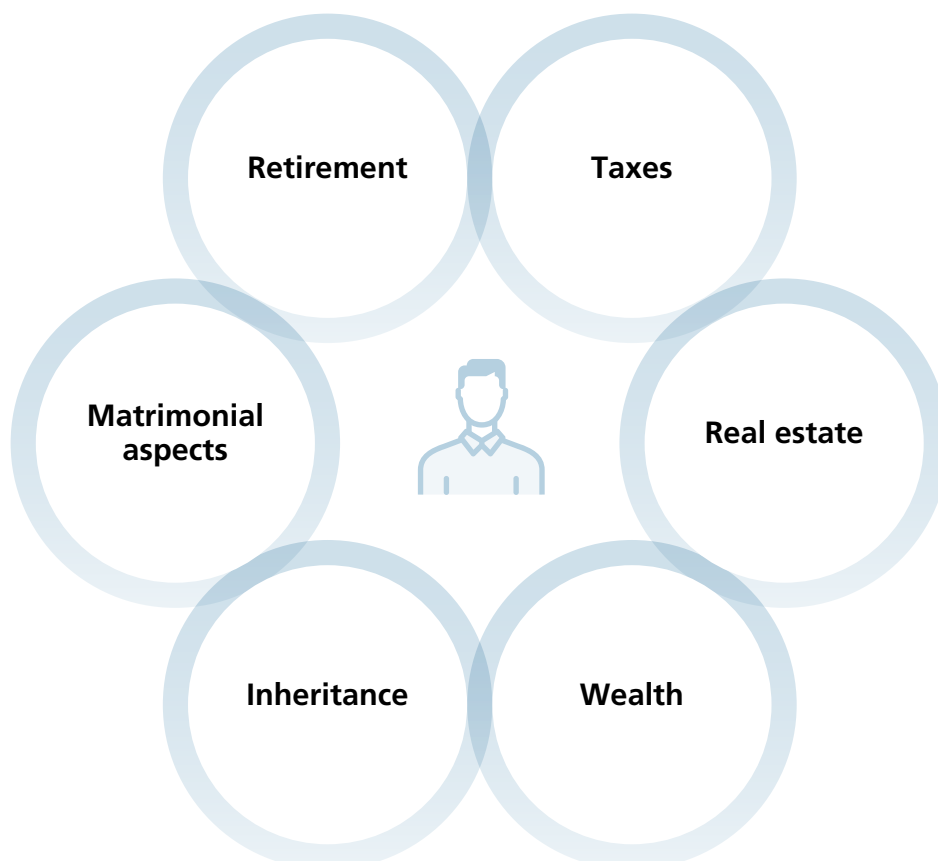
Safeguard your financial future and prepare your future projects with peace of mind.

The essentials

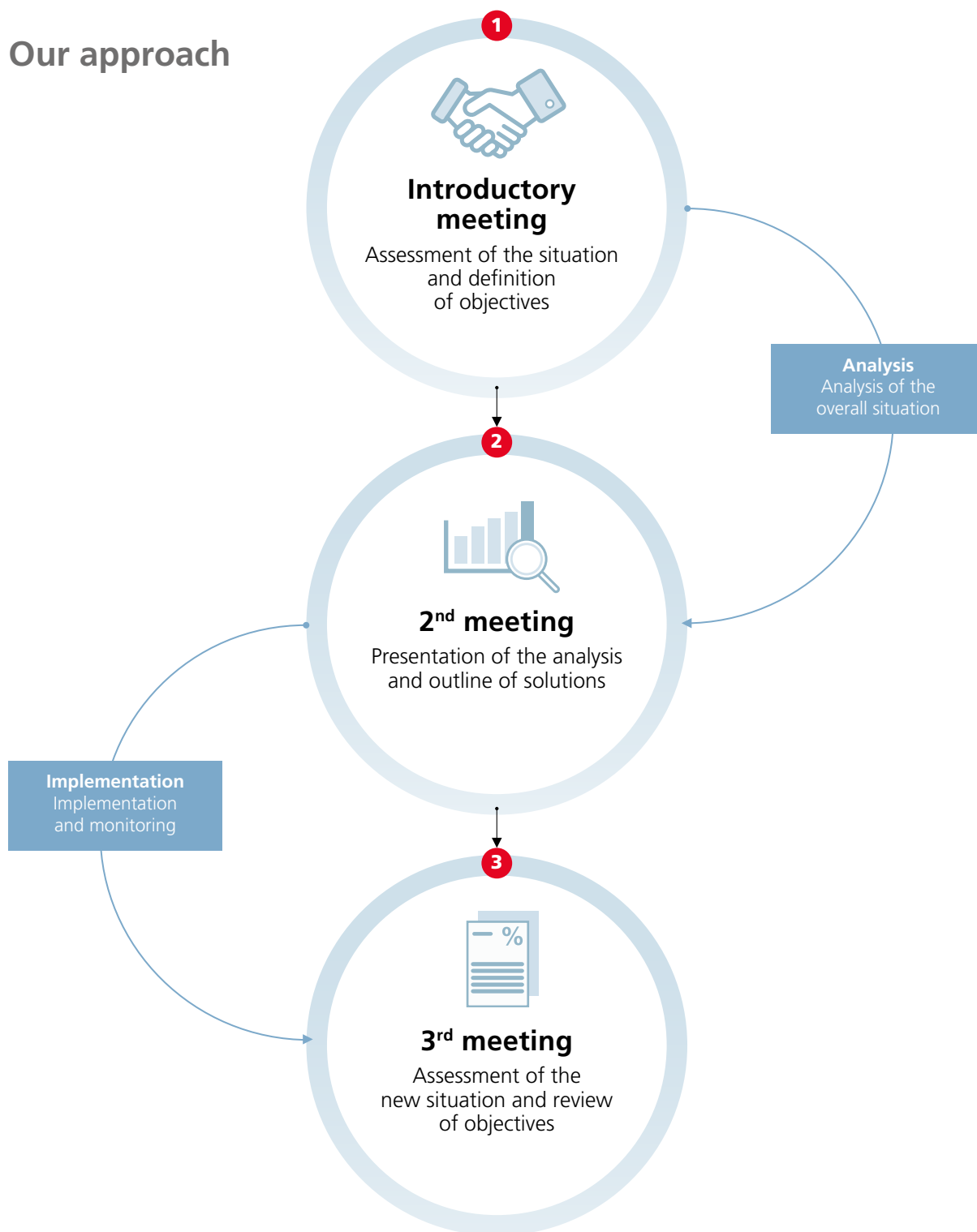
Your life is full of events, both expected and unexpected, which can have an impact on your financial situation and your goals. That is why it is important to plan your retirement as early as possible and to structure your assets as well as possible.

To assist you in this process, the specialists in our Wealth Planning department are able to carry out a specific analysis with you or an in-depth wealth analysis to draw up a complete financial plan and offer personalised advice.

Topics covered



Our approach



Types of analysis

Specific analysis



- Effective cost of mortgage debt (tenant or owner)
- Buying into the pension fund
- Calculation of the marginal tax rate
- Analysis of benefits in the event of succession

CHF 250
per hour

Estate planning



Analysis of the current situation and estate planning under Swiss law. In accordance with the wishes communicated to the bank, the following questions can also be examined:

- Legal heirs and compulsory heirs
- Will (formal and substantive requirements)
- Inheritance agreement (benefits and formal requirements)
- Executor (role and form of appointment)
- Bequest of usufruct (in favour of the surviving spouse or another person)
- Appointment of heirs, substitute heirs, substitution of trustee, allocation of assets to a foundation
- Marriage contract
- Practical aspects (steps to be taken in the event of death and deadlines to be respected)

CHF 250
per hour

Own personal advance directives



Information on the advance directives in the event of incapacity and the advance directives provided for under Swiss law (benefits, formal requirements, registration). Provision of a standard model for advance directives in the event of incapacity and a link to advance directive forms.

CHF 80

Pension planning analysis



Analysis of all types of insurance and pension benefits (3-pillar system) in the event of temporary incapacity to work, disability, death and ordinary retirement.

CHF 750
to 1,500

Financial planning




Planning the evolution of global assets for the different stages of life (including pension planning, Swiss taxation, real estate, investment, inheritance and matrimonial law), taking into account the specific circumstances and objectives of the client.

CHF 2,500
to 4,500

Contact

 Your personal adviser

 Online advice 058 211 21 00; Mon-Fri: 7.30 am to 7.30 pm; Sat: 9 am to 4 pm; Sun: 9 am to 1 pm

 info@bcge.ch

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