

FIDLEG express qualifying examination

Urs Boller



RISK PROFILE, INVESTMENT STRATEGY AND INVESTMENT CONSTRAINTS

Your risk profile:
Your corresponding investment strategy:
Investment constraints:

ASSETS

The asset distribution below is based on the information you provided to us on the data collection date.

Your asset distribution at start of planning

Tied assets	13.92%	Liquid assets	64.02%
Insurances	0%	Non liquid assets	4.69%
Bank accounts	17.37%	Real estate (net)	0%

Summary assets in CHF ca. at start of planning

Assets (Gross)	1,066,845	Pension fund capital Elisabeth Schön	469,689
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COMMENTS

I was explained the adjacent contents of the header boxes: RISK PROFILE, INVESTMENT STRATEGY AND INVESTMENT CONSTRAINTS, ASSETS, COMMENTS.
By signing this section I confirm to having understood such content.

Location/Date: _____ Signature: _____

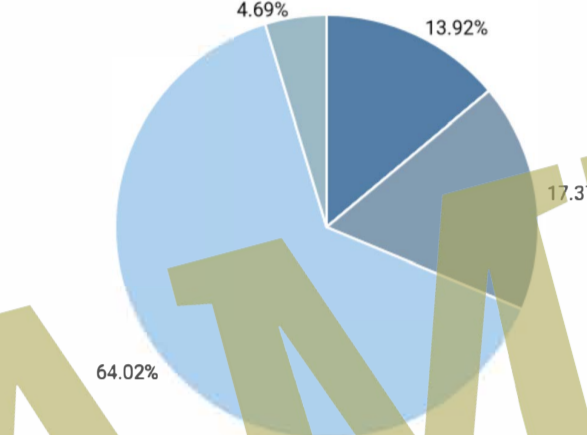
INCOME AND ASSET STATUS

A ASSETS

A1 Tied assets		
1 Pillar 3a insurance 123 Urs Boller (until 05/01/2030)	6,768	148,540
Total tied assets		148,540
A3 Liquid assets (existing bank accounts and funds)		
1 Anteilschein Soft, St. Gallen Urs Boller (100%)		25,000
2 Baugenossenschaft Soft, St. Gallen Urs Boller (100%)	2.75%	30,000
3 Darlehen an Esther Urs Boller (100%)	1.00%	200,000
4 Lieferando GmbH Urs Boller (100%)		127,962
5 Stammanteil Lieferando GmbH Urs Boller (100%)		300,000
6 Migrosbank Anlagebankkonto Urs Boller (100%)	0.09%	52,521
7 Raiffeisen Anlagebankkonto Urs Boller (100%)	0.19%	40,428
8 Raiffeisen Privatkonto Urs Boller (100%)		57,802
9 Raiffeisenbank Urs Boller (100%)	0.08%	34,592
Total liquid assets		868,305
A4 Assets with term		
1 Migros Bank Urs Boller (100%)	3.00%	50,000
Total assets with term		50,000
A5 TOTAL LIQUID ASSETS AND ASSETS WITH TERM		918,305
A7 TOTAL ASSETS		1,066,845
C NET ASSETS		1,066,845

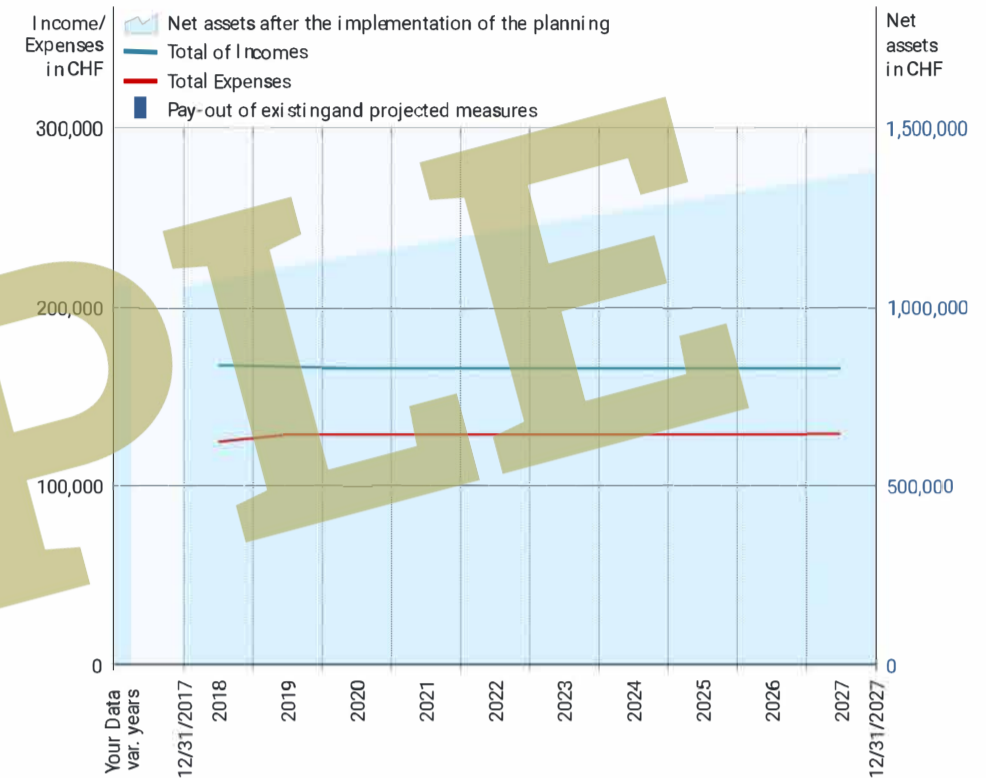
ASSET DISTRIBUTION*

- 13.92% Tied assets
- 17.37% Bank accounts
- 64.02% Liquid assets
- 4.69% Non liquid assets



* Asset distribution is based on the information you provided to us on the data collection date.

ASSET TREND



1 Urs Boller	08/04/1970	48	49	50	51	52	53	54	55	56	57
2 Year		2018	2019	2020	2021	2022	2023	2024	2025	2026	2027
3 Duration		0	1	2	3	4	5	6	7	8	9
D INCOME											
1 Income Urs Boller		145,172	145,172	145,172	145,172	145,172	145,172	145,172	145,172	145,172	145,172
2 Ertrag aus Beteiligung St. Galler Superarena GmbH Urs Boller (No Social contribution / AHV)		20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
3 Securities income Urs Boller		2,657	1,804	971	971	971	971	971	972	972	972
TOTAL INCOMES		167,829	166,976	166,143	166,143	166,143	166,143	166,143	166,144	166,144	166,144
E EXPENSES											
E1 HOUSEHOLD BUDGET		86,018	86,018	86,018	86,018	86,018	86,018	86,018	86,018	86,018	86,018
E2 Budget changes due to adjusting life period											
1 Elimination pillar 3a Urs Boller											
2 Cantonal income taxes Urs Boller	ca.	31,433	31,234	31,011	31,011	31,011	31,011	31,011	31,011	31,011	31,011
3 Federal income taxes Urs Boller	ca.	7,600	7,512	7,413	7,413	7,413	7,413	7,413	7,413	7,413	7,413
4 Asset taxes of previous year Urs Boller	ca.	4,260	4,376	4,490	4,490	4,603	4,711	4,819	4,926	5,032	5,138
TOTAL EXPENSES		125,051	129,024	128,818	128,932	129,045	129,153	129,261	129,368	129,474	129,580
F SAVINGS POTENTIAL per year before the implementation of the plan		42,778	37,952	37,325	37,211	37,098	36,990	36,882	36,776	36,670	36,564

PRECAUTION PLANNING

NET ASSETS (C)		1,066,845
G DISBURSEMENTS, INCIDENTS AND DESIRES OF CLIENT		
G1 Disbursements for existing measures (consultation event)		
1 Survival benefit 3a insurance AXA 123 Urs Boller	ca.	
2 Payout 3a bank account Urs Boller	ca.	
3 Migros Bank 05/30/2011 - 05/30/2021 Urs Boller (100%)		1,500
4 Payout Darlehen an Esther Urs Boller (100%)		200,000
5 Capital taxes on payouts pillar 3a / vested benefits Urs Boller		
Total Disbursements for existing and planned measures		1,500
H TOTAL AT YOUR DISPOSAL for reinvestments and investments		44,278
K IMPROVEMENTS AND MEASURES		
K1 Optimization of financial precautions		
1 Purchases into pension fund, Urs Boller		20,000
2 Increase (+) / Reduce (-) premium for pillar 3a to the maximum, Urs Boller		58
TOTAL PRECAUTION INVESTMENTS		20,058
M Impact of improvements and measures		
Total impact of improvements and measures		7,166
O SAVINGS POTENTIAL after the implementation of the plan		31,444

ASSET GROWTH

P ASSETS		
Q TIED ASSETS (A1)	ca.	148,540
R1 BANK ACCOUNTS PLUS FREE LIQUID ACCOUNT (A3)	ca.	216,787
R2 LIQUID ASSETS (A4)	ca.	682,962
R3 ASSETS WITH TERM (A4)	ca.	50,000
R4 TOTAL LIQUID ASSETS AND WITH TERMS (A5)	ca.	1,098,289
W NET ASSETS AFTER IMPLEMENTATION OF THE PLANNING (C)	ca.	1,098,289

RISK COVERAGE

X INSURANCES		
X2 Property insurances		
1 Household	-	
2 Valuables	-	
3 Motor vehicles	3,000	09/2038
X3 Asset insurances		
1 Personal liability	-	
2 Legal expenses	-	

On signature, I confirm having fully understood the plan and its content. Location/Date: _____ Signature: _____