

Financial planning

A serene
future
beyond

retirement

Financial planning allows you to gain a comprehensive understanding of your finances with a view to optimising your wealth over the long term.

1. What issues are covered?

- changes in your **budget**: your income and expenditure, your needs, and your ability to save now and in the future
- **taxation**: how can this be optimised? What will be the tax implications of the decisions you make?
- your **financial reserves**: what will you need to maintain your lifestyle and what amount will you leave to pass on to the next generation?
- **real estate**: buying and selling, financing, retaining ownership, reducing mortgages, and other related questions
- **pensions** and managing life's risks: can you remain financially independent whatever happens? What income and assets would your loved ones have to live on if you were not around tomorrow?
- **your estate**: what solutions are available? Should you make gifts during your lifetime? If so, how much?

We will address all these interconnected issues comprehensively and in detail.

2. Here's what our financial planners will look at for you

- your family's existing pension provision (for disability, retirement and bereavement) from a state, occupational and personal savings perspective
- how your assets are structured and whether this is appropriate for your future needs and goals
- your tax status and sustainable strategies for optimising the income and wealth taxes you pay
- the impact of changes in your personal or professional circumstances on your finances

3. How you will benefit

- a **detailed, transparent and comprehensive financial overview** to guide your life decisions
- projections regarding your financial status (income, wealth and taxation) **over the next 20–30 years**
- recommendations tailored to your current circumstances and aspirations, providing a **tangible foundation for decision-making** that will help you to achieve your goals
- **sustainable tax savings**
- access to our network of specialists

Our comprehensive financial advice will save you both time and money. With a consolidated view of your assets and liabilities, you can approach the coming years with peace of mind, knowing that you're well prepared for whatever lies ahead.

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