

## How we find the optimal solution for your SME



### Financing

- Comparison of assets and obligations
- Liquidity and financial planning
- Optimal financing strategy
- Transparent overview of fees and customer-oriented price negotiations
- Optimization of your banking costs and fees



### Provision

- Determination of your risk profile and preparation of an up-to-date pension analysis
- Analysis and optimization of pension fund solutions
- Advice on AHV, BVG and pillars 3a and 3b
- Protection in the event of disability / death due to accident or illness
- Preparation of a retirement plan



### Insurances

- Analysis of your initial situation and your existing insurance policies
- Overview of benefits with evaluation of excess insurance or possible insurance gaps
- Price/performance comparison of different insurance providers
- Transparent premium comparison including cost savings overview
- Customer-oriented price and contract negotiations



### Taxes

- Analysis of optimization options for salary and dividend payments
- Tax-optimized payments into the respective pension funds
- Early planning increases the scope for action
- Long-term retention of profit in the form of «non-operating funds»
- Regular dividend payments