smzh

tailor-made. holistic. for you.
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360° CHECK-UP

With the help of our holistic approach, we develop **tailor-made, holistic and sustainable solutions** for you in the areas of **finance & investments**, **pensions & insurance**, **mortgages & real estate** and **tax & law**.

How we find the optimum solution for you

5 reasons that speak for our 360° check-up

- As an independent advisor, we guarantee you customized and comprehensive solutions for your current phase of life and all future phases.
- We develop a strategy to bring you one step closer to your goals and wishes.
- You have one contact person for all your concerns, but benefit from all our expert knowledge and the complete infrastructure.
- You will receive a detailed overview of your current solutions in the areas of finance & investments, pensions & insurance, mortgages & real estate and taxes & law.
- We handle important contract and price negotiations with third parties.

Make an appointment today a non-binding initial consultation

+41 43 355 44 55
contact@smzh.ch

Or visit us

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YOUR HOLISTIC ADVICE

Finances

- Statement of income and expenses Comparison of assets and liabilities Liquidity and financial planning
- Consideration of your current phase of life and upcoming events
- Proactive support and assistance with all your questions about financing

Attachments

- Optimal investment strategy
- Development and review of your investment and risk profile
- Transparent overview of fees and customer-oriented price negotiations
- Optimization of your banking costs and fees Development of hedging strategies

Precaution

- Preparation of your current pension analysis Advice on the first, second and third pillars
- Protection in the event of disability / death due to accident or illness
- Consideration of the amortization options for
- Home financing
- Analysis and optimization of your pension fund solutions Preparation of a pension plan

Insurances

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

Real estate

- Search and find the right property
- Market value estimate of the desired property
- Development of a residential and investment property portfolio Development and implementation of a real estate sales strategy Regular monitoring of the real estate portfolio
- Preparation of liquidity planning

Mortgages

- Creation of a comprehensive financing concept
- Find a suitable financing partner
- Defining the ideal mortgage amount and optimizing interest rates Comparison of direct vs. indirect amortization Customer-oriented interest rate and contract negotiations

Law

- Analysis of your current estate situation
- Development of customized solutions (advance care directive, living will, will, marriage contract, inheritance contract, etc.)
- Advice and support in the context of adult protection law
- Regular review of the solutions adopted
- Assumption of executor mandates and activity as a precautionary representative

Taxes

- Tax advice for natural persons in the following areas:
  - Income and wealth taxes
  - Pension capital withdrawal taxes
  - Property gains taxes
  - Inheritance and gift taxes
- Preparation of tax returns for natural persons