



360° CHECK-UP
YOUR HOLISTIC CONSULTATION



Thomas Kaufmann

Chairman of the Board of
Directors at smzh ag



Thanks to my many years of experience in the financial sector I know how important it is to consider not just individual aspects, but the full picture of all the financial circumstances. This is why we have developed our 360° Check-Up. It is designed to provide our customers not only with an overview, but also to show them where they could optimize their financials, and also where they could make use of synergies.



Our guiding principle

With the help of our holistic approach, we want to find the optimal solution for you in the areas of finance & investments, pensions & insurances, mortgages & real estate and taxes & law.

We focus on personal conversations, because we firmly believe that we first need to understand your current situation, as well as your wishes and goals, in order to offer you the best possible advice.

It is important to us that we can not only advise you in the various phases of your life, but that we can also proactively accompany you. This is the only way we can develop tailor-made solutions for you at all times.

We would like to support you in financial matters - now and in the future.

5 reasons that speak for our 360° check-up

- As an independent consultant, we guarantee you customized and comprehensive solutions for your current situation and all future phases of life.
- To bring you one step closer to your goals and wishes, we develop a strategy accordingly.
- You have your dedicated 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 and investments, Pensions & Insurance, Mortgages & Real Estate and Taxes & Law.
- We take on the task of holding the important contract and price negotiations with third parties.

How we find the optimal solution for you



Our 360° check-up

tailor-made. holistic.



Finances

- Statement of income and expenditure
- 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



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
- Define the ideal mortgage amount and optimize interest rates
- Comparison of direct vs. indirect amortization
- Customer-oriented interest rate and contract negotiations

Our 360° check-up

for you.



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 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
- Transparent premium comparison including cost savings overview
- Customer-oriented price and contract negotiations



Law

- Analysis of your current estate situation
- Development of customized solutions (advance care directive, living will, testament, 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

- Steuerberatung für natürliche Personen in den Bereichen:
 - Einkommens- und Vermögenssteuern
 - Vorsorgekapitalbezugssteuern
 - Grundstücksgewinnsteuern
 - Erbschafts- und Schenkungssteuern
- Erstellung von Steuererklärungen für natürliche Personen

Testimonials

What our customers say



Michel Bronner

Managing Director and owner of A Plus Reinigungen AG

As an entrepreneur, I would like to concentrate on our business and leave issues such as pensions, taxes and legal matters in trustworthy hands. And not only with regard to business matters, but also as a private individual. I am therefore all the happier that I can rely on smzh ag for all my concerns and know that they will implement everything according to my wishes.



Katja Grossmann

Ski racer and Certified nursing specialist HF

As a ski racer, I know how quickly you can get injured. That's why it's all the more important to me that my financial and pension matters are always optimally organized. Thanks to the service provided by smzh ag, I know that this is the case and can devote myself to my runs in peace.



Daniel Schmid

COO DeinDeal

Every day we offer our customers attractive top articles and services with up to 70% discount. We have our finger on the pulse - speed and reliability are our hallmarks. And that's exactly what I was looking for when it came to the important topics of finance, pensions, insurance and taxes for me as a private individual. I have found it with smzh ag and have nothing but positive things to say about our collaboration and look forward to our future together.



Heidi & Toni Zemp

Owner Meier, Menznau, Beverages & Festival Furniture

Prompt, flexible and reliable: that's the way we work and that's what we appreciate about the consultants at smzh ag, both as entrepreneurs and as private individuals. By using their diverse services, we can not only concentrate perfectly on our day-to-day business, but also have more time for ourselves.



Mario Galvani

Management HUUSART

Not only as an entrepreneur, but also as a private individual, I appreciate it when things are done professionally, quickly and tailored to my needs. For this reason, I also trust the advice of smzh ag. They advise me competently, are always available to answer questions and always focus on my wishes and goals.



Simone Ruckli

Teacher Talentia

I was very impressed by the prompt service and professional assessment. Thanks to a personal relationship, I became aware of smzh ag and am happy to recommend them to others.

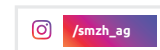
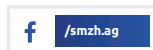


Arrange a no-obligation initial consultation today and find out more about our options for your company.

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We look forward to meeting you in person.



Let us together
with comprehensive and customized
solutions stronger than ever before.



 smzh