

# Budget planning for your retirement

Use this simple planning aid to compare your living expenses after retirement with your current ones. It helps you see at a glance how your financial needs change and what you have to take into account in budget planning for the third phase of your life.

	Current situation	Situation following retirement
<b>Accommodation (rental apartment)</b>		
	Rent incl. ancillary costs	
<b>Accommodation (ownership)</b>		
	Interest expenses	
	Mortgage repayments	
	Maintenance/repairs/replacement fund	
	Heating costs (oil, gas, etc.)/electricity	
	Buildings insurance/immovable property tax	
	Water/sewage/waste disposal	
	Gardening	
<b>Insurance/pension</b>		
	Health insurance plan/co-insurance/deductible	
	Physician/dentist/medications	
	Personal liability/household contents/accident	
	Pillar 3a	
	Other insurance policies	
<b>Travel expenses</b>		
	Travel pass for rail/tram/bus	
	Bicycle/moped	

**Motor vehicles**

---

Taxes (driver and vehicle licensing department)

---

Insurance (liability/collision)

---

Maintenance/service/membership/fuel

---

Garage/parking space

---

Amortization/leasing

---

**Miscellaneous (leisure and consumer items)**

---

Telephone/mobile phone/radio/TV

---

Newspapers/magazines

---

Association/club contributions

---

School/education/training

---

Music/sport

---

Going out (opera, theater, cinema, dining out, etc.)

---

Vacation/travel

---

Other leisure activities

---

**Household**

---

Food and drink

---

Ancillary costs (washing/cleaning items,  
personal hygiene, etc.)

---

Meals at restaurants

---

Household help/childcare

---

Household pets

---

**Expenditure on personal items**

---

Clothes/underwear/shoes

---

Hairdresser/optician

---

Gifts/charity

---

Allowance/pocket money (children)

---

**Monies set aside**

---

Unforseeable expenses

---

**Taxes**

---

Federal/cantonal/municipal/church

---

**Total expenditure**

---

Total expenditure

---

**Contact us**

We will be happy to arrange a personal consultation.

Call us at 0844 200 114\*

For more information, visit our website at:

**[credit-suisse.com/financialplanning](http://credit-suisse.com/financialplanning)**

\* Telephone calls may be recorded.

**CREDIT SUISSE (Switzerland) Ltd.,**  
**part of UBS Group**  
P.O. Box  
CH-8070 Zurich  
**credit-suisse.com**

Tax treatment depends on the individual circumstances of each client and may be subject to change in the future. This material does not contain tax advice of any kind. Any tax related general information provided with this material is not a substitute for comprehensive individual tax advice. You should consult with a professional tax advisor as you deem necessary. The information provided herein constitutes marketing material. It is not investment advice or otherwise based on a consideration of the personal circumstances of the addressee nor is it the result of objective or independent research. The information provided herein is not legally binding and it does not constitute an offer or invitation to enter into any type of financial transaction. The information provided herein was produced by Credit Suisse AG and/or its affiliates (hereafter "CS") with the greatest of care and to the best of its knowledge and belief. The information and views expressed herein are those of CS at the time of writing and are subject to change at any time without notice. They are derived from sources believed to be reliable. CS provides no guarantee with regard to the content and completeness of the information and where legally possible does not accept any liability for losses that might arise from making use of the information. If nothing is indicated to the contrary, all figures are unaudited. The information provided herein is for the exclusive use of the recipient. Neither this information nor any copy thereof may be sent, taken into or distributed in the United States or to any U. S. person (within the meaning of Regulation S under the US Securities Act of 1933, as amended). It may not be reproduced, neither in part nor in full, without the written permission of CS. Your Personal Data will be processed in accordance with the Credit Suisse privacy statement accessible at your domicile through the official Credit Suisse website <https://www.credit-suisse.com>. In order to provide you with marketing materials concerning our products and services, Credit Suisse AG and its subsidiaries may process your basic Personal Data (i.e. contact details such as name, e-mail address) until you notify us that you no longer wish to receive them. You can opt-out from receiving these materials at any time by informing your Relationship Manager.

Copyright © 2022 CREDIT SUISSE. All rights reserved.