Dynamic Report

March 21, 2018

SmarP calculation

Disclaimer: The results of this calculations do not have any legal value.

Theory

Here goes some theory on how we compute the results

Inputs

Case:

```
## [1] "General"
```

Given the Inputs:

- Salary

```
## [1] 0
```

- Birthdate

```
## [1] "1980-12-31"
```

- Salary Growth Rate

```
## [1] 0
```

- CurrentPillar II

```
## [1] 0
```

- Amount of Pillar II purchase

```
## [1] 0
```

- Type of Pillar II purchase

```
## [1] "SingleP2"
```

- BVGMindestzinssatz Rate

```
## [1] 0.01
```

- Amount of Pillar III purchase

```
## [1] 0
```

- Current Pillar III
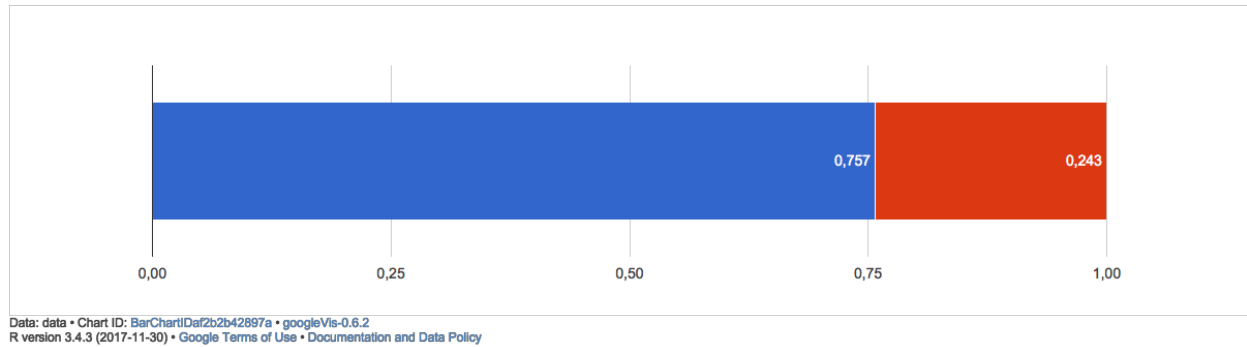
```
## [1] 50000
```

- Pillar III return

```
## [1] 0.01
```

- Postal Code of residence

```
## [1] 8001
```

- Kanton of residence

```
## [1] "ZH"
```

- Number of Kids

```
## [1] 0
```

- Church Affiliation

```
## [1] "N"
```

- Rate Group

```
## [1] "A"
```

- Maximum of Tax contribution

```
## [1] 10000
```

- Desired Retirement Date

```
## [1] "1980-12-31"
```

- Retirement Age

```
## [1] 65
```

- TaxRate

```
## [1] 0.1
```
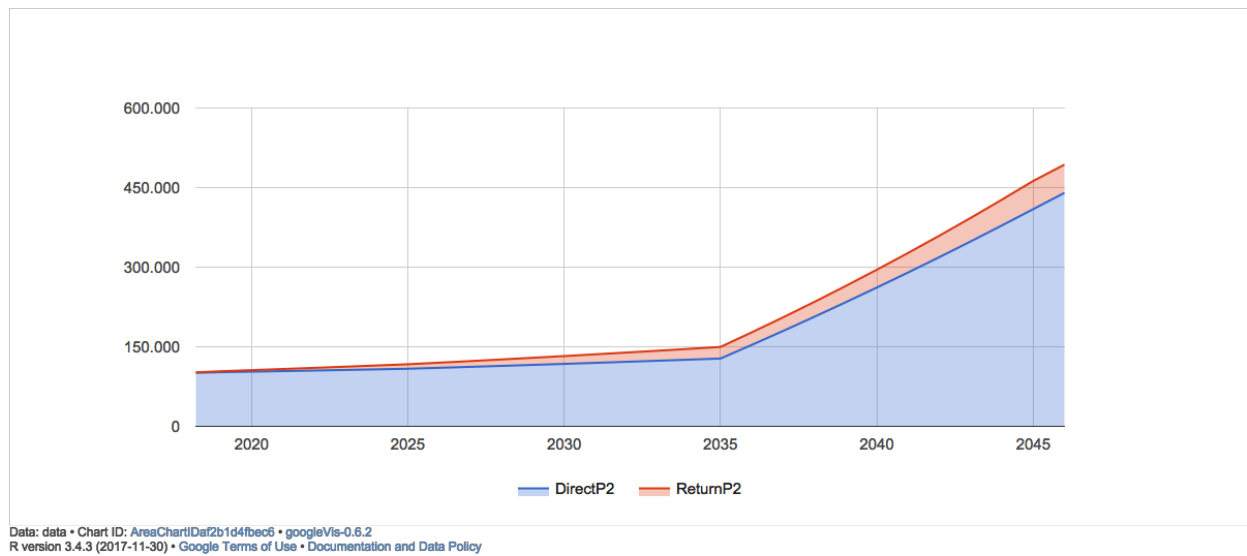
Output

BarPlot

Timeseries Plot

```
webshot::webshot(plot(plot1), file = "plot1.png", delay = 5)
```

Tabular Results

Table 1: Road2Retirement (continued below)

calendar	AgePath	BVGcontriburionrates	DirectP2	ReturnP2	TotalP2
2018-03-21	37	0.01	0	0	0
2018-12-31	38	0.01	0	0	0
2019-12-31	39	0.01	0	0	0
2020-12-31	40	0.01	0	0	0
2021-12-31	41	0.01	0	0	0
2022-12-31	42	0.01	0	0	0
2023-12-31	43	0.01	0	0	0
2024-12-31	44	0.01	0	0	0
2025-12-31	45	0.015	0	0	0
2026-12-31	46	0.015	0	0	0
2027-12-31	47	0.015	0	0	0
2028-12-31	48	0.015	0	0	0
2029-12-31	49	0.015	0	0	0
2030-12-31	50	0.015	0	0	0
2031-12-31	51	0.015	0	0	0
2032-12-31	52	0.015	0	0	0
2033-12-31	53	0.015	0	0	0
2034-12-31	54	0.015	0	0	0
2035-12-31	55	0.18	0	0	0
2036-12-31	56	0.18	0	0	0
2037-12-31	57	0.18	0	0	0
2038-12-31	58	0.18	0	0	0
2039-12-31	59	0.18	0	0	0
2040-12-31	60	0.18	0	0	0
2041-12-31	61	0.18	0	0	0
2042-12-31	62	0.18	0	0	0
2043-12-31	63	0.18	0	0	0
2044-12-31	64	0.18	0	0	0
2045-12-31	65	0.18	0	0	0

Table 2: Table continues below

t	BVGDirect	BVGContributions	BVGpurchase	ExpectedSalaryPath
0.7808	0	0	0	0
1	0	0	0	0
1.003	0	0	0	0
1	0	0	0	0
1	0	0	0	0
1	0	0	0	0
1.003	0	0	0	0
1	0	0	0	0
1	0	0	0	0
1	0	0	0	0
1.003	0	0	0	0
1	0	0	0	0
1	0	0	0	0
1	0	0	0	0
1.003	0	0	0	0
1	0	0	0	0

t	BVGDirect	BVGContributions	BVGpurchase	ExpectedSalaryPath
1	0	0	0	0
1	0	0	0	0
1.003	0	0	0	0
1	0	0	0	0
1	0	0	0	0
1	0	0	0	0
1.003	0	0	0	0
1	0	0	0	0
1	0	0	0	0
1	0	0	0	0
1.003	0	0	0	0
1	0	0	0	0
0	0	0	0	0

Table 3: Table continues below

DirectP3	ReturnP3	TotalP3	P3ContributionPath	P3purchase	DirectTax
50000	391.9	50392	50000	0	0
50000	898.4	50898	0	0	0
50000	1411	51411	0	0	0
50000	1928	51928	0	0	0
50000	2450	52450	0	0	0
50000	2977	52977	0	0	0
50000	3511	53511	0	0	0
50000	4049	54049	0	0	0
50000	4592	54592	0	0	0
50000	5141	55141	0	0	0
50000	5696	55696	0	0	0
50000	6256	56256	0	0	0
50000	6821	56821	0	0	0
50000	7392	57392	0	0	0
50000	7971	57971	0	0	0
50000	8553	58553	0	0	0
50000	9142	59142	0	0	0
50000	9736	59736	0	0	0
50000	10338	60338	0	0	0
50000	10945	60945	0	0	0
50000	11557	61557	0	0	0
50000	12176	62176	0	0	0
50000	12803	62803	0	0	0
50000	13434	63434	0	0	0
50000	14071	64071	0	0	0
50000	14715	64715	0	0	0
50000	15367	65367	0	0	0
50000	16024	66024	0	0	0
50000	16024	66024	0	0	0

ReturnTax	TotalTax	TaxBenefits	TaxRatePath	TotalContr	Total
0	0	0	0.1	0	50392

ReturnTax	TotalTax	TaxBenefits	TaxRatePath	TotalContr	Total
0	0	0	0.1	0	50898
0	0	0	0.1	0	51411
0	0	0	0.1	0	51928
0	0	0	0.1	0	52450
0	0	0	0.1	0	52977
0	0	0	0.1	0	53511
0	0	0	0.1	0	54049
0	0	0	0.1	0	54592
0	0	0	0.1	0	55141
0	0	0	0.1	0	55696
0	0	0	0.1	0	56256
0	0	0	0.1	0	56821
0	0	0	0.1	0	57392
0	0	0	0.1	0	57971
0	0	0	0.1	0	58553
0	0	0	0.1	0	59142
0	0	0	0.1	0	59736
0	0	0	0.1	0	60338
0	0	0	0.1	0	60945
0	0	0	0.1	0	61557
0	0	0	0.1	0	62176
0	0	0	0.1	0	62803
0	0	0	0.1	0	63434
0	0	0	0.1	0	64071
0	0	0	0.1	0	64715
0	0	0	0.1	0	65367
0	0	0	0.1	0	66024
0	0	0	0.1	0	66024