

# Dynamic Report

*March 15, 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

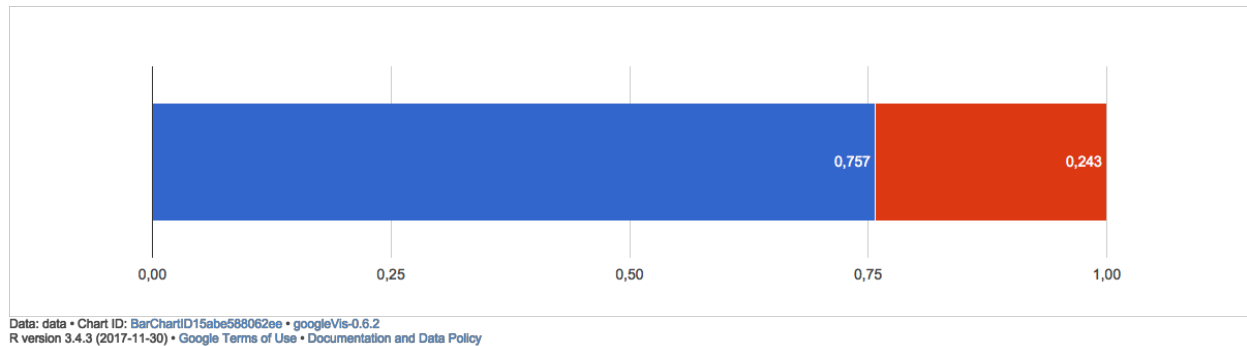
Given the Inputs:

- Salary  
## [1] 100000
- Birthdate  
## [1] "1980-12-31"
- Salary Growth Rate  
## [1] 0.02
- CurrentPillar II  
## [1] 0
- Amount of Pillar II purchase  
## [1] 0
- Type of Pillar II purchase  
## [1] "SingleP2"
- (Tax?) 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"
  • Tariff
## [1] "NA"
  • Number of Kids
## [1] 0
  • Church Affiliation
## [1] "N"
  • Rate Group
## [1] "A"
  • Maximum of Tax contribution
## [1] 6768
  • Desired Retirement Date
## [1] "1980-12-31"
```

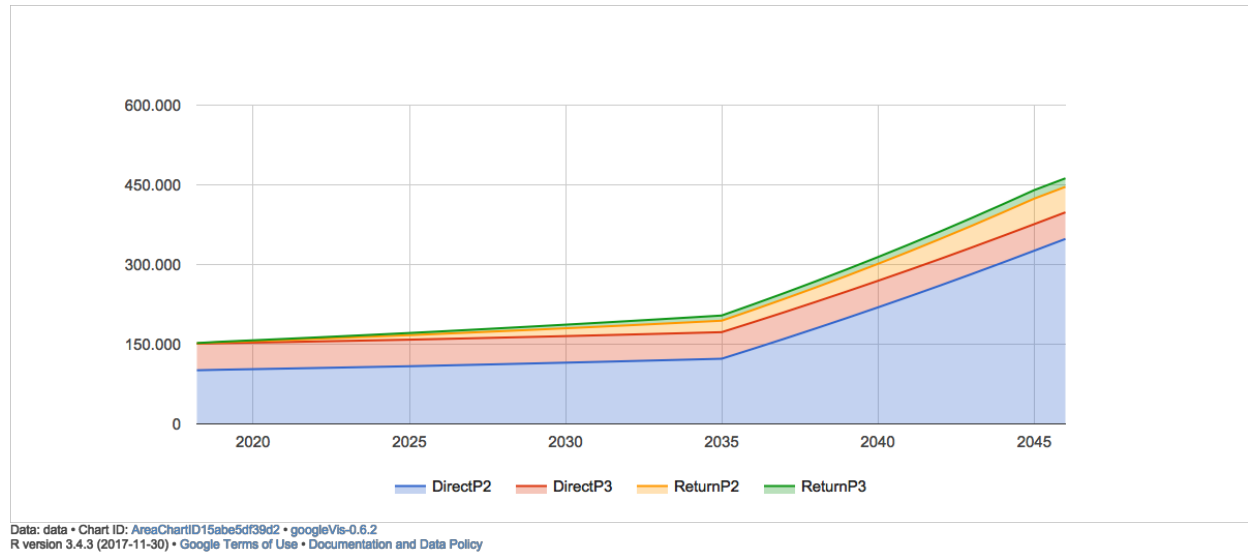
## Output

BarPlot



Timeseries Plot

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



## Tabular Results

Table 1: Road2Retirement (continued below)

calendar	AgePath	BVGcontributionrates	DirectP2	ReturnP2	TotalP2
2018-03-15	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	0.011	0	0	0
2026-12-31	46	0.011	0	0	0
2027-12-31	47	0.011	0	0	0
2028-12-31	48	0.011	0	0	0
2029-12-31	49	0.011	0	0	0
2030-12-31	50	0.011	0	0	0
2031-12-31	51	0.011	0	0	0
2032-12-31	52	0.011	0	0	0
2033-12-31	53	0.011	0	0	0
2034-12-31	54	0.011	0	0	0
2035-12-31	55	0.13	0	0	0
2036-12-31	56	0.13	0	0	0
2037-12-31	57	0.13	0	0	0
2038-12-31	58	0.13	0	0	0
2039-12-31	59	0.13	0	0	0
2040-12-31	60	0.13	0	0	0

calendar	AgePath	BVGcontriburionrates	DirectP2	ReturnP2	TotalP2
2041-12-31	61	0.13	0	0	0
2042-12-31	62	0.13	0	0	0
2043-12-31	63	0.13	0	0	0
2044-12-31	64	0.13	0	0	0
2045-12-31	65	0.13	0	0	0

Table 2: Table continues below

t	BVGDirect	BVGContributions	BVGpurchase	ExpectedSalaryPath
0.7973	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
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
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	400.2	50400	50000	0	0
50000	906.8	50907	0	0	0
50000	1420	51420	0	0	0
50000	1937	51937	0	0	0
50000	2459	52459	0	0	0
50000	2986	52986	0	0	0
50000	3520	53520	0	0	0

DirectP3	ReturnP3	TotalP3	P3ContributionPath	P3purchase	DirectTax
50000	4058	54058	0	0	0
50000	4601	54601	0	0	0
50000	5150	55150	0	0	0
50000	5705	55705	0	0	0
50000	6265	56265	0	0	0
50000	6831	56831	0	0	0
50000	7402	57402	0	0	0
50000	7980	57980	0	0	0
50000	8563	58563	0	0	0
50000	9152	59152	0	0	0
50000	9746	59746	0	0	0
50000	10348	60348	0	0	0
50000	10955	60955	0	0	0
50000	11567	61567	0	0	0
50000	12186	62186	0	0	0
50000	12813	62813	0	0	0
50000	13444	63444	0	0	0
50000	14082	64082	0	0	0
50000	14726	64726	0	0	0
50000	15378	65378	0	0	0
50000	16035	66035	0	0	0
50000	16035	66035	0	0	0

ReturnTax	TotalTax	TaxBenefits	TaxRatePath	TotalContr	Total
0	0	0	0.1	0	50400
0	0	0	0.1	0	50907
0	0	0	0.1	0	51420
0	0	0	0.1	0	51937
0	0	0	0.1	0	52459
0	0	0	0.1	0	52986
0	0	0	0.1	0	53520
0	0	0	0.1	0	54058
0	0	0	0.1	0	54601
0	0	0	0.1	0	55150
0	0	0	0.1	0	55705
0	0	0	0.1	0	56265
0	0	0	0.1	0	56831
0	0	0	0.1	0	57402
0	0	0	0.1	0	57980
0	0	0	0.1	0	58563
0	0	0	0.1	0	59152
0	0	0	0.1	0	59746
0	0	0	0.1	0	60348
0	0	0	0.1	0	60955
0	0	0	0.1	0	61567
0	0	0	0.1	0	62186
0	0	0	0.1	0	62813
0	0	0	0.1	0	63444
0	0	0	0.1	0	64082
0	0	0	0.1	0	64726
0	0	0	0.1	0	65378

ReturnTax	TotalTax	TaxBenefits	TaxRatePath	TotalContr	Total
0	0	0	0.1	0	66035
0	0	0	0.1	0	66035