

Dynamic Report

March 9, 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:

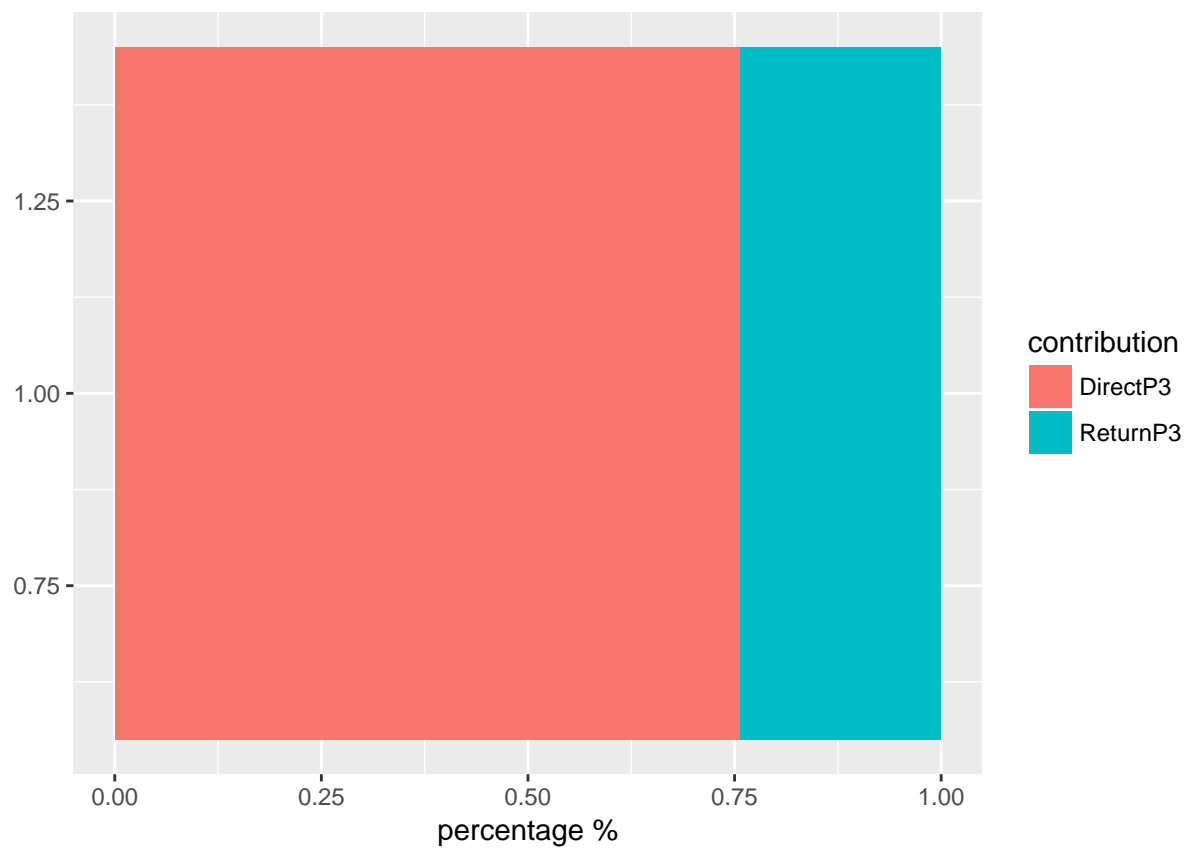
- Salary
[1] 100000
- Birthdate
[1] "1980-12-31"
- Salary Growth Rate
[1] 0.02
- CurrentPillar II
[1] 0
- Amount of Pillar II purchase
[1] 0
- Type of Pillar II purchase
[1] "SingleP2"
- (Tax?) Rate
[1] 0.01
- Amount of Pillar III purchase
[1] 0
- Current Pillar III
[1] 50000
- Pillar III return
[1] 0.01
- Postal Code of residence
[1] "8001"
- Kanton of residence

```
## [1] "ZH"
  • Tariff
## [1] "TA"
  • 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"
```

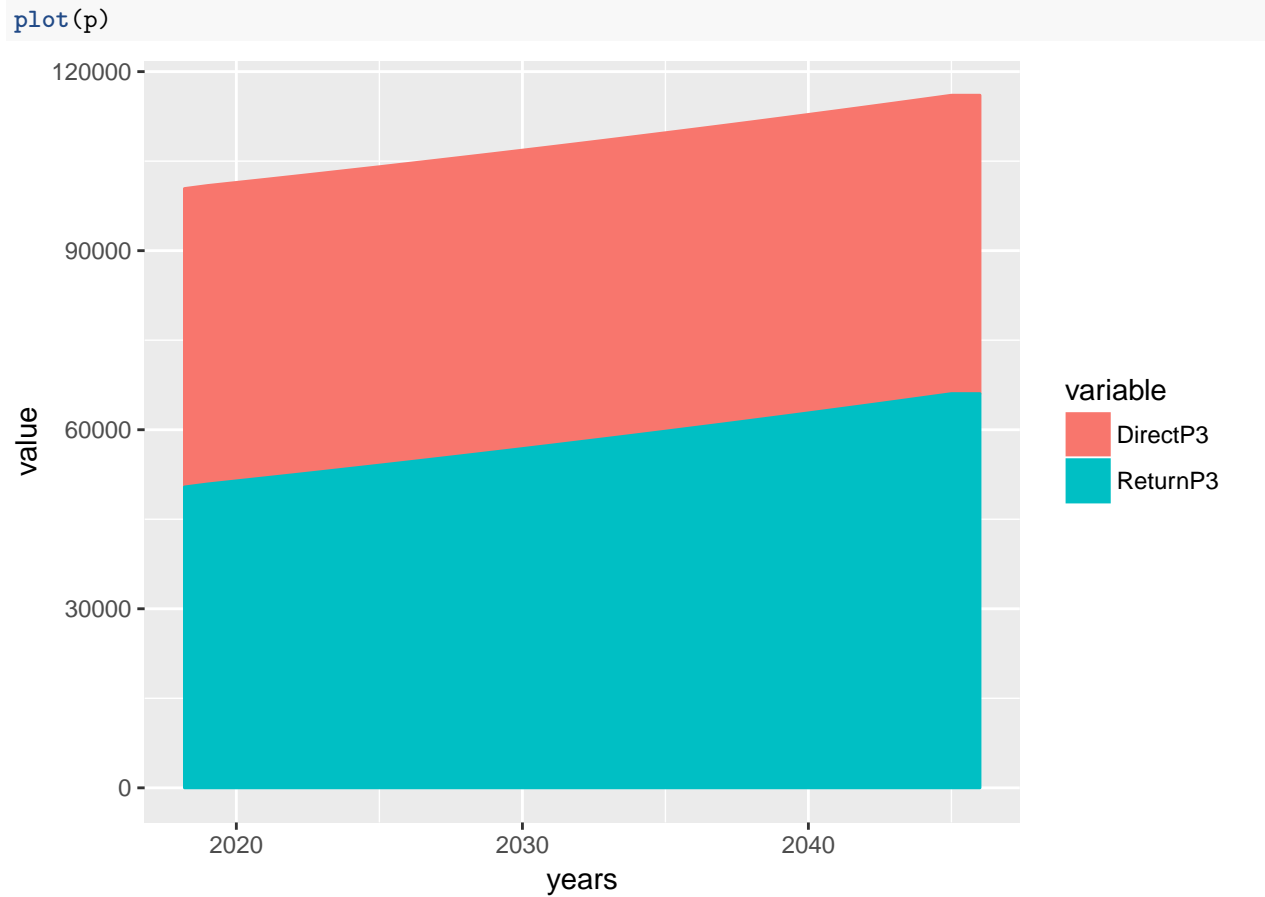
Output

BarPlot

```
plot(bar)
```



Timeseries Plot



Tabular Results

Table 1: Road2Retirement (continued below)

calendar	AgePath	BVGcontriburionrates	DirectP2	ReturnP2	TotalP2
2018-03-09	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

calendar	AgePath	BVGcontriburionrates	DirectP2	ReturnP2	TotalP2
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
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
0.8137	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	408.5	50409	50000	0	0
50000	915.1	50915	0	0	0
50000	1428	51428	0	0	0

DirectP3	ReturnP3	TotalP3	P3ContributionPath	P3purchase	DirectTax
50000	1945	51945	0	0	0
50000	2467	52467	0	0	0
50000	2994	52994	0	0	0
50000	3529	53529	0	0	0
50000	4067	54067	0	0	0
50000	4610	54610	0	0	0
50000	5159	55159	0	0	0
50000	5715	55715	0	0	0
50000	6275	56275	0	0	0
50000	6840	56840	0	0	0
50000	7411	57411	0	0	0
50000	7990	57990	0	0	0
50000	8573	58573	0	0	0
50000	9161	59161	0	0	0
50000	9756	59756	0	0	0
50000	10358	60358	0	0	0
50000	10965	60965	0	0	0
50000	11578	61578	0	0	0
50000	12196	62196	0	0	0
50000	12823	62823	0	0	0
50000	13455	63455	0	0	0
50000	14092	64092	0	0	0
50000	14736	64736	0	0	0
50000	15389	65389	0	0	0
50000	16046	66046	0	0	0
50000	16046	66046	0	0	0

ReturnTax	TotalTax	TaxBenefits	TaxRatePath	TotalContr	Total
0	0	0	0.2	0	50409
0	0	0	0.2	0	50915
0	0	0	0.2	0	51428
0	0	0	0.2	0	51945
0	0	0	0.2	0	52467
0	0	0	0.2	0	52994
0	0	0	0.2	0	53529
0	0	0	0.2	0	54067
0	0	0	0.2	0	54610
0	0	0	0.2	0	55159
0	0	0	0.3	0	55715
0	0	0	0.3	0	56275
0	0	0	0.3	0	56840
0	0	0	0.3	0	57411
0	0	0	0.3	0	57990
0	0	0	0.3	0	58573
0	0	0	0.3	0	59161
0	0	0	0.3	0	59756
0	0	0	0.3	0	60358
0	0	0	0.3	0	60965
0	0	0	0.3	0	61578
0	0	0	0.3	0	62196
0	0	0	0.3	0	62823

ReturnTax	TotalTax	TaxBenefits	TaxRatePath	TotalContr	Total
0	0	0	0.3	0	63455
0	0	0	0.3	0	64092
0	0	0	0.3	0	64736
0	0	0	0.3	0	65389
0	0	0	0.3	0	66046
0	0	0	0.3	0	66046