

Dynamic Report

March 8, 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:

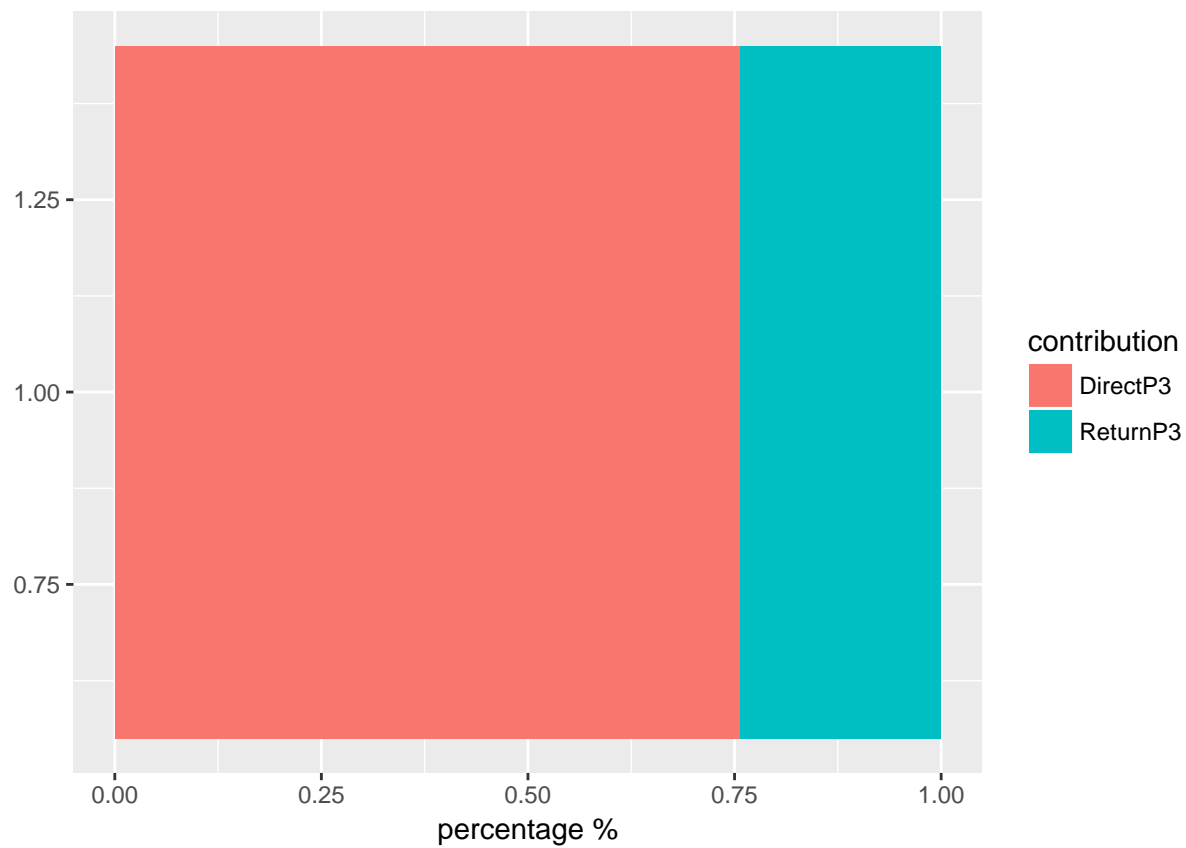
- Salary
[1] 100000
- Birthdate
[1] "1980-12-31"
- Salary Growth Rate
[1] 0.02
- CurrentPillar II
[1] 0
- Amount of Pillar II purchase
[1] 0
- Type of Pillar II purchase
[1] "SingleP2"
- (Tax?) Rate
[1] 0.01
- Amount of Pillar III purchase
[1] 0
- Current Pillar III
[1] 50000
- Pillar III return
[1]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

```
## [1] "ZH"
  • Tariff
## [1] "TA"
  • Number of Kids
## [1] "0kid"
  • Maximum of Tax contribution
## [1] 6768
  • Desired Retirement Date
## [1] "1980-12-31"
```

Output

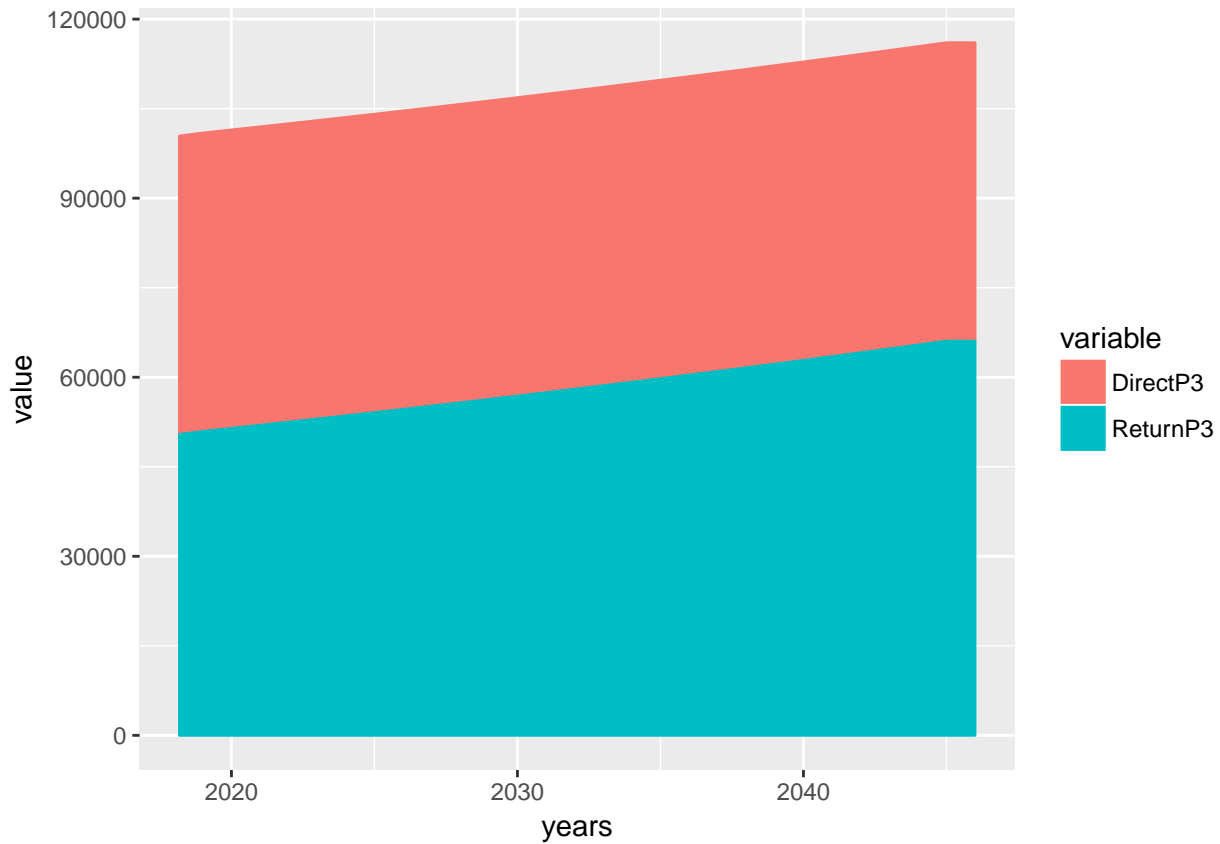
BarPlot

```
plot(bar)
```



Timeseries Plot

```
plot(p)
```



Tabular Results

Table 1: Road2Retirement (continued below)

calendar	AgePath	BVGcontriburionrates	DirectP2	ReturnP2	TotalP2
2018-03-08	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

calendar	AgePath	BVGcontriburionrates	DirectP2	ReturnP2	TotalP2
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
0.8164	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	409.9	50410	50000	0	0
50000	916.5	50917	0	0	0
50000	1430	51430	0	0	0
50000	1947	51947	0	0	0
50000	2469	52469	0	0	0

DirectP3	ReturnP3	TotalP3	P3ContributionPath	P3purchase	DirectTax
50000	2996	52996	0	0	0
50000	3530	53530	0	0	0
50000	4068	54068	0	0	0
50000	4611	54611	0	0	0
50000	5160	55160	0	0	0
50000	5716	55716	0	0	0
50000	6276	56276	0	0	0
50000	6842	56842	0	0	0
50000	7413	57413	0	0	0
50000	7992	57992	0	0	0
50000	8574	58574	0	0	0
50000	9163	59163	0	0	0
50000	9758	59758	0	0	0
50000	10360	60360	0	0	0
50000	10966	60966	0	0	0
50000	11579	61579	0	0	0
50000	12198	62198	0	0	0
50000	12825	62825	0	0	0
50000	13456	63456	0	0	0
50000	14094	64094	0	0	0
50000	14738	64738	0	0	0
50000	15391	65391	0	0	0
50000	16048	66048	0	0	0
50000	16048	66048	0	0	0

ReturnTax	TotalTax	TaxBenefits	TaxRatePath	TotalContr	Total
0	0	0	0.2	0	50410
0	0	0	0.2	0	50917
0	0	0	0.2	0	51430
0	0	0	0.2	0	51947
0	0	0	0.2	0	52469
0	0	0	0.2	0	52996
0	0	0	0.2	0	53530
0	0	0	0.2	0	54068
0	0	0	0.2	0	54611
0	0	0	0.2	0	55160
0	0	0	0.3	0	55716
0	0	0	0.3	0	56276
0	0	0	0.3	0	56842
0	0	0	0.3	0	57413
0	0	0	0.3	0	57992
0	0	0	0.3	0	58574
0	0	0	0.3	0	59163
0	0	0	0.3	0	59758
0	0	0	0.3	0	60360
0	0	0	0.3	0	60966
0	0	0	0.3	0	61579
0	0	0	0.3	0	62198
0	0	0	0.3	0	62825
0	0	0	0.3	0	63456
0	0	0	0.3	0	64094

ReturnTax	TotalTax	TaxBenefits	TaxRatePath	TotalContr	Total
0	0	0	0.3	0	64738
0	0	0	0.3	0	65391
0	0	0	0.3	0	66048
0	0	0	0.3	0	66048