

Dynamic Report

March 13, 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

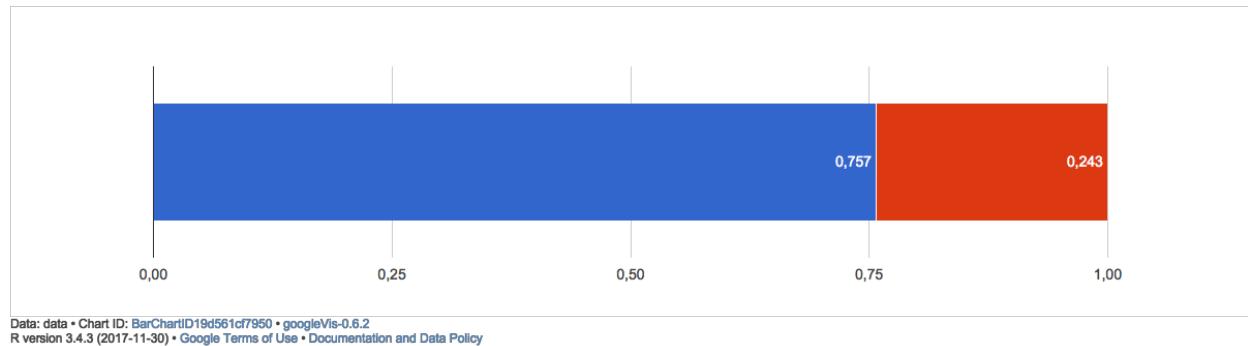
Given the Inputs:

- 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"
```

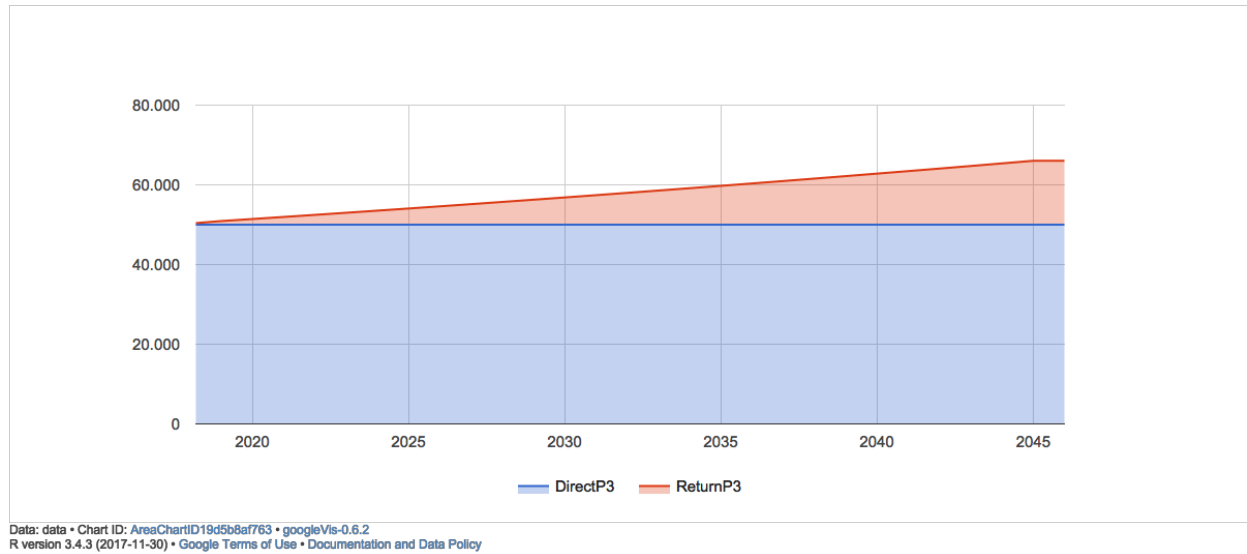
Output

BarPlot



Timeseries Plot

```
webshot::webshot(plot(plot1), file = "plot1.png", delay = 2)
```



Tabular Results

Table 1: Road2Retirement (continued below)

calendar	AgePath	BVGcontributionrates	DirectP2	ReturnP2	TotalP2
2018-03-13	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
0.8027	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	403	50403	50000	0	0
50000	909.5	50910	0	0	0
50000	1423	51423	0	0	0
50000	1939	51939	0	0	0
50000	2461	52461	0	0	0
50000	2989	52989	0	0	0
50000	3523	53523	0	0	0

DirectP3	ReturnP3	TotalP3	P3ContributionPath	P3purchase	DirectTax
50000	4061	54061	0	0	0
50000	4604	54604	0	0	0
50000	5153	55153	0	0	0
50000	5708	55708	0	0	0
50000	6268	56268	0	0	0
50000	6834	56834	0	0	0
50000	7405	57405	0	0	0
50000	7984	57984	0	0	0
50000	8566	58566	0	0	0
50000	9155	59155	0	0	0
50000	9749	59749	0	0	0
50000	10352	60352	0	0	0
50000	10958	60958	0	0	0
50000	11571	61571	0	0	0
50000	12190	62190	0	0	0
50000	12816	62816	0	0	0
50000	13448	63448	0	0	0
50000	14085	64085	0	0	0
50000	14729	64729	0	0	0
50000	15382	65382	0	0	0
50000	16039	66039	0	0	0
50000	16039	66039	0	0	0

ReturnTax	TotalTax	TaxBenefits	TaxRatePath	TotalContr	Total
0	0	0	0.1083	0	50403
0	0	0	0.1092	0	50910
0	0	0	0.11	0	51423
0	0	0	0.1112	0	51939
0	0	0	0.1121	0	52461
0	0	0	0.113	0	52989
0	0	0	0.1139	0	53523
0	0	0	0.1145	0	54061
0	0	0	0.1154	0	54604
0	0	0	0.1161	0	55153
0	0	0	0.1169	0	55708
0	0	0	0.1176	0	56268
0	0	0	0.1183	0	56834
0	0	0	0.119	0	57405
0	0	0	0.1199	0	57984
0	0	0	0.1207	0	58566
0	0	0	0.1219	0	59155
0	0	0	0.123	0	59749
0	0	0	0.1244	0	60352
0	0	0	0.1255	0	60958
0	0	0	0.1266	0	61571
0	0	0	0.1276	0	62190
0	0	0	0.1285	0	62816
0	0	0	0.1294	0	63448
0	0	0	0.1302	0	64085
0	0	0	0.131	0	64729
0	0	0	0.1318	0	65382

ReturnTax	TotalTax	TaxBenefits	TaxRatePath	TotalContr	Total
0	0	0	0.1326	0	66039
0	0	0	0.1326	0	66039