



Making money.  
Investing money.  
Spending money.

## MAKING MONEY

# Hard work, early, consistent, and regular saving

To achieve financial independence and sustainably build wealth, multiple income streams are of medium to long-term importance. The foundation for this lies in a solid education, hard work, and disciplined financial planning. Early, systematic saving is the basis for future wealth accumulation. While active income plays a significant role in creating the initial financial base, the focus should be on developing passive income sources. These initially require investments of time or capital, but later generate continuous revenue with reduced effort. Examples of this include:

### Active Income

- Salary
- Consulting engagements
- Royalties

vs.

### Passive Income

- Rental income from real estate
- Dividends
- Capital gains
- Interest earnings

## Tip

The **Gender Pension Gap** highlights that women often build up lower pension entitlements due to career interruptions, part-time work, and family obligations. To effectively close this gap, **early and disciplined wealth accumulation** in the **third pillar** is essential. This ensures long-term financial independence and effectively mitigates the impact of income losses or career breaks.

## INVESTING MONEY

# Sustainable Wealth-Building Strategies

Investing is the key not only to securing wealth, but also to growing it sustainably. Long-term thinking, diversification, and strict risk management are essential. Successful investing requires discipline, strategic foresight, and patience – impulsive, short-term decisions carry the risk of missteps. The most common mistake investors make is ‘not being invested,’ as only those who consistently invest can benefit from long-term growth opportunities.

### Investment Opportunities:

#### Stocks

Index funds and blue-chip stocks offer reliable, long-term growth potential through broad market diversification and stable company values.

#### Bonds

Low-risk investments that provide steady and predictable returns with minimal volatility.

#### Real Estate

A passive income source with the potential for value appreciation and inflation protection over time.

#### Alternative Investments

Private equity, hedge funds, commodities, and cryptocurrencies offer expanded diversification opportunities and the potential for higher returns at increased risk.

### Tip

Successful investing is not based on luck, but on a well-founded, thoughtful **strategy** that combines **long-term planning**, **diversification**, and precise **risk management**. Identifying opportunities and carefully assessing risks is a continuous process that requires a clear methodology. Regularly reviewing the investment strategy and its performance is essential to ensure that the set goals are being achieved and, where necessary, proactive adjustments can be made.

## SPENDING MONEY

# Prioritizing Values and Financial Discipline

Spending money consciously means more than pure consumption – it's about creating sustainable value and deep satisfaction. The core principle is 'quality over quantity': investing in selected, high-quality goods or experiences that bring long-term joy. The key is to identify with the things we acquire, as only then does an expense become a worthwhile, sustainable investment.

### Essential vs. Discretionary Expenses

A strategic spending behavior is based on a clear distinction between indispensable needs and pure consumer desires.

### Quality vs. Quantity

Investing in high-quality, durable products proves to be more cost-effective as they provide superior utility and greater satisfaction. Quality means investing in goods that either appreciate in value or at least maintain their value.

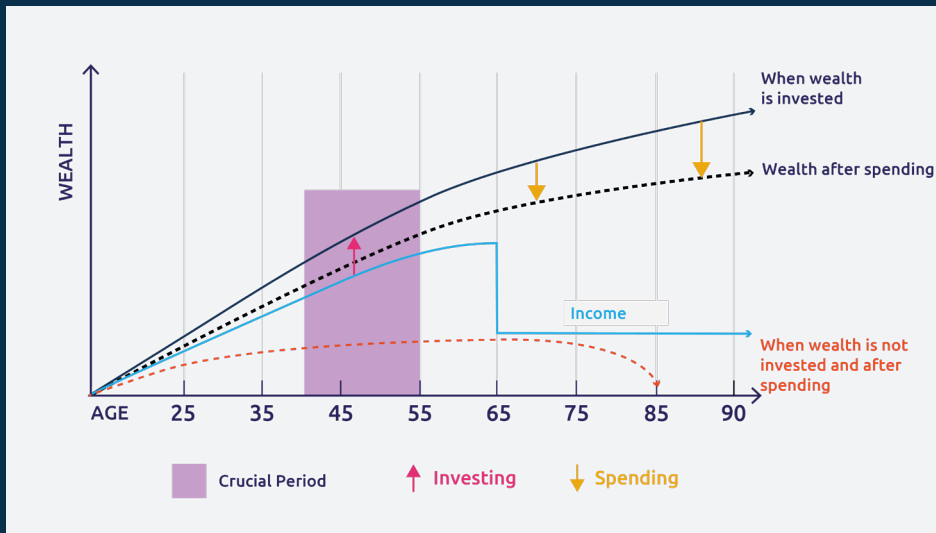
### Value-Based Spending

Spending should always align with personal values and long-term financial goals to ensure that resources are used for what truly matters.

#### Tip

Avoiding **lifestyle inflation** means not automatically increasing your spending in response to rising income. Financial discipline requires **conscious consumption and consistently avoiding unnecessary expenses** to build wealth and maintain financial independence over the long term.

# Conclusion



## Making money

The path to financial independence requires consistent effort and strategic saving. The key is to establish diversified income streams early on to ensure sustainable financial security.

## Investing money

Successful investing requires strategic patience, broad diversification, and consistent risk management. Long-term investors maximize market opportunities and sustainably secure their wealth.

## Spending money

Conscious consumption and focusing on quality over quantity contribute to long-term satisfaction. Financial discipline and consistently avoiding unnecessary expenses effectively support the achievement of long-term financial goals.

## Special advice for women

It is advisable to consider potential pension gaps early on, which may arise due to maternity or career breaks. Continuous wealth building in the third pillar, along with mindful retirement planning, helps secure financial independence in the long term and mitigates the impact of part-time work or employment interruptions.

# How we can help you



Our experts will support you in selecting and implementing your investment strategy.

Call us at +41 43 355 44 55 or schedule an appointment online.

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