



Holistic Wealth Advice

Maxim and Maxima Muster

June 2025, Client Advisor Name

Holistic Wealth Overview

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1.0 Initial Situation / Personal Details

Initial Situation

Personal Details

» Mr	» Mrs
Maxim Muster	Maxima Muster
Musternstrasse 12	Musternstrasse 12
Zurich	Zurich
01.01.1980	02.02.1981

» Children

2 Children (Son yr. 2009 / Daughter yr. 2012)

» Married

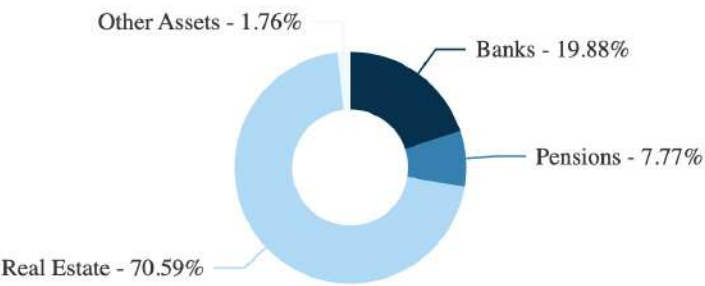
Marital property regime: Participation in acquired property (Will / Marriage contract dated 01 January 2015)

The following information is based on the documents, excerpts, and statements received from you.

Description	Currency	Value
Banks	CHF	1'690'000
Pensions	CHF	660'000
Real Estate	CHF	6'000'000
Other Assets	CHF	150'000
Total		8'500'000

Description	Currency	Value
-		
-		
Mortgages	CHF	4'200'000
-		
Total		4'200'000

Breakdown of assets by categories



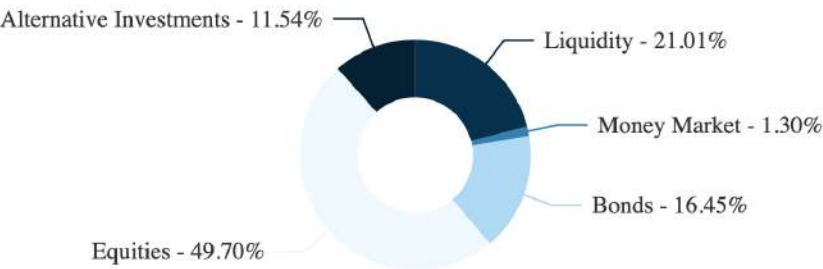
2.0 Wealth Overview

2.1 Banks

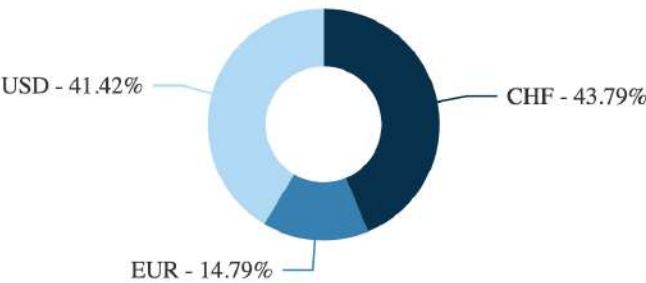


Bank Institution	Currency	Liquidity	Money Market	Bonds	Equities	Alternative Investments	Total	Liabilities
UBS Switzerland AG	CHF	150'000	22'000	128'000	350'000	120'000	770'000	0
Raiffeisen Schweiz Genossenschaft	CHF	180'000	0	150'000	150'000	25'000	505'000	0
Swissquote Bank SA	CHF	25'000	0	0	340'000	50'000	415'000	0
Total Banks		355'000	22'000	278'000	840'000	195'000	1'690'000	0

Breakdown of assets by asset categories



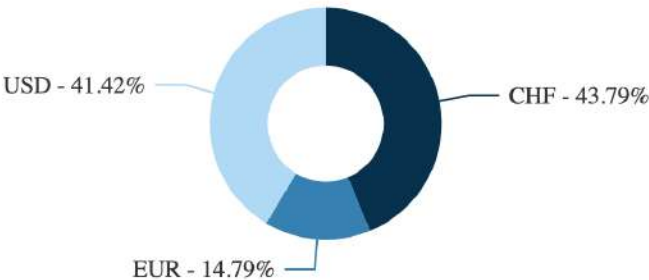
Breakdown of assets by currencies



2.1.1 Banks – Currency Allocation

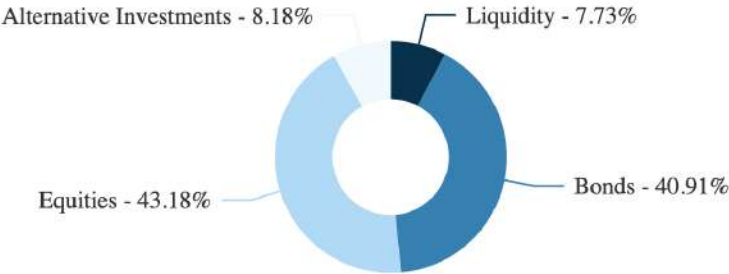
Bank Institution	CHF	EUR	USD	GBP	JPY	Other	Total
Swissquote Bank SA	65'000	50'000	300'000	0	0	0	415'000
Raiffeisen Schweiz Genossenschaft	205'000	100'000	200'000	0	0	0	505'000
UBS Switzerland AG	470'000	100'000	200'000	0	0	0	770'000
Total per Currency	740'000	250'000	700'000	0	0	0	1'690'000

Breakdown of assets by currencies



Description	Pension Institute	Currency	Liquidity	Bonds	Equities	Alternative Investments	Total
Pension fund	Sammelstiftung Vita	CHF	50'000	250'000	250'000	50'000	600'000
Pillar 3a - Account	Raiffeisen Vorsorgestiftung	CHF	1'000	20'000	35'000	4'000	60'000
Total Pensions			51'000	270'000	285'000	54'000	660'000

Breakdown of assets per property



Breakdown of assets by currencies



2.2.1 Pensions – Currency Allocation

Description	Pension Institute	CHF	EUR	USD	GBP	JPY	Other	Total
Pension fund	Sammelstiftung Vita	400'000	50'000	150'000	0	0	0	600'000
Pillar 3a - Account	Raiffeisen Vorsorgestiftung	40'000	10'000	10'000	0	0	0	60'000
Total per Currency		440'000	60'000	160'000	0	0	0	660'000

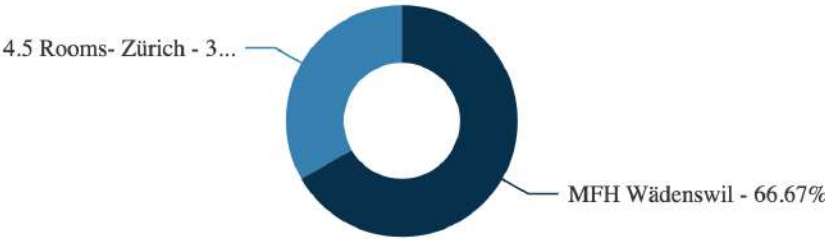
Breakdown of assets by currencies



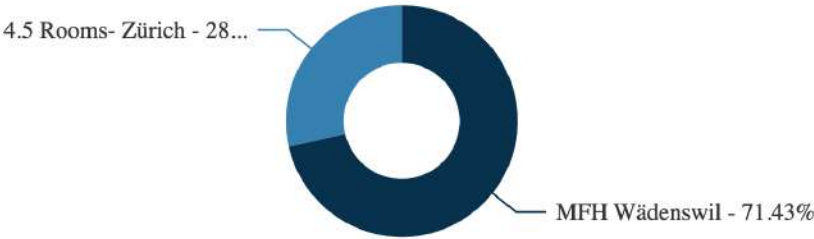
2.3 Real Estate

Property	Currency	Market Value	Rental Income	Mortgages	LTV Ratio	Mortgage Interest	Interest Expense	Net Income
MFH Wädenswil	CHF	4'000'000	160'000	3'000'000	75%	1.50%	45'000	115'000
4.5 Rooms- Zürich	CHF	2'000'000	0	1'200'000	60%	1.25%	15'000	-15'000
Total Real Estate		6'000'000	160'000	4'200'000	70%		60'000	100'000

Breakdown of assets per property



Breakdown of mortgages per property



Description	Currency	Market Value	Total
Watches / Jewelry	CHF	150'000	150'000
Total Other Assets		150'000	150'000

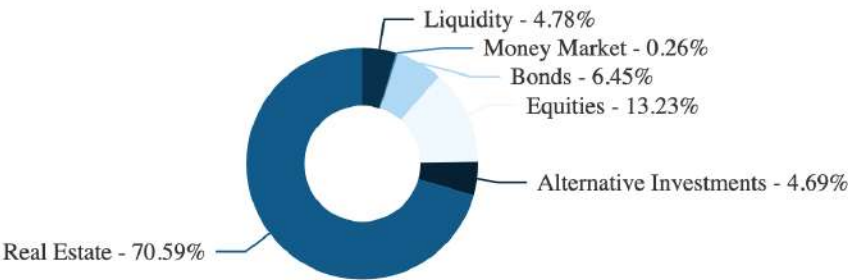
Breakdown of assets per category



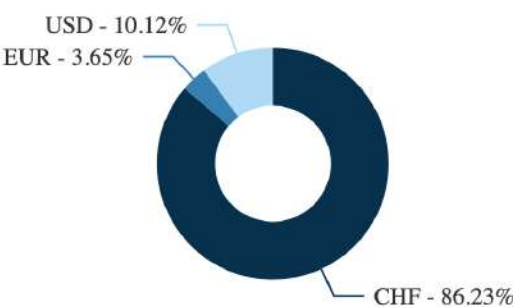
3.0 Summary of Asset Overview

Description	Liquidity	Money Market	Bonds	Equities	Alternative Investments	Real Estate	Total Gross	Liabilities	Total Net
Banks	355'000	22'000	278'000	840'000	195'000	0	1'690'000	0	1'690'000
Pensions	51'000	0	270'000	285'000	54'000	0	660'000	0	660'000
Real Estate	0	0	0	0	0	6'000'000	6'000'000	4'200'000	1'800'000
Other Assets	0	0	0	0	150'000	0	150'000	0	150'000
Total	406'000	22'000	548'000	1'125'000	399'000	6'000'000	8'500'000	4'200'000	4'300'000

Breakdown of assets by asset categories



Breakdown of assets by currencies



4.0 Disclaimer

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