

smzh SME Check-up

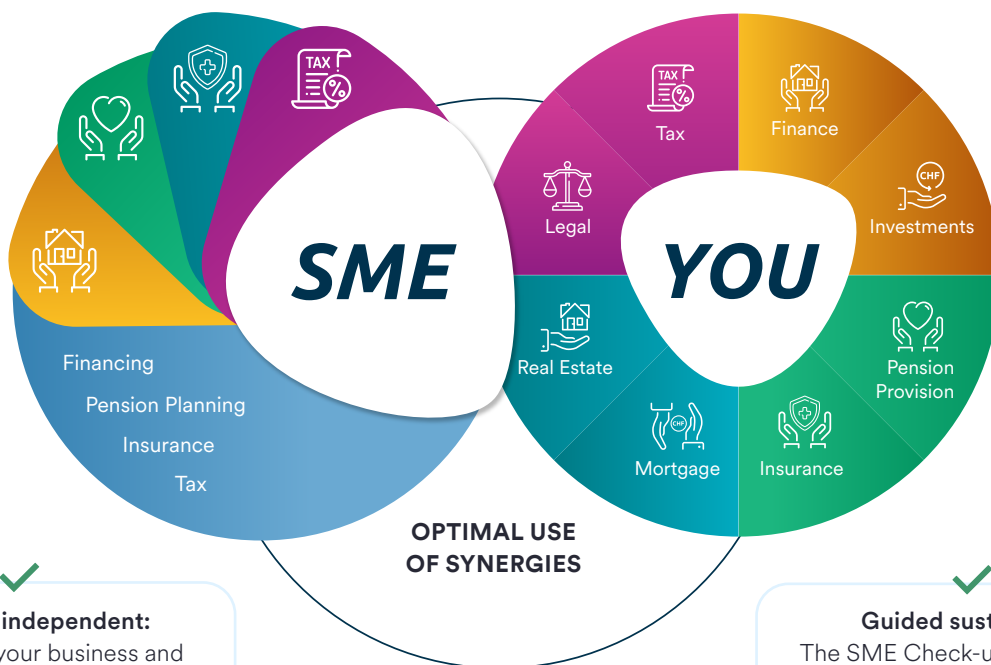
**Holistic advice for companies –
both for business as well as
private matters**

The smzh SME Check-up provides business owners with a comprehensive analysis of their financial and strategic situation – with a focus on the interplay between operational targets and personal life plans.

We view the corporate and the private world as a unity. Financing, taxes, retirement provision, and insurance solutions are not considered in isolation, but in unison. This enables us to identify dependencies and synergies, create clarity, and develop strategies that enable stability, efficiency, and growth.

The result are structured processes, solutions that are optimized from a tax and a financial point of view, and a sustainable strategy – for your business and for you personally.

Your advantages in partnering with smzh



Holistic & independent:

We consider your business and your personal situation as a unit – neutrally, independently, and with a focus on the best solution.

Guided sustainably:

The SME Check-up is not a one-off exercise. We accompany you continually in the event of operational and private changes.

Structured & transparent:

Clear overview of existing solutions, contracts, and processes – from corporate financing to private provision.

Efficient & practice-oriented:

We identify optimization potential and develop strategies that are effective – in everyday life as well as in long-term planning.

Single source:

One contact person with access to the entire network of smzh experts in the areas of finance, tax, pension, law, and business.

**We create transparency, identify potential, and show you ways
to optimally align your business and personal goals.**

The SME Check-up – a five-step process

Initial consultation & determination of requirements

We get to know you and your business and capture targets and priorities.

1

Offer comparison & negotiation

We obtain market offers, compare conditions, and, upon request, take over negotiations with banks, insurers, and partners.

3

Monitoring & development

Ongoing review and adjustment of your strategy to reflect changes in the market and in your life circumstances.

5

Holistic analysis & evaluation

Assessment of your financial, tax, insurance, and pension situation – with a focus on transparency, costs, and risks.

2

Strategy development & implementation

Tailored strategy aligned with your company's development and your personal financial plan.

4

Our core areas at a glance



Financing

Analysis of your liquidity, capital structure, and existing financing arrangements. We develop a financing strategy, optimize terms, and ensure transparency regarding interest rates and costs.



Pension planning

Optimization of your occupational and personal pension solutions (BVG, UVG, KTG, etc.) for both you and your employees.



Insurance

Analysis of existing policies, identification of coverage gaps, duplicate insurance, and excessive premiums – including provider and price comparisons.



Taxes

Optimization of the tax situation for companies and owners – focusing on efficient salary and dividend structure as well as long-term planning security.

Who is the SME Check-Up for?

The smzh SME Check-Up is designed for entrepreneurs who want to holistically analyze and further develop both their business and personal situation.

It is particularly suitable for:

- **Company foundation or expansion**
- **Succession, business transfer, or reorganization**
- **Investment or financing decisions**
- **Personal reorientation or strategic positioning**

Contact & next steps

Schedule a non-binding initial consultation – in person, by phone, or online.

Together we will gain clarity over your current situation and develop a strategy that suits your goals and plans in life.



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