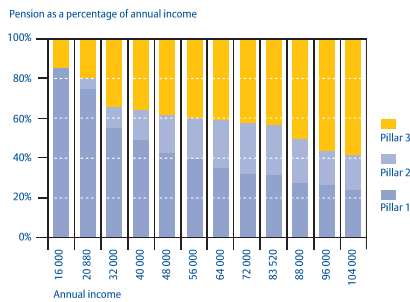


## Your financial provisions shortfall:

What standard of living do you want for yourself and your family after you retire, if you are unable to work, or in the event of premature death?



This graph shows that pillar 1 and 2 benefits alone are not enough to cover 100% of middle and high incomes: the higher your income, the bigger the shortfall in your financial provisions and the greater the need for optional cover.

The government is keen to encourage individual financial planning, an area it views as extremely important, and therefore actively supports these arrangements via various tax incentives.

Get some advice now and give yourself the security of being able to count on Allianz Suisse services when the time comes.

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The contractual terms and conditions of Allianz Suisse shall apply.

YDPPR127E - 0111



**Cut your tax bill**  
 How can you reduce your tax payments while also enhancing your financial cover?



## The state will contribute too.

The government contributes an average of 30 centimes for every franc invested in pillar 3a provisions.

Tax domicile:	Geneva (e.g.)
Taxable income:	CHF 80,000.–
Total premium:	CHF 6,682.–
Annual tax saving:	CHF 1,907.–


## Annual tax saving as a percentage of your fixed provisions:

Taxable income	40,000	50,000	60,000	70,000	80,000	100,000	150,000
AG	11.16	14.60	17.22	19.24	20.24	23.78	32.82
AI	12.30	15.28	17.56	17.56	19.46	21.46	29.40
AR	14.86	18.06	19.06	21.26	22.26	25.72	33.44
BE	18.94	20.04	23.42	23.40	26.82	29.00	39.70
BL	12.82	16.92	20.58	22.76	25.74	29.40	39.28
BS	24.50	25.50	26.50	26.50	27.50	29.50	36.50
FR	16.42	20.34	21.62	23.78	26.98	28.48	36.70
GE	15.54	20.68	23.64	25.80	28.64	31.94	39.82
GL	14.06	17.42	18.44	18.46	21.82	23.82	30.84
GR	15.52	17.54	19.94	21.06	23.58	25.58	33.26
JU	18.46	24.08	25.08	25.08	26.26	31.36	38.36
LU	14.64	15.62	16.64	19.22	20.88	22.88	31.50
NE	23.80	24.98	27.78	28.60	30.74	34.66	43.58
NW	14.22	15.52	16.74	16.72	18.24	20.24	27.74
OW	13.64	14.62	15.62	15.62	16.64	18.62	25.62
SG	15.64	16.64	18.62	22.52	23.52	25.52	35.46
SH	12.36	13.66	16.66	18.50	19.86	23.62	34.82
SO	15.10	18.32	21.56	22.68	23.68	26.80	34.92
SZ	10.76	12.34	13.64	14.30	15.32	17.82	25.60
TG	17.04	19.00	22.10	21.72	22.80	24.76	33.12
TI	14.08	17.72	23.30	23.26	26.22	31.32	38.84
UR	15.34	16.32	17.32	17.32	18.34	20.32	27.32
VD	19.70	20.80	21.80	24.14	25.14	29.50	39.16
VS	12.58	15.64	17.36	18.90	20.60	25.58	41.82
ZG	6.68	8.30	9.38	10.80	11.80	13.80	29.32
ZH	11.56	14.18	17.38	17.38	18.42	22.56	31.76

Federal tax, cantonal tax, communal tax for married taxpayers, no wealth element, no children, no religious affiliation, resident in canton capital (3C tax, SBI AG)

The percentages were calculated on the basis of the currently available cantonal marginal tax rates. As at December 2010. All figures provided without guarantee.

## Request your tax savings calculation today.



Tax calculation for John and Jane Smith

**Income and wealth tax, tax year 2010**

Baseline scenario:		Comparison scenario:	
First name, last name	John Smith		
Marital status	Married		Married
No. of children	0		0
Community/canton	Genève / Geneva		Genève / Geneva
Religion	None		None
<b>Spouse:</b>			
First name, last name	Jane Smith		
Religion	None		None
<b>Tax parameters:</b>			
	Baseline	Comparison	Difference
Applicable tax rate: canton	147.50 %	147.50 %	
Community	45.50 %	45.50 %	
Church	0.00 %	0.00 %	
Spouse's church	0.00 %	0.00 %	
<b>Taxable:</b>			
Income (federal)	CHF 80,000	CHF 73,318	CHF -6,682
Income (cantonal)	CHF 80,000	CHF 73,318	CHF -6,682
Wealth	CHF 0	CHF 0	CHF 0
<b>Tax amounts:</b>			
	Baseline	Comparison	Difference
Income (federal)	CHF 1,196	CHF 928	CHF -268
Income (cantonal)	CHF 6,642	CHF 5,426	CHF -1,216
Communal	CHF 2,302	CHF 1,879	CHF -423
Church	CHF 0	CHF 0	CHF 0
Interim total	CHF 8,944	CHF 7,305	CHF -1,639
<b>Wealth (cantonal):</b>			
Communal	CHF 0	CHF 0	CHF 0
Church	CHF 0	CHF 0	CHF 0
Interim total	CHF 0	CHF 0	CHF 0
<b>Total income + wealth:</b>			
	CHF 1,196	CHF 928	
Cantonal	CHF 6,642	CHF 5,426	
Communal	CHF 2,302	CHF 1,879	
Church	CHF 0	CHF 0	
<b>Total taxes</b>	<b>CHF 10,140</b>	<b>CHF 8,233</b>	<b>CHF -1,907</b>
Marginal rate of tax	28.64 %	27.94 %	-0 %

## Don't wait for your next tax return – by then it will already be too late!

Do your research now, before this important issue gets pushed to the back of your mind. Make the most of the tax deduction opportunities on offer via timely investment in individual financial planning 3a solutions for you and your family.

Tax return	
Deductions	
Pension and insurance premiums	
Fixed personal provisions, BVV3 (pillar 3a)	CHF ?

## Potential tax deduction amounts permissible by law:

Employed or self-employed individuals

With pension fund:	Without pension fund:
CHF 6,682.–	CHF 33,408.–