

Introducing Don Noble of
FERN WEALTH

Fern Wealth GmbH is not affiliated with United Nations Federal Credit Union or its affiliate UNFCU Advisors LLC (together “ UNFCU”) and is an independent advisor that offers financial planning and asset management services. Fern Wealth’s investment advice is given independently from UNFCU, its affiliates and its employees. Fern Wealth is a limited liability company registered in Switzerland under the supervision of PolyReg & PolyAsset , admitted self -regulation organisations of Swiss Financial Market Supervisory Authority (FINMA). Products and Services offered by Fern Wealth are not NCUA/NCUSIF or otherwise federally insured in the United States, are not guarantees or obligations of the United Nations Federal Credit Union and may involve investment risk including possible loss of principal.

UNFCU Advisors has partnered with Fern Wealth for advisory services. Fern Wealth is a Swiss-based boutique firm specializing in financial planning advice.

By partnering with Fern Wealth, UNFCU Advisors is able to fulfil its commitment to provide independent, unbiased and expert guidance on financial planning initiatives.

Don Noble is your dedicated financial advisor from Fern Wealth. He has extensive experience in portfolio reviews, wealth management, trusts and estate planning. Don will work closely with you to help you select the diversified portfolio(s) best aligned with your risk tolerance level and financial objectives.

Palais des Nations Building E, Porte 41 Avenue de la Paix 8-14 CH-1211 Geneva 10

On Retirement

On Retirement.....

Your financial life will change!

Preparing for retirement involves planning for the obvious and the unexpected, such as:—

- * Reduction of your income
- * Inflation/the cost of living
- * Management of your pension lump sum
- * Taxes
- * Your health
- * When you, or your partner, may die
- * More time to spend your money

Retirement means you will embark on a new chapter of your life, of at least twenty years, if not more. As a Financial Planner my role is to enable my clients, where possible, to be financially stress free.

To do so I ask the following:

- Have you a written plan?
- At what age do you want to retire?
- Do you know your pension entitlements?
- Have you prepared a budget?
- Where do you want to live?
- What are your tax obligations?
- What currency will you require?

Client:			Date:
Monthly Budget Worksheet			
Item	Monthly Amount	Annual Amount	Notes
Gross Income			
Gross monthly salary			
Investment income			
Rental income			
Pension income			
AVS income and other pensions			
All other income			
Less: deductions at source			Payroll deductions, pension, AVS, etc.
Less: monthly provisions for			*Some bills paid monthly, others less frequently. (estimate monthly amount)
Housing			
Mortgage interest (& cap repayment)			
Insurances (building, contents,)			
Repairs & maintenance			
Rent paid			
Service charges			
Taxes			
Cantonal & communal (ICC)			
Federal (IFD)			
Property (taxe foncier)			
Utilities			
Electricity			
Heating oil / gas			
Water & sewage			
Phone(s), tv, internet			
Cars(s)			
Insurance			
Tax			
Petrol			
Repairs & maintenance			

Item (continued)	Monthly Amount	Annual Amount	Notes
Health Care			
Health insurance (& franchise)			
Life insurance			
Leisure, Sport & Entertainment:-			
Concerts, theatre & cinema			
Restaurants			
Sports club fees			
Vacation expenses			
Living Expenses			
Food			
Clothing			
Cleaning			
Gardening			
Other Expenses			List any other expenses not covered by the categories listed previously.
Total Expenditure			
Total Net Income less Total Expenses			
Surplus Income			<= If positive, available for regular savings? <= If negative, then a deficit
Notes:			

Tips to enjoy retirement

- 1) Understand the challenge of a major life change.
- 2) Manage your health.
- 3) Pick the right home.
- 4) Be active!

Questions to ask a Financial Advisor

- How long have you been working as an advisor?
- What professional qualifications do you have?
- Do you focus on any particular areas, such as retirement?
- Have you worked with other clients here?
- Can you recommend other professionals such as an accountant or lawyer?
- How will I be able to track my investment?
- How are you compensated for your services?

Summary

- * Think seriously about your aims and dreams.
- * Have a written plan and prepare a budget.
- * Use expert advice where required.
- * Take investment advice.
- * Seek tax advice.
- * Take currency advice.
- * Seek legal advice.

Any Questions?

Risk disclosure

This document was produced by and the opinions expressed are those of Don Noble, Geneva, Switzerland and as of the date of writing and are subject to change. The data contained within is provided for information purposes only and its accuracy is not guaranteed. It does not constitute an offer or an invitation by or on behalf of Don Noble to any person to buy or sell any security. Past performance is not an indication of future results.

Don Noble does not make any representation as to the accuracy or completeness of the information and analysis contained in this publication and does not accept liability for any loss arising from the use hereof.

This document may not be reproduced either in whole, or in part, without the written permission of Fern Wealth.

Please contact me to set a meeting at your convenience

Donald Noble- Financial Planner

don@fernwealth.ch

076 620 5546