

UNFCU Advisors Introducing Blackden Financial

UNOG Pre-Retirement Seminar 2018

Partnership

In 2015 UNFCU Advisors formed a Strategic Partnership with Blackden Financial, providing:

- A dedicated financial advisor
- Enhanced portfolio solutions
- Local service, with global outreach
- Tailored to your needs and risk tolerance
- Ongoing monitoring and active management

On Retirement...

On Retirement...

Your financial life will change!

Preparing for retirement involves a certain amount of preparation for the unexpected such as:-

- a) When you or your partner may die.
- b) Your Health.
- c) Inflation/The cost of living.
 - Reduction of your income
 - Management of the pension lump sum
 - More time to spend money
 - Taxes

Tips to Enjoy Retirement.

1. Manage your Health.
2. Choose the best place to live. If moving Country rent before buying to try it out.
3. Pick the right Home.
4. Fill your time with Fun!

As a Financial Planner, My Role is to Enable My Clients be Financially Stress Free Throughout Their Retirement

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

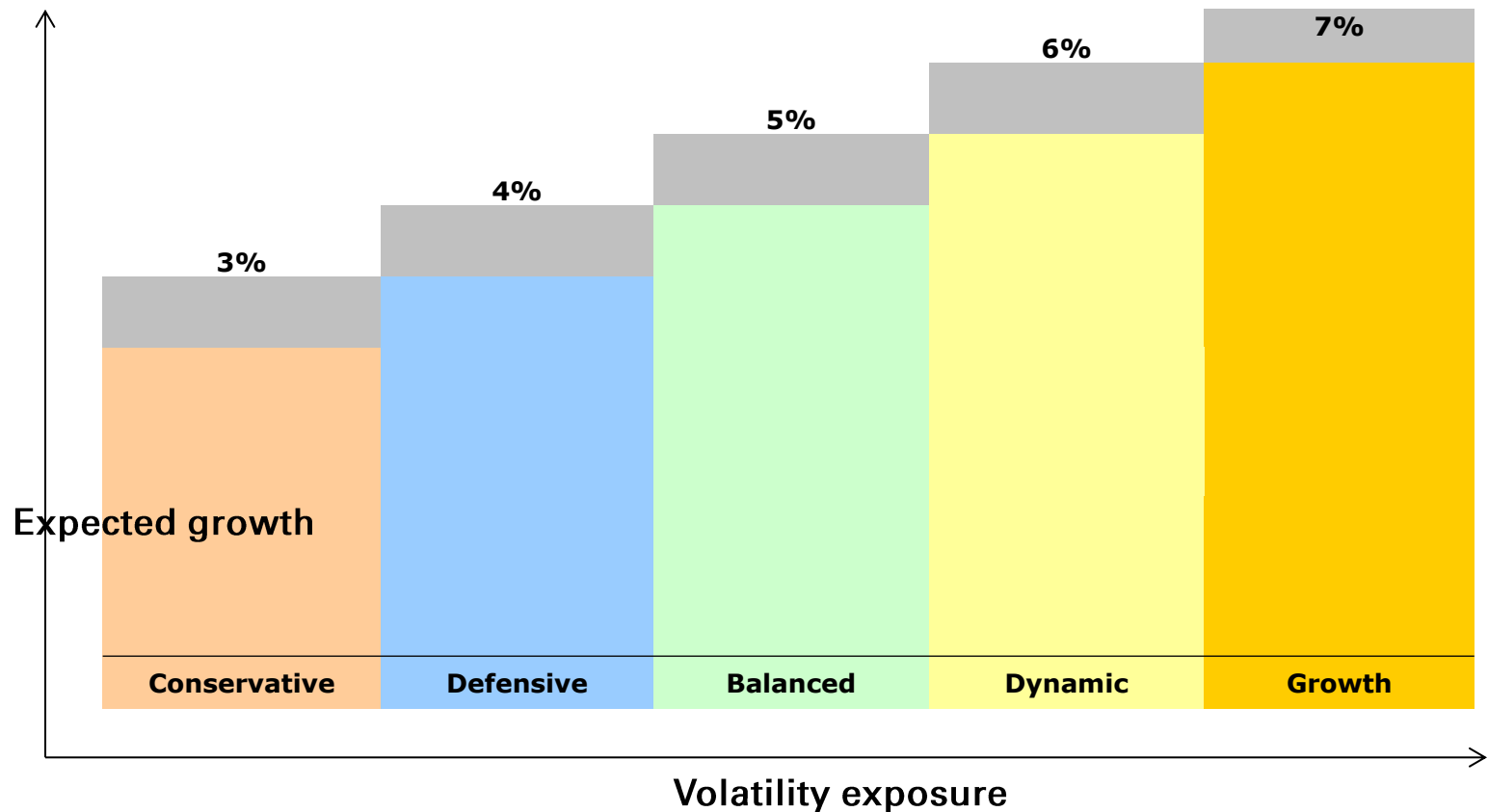
Saving

1. Be the best saver you can possibly be!
2. Aim to save at least 15% of your gross pay.
3. At aged 40 to save \$1 million by 65 you need to save \$750 a month with a growth rate of 8%. This should give you additional income of \$50,000 on retirement.

Portfolio Management

- Professionally managed, multicurrency investments available in CHF, EUR, USD & GBP
- Wide diversification of asset class, markets and sectors
- Investment strategy in line with your risk parameters

Investment Strategies



Global Advantage Select

Hypothetical Illustration as of 17 July 2018



Prepared for
Don Noble

Prepared by
Don Noble , Financial Planner, UNFCU/Blackden

Global Advantage Select

Initial Purchase Payment: \$150,000.00

Year	Rate	Interest	Contract Value
1	3.80%	\$5,700.00	\$155,700.00
2	3.80%	\$5,916.60	\$161,616.60
3	3.80%	\$6,141.43	\$167,758.03
4	3.80%	\$6,374.81	\$174,132.84
5	3.80%	\$6,617.05	\$180,749.89

Cumulative Earnings: \$30,749.89

Total Return Over 5 Years: 20.50%

Summary

1. Think seriously about your aims and dreams.
2. Have a written plan and prepare a budget.
3. Use expert advise where required.
4. Take investment advise.
5. Feel free to book an appointment with me.

Questions



Questions to ask a Financial Advisor

- a) How long have you been working as an advisor?
- b) What professional qualifications do you have?
- c) Do you focus on any particular areas?
- d) Have you worked with other clients with similar situations?
- e) Can you recommend other professionals such as an accountant or lawyer?
- f) How often & by what means will you communicate with me?
- g) How will I be able to monitor my plan & track investment performance?
- h) How are you compensated for your services?

Meet your financial advisor

Please contact Donald Noble to set a meeting at your convenience in his Palais des Nations office

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Risk disclosure

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