

UNFCU Advisors Introducing Blackden Financial

The UNOG Pre – Retirement Seminar 2020

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

Our Partner: Blackden Financial

UNFCU Advisors has partnered with Blackden Financial for advisory services. Blackden is a Swiss-based boutique firm specializing in financial planning advice. Our financial advisors from Blackden will work closely with you to help you select the diversified portfolio(s) best aligned with your risk tolerance level and financial objectives.

By partnering with Blackden, UNFCU Advisors can fulfill its commitment to provide independent, unbiased and expert guidance on financial planning initiatives. In addition to our managed portfolios, UNFCU Advisors also offers Guided and Self-Directed Accounts for investors who want to be more involved in the selection of their funds or assets.

With extensive experience in portfolio reviews, wealth management, trusts and estate planning, our financial advisors will work closely with you to help you select the investment options that are right for you.



Contact us

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Visit www.unfcuadvisors.ch
for more information.

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

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?

Client:		Date:	
Monthly Budget Worksheet - (all figures in CHF)			
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
= Net monthly income			
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), fax, tv, internet			
Car(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 :-

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 8%. This should give you an additional income of \$50,000 on retirement.

Investment

- Fixed interest with UNFCU
- Managed Portfolios
- ETF's

Deposit Accounts Rates
Rates effective: 29 January 2020

Dividend rates declared for: December 2019

ACCOUNT	RATE	APY ¹
Savings*	0.40%	0.40%
Checking – standard rate	0.05%	0.05%
Checking – premium rate (\$0 - \$15,000) ²	1.98%	2.00%
Individual Retirement Account (IRA)	0.40%	0.40%
High-Yield Savings		
\$0.01 - \$2,4999	0.40%	0.40%
\$2,500 – \$24,999	0.50%	0.50%
\$25,000 – \$49,999	0.75%	0.75%
\$50,000 +	1.00%	1.00%
Share Certificates and IRA Certificates ³		
3 Month	0.50%	0.50%
6 Month	0.75%	0.75%
12 Month – Standard and Impact Certificates	1.19%	1.20%
18 Month	1.34%	1.35%
24 Month - Standard** and Simple Saver Certificates	1.49%	1.50%
30 Month – Flex Rate Certificate***	1.54%	1.55%
36 Month**	1.64%	1.65%
60 Month**	1.73%	1.75%

1. APY = Annual Percentage Yield

2. The premium rate will be applied to balances of up to \$15,000 when you meet the following monthly qualifications:

- Receive electronic statements via Digital Banking **and**
- Make 10 debit card purchases. The purchases must be posted to your account by 17:00 NY time on the last business day of the month.

Any amount over \$15,000 earns the standard rate.

For more information, please visit our website at www.unfcu.org

3. Dividends are compounded daily and credited monthly during the term of the certificate. Dividends can be withdrawn each month without penalty. Any additional early withdrawals will be subject to penalties.

If you are a US citizen or permanent resident, you can open an IRA Savings for tax benefits. Please consult a tax advisor for more information.

If you are a US citizen or permanent resident, you can open an IRA Share Certificate. Same terms apply as for a non-IRA Share Certificate. Please consult a tax advisor for more information.

* The savings account rates also apply to club account opened on or before 28 February 2017. For more information, please visit our website at www.unfcu.org

** Receive an additional 0.25% Annual Percentage Yield (APY) when you open a standard 24-month, 36-month, or 60-month share certificate with a minimum new deposit**** of at least \$50,000. To be eligible to receive the 0.25% APY bonus rate, you must keep the share certificate open for its full term. For more information, please visit our website at www.unfcu.org

*** The 30-month share certificate offers a one-time option to increase your rate and corresponding annual percentage yield (APY). You can exercise this option if UNFCU increases the rate for the 30-month certificate. For more information, please visit our website at www.unfcu.org

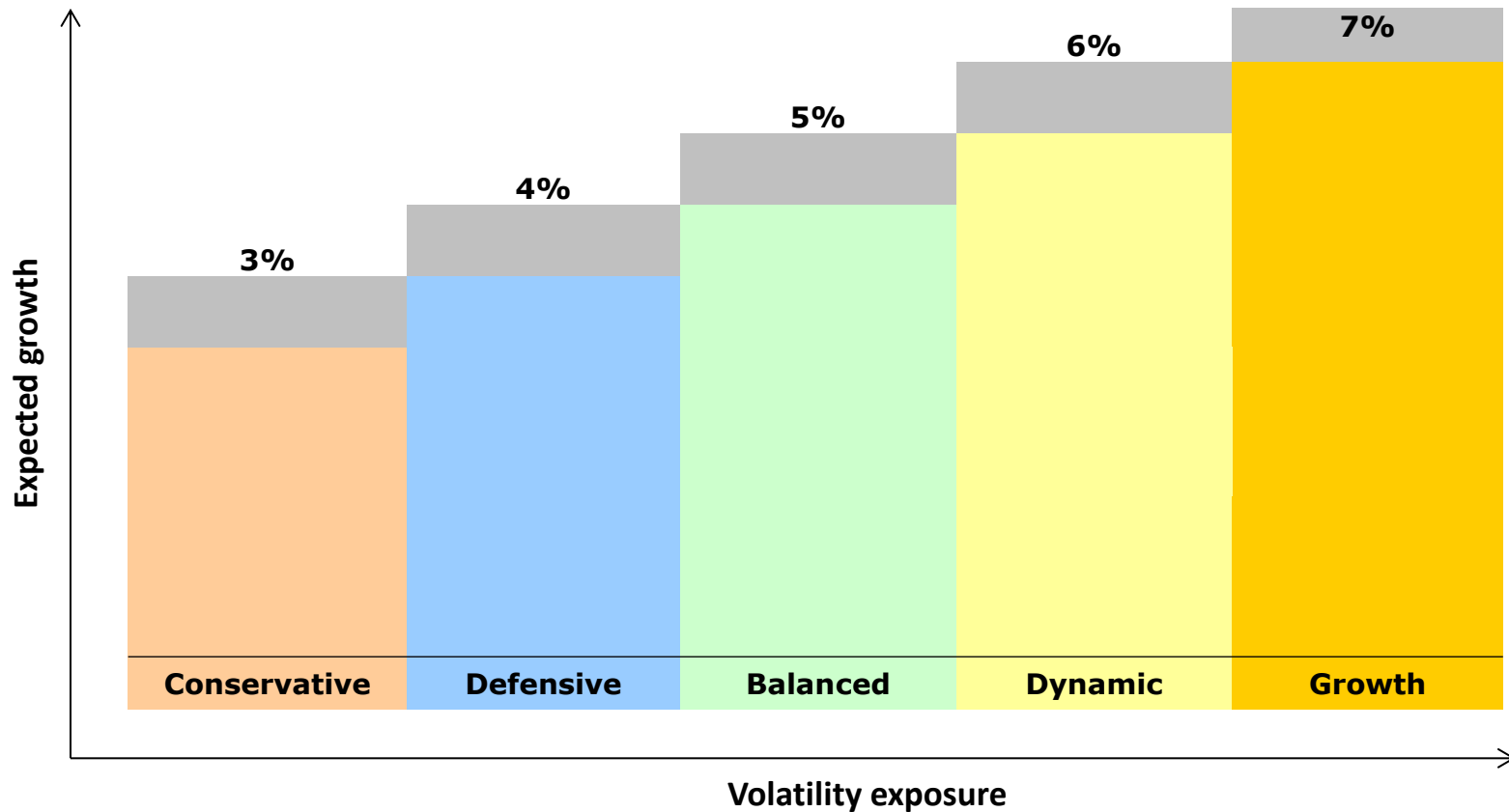
****New deposits are funds received into your UNFCU account(s) within the last 30 days. The funds cannot be transferred from existing UNFCU savings and checking accounts.

Fees and service charges are in US dollars. Rates are subject to change without prior notice.

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



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!

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 UNFCU office

Donald Noble

Financial Planner

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Risk disclosure

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