

# UNFCU Introducing Don Noble of **FERN WEALTH**

For Q&A, go to  
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### Our Partner: Fern Wealth GmbH

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 fulfill 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.

#### Contact Your Fern Wealth Financial

Advisor Don Noble

Financial Planner  
[don@fernwealth.ch](mailto:don@fernwealth.ch)  
Tel: 0041 22 917  
7726

Your Fern Wealth financial advisor is able to meet with you at the UNFCU representative office:

Palais des Nations  
Building E, Porte 41  
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CH-1211 Geneva 10

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# On Retirement...

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Your financial life will change!

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

- Reduction of your income
- Inflation/ the cost of living
- Management of the pension lump sum
- Taxes
- When you or your partner may die
- Your health
- More time to spend 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 to be financially stress free throughout their retirement.

To do so, I ask the following:

- Have you written a 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?
- Do you have sufficient health and life insurance?

Client:		Date:	
<b>Monthly Budget Worksheet</b>			
<b>Item</b>	<b>Monthly Amount</b>	<b>Annual Amount</b>	<b>Notes</b>
<b>Gross Income</b>			
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)
<b>Housing</b>			
Mortgage interest (& cap.repayment)			
Insurances (building, contents, )			
Repairs & maintenance			
Rent paid			
Service charges			
<b>Taxes</b>			
Cantonal & communal (ICC)			
Federal (IFD)			
Property (taxe foncier)			
<b>Utilities</b>			
Electricity			
Heating oil / gas			
Water & sewage			
Phone(s), tv, internet			
<b>Car(s)</b>			
Insurance			
Tax			
Petrol			
Repairs & maintenance			

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

## 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

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

# Questions for 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 U.N. clients?
- What professional qualifications do you have?
- 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?

**Any  
Questions?**

## Risk disclosure

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# Meet your Financial Planner

Please contact Donald Noble to set a meeting at  
your convenience

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