SmaRP: Smart Retirement Planning

Francesca Vitalini
Solutions Consultant

Mirai Solutions GmbH
Tödistrasse 48
CH-8002 Zurich
Switzerland
info@mirai-solutions.com
www.mirai-solutions.com

https://mirai-solutions.ch/apps/smarp/
Why ?

Francesca Vitalini - francesca.vitalini@mirai-solutions.com
Why?

Smart Retirement Planning is complicated!

Francesca Vitalini - francesca.vitalini@mirai-solutions.com
**Why?**

**SmaRP**
Smart Retirement Planning

Support the users in an educated decision-making.
A parametrisable pension calculator web application, for detailed personalisation.
Real-time computation of the total retirement funds over time, explicitly accounting for the various contributing blocks.
Disclose the calculation methodology and approximation via a downloadable report.
Total retirement fund as of 2051-04-08 is 246 k which is 4.62 times your last salary.
Swiss Pension System

**Pillar I**: pay-as-you-earn state-run fund.

**Pillar II**: compulsory, tax-deductible company occupational pension insurance fund.

**Pillar III**: voluntary contribution, privately-run, tax-deductible insurance fund.

---

Adjustable contributions to Total Pension Fund

- **Fixed**
  - mandatory contribution to Pillar II

- **Flexible**
  - voluntary contribution to Pillar II
  - Pillar II return
  - voluntary private pension fund Pillar III
  - Pillar III return

- **Tax Benefits**

Voluntarily Reinvested
Swiss Tax System

Percentage of tax amount per municipality

Plot made with SmaRP data for a 40 years-old person, married, with two kids and affiliated to a church.

©2018 Mirai Solutions GmbH
Francesca Vitalini - francesca.vitalini@mirai-solutions.com
Highly modular code eases generalisation.

**Pillar I:** pay-as-you-earn state-run fund.

**Pillar III:** voluntary contribution, privately-run, tax-deductible insurance fund.

Tax Rate controllable through an optional input.
Total retirement fund as of 2052-04-08 is 58 k

Disclaimers:
The results of these calculations do not have any legal value.
To check the details of the calculations, parameters and assumptions, please download the report.

Generate report
Fantastic Retirement Plans and where to find them:

Online @ https://mirai-solutions.ch/apps/smarp/
Now @ ShinyDemo Session

Want to know more?
Contact us at info@mirai-solutions.com