



WELCOME

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AVERAS GmbH
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ABOUT ME...



- Andreas Stöhr
 - Formally working in IT - “Dipl. Informatik Kfm.” (Graduated IT businessman)
 - Financial advisor since 1998
 - Self-employed since March 2013 (AVERAS GmbH) as independent financial advisor
 - Supporting various clients (from private to cooperate) national
 - Licenced by FINMA & FIDLEG
 - Experience on other business and corporation projects

FINANCIAL PLANNING



- Topics
 - Introduction
 - Insurances
 - Pension planning
 - Saving and Investments
 - Real estates
 - Short note on taxes

FINANCIAL PLANNING



- Basic's
 - The problem with finances is that most of the people have there bank-consultant, their insurance broker (mostly from one insurance company), a health insurance broker and then a tax advisor (as a minimum) and they all don't communicate with each other.
 - That's why in many house holds there is lot of protentional on saving money on products that are overpaid, sometimes over insured etc..... and you have the opportunity getting more out of it by combining or optimizing what already exists and by having someone to assess all from a **neutral point** of view.
 - Are you still paying or are you already living?

INSURANCES



- Basic insurances
 - There are actually three basic insurances that are to be considered useful.
 - Personal liability insurance
 - Household insurance
 - Legal protection insurance
- And if you have
- Car insurance
- All other insurances you “normally” don’t need. But can vary individually.





PENSION PLANNING

- Planning the retirement doesn't start 1 year before you retire. It starts today – No matter your age! – unless you already have millions in savings. In that case you don't have to worry or need much planning – at least not for the retirement.
- The later you start the more you have to put aside per month and the more you have to put aside today which means you have less to enjoy the moment today!!.
- A good early planning process can bring you extra and save you money at the same time.



SAVING & INVESTMENTS

- No you don't have to be rich to build up a saving!
- It's all about planning and what is your goal with savings and the investments?!
- There are not only banks/insurance institutions out there in the market, but also other various solutions. And it is easy to find out the right option one for you. And yes it's possible nowadays to get more **then 0% interest (as per bank rates)**.

REAL ESTATE



- If it's your goal to own a real estate or you already have real estate or even have various real estates there are various loan and financial solutions for you all.
- If your goal is to own real estate – you can combine loans with the savings. It's all approachable and can be planned!!.
- If you already have real estate (one or more doesn't matter) – the costs of the mortgage varies strongly be the offer you get. So if you take the first best offer, you normally in most cases are paying to much for your mortgage! Due Diligence with several lenders is key!
- Never forget all the other associated costs (specially if you own more the one property)and live within your income!.



SHORT NOTE ON TAXES

- If you combine all the previous topics and you can check (or let me check) where and what is the best tailored solution for an opportunity to save taxes – and truly who doesn't want that?
- But if you like to know more about tax savings, join the webinar on the **18th May 2021** with me or you can contact me before for any **2021 tax returns**.



BENEFITS YOU CAN GET...

The value you get with a cooperation with AVERAS GmbH:

- Holistic approach (insurances, investments, mortgages, taxes and much more)
- Cost containment (leverage costs where possible)
- Independent (So you get “Best option/s” in the market)
- Individual tailored planning
- Time saving – as you don’t have to do it yourself

QUESTIONS?



MY CONTACT



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and many more...