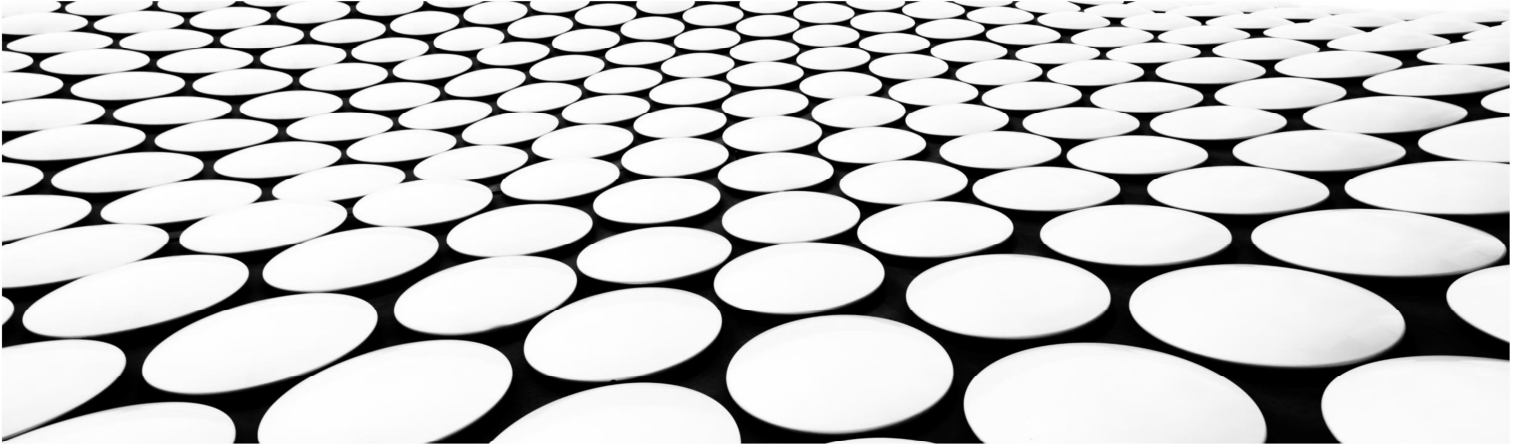

NIDO

10 YEAR WEALTH / RETIREMENT PLAN

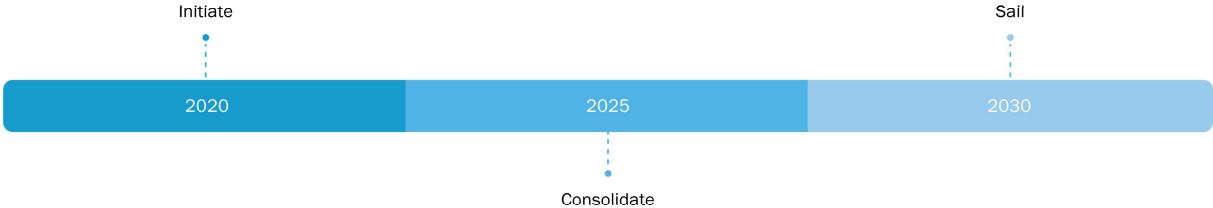
H.O.P.E.



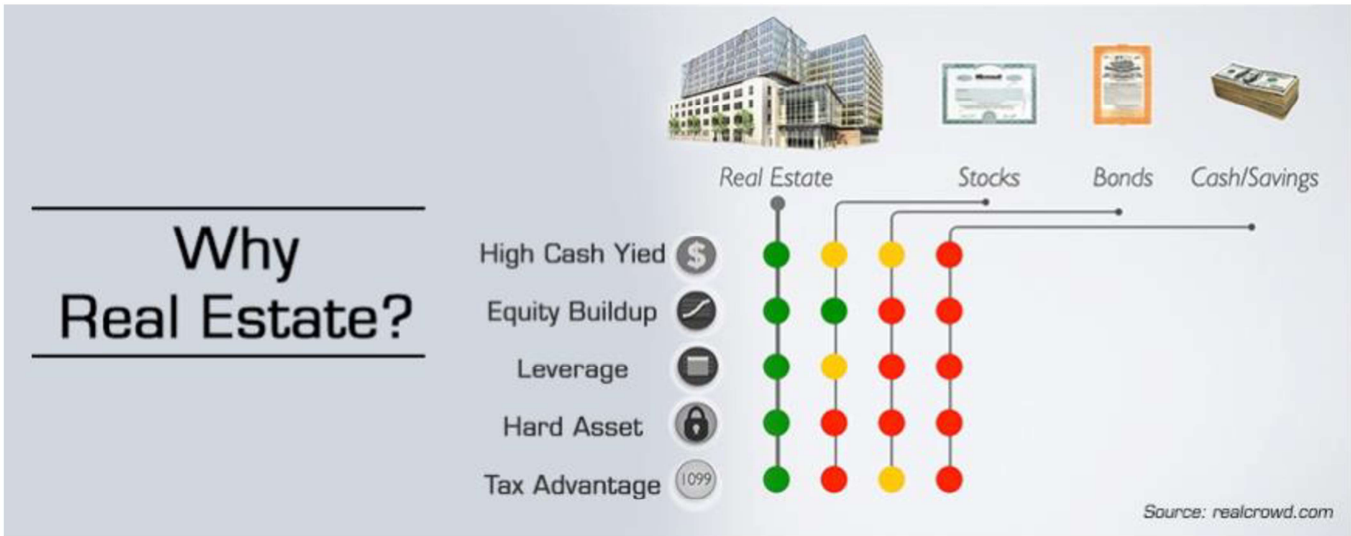
SETUP

- Where are you today?
- What are your financial goals for 2030?
- What is your plan?

10 YEAR TIMELINE



KEY TO BUILD WEALTH – REAL ESTATE!





BENEFITS OF INVESTING IN RESIDENTIAL REAL ESTATE



THE POWER OF REAL ESTATE INVESTING

👍 'Like' if you get it



LEVERAGING IS KEY



GRUNDDATEN

Objektart	Mehrfamilienhaus
Strasse	Hauptstrasse 79
Ortschaft	5326 Schwaderloch
Baujahr	1894
Anzahl Zimmer	26.5
Wohnfläche	630 m ²
Grundstücksfläche	1397 m ²
Verfügbarkeit	Auf Anfrage
Preis	CHF 1'450'000

WICHTIGE DATEN

Sonnig	Ja
Hell	Ja
Lage	Zentrumslage
Mietzinnahmen pro Jahr (SOLL)	131448
Anzahl Wohnungen	7
Distanz Kindergarten	500 m
Distanz Primarschule	500 m
Distanz Einkauf	200 m

REAL LIFE EXAMPLE

MODELLING TOOL

Real Estate Investment Opportunity			ALVA WEALTH
Performance			
Gross Rental Returns			
Gross Purchase Price			2.000.000,00
Gross Annual Rent			160.000,00
Gross Rental Performance			
Net Rental Performance			
Gross Purchase Price			2.000.000,00
Financing cost	0,20 % of purchase price		5.000,00
Notary fees (50%)	0,2 % of purchase price		40.000,00
Landtax	0,4 % of purchase price (AG, ZH)		40.000,00
Agency fee	1% of purchase price		40.000,00
Valuation fee	Fix		10.000,00
Total Additional Cost			135.000,00
Total Purchase Price			2.135.000,00
Gross Yearly Rent			160.000,00
Land Tax	see if applicable		
Insurance	2% of annual income		3.200,00
Vacancy/Loss rate	5% of annual income		8.000,00
Additional costs*	2% Gross annual income		3.200,00
Mortgage Interest	1% annually		16.000,00
Maintenance costs**	5% of purchase price		8.000,00
Net Annual Rent			121.600,00
Net ROI			5,70
Mortgage			80%
Own equity			20%
Net Annual Rentals			121.600,00
Yearly gains			121.600,00
RoE per annum			30,40

QUESTIONS



Real Estate Investment Opportunity
Performance



Gross Rental Returns		
Gross Purchase Price		2,000,000.00
Gross Annual Rent		150,000.00
Gross Rental Performance		
Net Rental Performance		
Gross Purchase Price		2,000,000.00
Financing cost	0.20 % of purchase price	5,000.00
Notary fees (50%)	0.2 % of purchase price	40,000.00
Landtax	0.4 % of purchase price (AG, ZH)	40,000.00
Agency fee	1% of purchase price	40,000.00
Valuation fee	Fix	10,000.00
Total Additional Cost		135,000.00
Total Purchase Price		2,135,000.00
Gross Yearly Rent		150,000.00
Land Tax	see if applicable	
Insurance	2% of annual income	3,200.00
Vacancy/Loss rate	5% of annual income	8,000.00
Additional costs*	2% Gross annual income	3,200.00
Mortgage Interest	1% annually	15,000.00
Maintenance costs**	5% of purchase price	8,000.00
Net Annual Rent		121,600.00
Net ROI		5.70
Mortgage	80%	1,600,000.00
Own equity	20%	400,000.00
Net Annual Rentals		121,000.00
Yearly gains		121,600.00
RoE per annum		30.40

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Annual Rental Income	160,000.00	160,000.00	160,000.00	160,000.00	160,000.00	160,000.00	160,000.00	160,000.00	160,000.00	160,000.00
Insurance	3,200.00	3,200.00	3,200.00	3,200.00	3,200.00	3,200.00	3,200.00	3,200.00	3,200.00	3,200.00
Vacancy/Loss rate	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Additional costs*	3,200.00	3,200.00	3,200.00	3,200.00	3,200.00	3,200.00	3,200.00	3,200.00	3,200.00	3,200.00
Mortgage Interest	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00
Maintenance costs**	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Total Annual Cost	38,400.00	38,400.00	38,400.00	38,400.00	38,400.00	38,400.00	38,400.00	38,400.00	38,400.00	38,400.00
Net Return on Investment	121,600.00	121,600.00	121,600.00	121,600.00	121,600.00	121,600.00	121,600.00	121,600.00	121,600.00	121,600.00
RoE	30.40	30.40	30.40	30.40	30.40	30.40	30.40	30.40	30.40	30.40

10 Year Return
1,600,000.00

10 YEAR PLAN	INV 2	INV 3	INV 4	INV 5	SAIL ANNUAL
	CHF 243,200.00	CHF 384,800.00	CHF 608,000.00	CHF 972,800.00	CHF 1,337,600.00

Calculation of mortgage affordability

Property		CHF	
Land		150,000.00	
Construction		1,450,000.00	
Parking lot 1		0.00	
Parking lot 2		0.00	
Utility room		0.00	
Additional cost		25,000.00	
Total Purchase Price		1,625,000.00	
	percentage		
Equity: Down payment* (min. 20%)	25.00 %	406,250.00	
Mortgage	75.00 %	1,218,750.00	
1. Mortgage** (66% of the investment costs)	4.50% =	1,072,500 48,262.50	
2. Mortgage** (14% of the investment costs)	5.50% =	146,250 8,043.75	
20 year amortisation, e.g. 0.7% (average in (20 years (on 2nd mortgage)	7,312.50	
Associated costs: Heating, water, fees, insurance, maintainance, administrative fees, others			
	0.70 % of purchase price	11,375.00	
Annual Expenditure (interest, amortisation, associated costs)		74,993.75	
Total Expenses Monthly (incl. amortisation)		6,249.48	
Total Expenses Monthly (excl. amortisation)		5,640.10	
	actual value pa	actual value montl	target value
Target Income Year / Month	250,000.00	20,833.33	18,748.46
monthly charge in % of net income (<=33%)		enough	
Surveying and marking		inkl.	
Interest during construction		inkl.	
Mortgaging cost (Hypothekarrichtung)	0.35 % of purchase price	4,550.00	
Notary fees (50%)	0.18 % of purchase price	1,462.50	
Property transfer tax (50%)	0 % of purchase price (AG, ZH)	0.00	
nonrecurring costs***		6,012.50	

* depending on the equity the monthly expenses can vary drastically

** for the affordability we use 5-5.5% (average interest over long period)

*** nonrecurring costs are different in each canton. 1% overall is usually more than sufficient.