

Depotlösung versus ProtectInvest

Anlageszenario

Alter des Anleger	35
Anlagesumme	100'000.00 EUR
Bruttorendite p. a.	7.00%
Tradings p. a.	1

Kosten Depotlösung

Agio/Honorar einmalig	5.00%
Folgekosten p. a.	0.90%

Kosten ProtectInvest

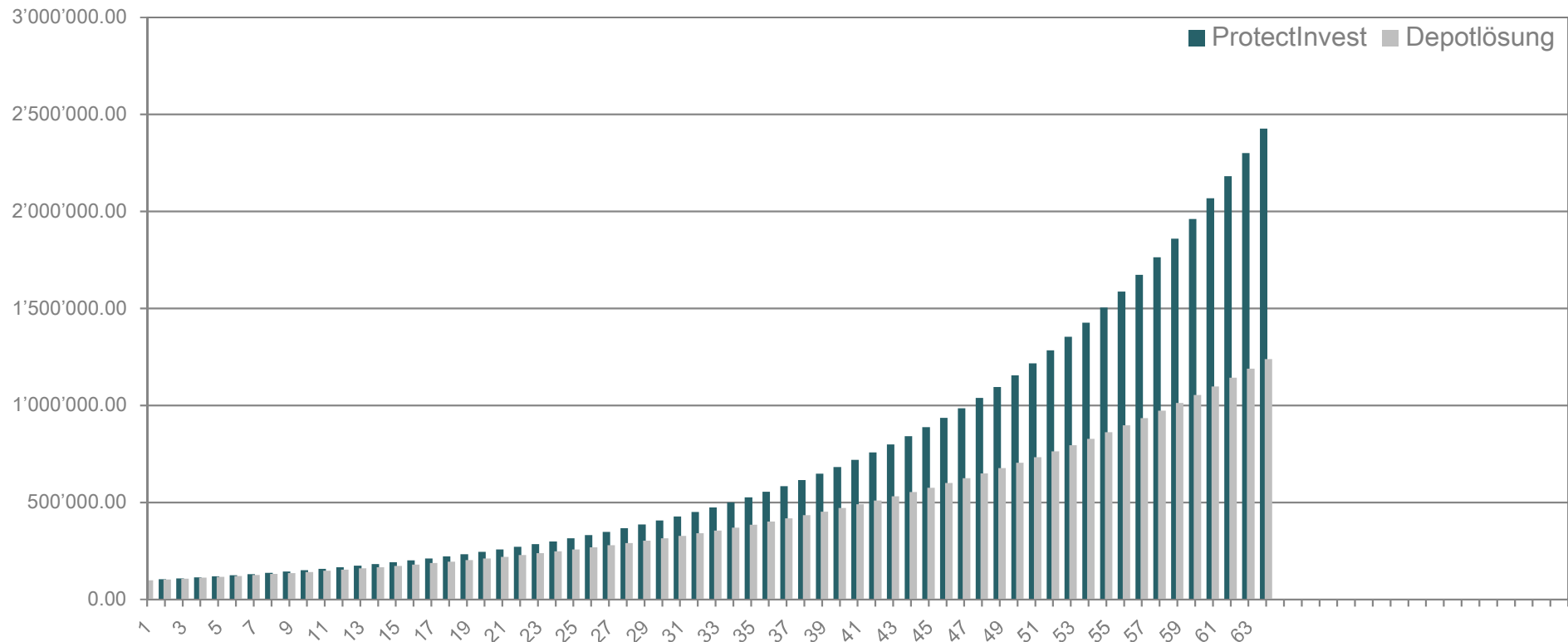
Abschlusskosten einmalig	5.60%
Folgekosten p. a.	1.50%

Steuer

Einkommen	35'000.00 EUR
Kirchensteuer	Ja

Allgemeine Kosten

Depotgebühr p. a.	0.1190%
Tradingkosten	0.1500% (mind. 15,00 €, max. 40,00 €)



Depotlösung versus ProtectInvest - Wertaufstellung

J	Depotlösung	VorsorgePlan	Diff. %	J	Depotlösung	VorsorgePlan	Diff. %	J	Depotlösung	VorsorgePlan	Diff. %
1	98'837.03	98'700.07	-0.14	28	290'441.55	366'452.21	26.17	55	861'037.98	1'503'893.63	74.66
2	102'832.31	103'236.78	0.39	29	302'339.46	385'724.29	27.58	56	896'469.85	1'585'764.26	76.89
3	106'992.37	108'023.16	0.96	30	314'728.09	406'056.99	29.02	57	933'363.09	1'672'140.62	79.15
4	111'324.02	113'072.94	1.57	31	327'627.69	427'508.69	30.49	58	971'777.97	1'763'270.67	81.45
5	115'834.32	118'400.62	2.22	32	341'059.33	450'140.96	31.98	59	1'011'777.25	1'859'416.04	83.78
6	120'530.65	124'021.50	2.90	33	355'044.94	474'018.78	33.51	60	1'053'426.29	1'960'852.74	86.14
7	125'420.67	129'951.71	3.61	34	369'607.39	499'210.70	35.07	61	1'096'793.12	2'067'871.97	88.54
8	130'512.38	136'208.28	4.36	35	384'770.46	525'789.05	36.65	62	1'141'948.58	2'180'780.98	90.97
9	135'814.10	142'809.16	5.15	36	400'558.92	553'830.11	38.26	63	1'188'966.47	2'299'903.90	93.44
10	141'334.48	149'773.32	5.97	37	416'998.56	583'414.40	39.91	64	1'237'923.58	2'425'582.72	95.94
11	147'082.55	157'120.73	6.82	38	434'116.26	614'626.85	41.58				
12	153'067.69	164'872.49	7.71	39	451'939.96	647'557.05	43.28				
13	159'299.69	173'050.85	8.63	40	470'498.79	682'299.55	45.02				
14	165'788.73	181'679.30	9.58	41	489'823.07	718'954.08	46.78				
15	172'545.40	190'782.60	10.57	42	509'944.37	757'625.88	48.57				
16	179'580.74	200'386.89	11.59	43	530'895.56	798'425.96	50.39				
17	186'906.26	210'519.74	12.63	44	552'710.88	841'471.45	52.24				
18	194'533.91	221'210.23	13.71	45	575'425.96	886'885.93	54.13				
19	202'476.16	232'489.06	14.82	46	599'077.90	934'799.78	56.04				
20	210'745.99	244'388.61	15.96	47	623'705.37	985'350.55	57.98				
21	219'356.90	256'943.03	17.13	48	649'348.57	1'038'683.35	59.96				
22	228'322.96	270'188.38	18.34	49	676'049.42	1'094'951.31	61.96				
23	237'658.82	284'162.66	19.57	50	703'851.53	1'154'315.95	64.00				
24	247'379.74	298'906.01	20.83	51	732'800.33	1'216'947.70	66.07				
25	257'501.59	314'460.74	22.12	52	762'943.10	1'283'026.36	68.17				
26	268'040.91	330'871.51	23.44	53	794'329.10	1'352'741.64	70.30				
27	279'014.92	348'185.43	24.79	54	827'009.59	1'426'293.68	72.46				