

# Depotlösung versus ProtectInvest

## Anlageszenario

Alter des Anleger	18
Anlagesumme	100'000.00 EUR
Bruttorendite p.a.	7.00%
Tradings p.a.	1

## Steuer

Einkommen p.a.	100'000.00 EUR
ESt.+Soli	34.85%

## Kosten Depotlösung

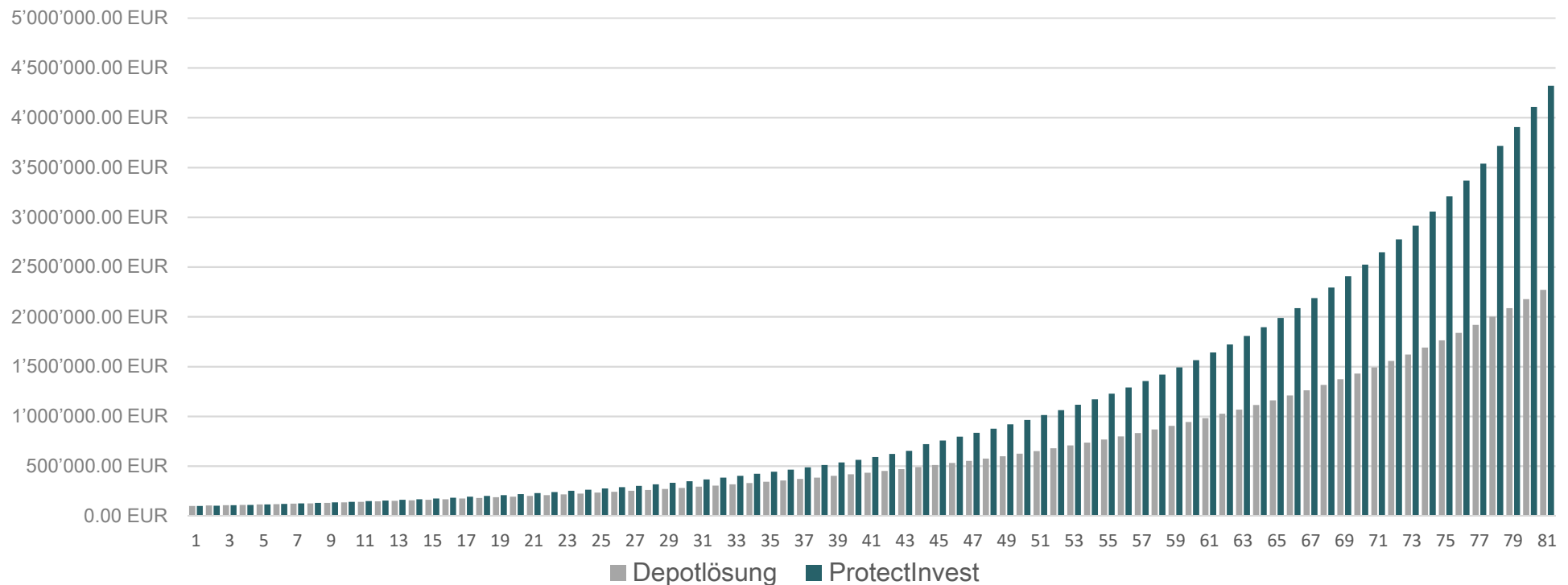
Agio/Honorar einmalig	5.00%
Folgekosten p.a.	0.90%

## Allgemeine Kosten

Depotgebühr p.a.	0.1190%
Tradingkosten	0.1500%
Tradingkosten minimum	15.00 EUR
Tradingkosten maximum	40.00 EUR

## Kosten ProtectInvest

Abschlusskosten einmalig	5.60%
Folgekosten p.a.	1.50%



# Depotlösung versus ProtectInvest | Wertaufstellung in EUR

Jahr	Depotlösung	ProtectInvest	Diff. In %	Jahr	Depotlösung	ProtectInvest	Diff. In %	Jahr	Depotlösung	ProtectInvest	Diff. In %
1	100'394.98	99'333.81	-1.07%	28	261'326.16	317'437.35	17.68%	55	767'302.41	1'228'842.69	37.56%
2	104'602.13	103'334.25	-1.23%	29	271'517.75	332'736.13	18.40%	56	799'542.76	1'289'650.83	38.00%
3	107'964.22	107'361.35	-0.56%	30	282'153.46	348'835.68	19.12%	57	833'188.03	1'353'434.44	38.44%
4	111'472.82	111'601.55	0.12%	31	293'252.64	365'777.77	19.83%	58	868'299.45	1'420'331.30	38.87%
5	115'134.30	116'066.10	0.80%	32	304'835.49	383'606.22	20.53%	59	904'940.90	1'490'484.46	39.29%
6	118'955.35	120'757.83	1.49%	33	316'923.07	402'366.84	21.24%	60	943'179.07	1'564'060.91	39.70%
7	122'942.90	125'697.98	2.19%	34	329'537.40	422'107.39	21.93%	61	983'083.53	1'641'184.43	40.10%
8	127'104.22	130'899.75	2.90%	35	342'701.41	442'877.79	22.62%	62	1'024'726.89	1'722'007.57	40.49%
9	131'446.87	136'376.93	3.62%	36	356'439.06	464'730.34	23.30%	63	1'068'184.93	1'806'687.18	40.88%
10	135'978.76	142'144.00	4.34%	37	370'775.36	487'720.05	23.98%	64	1'113'536.72	1'895'396.58	41.25%
11	140'708.14	148'216.13	5.07%	38	385'736.38	511'904.68	24.65%	65	1'160'864.80	1'988'322.61	41.62%
12	145'643.60	154'609.32	5.80%	39	401'349.36	537'344.92	25.31%	66	1'210'255.27	2'085'672.46	41.97%
13	150'794.14	161'340.38	6.54%	40	417'642.70	564'104.43	25.96%	67	1'261'798.01	2'187'671.98	42.32%
14	156'169.12	168'427.06	7.28%	41	434'646.04	592'250.02	26.61%	68	1'315'586.82	2'294'569.62	42.67%
15	161'778.32	175'888.06	8.02%	42	452'390.34	621'851.35	27.25%	69	1'371'719.56	2'406'641.57	43.00%
16	167'631.96	183'743.06	8.77%	43	470'907.87	652'980.73	27.88%	70	1'430'298.38	2'524'198.98	43.34%
17	173'740.68	192'012.80	9.52%	44	490'232.33	721'093.48	32.02%	71	1'491'429.86	2'647'595.08	43.67%
18	180'115.59	200'719.09	10.26%	45	510'398.89	756'898.02	32.57%	72	1'555'225.25	2'777'228.71	44.00%
19	186'768.30	209'884.84	11.01%	46	531'444.24	794'513.32	33.11%	73	1'621'800.63	2'913'548.20	44.34%
20	193'710.91	219'534.02	11.76%	47	553'406.67	834'020.04	33.65%	74	1'691'277.14	3'057'058.42	44.68%
21	200'956.06	229'691.91	12.51%	48	576'326.16	875'498.08	34.17%	75	1'763'781.21	3'208'320.44	45.02%
22	208'516.93	240'384.99	13.26%	49	600'244.40	919'033.43	34.69%	76	1'839'444.75	3'367'963.88	45.38%
23	216'407.28	251'641.05	14.00%	50	625'204.91	964'713.97	35.19%	77	1'918'405.47	3'536'685.19	45.76%
24	224'641.46	263'489.24	14.74%	51	651'253.12	1'012'634.42	35.69%	78	2'000'807.02	3'715'257.73	46.15%
25	233'234.46	275'960.13	15.48%	52	678'436.43	1'062'894.96	36.17%	79	2'086'799.36	3'904'541.43	46.55%
26	242'201.91	289'085.76	16.22%	53	706'804.29	1'115'603.15	36.64%	80	2'176'538.96	4'105'482.25	46.98%
27	251'560.13	302'899.69	16.95%	54	736'408.33	1'170'875.33	37.11%	81	2'270'189.11	4'319'133.43	47.44%