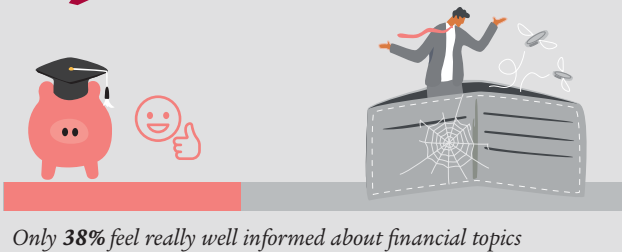
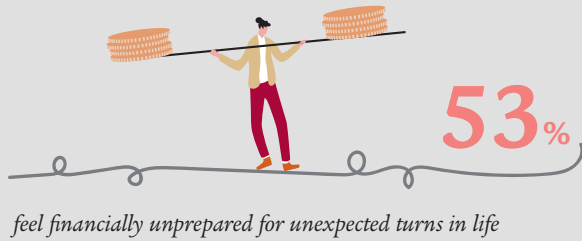


## Insufficiently informed and poorly prepared



## Large majority believe in financial self-determination

feel personally responsible for the success or failure of their financial provision



of people in Switzerland perceive a fundamental need to be able to make self-determined decisions when it comes to financial matters



believe that financial self-determination and independence are a realistic goal for them personally

63% have clear financial goals and one in two (48%) is planning a decision with significant financial impact in the next 12 months



Job change

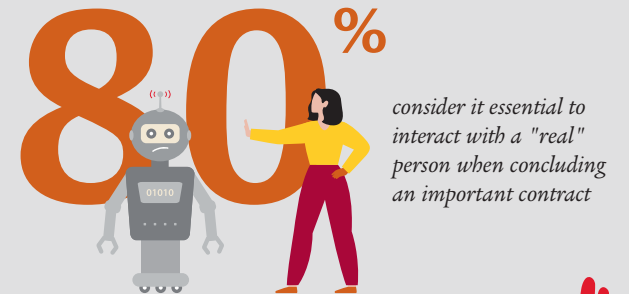


Travelling

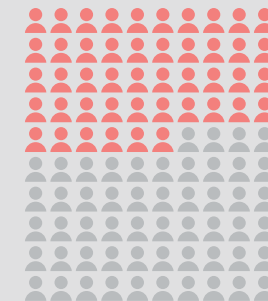


Buying a house

## Personal advice wanted



86% have a lot of confidence in their advisor ...



...but just under half (46%) do not (yet) have a permanent advisor at their bank or insurance company to support them with decisions