

Personal Environment

- 7.1 Quality of life
- 7.2 Personal taxes
- 7.3 Purchasing power and residential real estate
- 7.4 International schools and sustainable development
- 7.5 Health and security

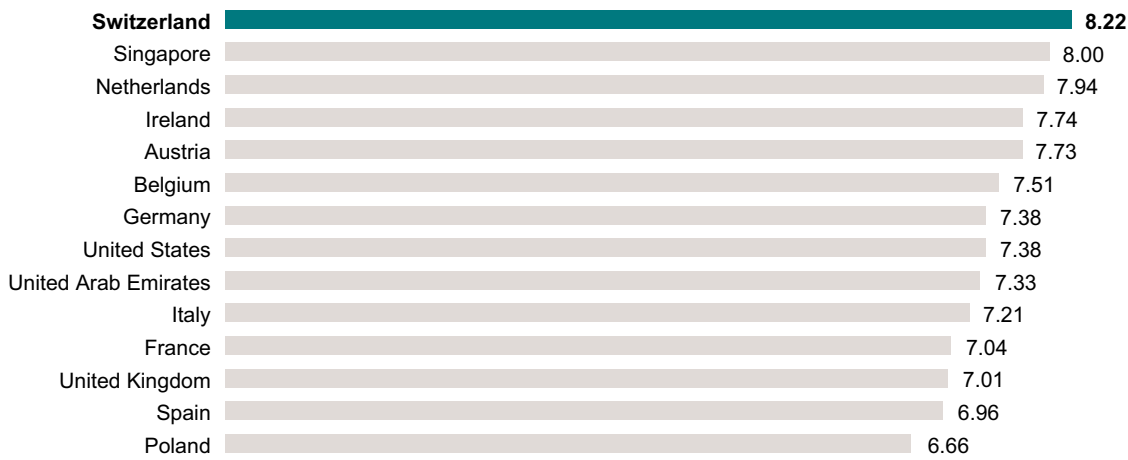


Proud of its enviable lifestyle

- An exceptional quality of life
- First class healthcare facilities and public security
- Europe's best choice of international schools
- A well preserved environment

7.1.1 Where-to-be-born index

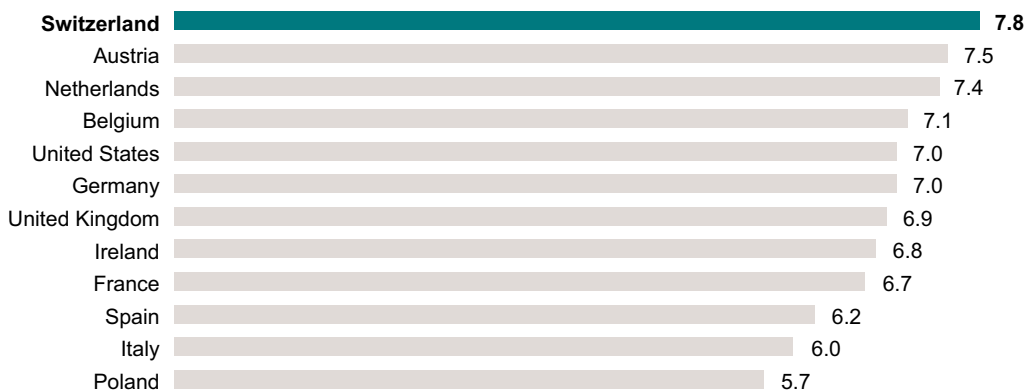
Extent to which a country will provide the best opportunities for a healthy, safe and prosperous life in the years ahead (on a scale from 0 to 10, the higher the better)



Source: The Economist Intelligence Unit • 2013

7.1.2 Life satisfaction

Measure how people evaluate their life as a whole (on a scale from 0 to 10, the higher the better)



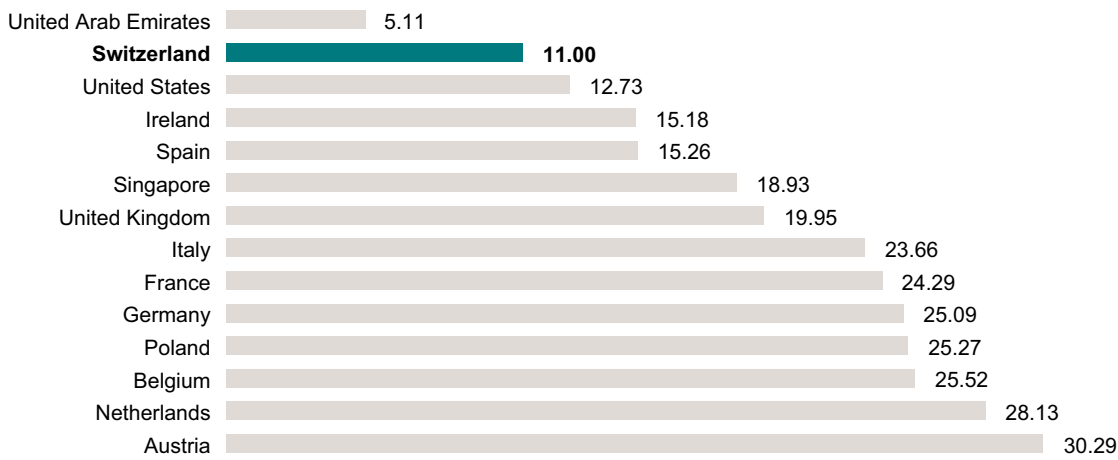
Note: No data for Singapore and the United Arab Emirates
Source: OECD • Better Life Index • 2014

An exceptional quality of life

Stability, prosperity, security, lakes and mountains: these are some of Geneva's ingredients for an exceptional quality of life.

7.2.1 Effective personal income tax rate (in %)

Tax rate (in percent) for an income equal to GDP per capita



Source: IMD • World Competitiveness Yearbook Online • 2014

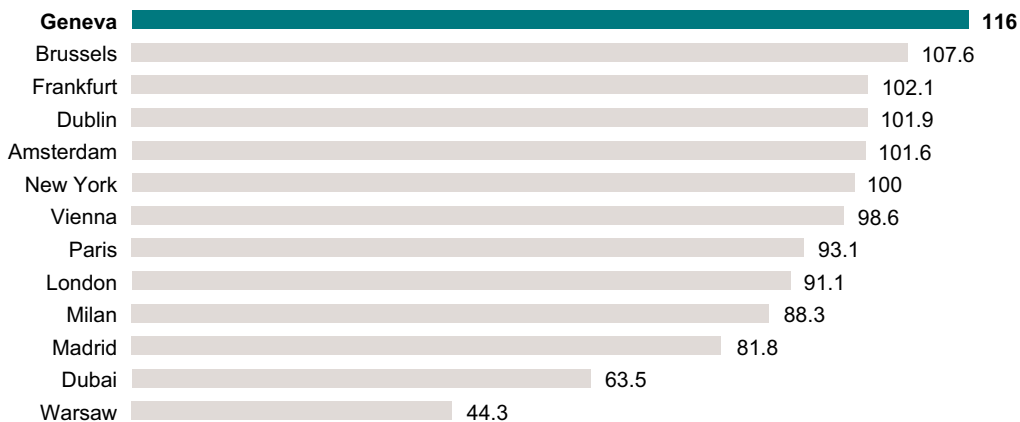
7.2.2 Personal income tax in Geneva (in %)

| Net income (US\$) | Tax rate | | |
|-------------------|--------------------------|--------------------------|----------------------------|
| | Single, without children | Married without children | Married, with two children |
| 27,600 | 5.0 | 0.1 | 0.1 |
| 55,200 | 15.0 | 5.0 | 0.1 |
| 83,900 | 19.9 | 11.3 | 4.3 |
| 110,500 | 23.4 | 15.9 | 9.6 |
| 138,100 | 25.9 | 19.2 | 13.9 |
| 165,800 | 28.0 | 22.0 | 17.2 |
| 193,400 | 29.6 | 24.6 | 20.2 |
| 221,000 | 31.3 | 26.6 | 22.7 |
| 276,300 | 33.7 | 29.4 | 26.3 |
| 331,500 | 35.4 | 31.3 | 28.7 |
| 442,000 | 37.8 | 34.1 | 32.0 |
| 552,600 | 39.4 | 35.8 | 34.2 |
| 1,105,200 | 42.5 | 40.3 | 39.4 |

Source: EY • Geneva Taxes • 2014

7.3.1 Purchasing power

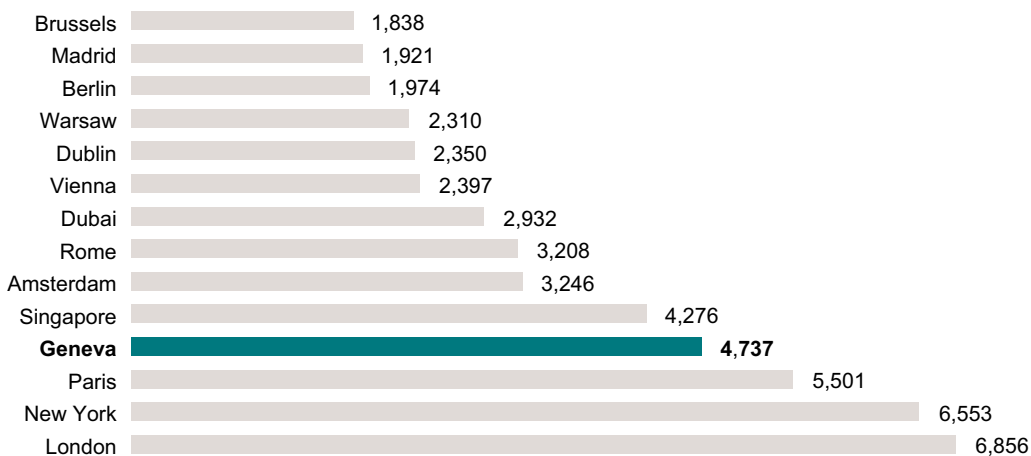
Gross hourly wages divided by the cost of a basket of goods, excluding rent
(New York = 100)



Source: UBS • Prices and Earning • 2012

7.3.2 Housing prices

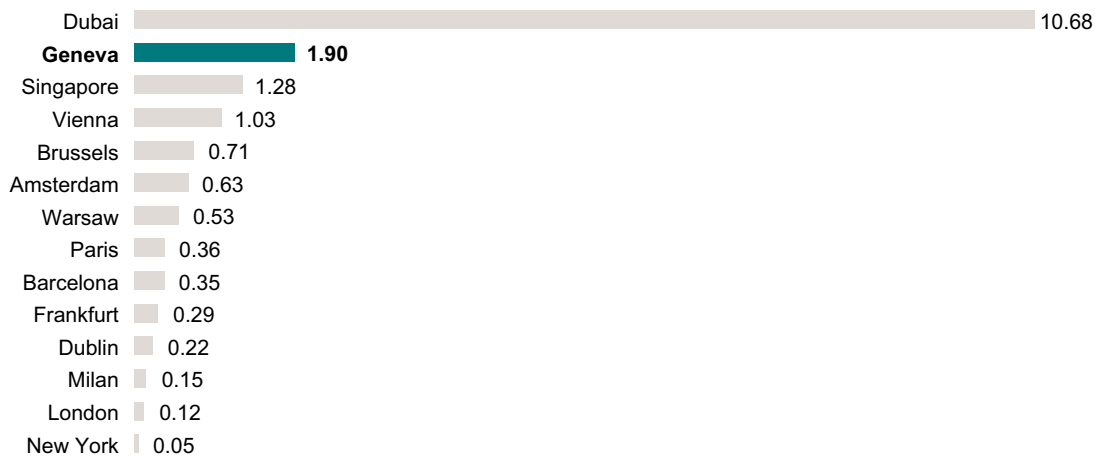
Average monthly rent for a 120 square meter apartment in a prime inner city area
(in US\$, per month)



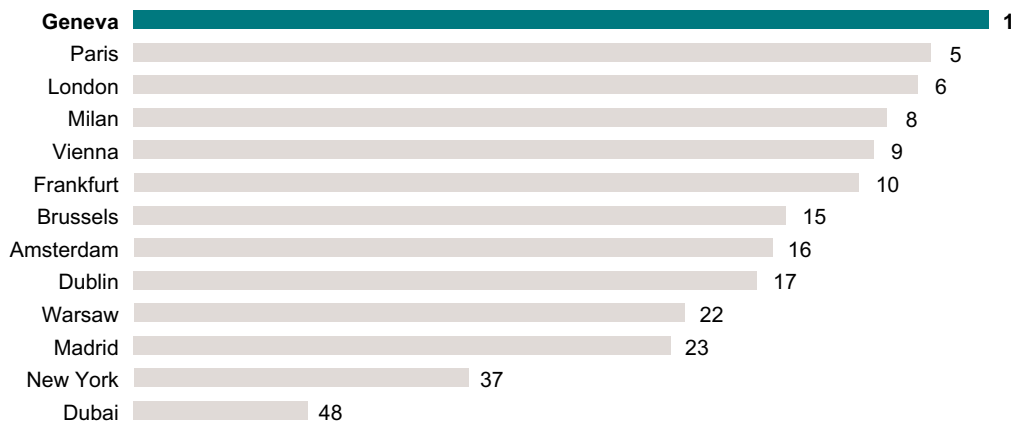
Source: GlobalPropertyGuide.com • 2014

7.4.1 Number of international schools per 100,000 inhabitants

Number of English-speaking schools in urban areas per 100,000 inhabitants



Source: ISC Research • 2013

7.4.2 Environment and sustainable developmentQuality of environment and sustainable development policies at the city level
(worldwide rank, out of 135 cities)

Note: No data for Singapore

Source: IESE • Cities in Motion Index • 2014

Europe's greatest choice of international schools

Next to the public school, Geneva has the greatest choice of English-speaking international schools in Europe.

7.5.1 Personal security and private property rights

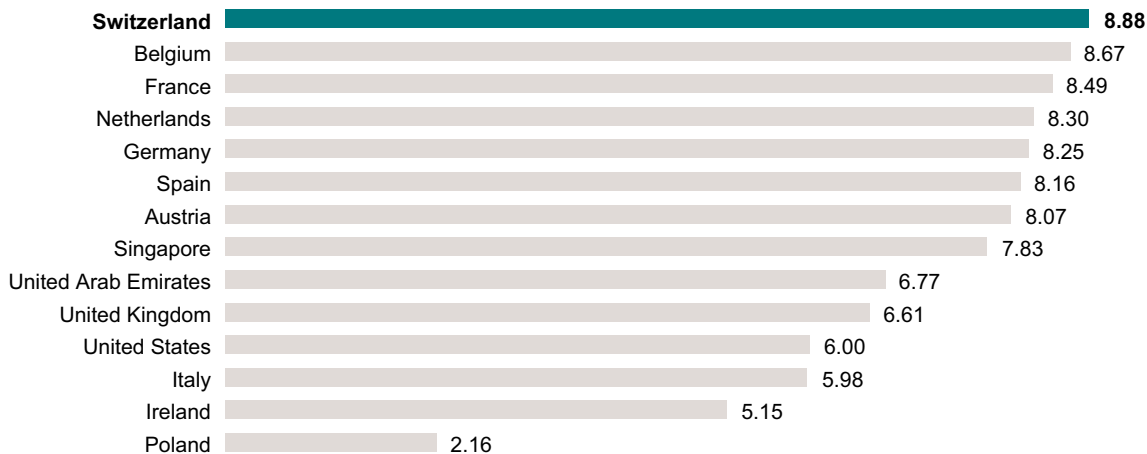
Personal security and private property rights are adequately protected
(on a scale from 0 to 10, the higher the better)



Source: IMD • World Competitiveness Yearbook Online • 2014

7.5.2 Health infrastructure

Health infrastructure meets the needs of society
(on a scale from 0 to 10, the higher the better)



Source: IMD • World Competitiveness Yearbook Online • 2014

First class public security and healthcare facilities

The Swiss healthcare system is internationally praised and considered as one of the world's best. Switzerland also enjoys a longstanding tradition for personal security, making it one of the safest places in the world.