



FINANCIAL INVESTMENT WITH CAPITAL PROTECTION

INVESTA Safe: a clever combination of insurance and attractive investment

With our INVESTA Safe life insurance, you make an initial one-time deposit of at least CHF 10,000. This will allow you to benefit from attractive potential returns, integrated capital protection and a guaranteed lump sum payable on death.

Why is this life insurance worth it?



Attractive potential returns

On maturity, you benefit from potential price gains on your invested capital based on the index used ("SXI Switzerland Sustainability 25 Index CHF 3.5% Decrement"). This includes 25 Swiss companies with Inrate's highest ESG impact ratings.



Capital protection

The issuer guarantees capital protection of 108.5% on maturity, irrespective of the performance of the benchmark index.



Lump sum death benefit

Integrated cover in the event of death gives your surviving dependents financial security should something happen to you. For example, you can name your family or your business partner as your beneficiary – entirely up to you.

Thanks to the free choice of beneficiaries, the lump sum death benefit is paid out directly and not included in your estate.

YOUR BENEFITS

- ✓ Attractive potential returns.
- ✓ Insurance privileges: inheritance, debt collection and tax privileges.
- ✓ Guaranteed death benefit from day one of the cover.
- ✓ No health questions up to CHF 300,000.
- ✓ Tax advantages if the insurance is taken out before your 66th birthday.

Practical example

Your payment CHF 100,000	Guaranteed death benefit lump sum CHF 107,701	Capital protection granted CHF 108,500	Issuer Morgan Stanley Finance LLC
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Survival benefit	Relative change in the value	Investment value on maturity	Payout amount
	-23%	CHF 88,500	CHF 108,500
	51%	CHF 125,500	CHF 125,500
	183%	CHF 191,500	CHF 191,500

The sample calculations illustrate the variability of benefits in the event of survival through selected scenarios. Please note that these values are purely illustrative. No claims can be derived from them. All investments involve risk, especially value fluctuations. The relative change in the value of the benchmark index is determined by subtracting the index level at the certificate’s commencement date from the index level at the certificate’s expiry date and dividing this difference by the index level at the certificate’s commencement date. Your share of the benefits of the certificate is calculated by multiplying half of the relative change in the value of the benchmark index by your single premium payment and adding this amount to the single premium payment.

Data, facts and figures

Limited supply: priority will be based on receipt of application and single premium.

Subscription period 17 August – 30 November 2023	Starting date of insurance 1 December 2023
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Financing	Single premium of at least CHF 10,000
Contract term	10 years
Age at entry	50–70
Loan and surrender	Both possible at any time
Beneficiary	Free choice of beneficiaries

Contact

Do you have any questions or would you like a non-binding quote? Contact your personal advisor or our customer service team on 0800 881 882. We will be happy to help you.

You can find out more on our website: [generali.ch/capital-protection-product](https://www.generali.ch/capital-protection-product)

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