



Your vested benefits account – the profitable interim solution

generali.ch/prospira



Are you planning to take some time off, for a shorter or longer period? The PROSPERA vested benefits account allows you to deposit your pension capital simply and profitably. In doing this you benefit from attractive potential returns and rest secure in the knowledge that your future is in good hands.

The ideal interim solution

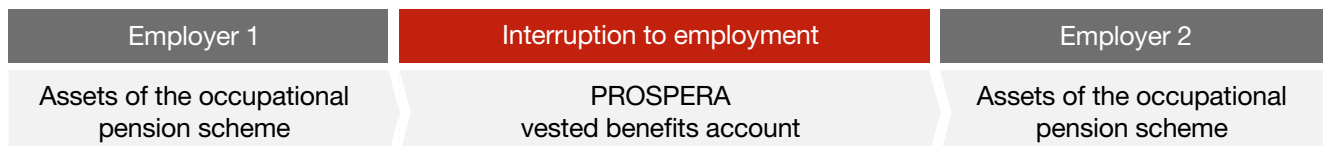
Do you want to reduce or interrupt your professional activity? Are you unable to transfer any of your vested benefits capital to the pension scheme of your new employer, or can you only transfer part of it? Do you want to become self-employed, or do you want to transfer the assets from another vested benefits account to Generali? The PROSPERA vested benefits account is the ideal interim solution for your pension assets.

Your individual pension plan

With the PROSPERA vested benefits account you invest your capital exactly as per your requirements. You decide the investment strategy according to your individual expectations for returns and security, and you can change it at any time free of charge. Advance withdrawal of capital or pledging are also always possible. The experts at Generali invest your capital primarily in securities and actively manage it. You benefit from higher potential returns than from a traditional savings account, while still remaining flexible at all times.

Your benefits

- ✓ Profitable investment of your pension capital
- ✓ Higher potential returns than from a traditional savings account
- ✓ Excellent investment funds
- ✓ Investment strategy according to your needs
- ✓ Change the investment strategy at any time free of charge
- ✓ Advance withdrawal or pledging of capital are possible
- ✓ Personal advice included





The three investment strategies

Possible value fluctuations

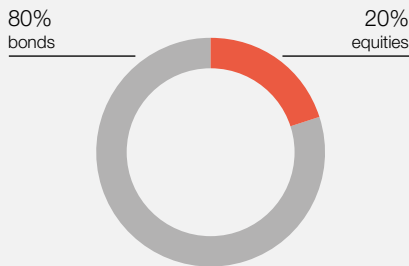
Potential returns

Security

CONSERVATIVE FORTUNA MULTI INDEX 20



- Limited potential returns
- Low fluctuations in value
- Low risk
- Active risk management by regular rebalancing

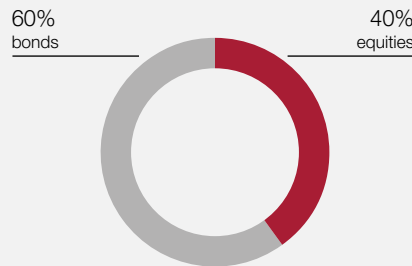


With the conservative profile you increase your fund assets in the long term – without much risk. Simple, standardised financial instruments are used (such as investment funds, index funds, exchange-traded funds (ETF)). The portfolio management of FORTUNA Multi INDEX funds was selected as one of the eleven best asset managers in Switzerland (Sphere Award 2016). What is more, these funds won the award in the category “Best mixed asset CHF conservative performance in the past five years” (Thomson Reuters, Lipper Fund Awards 2016). Select this profile if you are pursuing a low-risk investment policy.

BALANCED FORTUNA MULTI INDEX 40

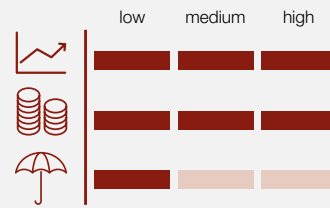


- Chance of good returns
- Medium fluctuations
- Balanced risk
- Active risk management by regular rebalancing

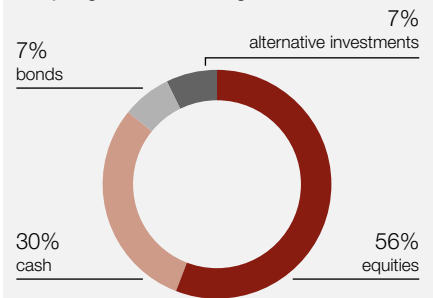


The balanced profile aims at long-term significant asset growth with relatively low price fluctuations. Simple, standardised financial instruments are used (such as investment funds, index funds, exchange-traded funds (ETF)). The portfolio management of FORTUNA Multi INDEX funds was selected as one of the eleven best asset managers in Switzerland (Sphere Award 2016). What is more, these funds won the award in the category “Best mixed asset CHF conservative performance in the past five years” (Thomson Reuters, Lipper Fund Awards 2016). This profile is suitable for you if you are pursuing an investment policy with medium risk.

OPPORTUNITY-ORIENTED FORTUNA WEALTH-SELECT



- Excellent potential returns
- Large fluctuations in value are possible
- Higher risk
- Active risk management by regular rebalancing



The opportunity-oriented profile represents excellent potential returns with a larger risk of fluctuations. The special feature here is that with this strategy you own an investment account (securities) plus a conventional interest-bearing account (cash) and thus combine safety and the investment in securities. Mostly the investments are made in equities, as well as some fixed-interest investments, real estate and alternative investments. Your potential returns are increased by an anticyclical investment approach. Choose this profile if you have a high risk tolerance.



Facts & figures

Deposits

- Minimum deposit: CHF 20,000
- no personal additional payments allowed (except for transfer of other vested benefit assets)

Withdrawal conditions

- Withdrawals may be made in accordance with cases permitted in the foundation regulations or by law (e.g. home purchase, final departure from Switzerland, reaching retirement age)

Suitability

- People who are unable to pay their vested benefits into a new pension scheme or have them paid out

Taxes

- Tax-free during the term of the agreement: no income tax or wealth tax, no withholding tax on accrued interest
- On payout: taxed at a reduced rate, separate from the other income

Partner

- Account/custodian bank: Lienhardt & Partner Privatbank Zürich AG
- Vested benefits foundation: Independent vested benefits foundation, Schwyz

Contact: Please contact your personal advisor or call us on 0800 881 882 if you have any questions or would like a non-binding quote.