



LIFE AND INVESTMENT

**PROSPERA 3a pension
planning account**

Your retirement provision:
As flexible as you are

generali.ch/prospere



Invest in the time after retirement: With the PROSPERA 3a pension planning account you choose your personal combination of security and potential returns, while saving on annual taxes – and remaining flexible at all times.

Better returns, more freedom

Do you dream of a retirement with financial independence? For this, your private saving schemes are increasingly important. With the PROSPERA 3a pension planning account you enjoy complete freedom: you decide how much you pay in and when, and you choose your own personal investment strategy. The experts at Generali invest your capital primarily in securities and actively manage it. This means you benefit from higher potential returns than from a traditional savings account. In terms of tax, the account is doubly attractive: you save on tax every year as you can deduct your payments from your taxable income. And the profits during the term of the contract are exempt from income tax and wealth tax.

Your flexible pension

With the PROSPERA 3a pension planning 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. What is more, you enjoy full freedom: you can pledge your capital or use it to finance your own home. In this way you save up efficiently and flexibly for your independence in retirement.

Your benefits

- ✓ Capital for your retirement provision
- ✓ Tax advantages
- ✓ Flexible payments: you can freely select the frequency and amount
- ✓ Higher potential returns than from a traditional savings account
- ✓ Excellent investment funds
- ✓ Individual choice of investment strategy
- ✓ Change the investment strategy at any time free of charge
- ✓ Personal advice included



The three investment strategies

Possible value fluctuations

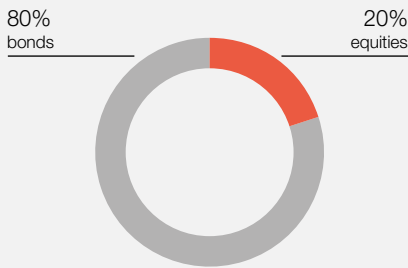
Potential returns

Security

CONSERVATIVE FORTUNA MULTI INDEX 20



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

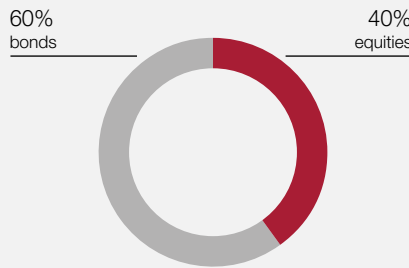


With the conservative profile you increase your fund assets in the long term – without much risk. Simple, standardised financial instruments are used (such as investment funds, index funds, exchange-traded funds (ETF)). The portfolio management of FORTUNA Multi INDEX funds was selected as one of the 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

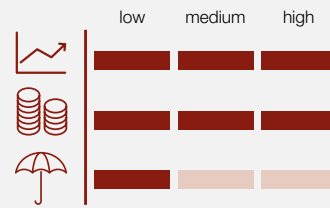


- Chance of good returns
- Medium fluctuations
- Balanced risk
- Active risk management by regular rebalancing

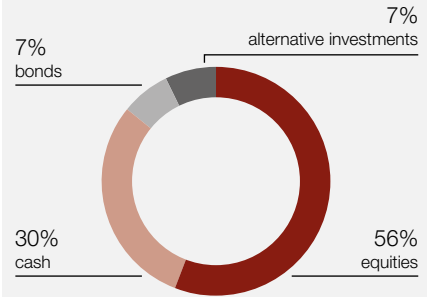


The balanced profile aims at long-term significant asset growth with relatively low price fluctuations. Simple, standardised financial instruments are used (such as investment funds, index funds, exchange-traded funds (ETF)). The portfolio management of FORTUNA Multi INDEX funds was selected as one of 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

- No obligation to pay in
- The time and size of the inpayments can be set freely and flexibly (up to a maximum amount set by law)

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 and customer domicile

- People domiciled in Switzerland or cross-border commuters (according to separate provisions)
- Swiss citizens and foreign nationals with the following permits: C settlement, B residence or G weekly stay

Taxes

- Contribution can be deducted from taxable income up to statutory maximum amount
- 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
- Pension fund: independent 3a pension fund, Zurich

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.