



# PREVIDENZA provident insurance package

## Savings and risk cover in one attractive package

Life sometimes takes unexpected turns. It is never too early to start planning ahead. Our provident insurance package helps you save for the time following your retirement or bigger dreams, offering versatile risk cover with an attractive bonus. After all, it is reassuring to know that you are protected – whatever happens.

### How does the insurance work?

Our provident insurance package guarantees triple protection: build up your own capital with the third pillar and protect you and your loved ones financially with a lump sum death benefit and pension for loss of earning capacity in the event that something should happen to you.

#### Saving

You can choose whether to save in pillar 3a or pillar 3b.

Your payments into pillar 3a are qualified. But you can deduct these from your taxable income, which reduces your annual tax. However, the payments are capped and you usually can access the funds only at retirement.

Pillar 3b makes sense if you are saving towards a larger investment or want to have free access to the funds.

#### Lump-sum death benefit

If something should happen to you, your surviving dependants will receive a guaranteed death benefit.

In the event of a remaining life expectancy of less than one year, you can make advance withdrawals of the death benefit.

#### Loss of earning capacity

Even in the event of incapacity to work, we have you covered. In this case, you will receive a pension for loss of earning capacity.


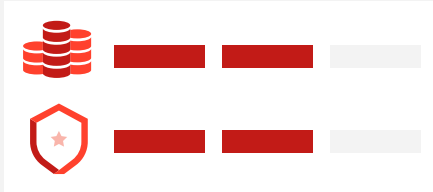
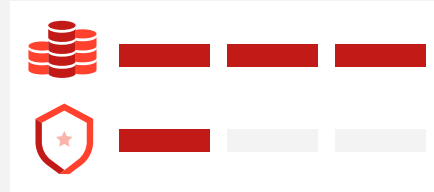
And the integrated premium exemption ensures we will continue to pay your premiums for you following expiry of the waiting period.

#### Your bonus

This package solution offers reduced premiums and a discount on pensions for loss of earning capacity. This will leave you with extra funds to achieve your savings objective.

## The right savings profile for you

You can choose from three different savings profiles – depending on your return expectations and security needs.

<b>CAPITAL</b> Guaranteed benefits	<b>CONTROL</b> Risk control	<b>PROFIT</b> Focus on returns
		
<ul style="list-style-type: none"><li>– Very limited potential returns</li><li>– In the event of survival, the entire fund account is paid out to you</li><li>– With guaranteed endowment benefits</li></ul>	<ul style="list-style-type: none"><li>– Limited potential returns with high security level</li><li>– In the event of survival, the entire fund account is paid out to you</li></ul>	<ul style="list-style-type: none"><li>– Outstanding potential returns, but major price fluctuations possible</li><li>– In the event of survival, the entire fund account is paid out to you</li><li>– Choice of various investment options</li></ul>

 = Potential return     = Security

## Are you interested in sustainable investment opportunities?

With the PROFIT savings profile, you can select our sustainable investment plan “**Tomorrow Invest**”. With this option, you invest in companies with a proven commitment to a better world. We concentrate on Swiss companies.

### Good to know

If your financial situation changes during the term of the contract, you can take a premium break. You also have the option of withdrawing your saved capital at preferential conditions for the purposes of home ownership.

### Your benefits at a glance

- ✓ Optimal pension provision: savings and comprehensive risk cover in a single package
- ✓ Attractive package bonus
- ✓ Premium guarantee for the entire term of contract
- ✓ Saving under pillar 3 offers attractive tax advantages.
- ✓ Choice of savings profile according to your personal needs.
- ✓ You can change your investment plan at any time.

## Contact

Do you have any questions or need more information? Contact your personal advisor or our customer service on **0800 881 882**. We are happy to help you.

You can also find further information on our website: [generali.ch/providentpackage](https://www.generali.ch/providentpackage)