



Financial risk
cover for every
situation

generali.ch/prevista



When you're bursting with life, you rarely consider your own death – which is a good thing. After all, life is there for the living. Even more so if you know that your family and partners are covered in the event of something happening. That's what PREVISTA, the death benefits insurance from Generali, is for.

Most people are financially dependent on the partners with whom they share their lives or businesses. It's good to share responsibility and build something up together: but major commitments require security, whether these are undertaken within the family, with a cohabiting partner or with business partners. What happens in the event of a sudden death? It's best if both partners take out cover naming the other as beneficiary.

Financial security for all partners

PREVISTA death benefits insurance guarantees that your beneficiary will receive the sum insured if anything happens to you. You get to determine the amount. That means that in the event of your sudden death, at least your nearest and dearest will be able to continue to meet your joint financial obligations, such as paying off the mortgage on your home or any loans, paying for the children's education or ensuring that your joint company can carry on.

Your benefits

- ✓ High level of coverage for low premiums
- ✓ Guaranteed premium amount for the entire term
- ✓ Free choice of beneficiaries with Pillar 3b
- ✓ Sum insured paid directly to the beneficiaries
- ✓ Free choice of sum insured

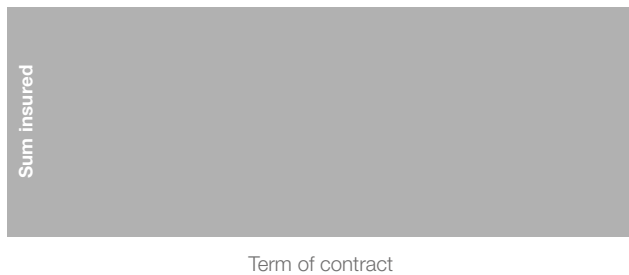


Two options for better protection

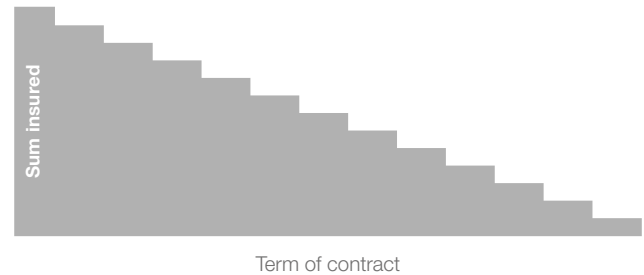
Different risks should be covered differently. That's why you have the choice of taking out PREVISTA insurance in two different variants. One option is a constant sum insured throughout the term of the contract, which means that the capital will be paid to your beneficiaries in the event of something happening to you. This variant is suitable to insure first mortgages or loans that cannot be amortised on a long-term basis, and for business partners.

The other option is to conclude PREVISTA insurance with a decreasing sum insured, which is particularly suitable if your financial risks will be reduced over time. This variant is suitable for situations such as ensuring that your children's education will be paid for, to cover your family members or to amortise a second mortgage.

Benefits of death benefits insurance with a constant sum insured



Benefits of death benefits insurance with decreasing sum insured



How you can care for your loved ones

PREVISTA is a death benefits insurance with low premiums that you can take out if you are aged between 18 and 70. You get to choose the policy term and the sum insured. Generali offers you a premium guarantee: the premiums will remain the same throughout the entire term of the policy. PREVISTA gives your family members financial security and takes a weight off your mind, because in the event of your death, the entire sum insured is paid out directly and does not form part of your estate, which means that your beneficiaries are optimally covered at all times.

How you can save a considerable amount of money

You can take out PREVISTA within Pillar 3a, saving tax each year. It can also be concluded within Pillar 3b, giving you a free choice of beneficiaries. The entire sum insured benefits from privileged inheritance and bankruptcy rules. That means that your family members receive the sum insured in the event of your death, even if you are indebted, as your family's claims take precedence over any creditors' claims. Your money is therefore guaranteed to help your loved ones meet your joint financial obligations, allowing you to live your life safe in the knowledge that your family is well covered.



Facts & figures

Term of contract	1 – 45 years (Products including premium waiver and/or constantly decreasing sum insured: contractual term of at least three years).
Entry age	Pillar 3a: 18–63/64 years Pillar 3b: 18–70 years
Final age	Pillar 3a: 64/65 years Pillar 3b: 80 years
Beneficiaries	Pillar 3a: statutory beneficiary rules Pillar 3b: free choice of beneficiaries
Surrender/waiver of premium	Possible after three years (provisions of Pillar 3a must be taken into account)
Tax advantage	Premiums can be deducted from taxable income (Pillar 3a)

Contact: Please contact your personal advisor if you have any questions or would like a non-binding quote. Further information is available at generali.ch.