



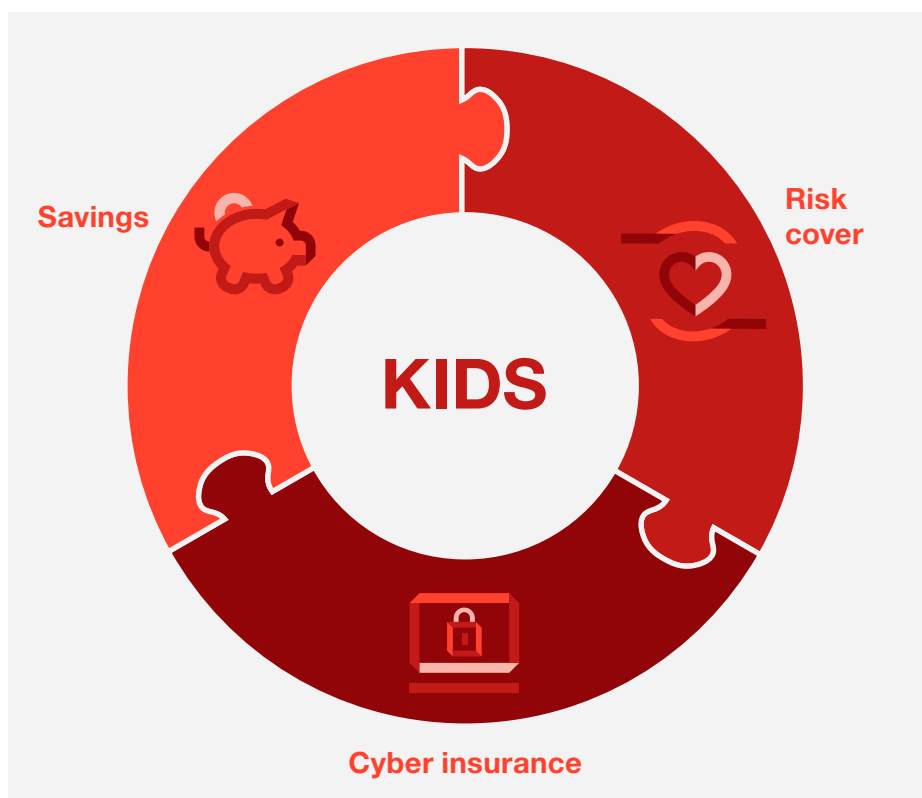
KIDS insurance plan for children

The very best for your child: savings accounts and protection

Our children are the future, which is why they deserve extra special protection. The KIDS insurance plan for children offers various options for achieving this: you can save money for your child, insure them against life's risks, or combine both into one. This means your child is financially secure whatever happens.

How does the insurance work?

The insurance plan for children is a modular solution. There are three modules that can be put together in a flexible way:









Your benefits at a glance

- ✓ Savings and risk cover can be combined in a flexible way.
- ✓ Protect against online risks such as cyber bullying and data misuse.
- ✓ Attractive tax advantages: the capital payment from pillar 3b is tax-free.



Savings

With the savings module, you can build up capital to help your child get off to a good start. Our investment experts invest your savings premiums in first-class funds offering you attractive potential returns. You can choose from three different savings profiles – depending on your return expectations and security needs:

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

 = Potential return  = Security

Providing for tomorrow, today: sustainable investments for a future worth living in

The best investment? A world worth living in for your child. 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.



Risk cover

The risk cover module means your child is comprehensively insured against the financial consequences of unforeseeable events, should something happen to you or them.

- In the event the child loses their earning capacity from age 18: pension plus premium exemption
- In case of occurrence of an insured event until age 18: lump-sum payment
- In the event the policyholder loses their earning capacity: premium exemption
- In case of death of the policyholder: premium exemption



Cyber insurance

The dangers the Internet can pose, especially to children, should not be underestimated. With the cyber insurance module, you are protecting your child against the dangers of the Internet.

- Cyber crime: compensation in the event your passwords or credit cards are misused
- Cyber bullying: help in the event of infringements of personality rights through insult, libel or slander
- Internet contract law: help in case of disputes regarding online purchase/sales contracts

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/kidsinsurance](https://www.generali.ch/kidsinsurance)