



Secure pension provision: for you and your loved ones



generali.ch/lifeinsurance



You have earned a wonderful future with no financial worries. But constantly declining social insurance benefits make your private pension provision more important than ever. With SCALA life insurance, you are doubly protected because you receive pension capital and insurance cover for yourself and your loved ones.

Savings capital for your future

If you are starting to think about tomorrow, you will be on the right course with SCALA life insurance: you save your private capital for the time after your retirement. You invest your contributions in first-class funds and thus enjoy better potential returns than with traditional savings. You can easily set your very own personal focus by choosing your savings profile. In addition, you save taxes because you can deduct your premiums under Pillar 3a from your taxable income each year. Should your life situation change during the term of the contract, you can adjust your SCALA life insurance: you have the option of taking a premium break or withdrawing your saved funds at preferential conditions for the purposes of home ownership.

Insurance cover for you and your family members

With SCALA life insurance, you can protect yourself and your loved ones in a flexible manner: if anything should happen to you, your family members will enjoy financial protection thanks to the guaranteed death benefit. If desired, you can also make provision for disability. Should your situation change in the meantime, SCALA life insurance offers you the option of adjusting the risk cover according to your needs.

Your benefits

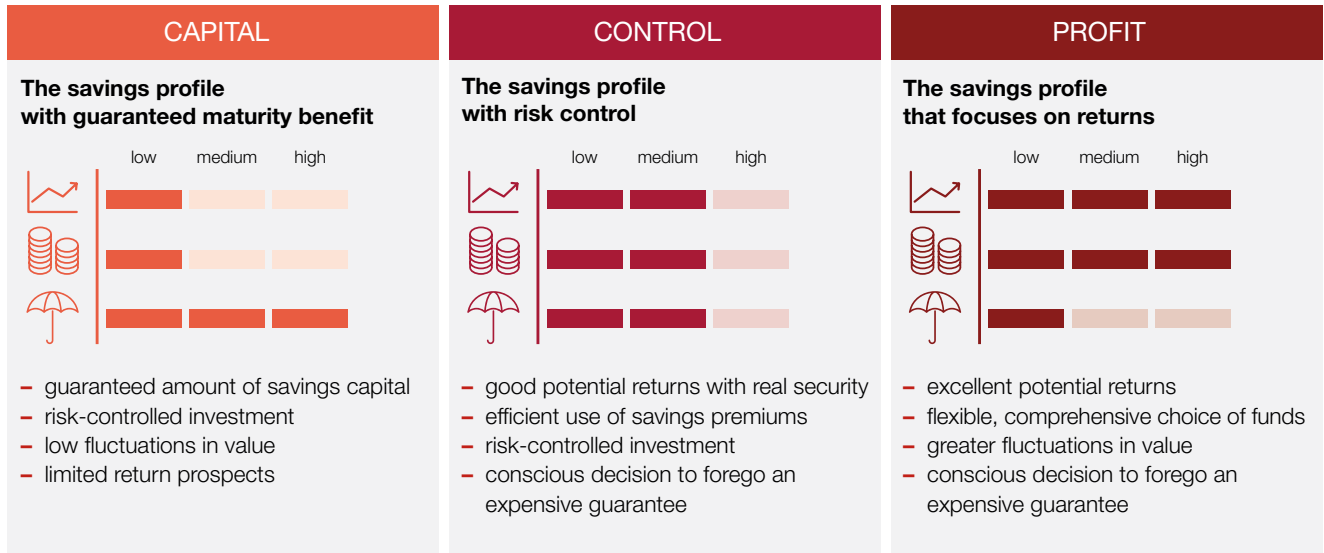
- ✓ Savings and risk cover combined
- ✓ Choice of savings profile and insurance options according to your personal needs
- ✓ Attractive tax advantages
- ✓ Protection for your loved ones thanks to a guaranteed death benefit
- ✓ Extensive experience of the Swiss market leader in unit-linked life insurance

The right savings profile for you

As the market-leading provider of unit-linked life insurance for many years, Generali understands your individual investment requirements. Do you want to invest your money with the aim of achieving the greatest possible return? Is your focus on security? Or would you rather have a combination of these approaches? You can choose the option that best suits your needs from the three savings profiles we offer: Capital, Control and Profit.



The three savings profiles



Possible fluctuations in value Potential returns Security



Your benefits

	CAPITAL	CONTROL	PROFIT
Guaranteed survival benefit	✓	✗	✗
Survival benefit	Total fund and guarantee account, but no less than the guaranteed insurance sum	Total Fund account	Total Fund account
Guaranteed death benefit	Total fund and guarantee account, but no less than the guaranteed insurance sum	Total fund account, but no less than the guaranteed insurance sum	Total fund account, but no less than the guaranteed insurance sum

You will receive the survival benefit when the term of the contract ends. In the event of your death during the term of the contract, the death benefit will be paid out to your beneficiaries.



Your additional insurance options

- **Premium exemption in the event of disability/loss of basic faculties**
This ensures that you can still achieve your savings objective even in the event of disability or loss of basic faculties. With this option, Generali will continue to pay your premiums for you after expiry of the waiting period.
- **Disability pension as a result of accident and/or illness**
With this option, you can protect yourself against the financial consequences of an accident or an illness. Generali will pay you a regular pension after the waiting period.
- **Additional lump sum death benefit**
You have the option of insuring an additional lump sum death benefit. With this option, Generali will pay out a higher amount to your surviving dependents in the event of your death.



Facts & figures

Policy term

Capital: 15–45 years, Control/Profit: 10–45 years

Beneficiaries

Pillar 3a: statutory beneficiary rules
Pillar 3b: free choice of beneficiaries

Surrender/waiver of premium/loan

Possible after 3 years
(provisions of Pillar 3a must be taken into account)

Age at entry to Pillar 3a

Capital: women: 18–49 years, men: 18–50 years,
Control/Profit: women: 18–54 years,
men: 18–55 years

Final age under Pillar 3a

Women: 64 years, men: 65 years (or up to 69 / 70 years if the insured person remains in employment)

Age at entry to Pillar 3b

Capital: 0–60 years, Control/Profit: 0–65 years

Final age under Pillar 3b

Women/men: 75 years

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.