



Single-premium life insurance
CONFORTA

Safeguarding your future:
an attractive capital investment and
financial security for your loved ones

generali.ch/conforta



What are you looking for in retirement? CONFORTA single-premium life insurance will provide you with tax-privileged pension capital so that you can enjoy your retirement just as you wish. At the same time, your loved ones enjoy financial protection thanks to the guaranteed death benefit.

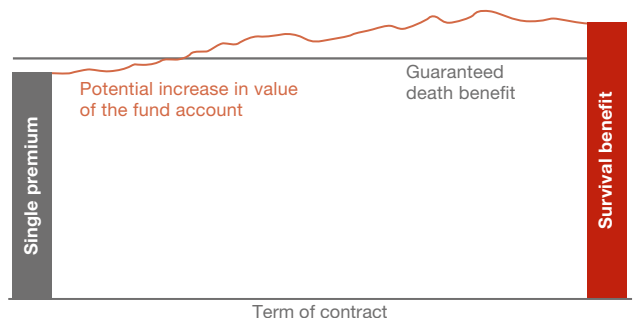
Capital for your pension

With CONFORTA life insurance, you make a one-off investment that pays out several times over. Generali's financial experts will invest your money in first-class funds in line with your preferred savings profile, thereby giving you the potential for attractive returns. You can then use the accumulated tax-privileged capital paid out at the end of the contract term to enjoy your retirement without financial worries. And should you be in need of funds during the term of the contract, you can withdraw either all or part of your capital in advance at any time under the terms of Pillar 3b, or take out a loan.

Financial security for you and your loved ones

With your investment, you are protecting not only yourself but also your loved ones: if anything should happen to you, they will enjoy financial protection thanks to the guaranteed death benefit that is payable from day one of your cover. CONFORTA life insurance also means that you benefit from privileged inheritance and bankruptcy rules: rather than becoming part of the deceased's estate, the death benefit is paid out directly to the beneficiaries, even if they decide to renounce their inheritance. If you have named your spouse, registered partner or children as beneficiaries, the entitlement under the insurance can neither be pledged nor can it form part of the bankruptcy estate.

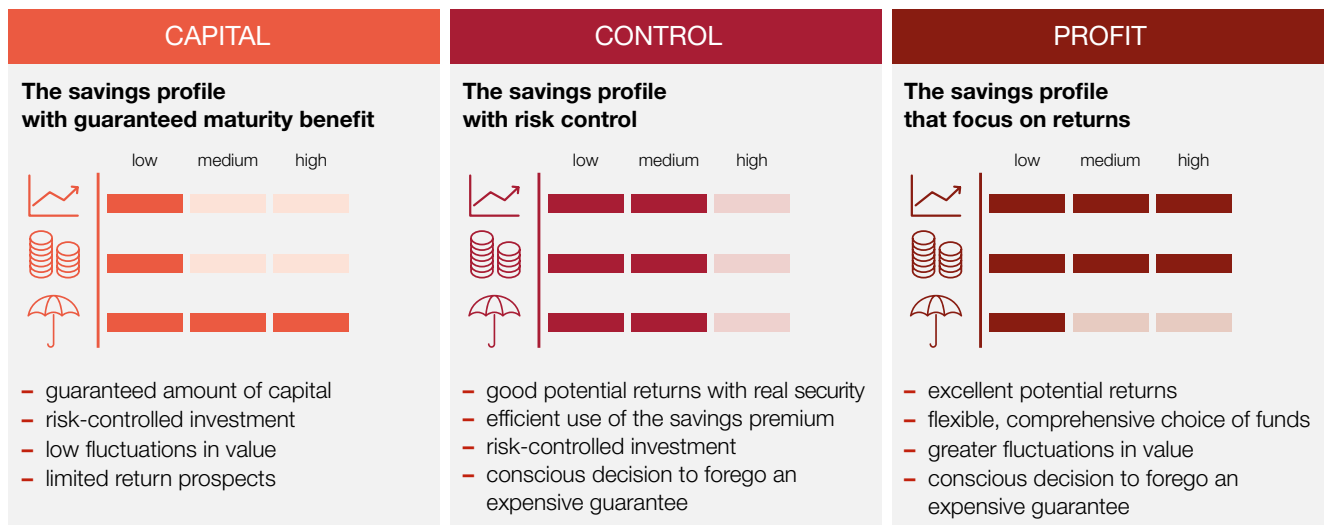
- Your benefits
- ✓ Attractive investment and insurance cover in a single package
 - ✓ Guaranteed death benefit as from day one of the cover
 - ✓ Free choice of savings profile
 - ✓ Inheritance, bankruptcy and tax privileges
 - ✓ Option of transferring cash from other 3a accounts





The right savings profile for you

As the market leader in unit-linked life insurance for many years, Generali understands your personal 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 choose the savings profile that best suits your needs: Capital, Control or Profit.



Possible fluctuations in value Potential returns Security



Your benefits

	CAPITAL	CONTROL	PROFIT
Guaranteed survival benefit	✓	✗	✗
Survival benefit	Total fund account, but not less than 70% of the single premium	Total fund account	Total fund account
Guaranteed death benefit	<p>✓</p> <p>Total fund account, but not less than the guaranteed death benefit</p>		

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. If the insured person dies of an illness within the first three years of the policy term, the guaranteed minimum amount is equal to the single premium plus interest of 0.05% per annum.



Facts & figures

Financing	Single premium of at least CHF 30000.–
Term of contract	10–25 years
Age at entry	From 30 onwards
Final age	Pillar 3a: 64 (women)/65 (men) (or up to 69/70 years if the insured person remains in employment) Pillar 3b: 75 (women/men)
Beneficiaries	Pillar 3a: statutory beneficiary rules Pillar 3b: free choice of beneficiaries

Surrender / partial surrender	Possible at any time (provisions of Pillar 3a must be taken into account)
Loans	Possible at any time (Pillar 3b only)
Tax advantages	Pillar 3a: The single premium is deductible from taxable income up to the statutory maximum amount. The capital paid out is taxed at a lower rate. No tax is payable during the term of the contract. Pillar 3b: No tax is payable on the capital paid out when the policy matures (provided it is being used to fund a private person) or on capital gains during the terms of the contract.

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.