



A worthwhile investment: for a regular income when you retire

generali.ch/constanta



A life free of worries after you retire is easier to arrange than you might think: all you need is a one-off investment that pays off. The **CONSTANTA** single-premium payment plan enables you to plan your retirement budget carefully in order to secure a regular additional income.

A regular additional income when you retire

Do you want to plan your budget carefully in order to avoid an income gap when you retire? With the **CONSTANTA** payment plan, you can secure a regular additional income for your retirement with the potential for attractive returns, all with just a single premium payment. This will allow you to maintain the standard of living to which you are accustomed, as well as fulfil lifelong dreams.

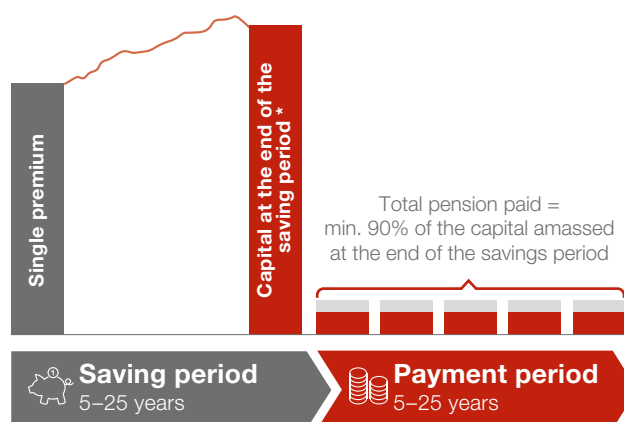
A worthwhile investment

Generali's financial experts will invest your money in first-class funds, thereby giving you the potential for attractive returns. At the end of the savings period, your accumulated capital will be paid out in regular, guaranteed instalments to provide you with an additional income.

You choose how your payment plan is structured: within the defined framework, you decide the length of the savings period and the payment period, and also choose a payment frequency. Liquidity is maintained in full: the option of full or partial surrender means that you can access all your assets at any time.

Your benefits

- ✓ A regular additional income for your retirement
- ✓ Free choice of savings profile
- ✓ Payment plan with a flexible structure
- ✓ Full liquidity: you can access your assets at any time












* Guaranteed capital of 70 % of the single premium with the Capital savings profile



The ideal profile for your savings period

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 prefer a combination of these approaches? You choose the savings profile that best suits your needs: Capital, Control or Profit.

CAPITAL	CONTROL	PROFIT
The savings profile with guaranteed maturity benefit	The savings profile with risk control	The savings profile that focus on returns
 low medium high  	 low medium high  	 low medium high  
<ul style="list-style-type: none"> - guaranteed amount of payments - risk-controlled investment - low fluctuations in value - limited return prospects 	<ul style="list-style-type: none"> - good potential returns with real security - efficient use of the invested capital - risk-controlled investment - conscious decision to forego an expensive guarantee 	<ul style="list-style-type: none"> - excellent potential returns - flexible, comprehensive choice of funds - greater fluctuations in value - conscious decision to forego an expensive guarantee



Possible fluctuations in value



Potential returns



Security



Your benefits

	CAPITAL	CONTROL	PROFIT
Guaranteed capital at the end of the savings period	✓	✗	✗
Capital at the end of the savings period	Total fund account, but not less than 70 % of the single premium	Total fund account	Total fund account
Payments	<p>Payments with the potential for surpluses. The minimum payment amount is guaranteed.</p> <p>The size of the payment ultimately depends on how your investment performs up to the end of the savings period; thereafter, it is guaranteed for the entire duration of the payment period.</p>	<p>Payments with the potential for surpluses.</p> <p>The size of the payment ultimately depends on how your investment performs up to the end of the savings period; thereafter, it is guaranteed for the entire duration of the payment period.</p>	<p>Payments with the potential for surpluses.</p> <p>The size of the payment ultimately depends on how your investment performs up to the end of the savings period; thereafter, it is guaranteed for the entire duration of the payment period.</p>

At the end of the savings period, your capital is converted into a conventional payment plan. This means that your payments are no longer exposed to fluctuations in value and are, therefore, guaranteed for the entire duration of the payment period. A surplus results when interest rates rise and costs prove to be favourable. The surpluses earned increase the payments guaranteed under the policy.



Facts & figures

Financing	Single premium of at least CHF 30,000	Minimum payments	CHF 200 a month, CHF 600 a quarter, CHF 1,200 every six months, CHF 2,400 a year
Age at entry	From 45 onwards	Tax	Withholding tax of 35 % is applicable only to income in excess of the invested capital. This income is taxable together with your other income.
Final age	No limitations		
Term of contract	Savings period: 5–25 years Payment period: 5–25 years		
Surrender / partial surrender	Possible at any time		

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.