



A worthwhile investment: for guaranteed additional income

generali.ch



Enjoy the next chapter of your life without any financial worries: a one-time investment gives you guaranteed additional income for the time after your retirement. You deserve it.

A regular additional income when you retire

It's up to you what you do after you retire, and you should be able to just sit back and enjoy life. Drawing up a careful budget is the first step in the right direction. The GARANTA payment plan guarantees you regular additional income that you can rely on. A one-time investment enables you to continue your accustomed standard of living or to realise any long-cherished dreams.

Guaranteed payment for a worry-free retirement

As the market leader in unit-linked life insurance for many years, Generali understands your need for security. Generali guarantees that the sum of the payments to you will be at least 92% of your investment, relieving you of any unnecessary financial worries after retirement.

Your benefits:

- ✓ Secure, regular additional income when you retire
- ✓ A payment plan that you can customise to your needs
- ✓ Full liquidity: you can access your assets at any time



How your payment plan works



Customised to your needs

You yourself choose how your payment plan is structured. You select within the framework defined the length of the savings period and payment period, as well as the payment frequency.



Guaranteed payments

The amount of the payments remains unchanged throughout the payment period and equals 92 % of the amount of your original investment.



Secure investment funds

Generali's financial experts invest your money in security-oriented investment funds, so that your additional income can be guaranteed at all times.



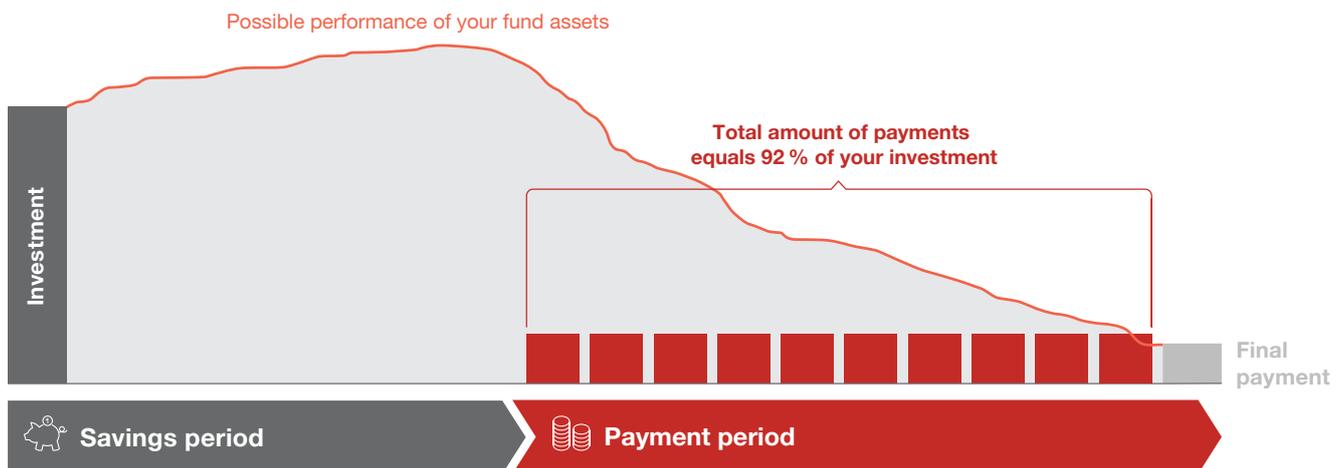
Final payment

Your capital remains invested in funds until the end of the term of the contract. You receive any profit in the form of a final payment upon the expiry of the contract.



Full control

The option of full or partial surrender means that you can access your assets at any time.



Facts & figures

Financing	Investment: single premium of at least CHF 80 000.–
Age at entry	From 45 onwards
Final age	No restrictions
Surrender	Possible at any time; surrender value equals at least 70 % of the sum of the guaranteed benefits
Partial surrender	Possible at any time
Minimum payment	CHF 200 monthly CHF 600 quarterly CHF 1200 semi-annually CHF 2400 annually

Term of contract after financing (savings period + payment period)	Term of contract 20/21 years: savings period 5–10 years Term of contract 22 years: savings period 4–10 years Term of contract 23 years: savings period 3–10 years Term of contract 24 years: savings period 2–10 years Term of contract 25–30 years: savings period 1–10 years
Tax	Any final payment is subject to 35 % withholding tax and is taxable together with your other income.

Contact: Please contact your personal advisor if you have any questions or would like a non-binding quote.