



## The simple solution for your pension fund assets

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You're planning to take a time out? Whether you're off to travel the world, become self-employed and spend more time with your family: depositing your pension fund assets for a longer period of time is easy with our vested benefits policy. And you enjoy an attractive interest rate, safe in the knowledge that your future is in good hands.

### As unique as you are

You're planning to go abroad for an extended period of time or want to spend more time with your family. You're about to become self-employed and don't want your vested benefits paid out. Or maybe you have just received a payment from an occupational pension scheme following a divorce. Wherever you are in your life right now, there are many reasons why a vested benefits policy is the ideal way to invest your pension fund assets.

Your assets are accessible whenever you need them: You can use them to fund or secure the purchase of a new home, or withdraw them if you decide to become self-employed. You can take them with you if you leave Switzerland for good – the non-mandatory portion if you're off to a member country of the European Union or the EFTA (with the exception of Liechtenstein) and all of it if you're going further afield. And if anything should happen to you, your nearest and dearest will immediately receive 101 % of the accumulated funds.

### Facts & figures

**Interest rate:** annually set and guaranteed for a calendar year.

**Financing:** Single premium payment: min. 20000.–, max. CHF 500000.–

**Costs/fees:** Policy opening and management is free. Costs in case of held for less than a year, or in case of an early withdrawal for the purchase of a home.

### Your benefits

- ✓ Attractive rate for new policies
- ✓ Very high level of security
- ✓ Cost transparency
- ✓ Early withdrawal and pledging for the purchase of owner-occupied residential property possible
- ✓ Flexible pension planning

### Death benefit

**Survival benefit:** In the event of survival you will receive your single premium payment plus interest.

**Death benefit:** In the event of death, the rightful claimants will receive 101 % of your single premium payment plus interest.

**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](http://generali.ch).