



## The flexible pension supplement: for your financial freedom

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Flexible additional payments into the Pillar 3a, additional insurance cover and annual tax optimisation: with the additional payment option for your life insurance, you're investing in your future and making sure you keep your financial freedom.

### Flexible pension supplement and tax optimisation

With the life insurance you already have with Generali, you save a fixed amount each year in Pillar 3a for your pension capital.

Wouldn't it be useful if you could save a bit more to build up more pension capital and optimise your tax payments when you have the possibility to do so? That's exactly what the additional payment option for life insurance allows you to do. And exactly in the way that suits your financial situation: you decide for yourself how much you want to pay in and when.

### Extra security without a fixed commitment

The additional payment option is the ideal supplement to your existing life insurance. You benefit from flexibility and additional security: when you retire you have more pension capital; in the event of your death, your loved ones are better protected; and each year you make tax savings. And all without having to enter into a fixed commitment. Because if there comes a time when you want to use your money for something else, you don't need to make any additional payments. With the additional payment option for life insurance, you always keep the financial freedom you want.

#### Your benefits

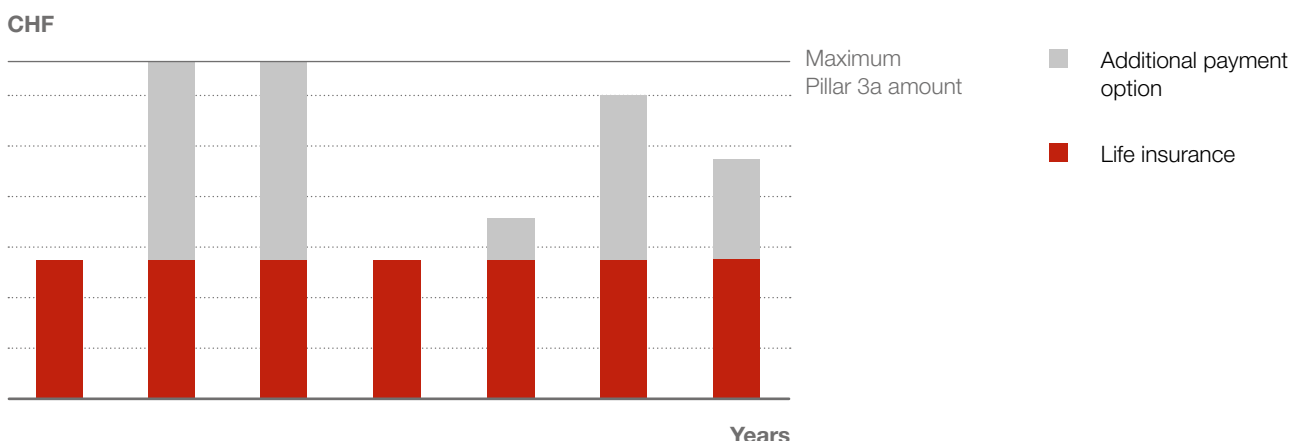
- ✓ The ideal supplement to your life insurance
- ✓ Flexible payments into Pillar 3a
- ✓ An increase in your 3a pension assets
- ✓ Tax optimisation
- ✓ Additional protection without a medical examination



## How does the additional payment option for life insurance work?

<b>Payment in</b>	Thanks to this supplementary contract, you have the possibility to make additional payments into your Pillar 3a at any time. You can choose how much you want to pay in, starting from a minimum amount of CHF 500.–. You enjoy full freedom and flexibility and can even choose not to pay anything in.
<b>3a transfer</b>	You can transfer your entire 3a balance to Generali so that you have a better overview and the administration becomes easier. The minimum amount you can transfer is CHF 10 000.–.
<b>Investment plan</b>	You decide how your pension capital is invested. You can choose your investment plan from Generali: whether it be a security-oriented option or a riskier return-oriented one.
<b>Tax advantages</b>	You save tax on the amount paid in and on your fixed life insurance premium. Currently you can deduct up to the statutory maximum amount of CHF 6768.– from your taxable income (CHF 33 840.– for those not subject to the BVG).
<b>Pay-out</b>	Your savings are paid out together with your existing pension solution, when you purchase residential property or if you become self-employed.
<b>Risk protection</b>	In the event of death, Generali pays a fixed amount, just like with your life insurance. You get this additional protection without having to take a medical examination.

### Only when it's right for you: flexible payments into Pillar 3



## Facts & figures

### Financing

Premium:  
CHF 500.– (minimum amount)  
Maximum amount for all Pillar 3a accounts must be taken into account.

3a transfer:  
CHF 10 000.– (minimum amount)  
CHF 300 000.– (maximum amount without medical examination)

### Term of contract

10–45 years (final age under Pillar 3a must be taken into account), until maturity of the basic contract at the latest. The last additional payment is possible 4 years before maturity.

### Age at entry

From 18 onwards.

### Final age

Women: 64 / Men: 65 or up to 69 / 70 if the insured person remains in employment.

### Type of providence

Pillar 3a (qualified provident insurance).

### Beneficiaries

The Pillar 3a statutory beneficiary rules apply.

### Surrender

Surrender/partial surrender is possible at any time. The Pillar 3a conditions must be complied with.

### Tax advantages

Premiums are deductible from taxable income up to the statutory maximum amount (maximum amount in 2016: those subject to the BVG, CHF 6768.–; those not subject to the BVG, CHF 33 840.–).

The capital paid out is taxed at a lower rate. No tax is payable during the term of the contract.