



# SINGLE-PREMIUM LIFE INSURANCE

## AN ATTRACTIVE CAPITAL INVESTMENT AND FINANCIAL SECURITY FOR YOUR LOVED ONES

What do you want to do once you're retired? Our single-premium life insurance will provide you with tax-privileged pension capital so that you can enjoy your retirement. At the same time, your loved ones enjoy financial protection thanks to the guaranteed death benefit.

### HOW DOES THE INSURANCE WORK?



#### YOUR SAVINGS CAPITAL

You make a one-off investment of at least CHF 30,000. Our financial experts will invest this in first-class funds, thereby enabling you to benefit from the potential for attractive returns. You will receive the tax-privileged saved capital at the end of the contract term. You can find your investment opportunities on the reverse.



#### YOUR LUMP-SUM DEATH BENEFIT

With this life insurance policy, you are protecting not only yourself but also your loved ones. The guaranteed capital means you are financially secure in the event of death right from the first day of cover. It will see you benefit from inheritance and bankruptcy privilege: i.e. 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.

Guaranteed death benefit

Single premium

Potential increase in value of the fund account

Survival benefit

Contract term

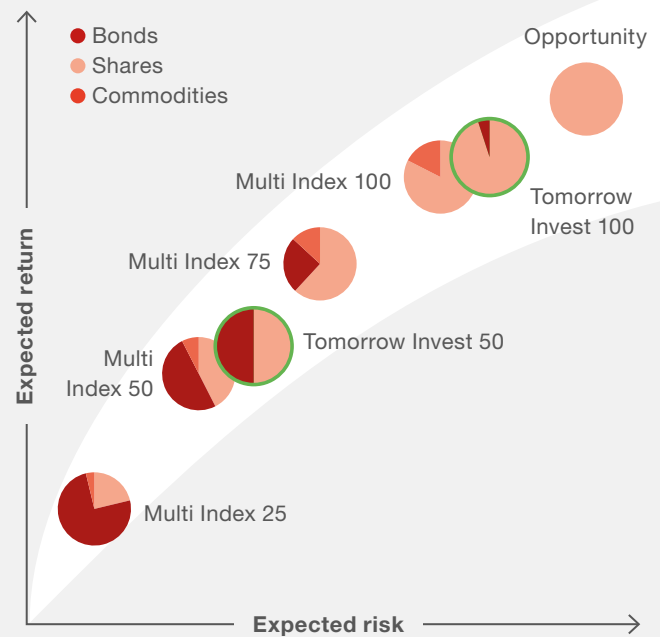
### YOUR BENEFITS

- ✓ Capital investment and insurance cover in a single package
- ✓ Guaranteed death benefit from day one of cover
- ✓ Inheritance, bankruptcy and tax privileges
- ✓ Option of transferring cash from other 3a accounts

## YOUR INVESTMENT OPPORTUNITIES

Our range of funds is perfectly tailored to your needs.

- Our sustainable “Tomorrow Invest” investment plans, which invest primarily in Swiss companies with a proven commitment to a better world
- Our “Multi Index” strategy funds, which emphasise broad geographical diversification with cost-effective ETFs.
- You can change your investment plan at any time



## ARE YOU INTERESTED IN SUSTAINABLE INVESTMENT OPPORTUNITIES?

With the PROFIT savings profile, you can select our sustainable investment plan “Tomorrow Invest”. With this option, you invest in companies with a proven commitment to a better world.

## DATA, FACTS AND FIGURES

<b>Financing</b>	Single premium of at least CHF 30,000
<b>Contract term</b>	10–45 years
<b>Age at entry</b>	From 30 years onwards
<b>Final age</b>	Pillar 3a: 64/65 years (or 70 years if the insured person remains in employment) Pillar 3b: 75 years
<b>Beneficiaries</b>	Pillar 3a: statutory beneficiary rules Pillar 3b: free choice of beneficiaries
<b>Surrender/ partial surrender</b>	Possible at any time. Please note the pillar 3a conditions
<b>Loan</b>	Possible at any time, but only under pillar 3b
<b>Tax advantages</b>	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 on maturity, or on capital gains during the term of the contract. This is provided that the capital paid out on maturity is used for personal provision purposes.

## CONTACT

Do you have any questions or would you like a non-binding quote? Contact your personal advisor or our customer service team on 0800 881 882. We will be happy to help you.

You can also find further information on our website: [generali.ch/singlepremium](https://generali.ch/singlepremium)