



# FLEX PROVIDENT INSURANCE

## FULLY CUSTOMISABLE – WITH FLEXIBLE YIELD AND SECURITY CREDIT

Flex provident insurance helps you customise your financial future, tailoring it precisely to your personal needs. Whether it's in pillar 3a or 3b, you can choose your own mix of return- and security-oriented savings while protecting your loved ones with the ideal risk cover at same time.

### HOW DOES THE INSURANCE WORK?

Flex provident insurance is a comprehensive insurance policy that provides protection in the event of survival or death. It consists of a security credit, comparable with an interest-bearing account, and a yield credit, similar to a custody account.



#### CUSTOM CONFIGURATION TAILORED TO YOUR NEEDS

You decide how your savings premium is split into security and yield credit. 10–80% of the savings premium can be used for the yield credit. Choose your preferred investment plan: Tomorrow Invest 100 for sustainable investments or Multi Index 100 for broad diversification.



#### FINANCIAL PROTECTION FOR YOUR RELATIVES

In the event of death, your relatives will receive all your security and yield credit or at least a guaranteed lump sum death benefit.



#### OPTIONAL SUPPLEMENTARY BENEFITS

Pension for loss of earning capacity and premium exemption for additional financial security.



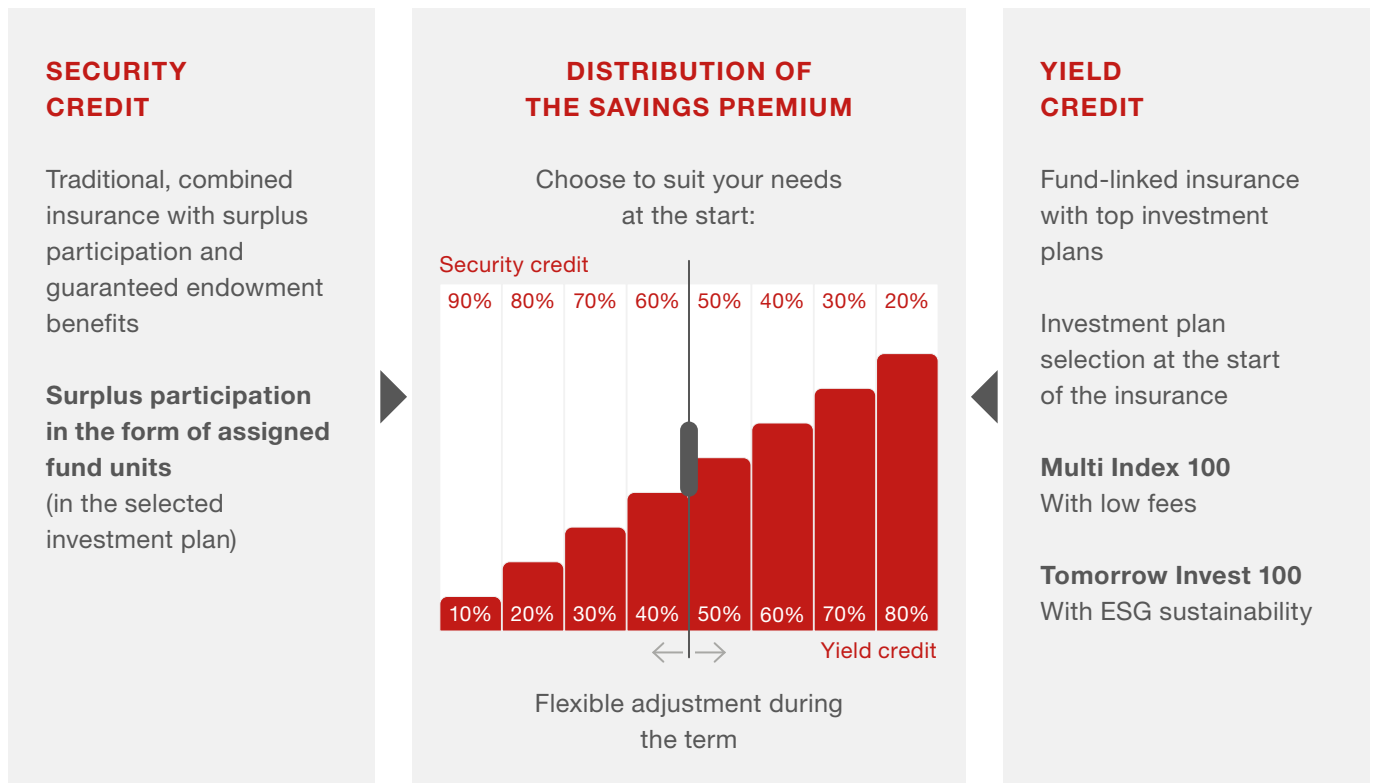
#### FLEXIBILITY

Needs can change. Adjust your premiums split or the weighting of your yield and security credits without issue. Change your investment plan and choose from our existing range as desired.

### YOUR BENEFITS

- ✓ Tailored saving with a flexible mix of return and security
- ✓ Financial security for your loved ones
- ✓ Option of sustainable investments within your yield credit
- ✓ Attractive tax advantages in pillar 3a as well as pillar 3b

## FLEX PROVIDENT INSURANCE AT A GLANCE



## DATA, FACTS AND FIGURES

<b>Contract term</b>	10–45 years
<b>Beneficiaries</b>	Pillar 3a: statutory beneficiary rules Pillar 3b: free choice of beneficiaries
<b>Surrender / waiver of premium / taking out a loan</b>	From the beginning of the contract Provisions of pillar 3a must be taken into account
<b>Age at entry to pillar 3a</b>	18–55 years
<b>Age at entry to pillar 3b</b>	18–65 years
<b>Max. final age under pillar 3a</b>	65 years, or 70 years if the insured person remains in employment
<b>Max. final age under pillar 3b</b>	75 years

## CONTACT

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

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