



PERFORMA SAVINGS INSURANCE

EASY SAVING – THE WAY YOU WANT IT

Many of us are thinking about the future – and with good reason. After all, private pensions are becoming more and more important. Use our savings insurance to build up capital for your dreams and for major purchases. Or save for the time following your retirement.

HOW DOES THE INSURANCE WORK?

In the third pillar, you save private funds while benefiting from a premium exemption. This means that we will continue to pay your premiums for you if you become unable to work. You can also add additional risk cover to the insurance policy.



YOUR FOCUS: SAVING

You can choose whether to save in pillar 3a or pillar 3b.

Your payments into pillar 3a are qualified. But you can deduct them from your taxable income, which reduces your annual tax. However, payments are capped and you usually can access the funds only at retirement.

Pillar 3b makes sense if you are saving towards a larger investment or want to have free access to the funds.



OPTIONAL ADD-ON: RISK COVER

To protect yourself more fully against the financial consequences of loss of earning capacity, you can also choose to include risk protection in the form of a pension for loss of earning capacity.

In the event of loss of earnings due to an accident or illness, Generali will provide you with a regular income in the amount of the agreed pension. This ensures that you and your family can continue to enjoy your accustomed standard of living.

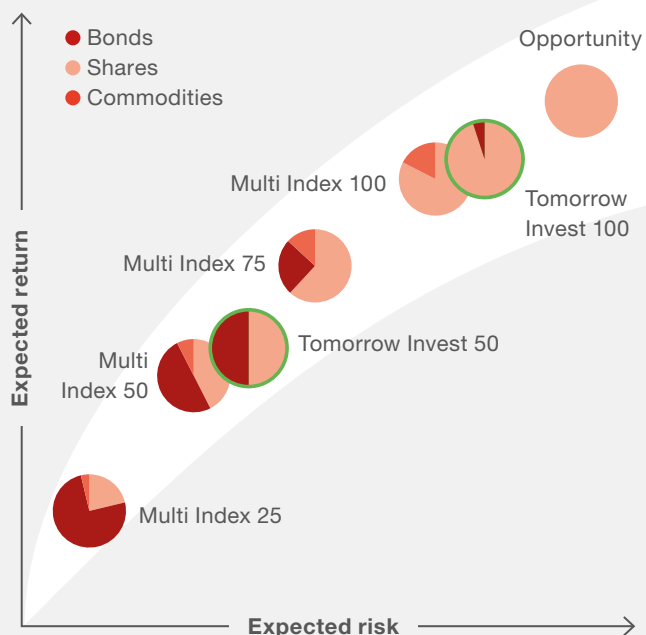
YOUR BENEFITS

- ✓ Savings and risk cover combined
- ✓ Saving under pillar 3 with attractive tax advantages
- ✓ Premium guarantee for the entire term of the contract
- ✓ You can withdraw your saved capital at preferential conditions for the purposes of home ownership
- ✓ We cover the premium payment for you in the event of a loss of earning capacity

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



DATA, FACTS AND FIGURES

Contract term	10–45 years
Beneficiaries	Pillar 3a: statutory beneficiary rules Pillar 3b: free choice of beneficiaries
Surrender/waiver of premium/ taking out a loan	Possible after three years Provisions of pillar 3a must be taken into account.
Age at entry to pillar 3a/3b	18–55 years
Final age under Pillar 3a/3b	65 years

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/savingsinsurance](https://www.generali.ch/savingsinsurance)