

Unique package bonus: 10% premium discount on your pension for loss of earning capacity for the entire contract period

PREVIDENZA PROVIDENT INSURANCE PACKAGE

SAVINGS AND RISK COVER IN ONE ATTRACTIVE PACKAGE

Life sometimes takes unexpected turns. It is never too early to start planning ahead. Our provident insurance package helps you save for the time following your retirement or bigger dreams, offering versatile risk cover with an attractive bonus. After all, it is reassuring to know that you are protected – whatever happens.

HOW DOES THE INSURANCE WORK?

Our provident insurance package guarantees triple protection: build up your own capital with the third pillar and protect you and your loved ones financially with a lump sum death benefit and pension for loss of earning capacity in the event that something should happen to you.

SAVING

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

Your payments into pillar 3a are qualified. But you can deduct these from your taxable income, which reduces your annual tax. However, the 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.

LUMP-SUM DEATH BENEFIT

If something should happen to you, your surviving dependants will receive a guaranteed death benefit.

In the event of a remaining life expectancy of less than one year, you can make advance withdrawals of the death benefit.

LOSS OF EARNING CAPACITY

Even in the event of incapacity to work, we have you covered. In this case, you will receive a pension for loss of earning capacity.

And the integrated premium exemption ensures we will continue to pay your premiums for you following expiry of the waiting period.

YOUR PACKAGE BONUS

This package solution offers reduced premiums and a discount on pensions for loss of earning capacity. This will leave you with extra funds to achieve your savings objective.

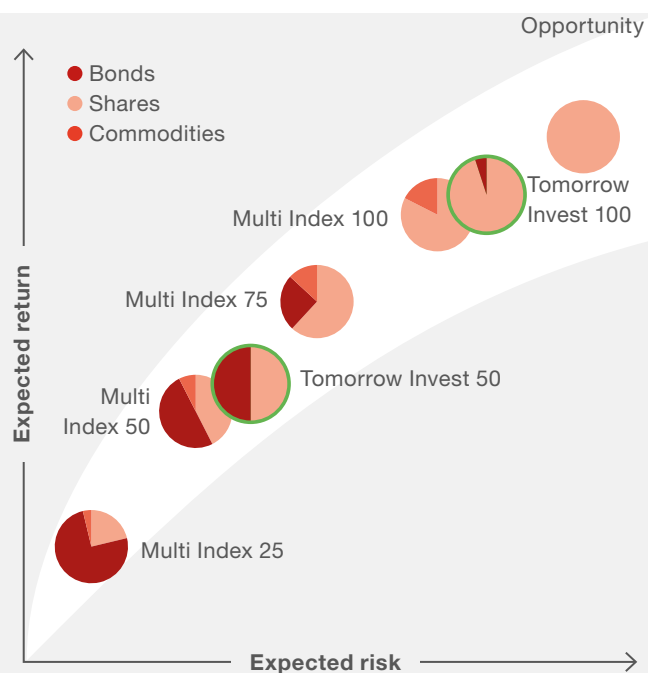
YOUR BENEFITS

- ✓ 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
- ✓ Comprehensive worry-free package

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



This product is also available with the features of Flex Provident Insurance. To find out more, read our factsheet «Flex Provident Insurance».

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	Basic Scala: Possible after 3 years Basic Flex: From contract start Provisions of pillar 3a must be taken into account.
Age at entry to pillar 3a	18–55 years
Age at entry to pillar 3b	0–65 years
Final age under Pillar 3a	65 years, or 70 years if the insured person remains in employment.
Final age under Pillar 3b	75 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/providentpackage](https://www.generali.ch/providentpackage)