



SCALA LIFE INSURANCE

SECURE PENSION PROVISION – FOR YOU AND YOUR LOVED ONES

You have earned a wonderful future with no financial worries. But constantly declining social insurance benefits make your private pension provision more important than ever. Our life insurance ensures you are doubly protected: you save up pension capital and receive insurance coverage.

HOW DOES THE INSURANCE WORK?

With our life insurance, you save money for retirement in the third pillar and, for the years before that, you are covered against the financial consequences of death or disability. Selecting “guarantee of subsequent insurance” gives you the option of adapting your insurance to your changing needs later on. And you can get advance withdrawal for your own residential property at preferential conditions.



YOUR SAVINGS CAPITAL

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.



YOUR RISK COVER

If anything should happen to you, your family members will enjoy financial protection thanks to the guaranteed death benefit. They receive a payout of the entire fund account, at a minimum the guaranteed death benefit.

You can also enjoy the protection of a pension for disability. To ensure you reach your savings objective despite disability, you can also include a premium exemption. In this case, Generali will continue to pay your premiums for you after expiry of the waiting period.

YOUR BENEFITS

- ✓ Savings and risk cover combined

- ✓ Saving under pillar 3 with attractive tax advantages

- ✓ Premium guarantee for the entire term of the contract

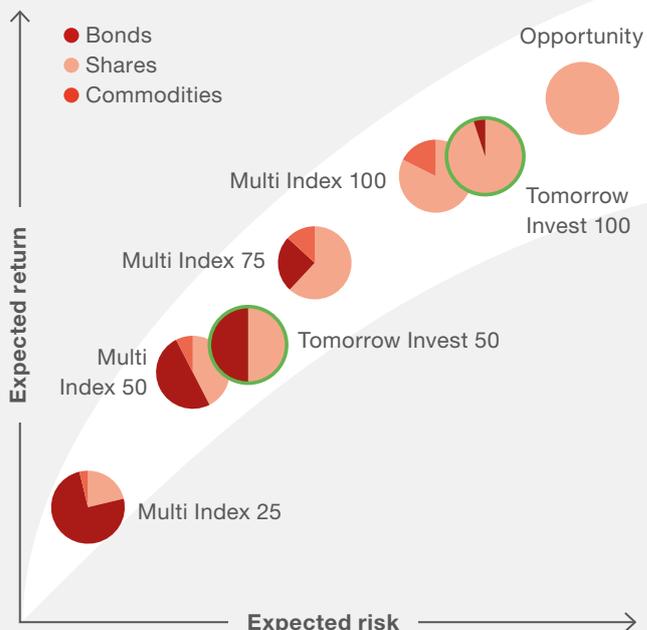
- ✓ You can withdraw your saved capital at preferential conditions for the purposes of home ownership

- ✓ Financial protection for your surviving dependents thanks to a guaranteed death benefit

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