




Individual financial planning (pillar 3b)

Personal pension (1 or 2 persons)

Secure an additional source of income with a lifetime guarantee and gain both greater flexibility and financial independence.

Allianz 
Suisse



Stay right on target with this effective complement to your pillar 1 and 2 pension provisions.

Guaranteed income. For life.

With an individual personal pension, you are investing in the certainty of a regular, guaranteed income for life, and making a smart provision to cover rising life expectancy – an especially good option for reinvesting larger sums!

When do you need this cover?

- Is maintaining your current standard of living after retirement a matter of importance to you?
- Do you suspect that your AHV and pension fund benefits will not be enough for your needs?
- Would you like to be able to count on a guaranteed source of income, without having to plan constantly to achieve it?
- Are you interested in securing additional income with tax relief aspects?

Look at what you could achieve.

Security: Your agreed income will be paid out without fail and for the rest of your life you will never need to worry that your pension capital will run out.

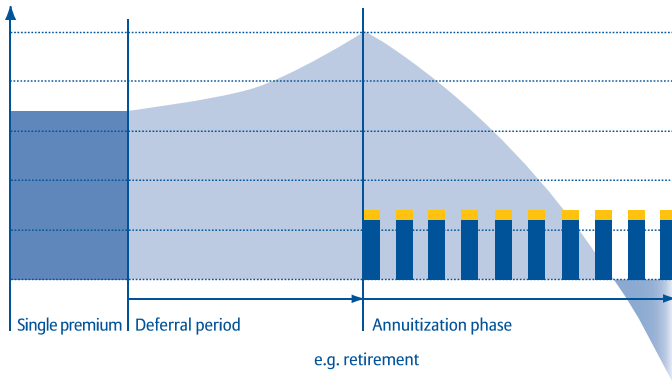
Quality of life: An active retirement promises enjoyment, leisure and independence – as long as the right long-term provisions are in place, including those for financial security.

Joint provisions: If the policy is taken out for two people, the pension payments will continue to be made in the amount specified even if one of the insured persons dies.

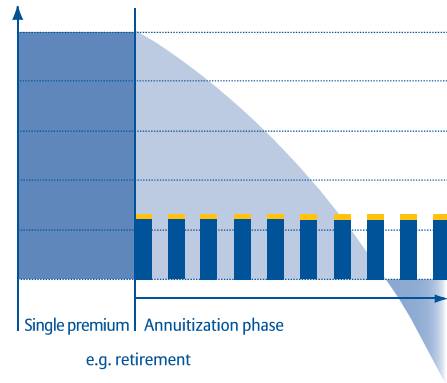
Benefit from additional services.

- Mixed life insurance
- Whole life insurance
- Mortgage loans (and indirect amortization)
- Savings target insurance
- Unit-linked life insurance

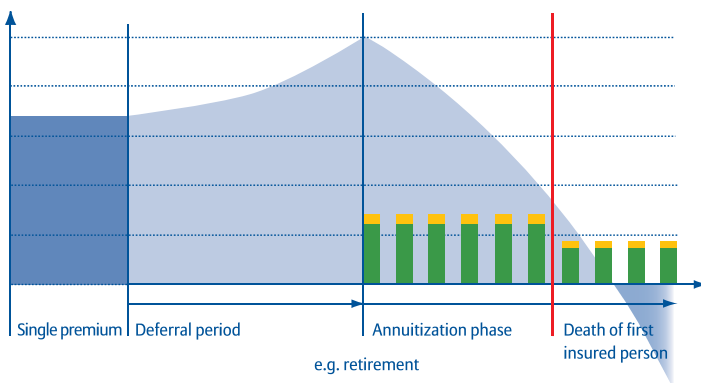
Deferred personal pension



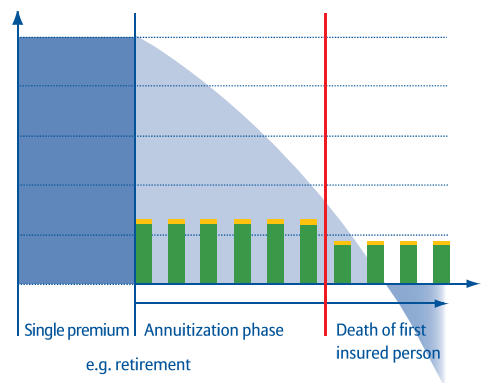
Immediate personal pension



Deferred personal pension for two persons



Immediate personal pension for two persons



- Single premium (CHF/EUR)
- Capital growth
- Guaranteed lifelong pensions
- Surplus pension (not guaranteed)

The 6 special advantages of our service.

- 1 **Safely invested single premium:** Your personal pension is funded by a single premium (payable in CHF or EUR). It will provide guaranteed, lifelong income, even in the face of (generally) rising life expectancy.
- 2 **Flexibility:** You define the start time for your pension payments to fit your individual needs, and choose whether you want to take a deferred or immediate personal pension (see graph).
- 3 **Also available for two:** If one of the insured persons dies, the surviving beneficiary retains their pension entitlement. The individual level of this entitlement will be set according to your needs at the time of arrangement of the policy (see graph).
- 4 **Return:** Children or other beneficiaries receive any capital not yet used up after the death of the insured person(s). You can individually specify the period within which such a benefit is paid.
- 5 **Opportunities:** In addition to your guaranteed pension income, the policy also offers the possibility of a share in any surplus generated, although this cannot be guaranteed.
- 6 **Tax benefits:** The pension payments you receive will be subject to a reduced rate of income tax.

Tailored to where you are in life.

A personal pension is for you if you are looking forward to an active retirement. It guarantees a regular source of income and opens up a range of attractive prospects thanks to its broad scope for customization. You can take out your personal pension in Swiss francs or euros.

- Reinvestment of amounts paid out after the expiry of a life insurance policy
- Financial responsibilities vis-à-vis family and partners
- Supplement to the compulsory AHV and BVG pensions, providing welcome financial freedom
- Coverage of the income gap in the event of early retirement

Get some advice now and give yourself the security of being able to count on Allianz Suisse services when the time comes.

Allianz Suisse

Tel. +41 58 358 71 11

Fax +41 58 358 40 42

contact@allianz-suisse.ch

www.allianz-suisse.ch



The contractual terms and conditions of Allianz Suisse shall apply.