




Individual financial planning (pillar 3a/3b)

Whole life insurance

This specialized risk cover guarantees immediate payment of the sum insured in the event of your death.

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Taking responsibility includes providing for financial guarantees in the event of death.

Targeted financial protection.

With a whole life insurance policy you can create a tailor-made safety net for your family, your business partners or other beneficiaries.

When do you need this cover?

- Are you responsible for a spouse, life partner or children?
- Do you need guaranteed securities, either as a private individual or for business?
- Do you want to ensure that certain goals, e.g. your children completing their education, will be achieved no matter what?
- Do you want to exploit the tax benefits offered by pillar 3 rules?

Speed: The payout procedure for your policy is fast and straightforward. This can allow your surviving dependants, inter alia, to pay off debts, keep a business going or maintain their standard of living – without any delays.

Tax benefits: The government supports your private provisions – within the framework of pillars 3a and 3b, premiums are tax-deductible up to a specified maximum amount.

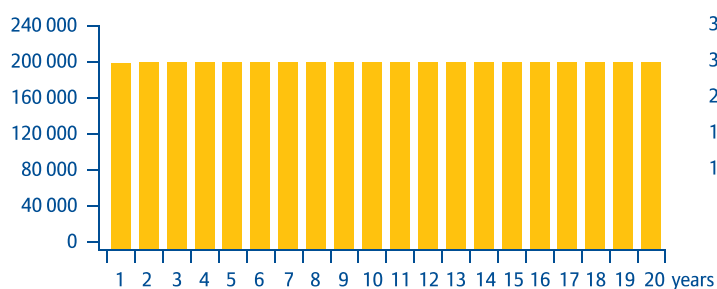
Look at what you could achieve.

Security: In the event of your death, your surviving dependants or chosen beneficiaries will receive a guaranteed lump-sum death benefit – an important financial contribution to their future.

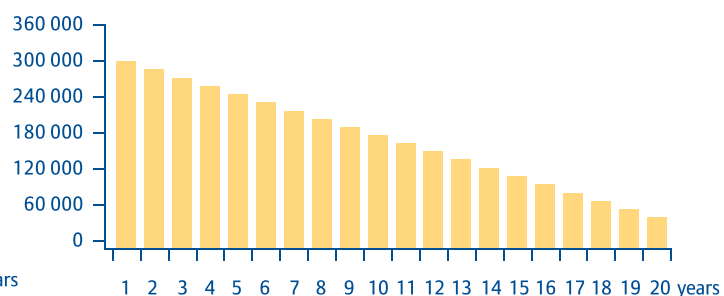
The 6 special advantages of our service.

1	Scope for customization: Choose the amount of insured capital, policy duration and type of provision (pillar 3a «fixed»/3b «flexible») to suit your needs.
2	Guarantee: In the event of your death, the beneficiaries of your policy will receive an immediate, straightforward payout of the agreed insured sum.
3	Custom fit: Whether you choose a policy with a fixed or declining level of cover – you can calibrate your decision to fit your individual insurance needs.
4	Beneficiaries: Within the framework of pillar 3b, you have complete freedom of choice regarding beneficiaries (e.g. cohabiting or life partner).
5	Versatility: Our whole life policy is suitable for both employees and self-employed individuals.
6	Security: By pledging your policy as collateral, you can furnish additional securities for your mortgage or another loan.

Whole life policy with a fixed level of cover



Whole life policy with a declining level of cover



Recommended additional cover.

A premium waiver or ongoing pension in the event of incapacity to work provides you and your family with additional protection from the financial repercussions of invalidity following an illness or accident. This helps you to maintain your full private provision.

Benefit from additional services.

- Mixed life insurance
- Savings target insurance
- Unit-linked life insurance
- Disability insurance
- Mortgage loans (and indirect amortization)
- Personal pensions

Tailored to where you are in life.

A whole life insurance policy is suitable for different phases of life, offering protection for, inter alia, the following situations:

- Financial responsibilities vis-à-vis family and partners
- Repayment of a mortgage or other debts in the event of death
- Creditor protection for businesses

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

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