

Real estate

# Mortgages

Enjoy life within your own four walls with financing tailored to your needs.

**Allianz**   
Suisse

With our experience and expert advice you can be sure of finding the right financing, insurance and pension solutions.



## From dream to reality.

Whether new build or renovation: Allianz Suisse is there to help you make it happen, from thorough analysis of your financing needs right through to reliable implementation.

### When can you benefit from our services?

- Are you thinking about purchasing an apartment or house?
- Would you like to investigate alternatives to your existing mortgage arrangement?
- Are you looking to protect your family against «death and disability» risks?
- Are you also looking for a solution which will optimize your tax savings?
- Are you familiar with the advantages of indirect mortgage amortization?
- Are you looking for construction, buildings or household insurance?

**Transparent costs:** Choose between variable and fixed-rate mortgage products. Our fixed-rate mortgage is especially useful for ensuring longer-term budget certainty.

**Tax benefits:** Mortgage interest can be deducted from taxable income, as can the premiums for an amortization policy (pillar 3a). The deductibility of the mortgage loan means that your capital tax payment will also shrink.

**Security:** The financial strength of Allianz Suisse, backed by the prominent Allianz Group, is the ideal foundation on which to build your home.

### Look at what you could achieve.

**Attractive financing:** Based on 20% equity, a first mortgage generally covers 65% of the financing requirement, while the second covers 15%.

## The 5 special advantages of our service.

1

**Analysis and advice:** Benefit from the expertise, extensive experience and service quality offered by our specialists.

2

**Choice:** You choose the type (variable or fixed-rate) and duration of your mortgage to suit your needs and personal circumstances.

3

**The luxury of time:** The amortization (repayment) period for a second mortgage is 15-20 years, or up to the time of retirement.

4

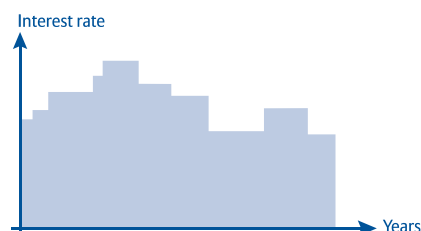
**Amortization options:** Direct amortization reduces the amount of your mortgage (debt), but also eats away at its tax deductibility. With indirect amortization via a life insurance policy, both the mortgage and (!) the associated tax benefits remain in place – amortization occurs indirectly, via a pledged insurance policy (see over).

5

**Tax benefits:** The mortgage loan and interest are tax-deductible. Likewise, the premiums from a pillar 3a life insurance policy (for indirect amortization) can also be deducted from taxable income up to a specified maximum amount.

### Variable-rate mortgage

Unlimited duration. The interest rate, and thus also the cost to you, can change from time to time.



### Fixed-rate mortgage

Fixed duration during which the interest rate, and thus also the cost to you, remains stable.



### Pension capital as equity capital.

Often, for example in the case of young families, no savings are available. In this situation you have the option to finance the purchase of a primary residence with an advance withdrawal from your occupational pension fund as per the relevant legal provisions (pillar 2, BVG/PK). Pre-existing vested benefits solutions (vested benefits policy or account) can also be used for financing. Other options include pledging or repurchasing a life insurance policy (pillar 3).

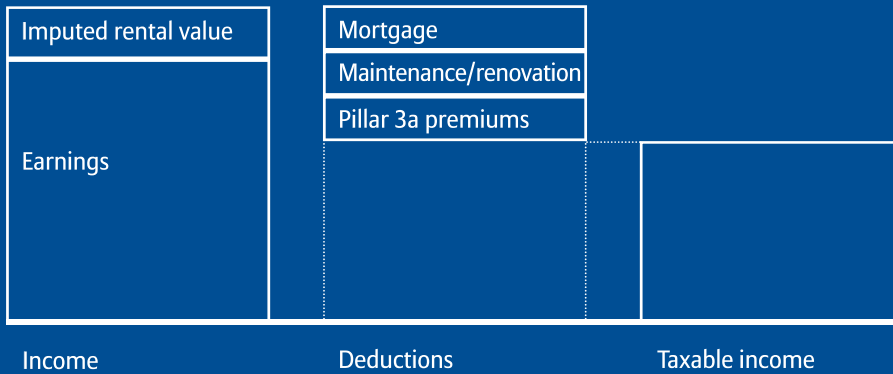
Advance withdrawal of these funds is taxed at reduced rates.

Pledged funds remain with the relevant pension provider.

### Benefit from additional services.

- Mixed life insurance (indirect amortization)
- Whole life insurance
- Builder's risk insurance
- Buildings insurance
- Principal's liability insurance
- Household insurance

## Residential property and income taxes.



Your Allianz Suisse advisor would be delighted to provide you with model calculations for different options within your financial specifications.

The advantageous **indirect amortization** option for mortgages works via pledging of a life insurance policy (pillar 3a):

- The mortgage amount remains the same (capital tax allowance)
- The mortgage interest remains tax-deductible (income tax-deduction)
- With the life insurance policy (premiums deductible from income tax) you build up the portion of your assets which will be used to amortize your mortgage after the policy expires.
- At the same time, thanks to the life insurance policy, your family is well protected against «death and disability» risks.

**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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The contractual terms and conditions of Allianz Suisse shall apply.