



Individual financial planning (pillar 3a/3b)

# Unit-linked capitalization insurance

Diverse performance opportunities combined with disability cover and tax benefits.

**Allianz**   
Suisse



Taking charge of your financial planning arrangements also means taking active responsibility for your future.

## An innovative savings and pension solution = trumps!

Unit-linked capitalization insurance is an investment in long-term capital accumulation. Thanks to assured coverage of premium payments, a return on your savings is guaranteed even in the event of disability.

### When do you need this cover?

- Are you looking for a targeted capital accumulation solution combined with tax benefits?
- Would you like to protect your savings against the risk of invalidity?
- Do you require your personal financial plan to provide both a high level of security and reasonable return prospects on the financial markets?
- Are you interested in exploiting the advantages of an attractive fund concept in a flexible manner?

### Look at what you could achieve.

**Security:** In the event of incapacity to work as a result of illness or accident, Allianz Suisse will continue to pay your premiums on your behalf.

**Capital protection:** You can protect against financial risks in the event of survival with a capital protection policy (option including guaranteed endowment benefit). The addition of funds with a maximum value guarantee has a comparable effect.

**Return prospects:** Our balanced selection of funds guarantees that your savings will be invested in full accordance with your investment strategy. If capital protection cover is included in your policy and the redemption value of the fund assets is greater than the capital protection amount when the policy expires, this higher figure is the one you will receive.

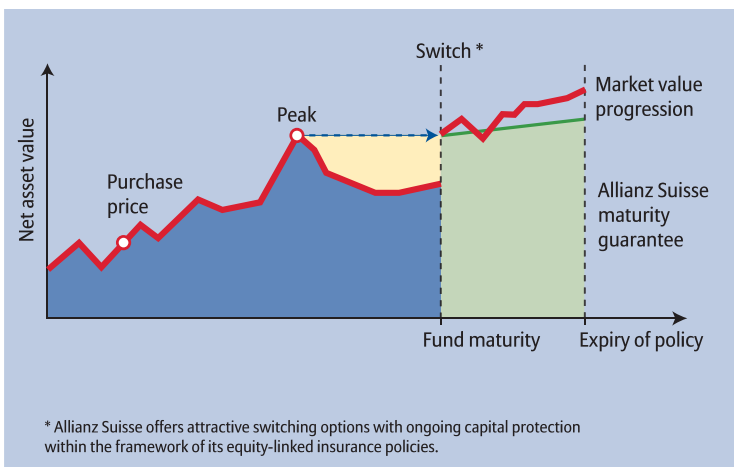
**Tax benefits:** The government supports your personal provisions via the tax benefits built into pillars 3a and 3b – the resulting higher return gives an additional boost to this financial planning solution.

## The 6 special advantages of our service.

1	<b>Scope for customization:</b> You decide the amount of insured capital, the investment strategy, policy duration and type of provision (pillar 3a «fixed»/3b «flexible») to suit your needs.
2	<b>Diverse range of funds:</b> During your consultation session, you and your advisor can select the funds which best fit your risk tolerance and risk capacity.
3	<b>Risk cover:</b> In the event of incapacity to work as a result of illness or accident, Allianz Suisse will continue to pay your premiums.
4	<b>Flexibility:</b> On setting up your policy, you determine your investment strategy by choosing the funds in which you want to invest. Adjustments to your strategic orientation can be accommodated via fund switches.
5	<b>Privilege:</b> A relevant beneficiary clause will grant your spouse and/or children privileged status in inheritance matters or in the event of bankruptcy.
6	<b>Beneficiaries:</b> Within the framework of pillar 3b, you have complete freedom of choice regarding beneficiaries (e.g. cohabiting or life partner).

### Capital protection.

Our basket of funds contains several fixed-duration funds which are specifically geared to performance protection at maturity. Please do not hesitate to ask us about these instruments, which come with maximum value guarantees from well-known providers.



### Flexible options.

- The option to provide for a lump-sum death benefit ensures that your surviving dependants or chosen beneficiaries receive a guaranteed lump sum in the event of your death in addition to the redemption value of your fund assets.
- Another additional cover option provides for an ongoing pension in the event of incapacity to work which will give you and your family additional protection in the event of invalidity.

### Benefit from additional services.

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

# Tailored to your risk profile.

A number of appropriate funds are available for **investment**. A targeted analysis of your strategic investment goals and risk profile (**risk tolerance and risk capacity**) will enable you to choose funds suited to your needs in consultation with your advisor. And if your needs change? You will still be able to act flexibly, as your initial fund selection can be adjusted – even before maturity – via our fund switching service.

Even with relatively small but regular contributions you can build up a comfortable accumulation of capital thanks to the long-term nature of the investment. One more reason to make an early start.

**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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