



Individual financial planning (pillar 3a/3b)

# Disability insurance

Provide for replacement income in the event of partial or full incapacity to work.

**Allianz**   
Suisse



So that you and your family can look forward to a financially secure future even in the event of disability.

## Maintain your standard of living.

Disability insurance gives you and your family the financial flexibility you need to cope with invalidity following an illness or accident.

### When do you need this cover?

- Do you have financial responsibility for a spouse or partner, and/or for children?
- Do you have ongoing financial obligations to maintain, even during a period of loss of income?
- Would you also like to exploit the tax benefits offered by pillar 3 provisions?

**Continuity:** Even without any reserves of your own, replacement income cover will give you financial security in the event of incapacity to work.

**Tax benefits:** The government supports your private provisions – within the framework of pillar 3 legislation, a portion of your premiums is tax-deductible.

### Look at what you could achieve.

**Security:** A replacement income policy provides targeted cover for the income gap arising in the event of incapacity to work.

## The 6 special advantages of our service.

1

**Analysis:** Take the time for a thorough analysis of your financial planning needs with one of our advisors in order to find the best solutions for gaps in your coverage.

2

**Scope for customization:** You can adjust the level of your pension and the duration of the waiting period to fit your current circumstances.

3

**Choice:** You also decide on the duration of your policy coverage (e.g. up to your retirement) based on your personal circumstances.

4

**Combinability:** In many cases, disability cover tops off the benefits offered by a unit-linked or mixed life insurance policy.

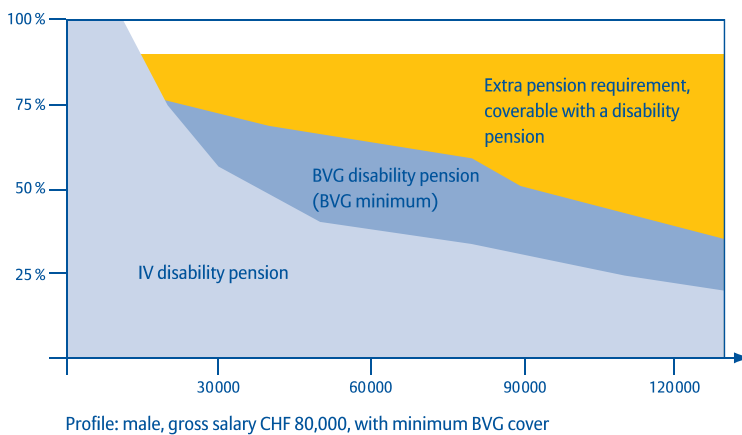
5

**Tax benefits:** Up to a specified maximum amount, the premiums you pay can be deducted from your taxable income within the framework of pillar 3a/3b rules.

6

**Coverage of additional expenditure:** If external support (household assistance, etc.) is required to cope with a disability, the replacement income offered by this policy will make a contribution to the additional costs incurred.

### Benefits in the event of invalidity (100% invalidity as a result of illness)



### Integrated additional cover.

The premium exemption in the event of incapacity to work also applies in the event of invalidity.

### Benefit from additional services.

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

# For wherever you are in life.

Disability insurance provides benefits exactly when you need them, irrespective of where you are in life. With this replacement income, even in the event of invalidity you can continue to

- look after your financial responsibilities vis-à-vis family and partners
- keep up with your financial obligations over the long term
- maintain the standard of living to which you are accustomed.

**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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