



INVIVA

Saving with Funds

INVIVA Fund-Linked Life Insurance – your ideal combination of return-oriented saving and safeguarding.

With INVIVA, you save in the Pillar 3b – the free, unrestricted pension plan – and at the same time, you insure yourself against the risk of death. With the savings component, three different funds with different risk profiles are available for selection – you benefit from the profit potential of the financial markets.



Reliable protection

Guaranteed capital sum upon death for the protection of surviving dependents and creditors



High level of flexibility

Three investment funds with the possibility to switch during the duration of the contract



Clear tax advantage

Income tax-free capital payout in case of survival*

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INVIVA is recommended for those for whom the return on investment from savings is particularly important. The minimum contract period is ten years.

In the event of survival	Payout of the value of the fund shares when the policy expires
	Payout that is income tax-free*
In case of death	Protection for surviving dependents and creditors
	Payout in the event of death due to illness or accident of the guaranteed capital sum upon death or the value of the fund shares, if this is higher
	Privileged position in case of inheritance or bankruptcy for spouses and dependents designated as beneficiaries
Fair conditions	Periodic premiums beginning already at CHF 50 per month (freely selectable)
	One-off deposit beginning at CHF 5,000
	Free choice of beneficiaries
	Client-friendly surrender – beginning already at 12 months

* With periodic premiums, the payout is always income tax-free.

With a one-off premium, the payout is income tax-free if the requirements for provision have been met.

INVIVA Fund-Linked Life Insurance offers an optimal combination of savings and risk capital. Investors decide on an investment strategy and choose one of the three funds when taking out the insurance. During the duration of the contract, it is possible to switch within the available range of funds. This way, the strategic orientation may be modified at will.

UBS Vitainvest 25 Swiss	For conservative investors: moderate fluctuations in value
	<div> <div>25 %</div> <div>65 %</div> <div>10 %</div> </div>
UBS Vitainvest 50 Swiss	For balanced investors: average fluctuations in value
	<div> <div>46 %</div> <div>44 %</div> <div>10 %</div> </div>
UBS Vitainvest 75 Swiss	For dynamic investors: considerable fluctuations in value
	<div> <div>75 %</div> <div>15 %</div> <div>10 %</div> </div>

■ Stocks ■ Bonds ■ Real estate

You can obtain further information about the funds at your CONCORDIA agency or online at www.concordia.ch/inviva and www.ubs.ch.

This leaflet is provided for informational purposes and does not represent a binding offer. The INVIVA General Insurance Terms and Conditions by CONCORDIA prevail.

CONCORDIA
your health, our priority

Bundesplatz 15 · 6002 Lucerne · Phone +41 41 228 01 11
info@concordia.ch · www.concordia.ch