



CONVENIA

Guaranteed saving

Risk protection and saving – CONVENIA offers you both as endowment life insurance.

With CONVENIA, you are saving for later. At the same time, you are safeguarding your family members or creditors should the worst happen.



Guaranteed capital

Guaranteed capital payout at the end of the contract or in the event of death



Guaranteed interest rate

Interest rate that remains unchanged – independent of financial market turbulence



Exemption from premium payment

Reach your savings target even in case of incapacity to undertake gainful activity

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CONVENIA is the perfect solution for all who would like to safeguard against risks and, at the same time, accumulate assets. It is possible to take out CONVENIA already beginning at a minimum monthly premium of CHF 50 – ideal even for small budgets.

Personal	Define savings goal personally
	Freedom to choose beneficiaries
	Minimum contract duration of 10 years; Above that, you are free to choose
	Possible to be taken out by all persons up to the age of 65
Flexible	Capital that has already accrued may be obtained if needed (surrender)
	Possible to change beneficiaries at any time
	Recognised as security for creditors (pledge)
Attractive	Premium reduction beginning with incapacity to undertake gainful activity of 25 %
	Premium payment exemption beginning with incapacity to undertake gainful activity of 70 %
	Privileged position for spouses and dependents designated as beneficiaries in case of inheritance or bankruptcy
	Prospect of surplus participation
	Under certain conditions: income tax-free lump-sum payout in the event of survival

Further information: www.concordia.ch/convenia

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

CONCORDIA
your health, our priority

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