



CONVITA

Tied Pension Provision (Pillar 3a)

CONVITA Tied Pension Provision Insurance is a flexible insurance solution that meets your needs depending on your life situation and helps to save tax.

Savings with CONVITA^{save}, risk cover with CONVITA^{risk}, or both of these options? It is up to you! Moreover, with the premium waiver option, you will reach your pension goal even in case of earning incapacity due to an illness or accident.



Savings

Provide for the future with a funds saving plan in pillar 3a



Security

Guaranteed lump-sum death and disability benefit



Clear tax advantage

Premiums paid can be deducted from taxable income

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You can take out the two insurance products CONVITA^{save} and CONVITA^{risk} combined or choose only one of them. During the term of the contract, you can flexibly adjust the selected components to suit your life situation.

CONVITA^{save}

Provide for your future and save tax at the same time.

Savings	Flexible payment of savings premium
	Possibility of effecting payments above the stipulated premium amount, up to the maximum legal amount
	Periodic premiums starting from as little as CHF 50 per month (freely selectable)
	Optional indexation: automatic adjustment to the maximum legal amount without a health check
	Minimum contractual term: 10 years (exceptions in accordance with art. 3 BVV/OPP 3)

Funds	Three different funds with varying risk profiles – you participate in the earnings potential of the financial markets
	Free switch option – you can change funds during the term of the contract within the range provided
	Fund distributions and reimbursements of fund fees (retrocessions) are invested in additional units of the same fund in favour of the pension plan holder during the insurance term

UBS (CH) Vitainvest – Swiss 25 Sustainable U	For conservative investors: moderate fluctuations in value
	

UBS (CH) Vitainvest – Swiss 50 Sustainable U	For balanced investors: medium fluctuations in value
	

UBS (CH) Vitainvest – Swiss 75 Sustainable U	For dynamic investors: significant fluctuations in value
	

■ Stocks ■ Bonds ■ Real estate

Further information about the funds is available from your CONCORDIA agency or at www.concordia.ch/convita and www.ubs.ch.

Payment on expiry of the insurance policy	Payment of the value of the fund shares on expiry of the policy (the amount depends on the current value on the reference date)
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Payment in case of death	Payment of 101 % of the savings capital (value of the fund shares on the date of the death notice) in case of death caused by an accident or illness
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Optional premium waiver in case of earning incapacity	Achieve your savings target following an accident or illness – Benefits starting from an earning incapacity of just 25 % – Freely selectable waiting periods: 90, 180, 360 or 720 days
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CONVITA^{risk}

Provide for the future with a guaranteed lump-sum death and disability benefit and save tax at the same time.

Risk component Death (selectable)

Protect survivors and lenders thanks to a guaranteed lump-sum death benefit
Insurance sum that can be freely selected (minimum CHF 10'000) and is adjustable during the term of the contract
The premium amount depends on the insurance sum and the term as well as the age, gender, and smoker/non-smoker status of the pension plan holder
Consistent premium for the entire term of the contract
Minimum contractual term: 1 year

Risk component Disability (selectable)

Provide for the future in case of probable life-long earning incapacity
Payment of the totality of the agreed insurance sum starting from a degree of disability of 70%
Insurance sum that can be freely selected (minimum CHF 50'000) and is adjustable during the term of the contract
The premium amount depends on the insurance sum and the term as well as the age and the gender of the pension plan holder
Consistent premium for the entire term of the contract
Minimum contractual term: 10 years

Optional premium waiver in case of earning incapacity

Ongoing full cover of insured risks in spite of earning incapacity due to an accident or illness
– Benefits starting from an earning incapacity of just 25%
– Freely selectable waiting periods: 90, 180, 360 or 720 days

More facts on CONVITA Tied Pension Provision Insurance (Pillar 3a):

- Requirements for pension plan holders: natural person with gainful income subject to Old-age and survivors' insurance (OASI) contributions and place of residence in Switzerland
- Early withdrawal of pension funds in certain cases governed by law (pursuant to art. 3 BVV/OPP 3): e.g. in order to finance owner-occupied residential property, take up self-employment, on leaving Switzerland permanently (emigrating)
- Inheritance privilege: the insurance benefits do not fall under the estate, but rather are paid directly to the beneficiaries
- Bankruptcy privilege: lump-sum protection without an upper limit in case the insurer goes bankrupt

Further information as well as the basic information sheet about CONVITA^{save} is available from your CONCORDIA agency or at www.concordia.ch/convita.

This flyer is provided for informational purposes and does not represent a binding offer. The CONVITA General Insurance Terms and Conditions and the CONVITA^{risk} and CONVITA^{save} Additional Insurance Terms and Conditions by CONCORDIA prevail.

CONCORDIA
your health, our priority

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