



# Guaranteed disbursements with earnings potential

**Would you like to enjoy greater flexibility after your professional life and to cleverly manage your retirement capital?** Guaranteed without loss, yet with attractive earnings prospects from first-class funds, this disbursement plan has proven itself over the years.

## What's the benefit to you?

Conversion of your retirement capital into regular payments with potential for "more"	Secure against losses and yet optimized toward earnings: You receive disbursements from your invested capital and the achieved earnings in the tranches you want. Your fund assets are available at any time
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## Benefit

For the agreed period	<ul style="list-style-type: none"> <li>✓ Guaranteed disbursements</li> <li>+ Monthly, quarterly, semi-annual or annual reimbursement of your investment</li> <li>✓ Additional disbursements: The guaranteed disbursements increase if the fund performs well</li> </ul>
On death	<ul style="list-style-type: none"> <li>✓ Your heirs can choose to continue the contract or withdraw the current value of the fund assets</li> </ul>

### Increase in annual disbursements

If the financial markets are doing well, the guaranteed disbursements can increase thanks to good fund performance. Disbursements that have increased cannot fall during the remaining contract term

### Loss is excluded

At a minimum, you will receive the benefits corresponding to your deposits (100%)

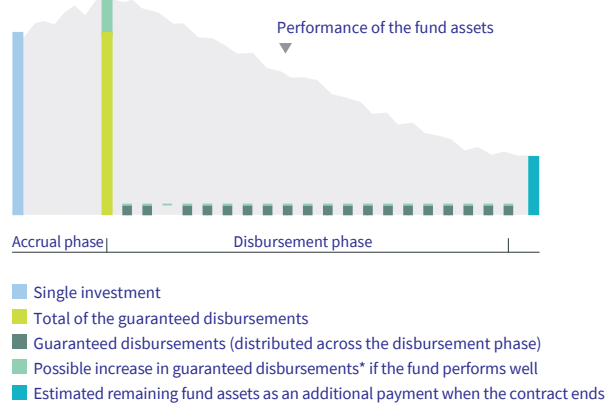
### Allows for exact, individual budget planning

The guaranteed disbursements are constant over the entire disbursement phase

### Fund assets can be accessed at any time

You can withdraw your current fund assets in whole or in part at any time

Example: TwinStar Income Plus with accrual phase



\* During the disbursement period, the guaranteed disbursements can increase if the fund performs well. Once the guaranteed disbursements have increased, they can never fall below that amount.

**Financing**

Single investment	+ From CHF 20,000 to CHF 2 million
Periodic premiums	Not possible
Currency	CHF

**Investment**

Investment profile	Portfolio funds
Target allocation	40 % equities, 60 % bonds During periods of financial market turbulence, the equity portion is temporarily reduced to lower investment risks
Security	✓ Guaranteed minimum disbursement: Depending on the contract details, disbursement of 100% to 101% of your investment is guaranteed. The disbursements can increase, but never fall

**Taxes**

Disbursements	✓ Income tax: The repaid single investment amount is not taxed
Earnings	✓ Income tax: Disbursements exceeding the single investment amount are subject to income tax as taxable income. The following are taxable as income: <ul style="list-style-type: none"> <li>• ongoing disbursements of guaranteed interest</li> <li>• possible increase in the ongoing guaranteed disbursements if the fund performs well</li> <li>• any additional payment when the contract ends</li> </ul> Withholding tax: From your taxable income, 35% withholding tax is deducted from each disbursement. This is refunded to you once it is declared in your tax return
Fund assets	The fund assets are subject to wealth tax as of December 31

**Contract term**

Term	+ TwinStar Income Plus: 25 or 30 years Twin Star Income: 30 years
Accrual phase	+ Minimum 5 years, maximum 25 years
Disbursement phase	✓ Minimum 20 years, maximum 30 years
Early termination	✓ At any time at the current value of the fund assets
Minimum disbursement options are	+ monthly CHF 100 + quarterly CHF 150 + semi-annually CHF 300 + annually CHF 600

**Age**

Enrollment age	Minimum 0 years
Final age	Minimum 25 years

**Recipient**

Who receives the money?	You yourself
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**Additional earnings potential from first-class funds**

If the financial markets are doing well, the fund's assets at the end of the contract may be higher than the forecast at the beginning of the disbursement phase. The remaining funds will then be disbursed to you additionally at the end of the contract

**Availability**

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Redemption                      ✓ Disbursement of the fund investment at the current market value without entitlement to minimum repayment. Partial withdrawal also possible

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✓ insured                              + optional

**Interesting to note**

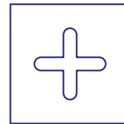
- *What product options are there?*
- *What do you do when your plans change?*
- *How much capital should you invest?*

*We will be happy to calculate your current situation and solution options. No prior knowledge is required.*



**Additional benefits**

- Guaranteed regular additional income
- Secure investment without risk of loss
- Attractive earnings potential
- Precise budget planning is possible
- Selectable and adaptable accrual phase
- Fund assets can be accessed at any time



**Your added value**

- First class management of the investments
- High-quality advice without sales pressure