



The Generali Guide to Retirement – time to relax



GENERALI
INTERNATIONAL

Look forward to a fulfilling retirement

You're looking forward to an active, secure and fulfilling retirement. Naturally you will want to maintain your current standard of living. But you will also want to fulfil your own personal ambitions and be able to enjoy all the luxuries you deserve. After all, you'll have earned it.

Ensure you have planned ahead ...

- It's a fact that advances in medical care and general wellbeing mean that you can expect to enjoy a longer and more active retirement than your parents and grandparents.
- Retirement is now viewed by many as the start of a new era in their lives - one in which they can enjoy the opportunities that their busy work lives didn't allow.
- As well as having a sufficient income to spend on all the good things you've been looking forward to, you also need to consider the possible costs of additional health care.



Your future - take the initiative

The onus is increasingly on you to ensure that you have the financial resources to maintain your standard of living when you finish working. And if you want to look forward to a retirement which offers you new opportunities to fully enjoy your freedom, it's up to you to take the initiative.

Effective planning for your retirement is key



Step 1 – Decide on your goals, your dreams

When do you want to retire? Have you considered early retirement? What are your ambitions? Will retirement find you on a round-the-world cruise or relaxing in your garden?



Step 2 – Make it happen

Now the question of how to pay for these dreams raises its head. By saving now, by saving often, by saving as much as you can, you can take a step closer to the retirement you deserve.



Step 3 – A gift for the future

No-one wants to think of their loved ones struggling after they're gone. By starting your retirement planning journey now, you can help to ensure they have the security and opportunities you always wanted for them.



Helping you achieve your perfect retirement

The significant aspect that separates retirement provision from other investment objectives is one of magnitude. It is never too early to begin putting money aside somewhere it can accumulate to help you achieve your all-important retirement aims.

There are investment products available that are ideally suited to help plan for a financially independent retirement. Generali International has one such investment that could help you plan for your retirement – we call it **Vision**. It is a whole of life policy that is designed to provide an effective regular savings solution, offering a range of features to suit your lifestyle.

**Real growth potential**

The choice of a wide range of investment options including bonds, global equity and managed funds.

**Tax efficiency**

Through investment funds that grow free of Guernsey tax deductions.

**Easy access***

The ability for you to choose when to take the benefits you have accumulated, either as a lump sum, a regular income or a combination of both.

**A product that moves with you**

Wherever you choose to live and work, you can continue to contribute to your policy.

**Premium flexibility***

Reduce or increase your premiums according to your circumstances, take a premium holiday when the pressure is on or add a lump sum on receipt of cash bonuses.

**Rewarding your Vision***

Valuable bonuses as a reward for maintaining regular payments to your policy. And the more you save, the more we add, allocating up to 105% of the money you invest. Loyalty bonuses are only applicable for policies with a premium payment term of 10 years or more.

**Investment adaptability**

To switch between the investment funds available so you can adapt your retirement portfolio to reflect the changes in your circumstances. Focusing on more secure investment options to preserve gains as you approach your retirement date.

**Automatic fund switching**

Help protect your investments from market downturns with a facility that automatically filters new and previous investments into specially designed lower risk funds during the five years prior to your retirement date.

*Certain conditions and charges may apply and are detailed in the Principal Brochure and Policy Details Guide. The Principal Brochure should be read before a Vision policy is purchased.

To find out how **Vision** can help you provide for a happy and fulfilling retirement, why not speak to your Financial Adviser.

