

Customers / Alte Leipziger Life / January 2025

ALfonds – Tariff FR10

Funds-based pension – 3. Shift

ALfonds, the funds-based pension from Alte Leipziger, is purely funds-based pension insurance and combines high potential earnings with maximum flexibility. Only earnings on the pension are taxed when drawing pension benefits.

Funds

- Free choice of funds from a comprehensive range
 - Fund package may include up to 20 funds
 - Change funds free of charge any time
- Process management option for more security before you start retirement.
- Rebalancing option: Once a year, we restore the original distribution of savings funds.

Flexible contractual design

- Dynamic premiums, premium changes, additional payments, and partial pay-outs available
- You can choose between a pension, a capital payment, or a mix of the two when you retire.
- You can extend the contract up to the age of 90 and agree to a funds-based payment phase until that time, for instance. This means you will remain invested in funds for longer.
- You can access your pension or capital payment early at any time.
- Free care option: Under certain conditions (for instance at least a 10 year term), you can choose a reduced pension upon retirement which will be doubled if you need nursing care.
- Optional: Conclude outstanding supplementary disability coverage.

Protection for your survivors

- Before retirement: Credit in contract
- After retirement: We will pay your pension to your survivors during the agreed guaranteed pension period.
- Additional protection available for survivors in case of death (supplemental risk insurance)

Note: Further information regarding insurance investment products is provided in the basic information sheets. These are available at: www.alte-leipziger.de/basisinformationsblaetter