Alte Leipziger
ALH Gruppe

Customers / Alte Leipziger Life / August 2024

AL_RENTE^{Flex} – Tariff AR15

Flexible pension – 3rd Shift

AL_RENTE^{Flex} is a flexible pension under which premiums are individually distributed between fund investments and classic (deposit premium) with guarantee. Only earnings on the pension are taxed when drawing pension benefits.

Classic

- Guaranteed pension or guaranteed capital
- Secure and attractive investments by Alte Leipziger Life
- No risk of loss for balance under classic investment

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 switch your premium distribution between classic and funds at any time.
- You can secure your balance free of charge by reallocating from funds to classic.
- You can choose between a pension and a capital payment when you retire.
- You can access the pension or capital payment at any time or delay it up to 5 years, to a maximum age of 85.
- 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.

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

pv1033.03-08.2024