

# AlpenSicher Retirement Plus

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## Private Pension Plan

## Product Overview

AlpenSicher Retirement Plus is a flexible private pension plan designed to provide secure retirement income through systematic savings and professional investment management.

## Key Features

### Basic Parameters

- Entry age: 25-60 years
- Retirement age options: 60-70 years
- Minimum monthly contribution: €100
- Maximum monthly contribution: €2,500
- Guaranteed minimum interest: 0.5%
- Performance bonus: Up to 2.5% annually

### Investment Strategy Allocation

#### Age 25-45: Growth Phase

- Stocks: 70%
  - Global large-cap: 40%
  - European equities: 20%
  - Emerging markets: 10%
- Bonds: 30%
  - Government bonds: 20%
  - Corporate bonds: 10%

#### Age 46-55: Consolidation Phase

- Stocks: 50%
  - Global large-cap: 30%
  - European equities: 15%
  - Emerging markets: 5%
- Bonds: 50%
  - Government bonds: 35%
  - Corporate bonds: 15%

#### Age 56+: Security Phase

- Stocks: 30%
  - Global large-cap: 20%
  - European equities: 10%
- Bonds: 70%

- Government bonds: 50%
- Corporate bonds: 20%

## Premium Structure

### Contribution Options

- Monthly (standard rate)
- Quarterly (1% bonus)
- Semi-annual (2% bonus)
- Annual (3% bonus)

### Additional Contributions

- Minimum: €1,000
- Maximum: €50,000 per year
- Processing fee: 0.5%
- Investment timing: Next valuation date

### Employer Contributions

- Allowed maximum: €10,000 per year
- Tax benefits available
- Separate tracking
- Vesting options available

## Early Withdrawal Penalties

### Before 10 Years

- Penalty on gains: 90%
- Administrative fee: €250
- Loss of tax benefits
- Processing time: 30 days

### 10-15 Years

- Penalty on gains: 45%
- Administrative fee: €200
- Partial tax benefit retention
- Processing time: 20 days

### 15-20 Years

- Penalty on gains: 25%
- Administrative fee: €150
- Tax benefit retention
- Processing time: 15 days

### After 20 Years

- Penalty on gains: 10%
- Administrative fee: €100
- Full tax benefit retention
- Processing time: 10 days

## Cancellation Fee Structure

### First 5 Years

- Fee: 80% of paid contributions
- Administrative charge: €500
- Processing fee: €100
- Documentation fee: €50

### Years 6-10

- Fee: 60% of paid contributions
- Administrative charge: €400
- Processing fee: €75
- Documentation fee: €40

### Years 11-15

- Fee: 40% of paid contributions
- Administrative charge: €300
- Processing fee: €50
- Documentation fee: €30

### Years 16-20

- Fee: 20% of paid contributions
- Administrative charge: €200
- Processing fee: €25
- Documentation fee: €20

### After 20 Years

- Flat fee: €500
- No administrative charge
- No processing fee
- No documentation fee

## Retirement Benefits

### Payout Options

#### 1. Lifetime Annuity

- Guaranteed for life
- Monthly payments

- Inflation protection optional
- Survivor benefits available

## 2. Programmed Withdrawal

- Flexible withdrawal amounts
- Minimum withdrawal rules
- Investment continuation
- Estate transfer option

## 3. Lump Sum

- One-time payment
- Tax implications apply
- Investment options available
- Estate planning flexibility

## 4. Combined Option

- Partial lump sum
- Reduced annuity
- Flexible splitting
- Tax optimization

## Annuity Rates

- Base rate: According to current market
- Age factor: +0.1% per year above 60
- Gender-neutral calculation
- Health status consideration
- Guarantee period options

## Death Benefits

### Before Retirement

- Full account value
- Minimum guarantee: Total contributions
- Additional death benefit option
- Beneficiary flexibility

### During Retirement

- Depends on payout option
- Guarantee period payments
- Survivor pension option
- Estate transfer rights

## Investment Management

### Fund Selection

- Active management option
- Passive management option
- ESG investment option
- Guaranteed option

## Management Fees

- Basic management: 0.8% p.a.
- Active strategy: +0.3% p.a.
- ESG option: +0.2% p.a.
- Guaranteed option: +0.5% p.a.

## Portfolio Rebalancing

- Automatic age-based adjustment
- Quarterly rebalancing
- Market trigger rebalancing
- Custom strategy option

## Additional Features

### Tax Benefits

- Tax-deductible contributions
- Tax-free accumulation
- Reduced taxation at withdrawal
- Inheritance tax benefits

### Flexibility Options

- Contribution holidays
- Premium increases
- Investment strategy changes
- Beneficiary changes

### Insurance Add-ons

- Disability protection
- Critical illness cover
- Term life insurance
- Long-term care option

## Contract Modifications

### Allowed Changes

- Premium amount
- Payment frequency
- Investment strategy
- Retirement age

- Beneficiary designation

## Modification Fees

- Premium adjustment: Free
- Strategy change: €50
- Beneficiary change: Free
- Documentation update: €25

## Contact Information

### Pension Services

- Phone: +43 316 8888 0006
- Email: [pension@alpensicher.at](mailto:pension@alpensicher.at)
- Hours: Monday-Friday, 8:00-18:00

### Investment Advisory

- Phone: +43 316 8888 0007
- Email: [investment.advisory@alpensicher.at](mailto:investment.advisory@alpensicher.at)
- Hours: Monday-Friday, 9:00-17:00

### Online Services

- Account access: 24/7
- Transaction processing
- Document download
- Performance reporting