



## The path to greener pastures: Your benefits with ERGO Eco-Rente Chance.

- ✓ The completely sustainable investment concept of ERGO Life as a sustainable insurer: large selection of tested sustainability funds with attractive return opportunities, sustainability bonus and sustainable capital investment in the pension phase
- ✓ Comprehensive services: Free fund switching, free annual rebalancing and automatic process management
- ✓ Payment in the form of a lifelong pension, one-off lump-sum payment – or a combination of both
- ✓ High flexibility for premium payments, capital withdrawals and pension start date
- ✓ Assistance from the OroVerde Tropical Forest Foundation.

### Outstanding: our services.

The renowned rating agency Franke und Bornberg, which specializes in insurance, has awarded ERGO Eco-Rente Chance with the top rating of “FFF+”.



## We are always there to help!

Your partner for insurance matters:

If your local ERGO advisor is not available, our customer service is also happy to help.

Toll-free contact number:  
**0800 3746-000**

Would you like to know more about what we can do for you? Visit our website:  
**ergo.de** and **ergo.de/nachhaltig-vorsorgen**

To provide a clear description of insurance policies and their benefits – that is our goal. Did we succeed? Please tell us what you think at:  
**ergo.de/feedback**



For more details, please consult our Conditions of Insurance.

This translation is only intended to contribute to a better understanding of the German text. Only the German Version for marketing information is authoritative.

You can find the basic information sheet (BIS) regarding this product on our home page at [www.ergo-life.com/Basisinformationsblaetter](http://www.ergo-life.com/Basisinformationsblaetter)

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# ERGO

## For a blossoming future: Make sustainable provisions now with ERGO.

Sustainable, flexible, profitable: Discover ERGO Eco-Rente Chance. The new retirement plan that’s good for you and the environment.



Join ERGO and  
**OroVerde**  
in protecting  
the rainforest.

## Providence is in our nature.

Climate protection, waste prevention, fair trade: More and more people are concerned about sustainability. They want to live in a more environmentally conscious way – even when it comes to a private retirement plan. With ERGO, they now have the best opportunity to do so.

### Invest in the future with ERGO.

ERGO Eco-Rente Chance is the ideal step to a sustainable future. Because with it, you invest exclusively in sustainable investment funds – and use the opportunities of an issue that affects us all.

### Setting a good example:

#### ERGO is committed to sustainability.

Sustainable action is not only important to you – it's also important to us. For example, our entire business operations are climate-neutral. As your insurance partner, ERGO Life developed its own sustainability measures at an early stage – and implemented them step by step within the company.



## Sustainability – much more than just environmental protection.

Sustainability encompasses many aspects. This is why we take into account the so-called ESG criteria when it comes to the selection of our funds. The abbreviation ESG stands for Environmental (protection), Social (responsibility) and (good corporate) Governance.



### Do the right thing – with ERGO.

In addition to topics such as climate and environmental protection or waste prevention, the ESG criteria also pay attention to fair pay, the exclusion of child labour and a company's sustainability strategy.

### Sustainability meets return opportunity.

Sustainability and returns? The perfect combination! Studies even show that sustainable investment strategies can generate higher returns than traditional ones – and often with lower risk.

### Important to know:

With ERGO Eco-Rente Chance, your retirement plan is linked to the development of the capital markets. When prices rise, the pension's value can increase. When they fall, however, you also need to reckon with losses. As a policyholder, you bear the capital investment risk.



## Invest better, naturally:



### Sustainable? Naturally!

- Up to 10 funds can be selected from a large selection of sustainability funds and saved at the same time
- All funds meet strict sustainability criteria and offer strong return opportunities
- Sustainability bonus at the end of the savings phase
- In the pension phase, you benefit from the sustainable investment in our security assets



### Clever? Naturally!

- You can change your funds up to 12 times a year free of charge
- On request, we offer you an annual rebalancing and automatic process management at no cost
- A death benefit of up to 50,000 Euro is possible without a health assessment (waiting period only 3 years; in case of accidental death, it does not apply at all)



### Flexible? Naturally!

- You can increase or decrease savings contributions – or temporarily suspend them altogether
- You can withdraw capital as required and flexibly postpone the start of the pension
- You can receive your capital as a one-off lump-sum payment or in the form of a lifelong pension, or you can choose a combination of both.
- A transfer to your private securities account is also possible



### ERGO supports OroVerde.

The OroVerde Tropical Forest Foundation is committed to preserving the rain-forest. We support OroVerde by donating at least 5 euros from every concluded policy, which go towards planting and growing a tree, for example.