



It's your future. You earned it.

The benefits of ERGO Rente Chance Select:

- ✓ Designed for higher endowment benefit at contract end
- ✓ Large selection of first-class funds – ETF and sustainability funds are also available to choose from
- ✓ Exclusive services such as cost-free entry management, annual rebalancing, fund switching and automatic process management
- ✓ High flexibility for premium payments, capital withdrawals, and pension start date
- ✓ Lifelong monthly pension or a one-off lump sum payment – a combination or a transfer of the funds to your private securities account is also possible
- ✓ The attractive tax advantages of a private pension insurance

Outstanding: our services.

The renowned rating agency Franke und Bornberg, which specializes in insurance, has awarded ERGO 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

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

If at some point you no longer choose to receive our attractive offers, you can object to our use of your information for promotional purposes. Simply inform us of your decision at www.ergo.de/info or ring us at: 0800 3746-000 (toll-free).

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ERGO

Provision at the highest level: the new ERGO Rente Chance Select.

For all those who still want to aim high tomorrow: the new pension plan with higher capital benefits, a broad investment spectrum and exclusive services.



As exclusive as your aspirations.

You've achieved a lot in life and would also like a solution for your retirement plan that opens up more possibilities for you? Then you need a pension that is as flexible as it is profitable: ERGO Rente Chance Select. The pension plan for everyone who wants to invest higher contributions – but also expects more benefits in return.

Capital benefits that will have you convinced.

ERGO Rente Chance Select opens up more opportunities for you. This is because it was developed specifically to provide the highest possible payment benefits at the start of the pension. Smart calculation and a particularly high final payment ensure a lump sum benefit that is higher than with many comparable unit-linked policies.

Fund investment that will have you convinced.

Benefit from the large selection of excellent investment funds. Comprehensive services support you in managing your fund portfolio in the best possible way. In addition, ERGO Rente Chance Select gives you access to our exclusive **expert talks** – and thus to valuable tips and genuine professional insights.



Your 5-star fund investment.

Those who perform better should also demand more – especially from their investments. With ERGO Rente Chance Select, you benefit from an excellent selection of funds and exclusive services.

- ✓ **Large selection from over 60 first-class investment funds.** Sustainability funds, asset management funds, MEAG group funds and ETFs can also be selected. You can select up to 10 funds and manage them simultaneously.
- ✓ **Free switching of funds:** You can change your funds up to 12 times a year free of charge.
- ✓ **Automatic entry management:** You can also benefit from the favourable average price effect with a single premium. Your capital initially flows into a low-fluctuation pension fund. From there, we shift funds monthly to the funds of your choice.
- ✓ **Annual rebalancing:** Funds develop differently. If you wish, we will regularly restore the weighting you originally selected for the various funds you have saved in accordance with your risk profile.
- ✓ **Automatic process management:** Would you like to reduce the risk of fluctuations in value over the past few years? If you wish, we will gradually shift your fund balance into lower-fluctuating funds 5 years before expiration.
- ✓ **Transfer to an account:** Instead of a lump sum benefit, you can have your fund shares transferred to your private securities account.
- ✓ **The attractive tax advantages of a pension insurance:** In the savings phase, all income is generally exempt from withholding tax for you – including price gains from a fund change.

Exclusivity meets flexibility.



Flexibility when it comes to payment

You're not yet sure about how you would like to use your assets later on? With ERGO Rente Chance Select, you have all possibilities at your disposal. From a lump sum payout to a lifetime annuity, or a mix of both. It is also possible to transfer the fund investments to your private account.



Flexibility when it comes to structuring your contract

Monthly premium payments, non-recurring premium, flexible additional payments, asset reallocation, partial payout, and much more – ERGO Rente Chance Select offers exclusive flexibility.

Important to know:

With ERGO Rente Chance Select, 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.

