



# Guaranteed disbursements with earnings potential

Disbursement plan TwinStar Income / TwinStar Income Plus

**PostFinance**

Would you like to enjoy greater flexibility after your professional life and to cleverly manage your retirement capital? With high-quality capital protection, yet with the earnings prospects of a first-class fund, this disbursement plan has proven itself over the years.

## What's the benefit to you?

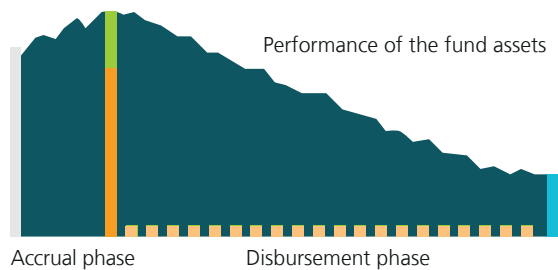
Conversion of your retirement capital into regular payments with the prospect of "more".

### Benefit

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| For the agreed period | <ul style="list-style-type: none"> <li>– Guaranteed disbursements of at least 90% of the single investment</li> <li>– Monthly, quarterly, semi-annual, or annual transfers</li> <li>– Additional disbursements: The guaranteed disbursements increase if the fund performs well</li> </ul> |
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| On death | Your heirs can choose to continue the contract or withdraw the current value of the fund assets. |
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## Example: TwinStar Income Plus with accrual phase



- Single investment
- Total of the guaranteed disbursements
- Guaranteed disbursements (distributed across the disbursement phase)
- Possible increase in guaranteed disbursements\* if the fund performs well
- Estimated remaining fund assets as an additional payment when the contract ends

\* During the disbursement period, the guaranteed disbursements can increase if the fund performs well. Once the guaranteed disbursements have increased, they can never fall below that amount.

## Increase in annual disbursements

If the financial markets are doing well, the guaranteed disbursements can increase thanks to good fund performance. Disbursements that have increased will remain at that level for the rest of the contract term.

## Allows for exact, individual budget planning

The guaranteed disbursements are constant over the entire disbursement phase.

## Fund assets can be accessed at any time

You can withdraw your current fund assets in whole or in part at any time.

## Financing

Single investment	From CHF 20'000.– to CHF 2 million
Periodic premiums	Not possible
Currency	CHF

In cooperation with



### Additional earnings potential from first-class fund

If the financial markets are doing well, the fund's assets at the end of the contract may be higher than the forecast at the beginning of the disbursement phase. The remaining fund assets will then be disbursed to you additionally at the end of the contract.

Investment	
Investment profile	Portfolio funds
Target allocation	40% equities, 60% bonds During periods of financial market turbulence, the equity portion is temporarily reduced to lower investment risks.
Security	Guaranteed minimum disbursement: Depending on contract details, disbursement of 90% to 91% of your investment is guaranteed. The disbursements can increase, but never fall.
Taxes	
Disbursements	Income tax: Repayments up to the amount of your investment are tax-free.
Earnings	Income tax: Disbursements exceeding the single investment amount are subject to income tax as taxable income. The following are taxable as income: <ul style="list-style-type: none"><li>– possible increase in the current guaranteed disbursements if the fund performs well</li><li>– any additional payment when the contract ends</li></ul> Withholding tax: From your taxable income, 35% withholding tax is deducted from each disbursement. This is refunded to you once it is declared in your tax return.
Fund assets	The fund assets are subject to wealth tax as of December 31.
Age	
Enrollment age	Minimum 0 years
Final age	Minimum 25 years

Contract term	
Term	TwinStar Income Plus: 25 or 30 years Twin Star Income: 30 years
Accrual phase	TwinStar Income Plus: 1 year TwinStar Income: none
Disbursement phase	From 5 years up to a maximum of 30 years
Early termination	At any time at the current value of the fund assets
Minimum disbursement	Monthly CHF 100.– Quarterly CHF 150.– Semi-annually CHF 300.– Annually CHF 600.–

Recipients	
Who receives the money?	You yourself

Availability	
Redemption	Disbursement of the fund investment at the current market value without entitlement to minimum repayment. Partial withdrawal also possible.

### Additional benefits

- Guaranteed regular additional income
- High-quality capital protection
- Earnings potential
- Precise budget planning is possible
- Selectable and adaptable accrual phase
- Fund assets can be accessed at any time

The PostFinance customer advisors will discuss your individual situation and help you to create a retirement plan that's tailored to your needs. You can contact us in person in a PostFinance branch or your post branch, over the phone or online: [postfinance.ch/advice](https://www.postfinance.ch/advice) or tel.: 00 848 888 300 (max. CHF 0.08/min. in Switzerland).

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