



ERGO

Simple because it matters.

Approx.
80 Funds
to select
from.

ERGO Rente Chance | Product information

Take advantage of your opportunities. Especially when it comes to your pension.

A private retirement plan is a must. That goes without saying. But how can you get the most out of your savings contributions? With interest rates comparatively low, you'll need a good strategy. With ERGO Rente Chance, you can participate in developments of the capital markets – and achieve attractive returns for your retirement plan.

ERGO Rente Chance – high potential returns and flexibility.

With ERGO Rente Chance, you can benefit from the positive effects of a long-term investment in investment funds for your retirement plan. That way, you yourself determine how the investment for your retirement plan is composed. From a wide

range of funds, you can select those specific funds that match your personal risk appetite. You can flexibly change your selection at any time. And if something else should change in your life, it offers you plenty of flexibility.

The best move for your pension. Your benefits with ERGO Rente Chance:

- ✓ **Outstanding fund selection** including investment management funds that are particularly suitable for retirement provision, many funds that take ESG criteria into account¹ and low-cost ETFs
- ✓ **Attractive services:** Fund switching up to twelve times a year free of charge, annual rebalancing and automatic expiration management
- ✓ **High flexibility** when it comes to premium payment, withdrawal options and pension start date
- ✓ **Death insurance** up to 50,000 euros without health questions²
- ✓ **Occupational disability cover** can be included. Top: Premium waiver in the event of occupational disability without health questions²
- ✓ **Payment** as a lifelong monthly retirement pension, one-off capital payment or an option to combine these
- ✓ **Modern pension calculation** with a triple advantage

¹ The abbreviation ESG stands for Environmental, Social and Governance. The ESG criteria relate to how companies take environmental, social and ethical aspects into account in their actions, for example.

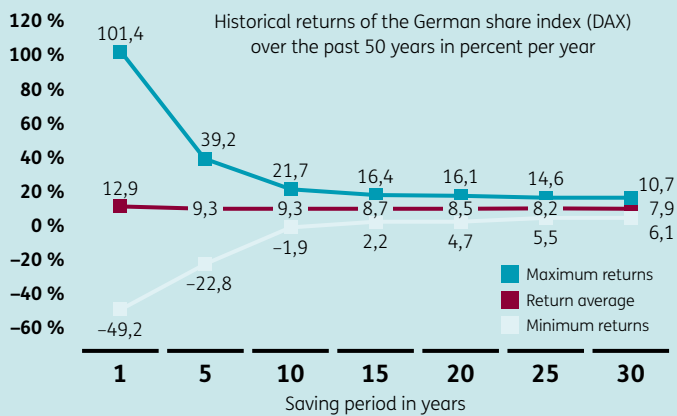
² Waiting period 3 years, not applicable in the event of an accident. Inclusion from the start of the contract within tariff limits.



**Outstanding:
our services.**



Investing in equities pays off in the long term.



From a term of 15 years, there has never been a loss.

For a 30-year term, the average return was 7.9%, the minimum return was 6.1% and the maximum return was 10.7%.

Good to know:

With ERGO 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.

Performance for monthly investments. Past performance is not an indicator of future performance. Source: Deutsches Aktieninstitut e. V., 31.12.2023

For all those who want maximum potential returns for their retirement provision.



Large fund selection

Excellent: Up to 20 funds can be actively selected from around 80 quality-tested funds, including three ERGO asset management funds, many funds that take ecological or social criteria into account and lowcost ETFs.



Professional investment management

Convenient: extensive fund switching options. In addition: modern options such as annual rebalancing to restore the originally selected fund allocation. Automatic expiration management to reduce possible fluctuations in value before the pension begins.



Flexibility for life

Reassuring: Whether increasing or reducing savings contributions, withdrawing money, postponing the start of the pension or paying out as an annuity and/or lump sum. The ERGO Rente Chance can be flexibly customised.

For all those who want to benefit three times.

Thanks to the unique ERGO pension formula.

Guaranteed pension factor



Life expectancy

The life expectancy applicable at the start of the contract is locked in.



Actuarial interest rate

The interest rate is only finally determined at the start of the pension.



Contract balance

The pension is recalculated based on the actual assets available at the start of the pension.



Tripling your chances of higher guaranteed pension payments.



Would you like to find out more?

You can find up-to-date information on the ERGO Rente Chance at [ergo.de/chance](https://www.ergo.de/chance)



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.de/basisinformationsblaetter. For greater detail, please consult our Conditions of Insurance.

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