

Savings and retirement plans

Lifetime employment in the same place for the same employer is the exception rather than the rule today. But every move can affect your benefit and retirement plans. The fact is, state schemes are under pressure in industrialized countries, and economic stability in developing countries cannot be relied on. What is more, your pension and benefit needs are constantly changing throughout your lifetime. How can you secure your finances both today and in future? Having the right provider helps: you can take life-changing decisions with confidence when provisions for your financial security and risk cover are already in place. ASN's solutions include not only individual risk cover but also opportunities to build assets over time.

Seeking security: saving plans

Even in uncertain times, with saving plans offering a guaranteed interest rate, you always know what benefits will be paid on maturity or in case of death.

Following the market: unit-linked life assurance

When you take out unit-linked life assurance, you decide exactly where your savings will be invested. Select from equities, bonds, money market and mixed funds, as well as the managed portfolios of leading banks, fund management groups and insurance companies. The better your investments perform, the more your assets grow, and the higher your payout.

Lifelong financial security with a retirement pension

An individually financed retirement pension supplements state or occupational pensions so you can enjoy your free time without having to worry about managing assets after you retire. Converting your private savings into a retirement pension even gives you the freedom to realize private projects. And as an investment with a steady return, a retirement pension is an intelligent form of asset diversification.

Flexible asset building

With all three options you can choose between contributing a single premium – perhaps investing a bonus – or paying annual premiums. Various major currencies are accepted. In addition, with saving plans as well as unit-linked assurance you can add death coverage to benefit your family.



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