

# RETIREMENT PLAN

## to your NEEDS

We offer an international pension plan designed for the maritime industry and expatriates. In a globalized world, this plan offers the flexibility to adapt to your professional career. We are committed to supporting you throughout the life of the plan to help you save and secure your future. For seafarers and in addition to our WYCC health insurance plans, this retirement plan will also enable you to comply fully with French regulations.

## to your WISHES

Whatever your investor profile, we provide an online arbitration tool. Free of charge, at any time and in any place, you can change the amount of your contributions, choose different options for allocating your funds and even your own investment strategy.

## like a loyal FRIEND

We wanted to build a simple and effective plan that follows you wherever your career takes you, whatever your employer. You don't need to change or disrupt your savings routine every time you move or your contract changes.

## a STRONG partnership

For more than 10 years we have been partners with Generali Worldwide for our savings and retirement products. In this market, Generali Worldwide is one of the main suppliers with more than 30 years of experience. For us, this partnership was therefore obvious in order to be able to offer financial strength, expertise and peace of mind to all our clients.

## flexible to better ENJOY it

At the legal retirement age in your country, you can receive a lump sum, either a pension or both, as you wish. Add even the beneficiaries of your choice. And since we are never protected from a life accident, the plan can be released before its end.

## able to see FAR AWAY

Depending on your age, salary, and contribution amount, an online simulation tool is available and even takes into account your past investments.



### simulation today after 40 years saving

employer contribution 125€/month  
your contribution 125€/month

TOTAL  
RETIREMENT  
SAVINGS



383 625€

ANNUAL  
INCOME



18 986€



### simulation after 25 years saving

employer contribution 125€/month  
vous versez 875€/month

TOTAL  
RETIREMENT  
SAVINGS



570 465€

ANNUAL  
INCOME



28 234€

\*simulations performed with the Generali online retirement simulation tool at the time of writing. The amounts shown are for information purposes only and are not contractual.

## a management by EXPERTS

The composition of your investment depends on the number of years to retirement age and the risk strategy you choose, as all investments move up and down.

It is for this reason that we have established 3 strategies specific to WYCC, based on Generali Worldwide's knowledge, skills and resources, and because we want to offer you the best investment with the minimum of risk.

However, you remain free to select and manage your assets yourself from a multitude of investment funds offered.

## for a PEACEFUL futur

Thanks to improved lifestyles and health care, we are now living longer.

The WYCC pension plan is a concrete alternative to traditional state systems that will ensure that your standard of living is maintained when you stop working.

utmost™



GENERALI

For a group subscription  
contact your local / broker manager

or

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