

DirectPension comfort+

Up and running! The company pension with the automatically managed portfolio.

Convenient
and efficient

GrüneRente
ökologisch | sozial | ethisch

Together with your employer, you can set up a company pension plan promising attractive returns and a lifelong pension in the form of **GrüneRente comfort+**. Part of the contributions saved up will be invested in an ESG portfolio. **Thus, you and your employer will take advantage of the return opportunities offered by the capital markets – with a particular focus on ecological, social and ethical concerns.**

Opportunities and security



- Part of your credit balance will be invested in a managed portfolio. This will create return opportunities. The other part will be invested in the guarantee assets of Stuttgarter, thus ensuring your 80% contribution guarantee.
- The integrated auto-lock-in system will automatically secure your gains once a year. This will additionally increase your guarantee.

Managed ESG portfolio



- Your ESG portfolio will largely consist of low-cost and sustainable index funds.
- Over the entire term of the contract, your ESG portfolio will be constantly reviewed and automatically adjusted to your risk profile, free of charge.

Sustainable capital investments



- As a feature of the GrüneRente, Stuttgarter assures that the part of your credit balance deposited in the guarantee assets will be invested in social and ecological projects and capital investments. Details can be found at www.stuttgarter.de/go/anlagebericht
- Your ESG portfolio combines sustainability approaches from various sustainable ETFs and takes global asset classes into account.

www.stuttgarter.de/go/nachhaltigefonds

Individual tailoring



- You can, for example, increase contributions, suspend payments or top up your contract credit balance with extra payments.
- At the start of retirement, you can decide whether to opt for a lifelong pension, a lump-sum payment or a combination of the two.

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