

## RAHATI

Quite a good number of people look forward for the time when they retire, for they consider it the ideal moment to enjoy life. To help you prepare this privileged moment, **ASTREE** has created **RAHATI** an innovating and well studied savings plan for your old age.

### **A plan for the provident Remarkable for its simplicity...**

**RAHATI** is essentially a savings plan which you determine yourself by yourself, according to your personal needs. For, you can decide indeed the duration of the contract, the amount of the premium you pay, as well as the periodicity. By the end of the contract (which usually corresponds to the moment of your retirement) you can get a pension for life or, if you choose, you can get a lump sum, a capital, that is, made of all the premiums you paid. In the said contract, you have also the possibility to designate the beneficiary of your own choice, say your spouse or any other person, to receive a portion or the totality of the said capital or of the pension. What's more is that this contract can also be a life insurance. This combination makes of **RAHATI** a highly interesting insurance plans.

### **for its clarity...**

All the premiums you pay will constitute a capital expressed in units of pension. At any moment, you can ask for a detailed report featuring your actualized capital resulting from investments as well as of the pension you will be entitled to by the end of your contract. Thus, you will always have an exact idea about the evolution of your capital.

### **and for its performance...**

Each year, your constituted capital is increased at a rate not less than 4.25 %, as stipulated in your contract. What's more, is that you are entitled to get your share in the financial dividends obtained by the company and resulting from the investments of the technical provisions.

### **A unique plan, proposed and guaranteed by a reliable insurer.**

With **ASTREE**, as a partner, you will benefit from the experience of one of the leading companies in the Tunisian market well reputed for having the best ratios in terms of solvency and solidity

**RAHATI,  
The guarantee of a happy retirement**