

Information Sheet - Spain

Generali PanEurope Vision

Generali PanEurope is part of Assicurazioni Generali S.p.A (the Generali Group). The latter operates in some 40 markets across five continents and has over 170 years experience in providing insurance-based solutions to an international market. The Generali Group is ranked as one of the world's top 50 companies and a top 10 global insurer*.

**Source: Fortune Global 500 as at 2003 based on revenue.*

Generali PanEurope is a specialist provider of pan-European insurance solutions targeting, with this product, high net worth English speaking expatriate individuals.

Generali PanEurope is a limited liability company registered in Ireland (number 311420) and is regulated by the Irish Financial Services Regulatory Authority (IFSRA) to sell insurance products on a Freedom of Services basis in the European Union.

Ireland is one of today's leading international Financial Centres and Generali PanEurope's Irish location has the following advantages for our clients:

1. There is no Irish taxation of policy proceeds (provided that you are not resident in Ireland for tax purposes).
2. Accumulation of your savings within the policy is free from Irish taxation.



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It is our current understanding of Spanish law that Generali PanEurope's Vision product is regarded as a life assurance policy and it is also recognised as such by our home regulator, IFSRA.

Your policy will be governed by and interpreted in accordance with the law of the member state of the European Union in which you are living on the Policy Commencement Date – in this case, the law of Spain. The regulator within the Spanish Market is the "Dirección General de Seguros y Fondos de pensiones" and can be contacted at Ps. Castellana, 44 28046 Madrid, España.

Generali PanEurope policies are marketed through Financial Advisers in Spain on a Freedom of Services basis.

It is our practice to act in conformity with the European Union's Third Life Directive and the "General Good" provisions in the territories in which we operate.

This statement is for information only. In all circumstances, Generali PanEurope recommends that, before taking any course of action, further advice specific to your personal circumstances should be sought from your financial, legal or tax adviser.

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