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PrismaNews

PrismaLife Focuses on Yield Instead of Guarantees: New Pension Account Combines Maximum Freedom with State Subsidies

- ◆ Extensive and flexible selection of ETFs and managed funds
- ◆ U Different product variants for individual pension needs
- ◆ Advice remains a decisive success factor

Ruggell, October 13th 2026 – PrismaLife AG is preparing to enter the new state-subsidised private pension planning market. The Liechtenstein pension specialist plans to launch a pension account (Altersvorsorgedepot) that consistently dispenses with premium guarantees to coincide with the start of the reform in Germany from January 2027. In doing so, PrismaLife is transferring its many years of expertise in yield-oriented, unit-linked wealth accumulation to subsidised pension planning.

“A guarantee-free pension account fits our DNA perfectly,” says Stefan Opel, CEO of PrismaLife AG. “Today, long-term pension planning for customers works primarily via the capital market. A one-hundred-percent premium guarantee may appear safe, but it limits the yield opportunities massively and often leads to inflation gradually devaluing savings.”

Tailor-Made Portfolios Through Broad Diversification

The product concept “Prisma FlexInvest FörderPlus” goes significantly beyond standard solutions. Customers can choose from around 140 ETFs and managed funds – and hold up to 35 titles simultaneously in the account. A special advantage: for managed funds, 100% of the retrocessions (kickbacks) are reimbursed to the customers.

By specifically combining different asset classes, highly efficient portfolios can be assembled. The goal of this broad diversification is an average higher return while simultaneously reducing risk, as fluctuations of individual values can be better balanced.

Holistic Advice as the Key to Optimal Provision

In cooperation with BarmeniaGothaer, PrismaLife also enables access to a cost-effective standard account. However, those who want bespoke pension planning benefit from the expanded versions of the pension account, including personal advice. “State subsidies are an attractive door opener, but they do not replace comprehensive pension planning,” emphasises Opel. “The actual advisory service begins where higher savings premiums, provision gaps and the question of which combination of subsidised provision, private

pension and occupational pension scheme is sensible for the individual customer are concerned.”

Strong Momentum for Intermediaries and New Target Groups

For the implementation of this strategy, PrismaLife offers intermediaries powerful tools such as the interactive “Prisma FundFinder”, a clear subsidy calculator and intuitive quotation software. They support the advice so that customers receive a solution tailored exactly to their wishes.

The new pension account will become an important component of holistic advice in the future. Especially in the case of lower savings premiums, the planned subsidy – consisting of the basic allowance, child allowances and a newcomer bonus for young savers – can act as a powerful lever.

The reform also opens up opportunities to tap into new target groups such as the self-employed and to re-evaluate existing pension structures. For PrismaLife, entering subsidised pension planning is therefore not a short-term product extension, but a clear strategic decision.

About PrismaLife

PrismaLife AG celebrated its 25th anniversary in 2025. It is the leading Liechtenstein life insurer with its registered office in Ruggell. As a specialist for net policies, the company focuses on a clear separation of product and remuneration. The company manages customer funds amounting to around 1.7 billion EUR. The investments in the actuarial reserves are aligned with ESG criteria. PrismaLife also offers customers a wide range of fund solutions to choose from. Further information at: www.prismalife.com

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