

# Advert translation

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## Skandia Austria

### Watch out – pension hole!

The pension hole is the money you will lack when you retire, as there is a massive difference between your final salary and the statutory pension. What you can do to guard against it? Make provisions in time. Best to use Skandia Life Time, the retirement fund that adapts to every life situation. For more information, please contact independent financial advisers, insurance brokers, selected banks, or visit [www.skandia.at](http://www.skandia.at).

Skandia Lebensversicherungs AG. The specialist for unit-linked pensions.