



# Swiss Life Opportunities Duo (3a/3b)

## Unit-linked savings with return opportunities

Would you like to benefit from an investment solution with various configurable options as well as attractive potential returns and risk protection? Swiss Life Opportunities Duo offers precisely that. Choose your individual investment story and adapt your plan in a variety of ways if your needs change.

### The challenge – and the solution

Would you like to make returns on your savings while also having the option to make extensive adjustments to your savings plan? This fund-unit-linked insurance plan, financed by periodic premiums, offers you exactly that, while at the same time providing you with the right balance between returns and security. You can strategically accumulate assets with carefully selected investment funds.

### How it works

Swiss Life Opportunities Duo uses a defensive and an offensive element to invest your savings in cost-efficient investment funds. The savings premium is divided between both elements according to your investment strategy. The offensive element offers a range of return-oriented investment funds to choose from, which can also be combined with each other. Alternatively, you can choose from three investment stories. Simply choose the approach that best meets your needs. The defensive element consists of a low-fluctuation investment fund.

Annual rebalancing ensures that the split of your assets between the defensive and offensive elements corresponds to the investment strategy you have selected.

### Your advantages

**Potential returns:** individual configuration of your investment using attractive investment funds.

**Individual and customised:** you are free to select the premium split, the composition of the investment and the investment strategy, and you can adjust them during the term.

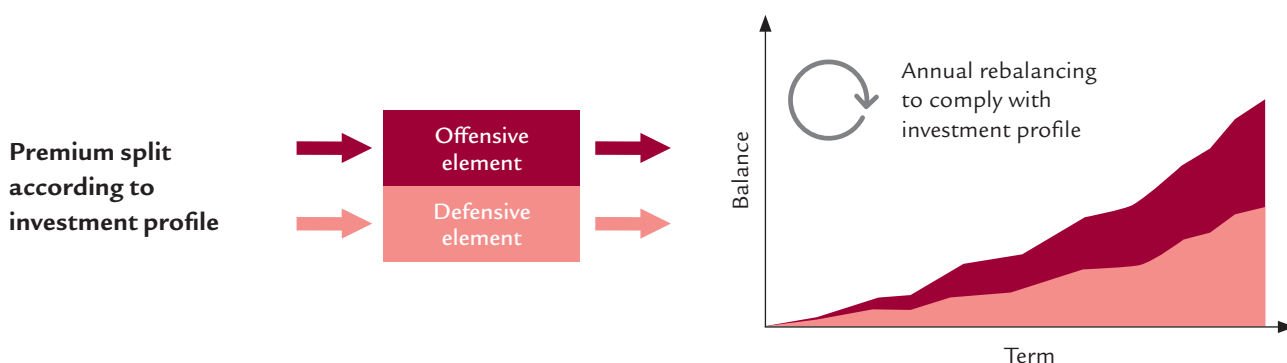
**Flexibility:** various adjustment options, such as switching between pillars 3a and 3b.

**Tax advantages:** premiums in pillar 3a can be deducted from your taxable income. In pillar 3b, investment income is tax-exempt if certain conditions are met.

**Easy to manage:** you don't have to worry about a thing, since Swiss Life Opportunities Duo automatically implements your investment strategy thanks to rebalancing.

**Financial protection:** protect yourself and your family from financial difficulties caused by illness, accident or death.

### Sample scenario of Swiss Life Opportunities Duo with a 50/50 premium split



# Facts and figures

## Our offer

### Type of insurance

Unit-linked life insurance with insurance cover combining tax-qualified provisions (pillar 3a) with non-tax-qualified provisions (pillar 3b). Swiss Life Opportunities Duo also gives you the option of a guaranteed lump-sum death benefit (increasing or fixed sum) and/or a waiver of premiums in the event of disability.

### Financing

Monthly premium payments

### Investment strategy

Income, Balanced, Growth or Equity

## The benefits

### Benefits

- Your fund assets are paid out in the event of survival. In the event of death, the available fund assets are paid out, but at least the guaranteed lump-sum death benefit (if insured).
- If you become disabled, Swiss Life continues to pay all or some of the premium for you after expiry of the waiting period (if this option has been selected).

### Risks

The benefits are not guaranteed in the event of survival or death (unless specifically insured). The insurance benefit corresponds to the value of the fund assets. You bear the fluctuation risk. If your fund units fail to appreciate over the policy term, the insurance benefit may be lower than the premium total.

### Taxes

Pillar 3a:

- During the policy term: premiums can be deducted from your taxable income up to the statutory maximum amount. No income or wealth tax has to be paid.
- In the event of survival and death: the lump sum payable is taxed at a reduced rate, separate from other income.

Pillar 3b:

- During the policy term: wealth tax on the surrender value (at cantonal level only).
- In the event of survival: no income tax, provided certain conditions are met
- In the event of death: no income tax (inheritance tax depending on canton)

## Your options

### Changes and adjustments

Possible at any time, be it the investment strategy, the investment funds used for the new premium or those of the existing contract balance.

### Maturity management

Gradual reallocation of your assets to a low-risk investment.

### Optional supplementary insurance

- Disability income
- Short-term disability income
- Waiver of premium for disability
- Fixed or annually decreasing lump sum in the event of death as a result of illness or accident
- Additional lump sum in the event of accidental death.

### Option Privilege

Coverage extension guarantee for a simplified increase in risk coverage, including a discount on the additional lump-sum death benefit. The privileged partial surrender also increases the equity for the financing of owner-occupied residential property.

### Suspension of premium payment

- Pillar 3a: possible after 3 years
- Pillar 3b: possible after 5 years

### Pillar switch

Possible

### Beneficiary designation

- In pillar 3a, prescribed by law
- In pillar 3b, freely selectable

### Pledging

Possible in pillar 3a\* and 3b

### Loans

Possible in pillar 3b

### Early withdrawal/surrender

Possible in pillar 3a\* and 3b

### Premium increases

Possible in pillar 3a\* and 3b

### Additional payments

Possible at any time for pillar 3a\* (including for previously certified funds)

*\*The legal requirements must be complied with for pillar 3a.*

## More information and personal advice for a self-determined life

We know that pension solutions are sometimes difficult to explain. You also need personal advice relating to your specific circumstances. Don't delay – get in touch. You can find all product information about

*Swiss Life Opportunities Duo* on our website at: [www.swisslife.ch/en/opportunitiesduo](http://www.swisslife.ch/en/opportunitiesduo)



Contact your Swiss Life advisor ([www.swisslife.ch/locations](http://www.swisslife.ch/locations)) or call us on 043 284 33 11.

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