



SwissLife
Pension Services



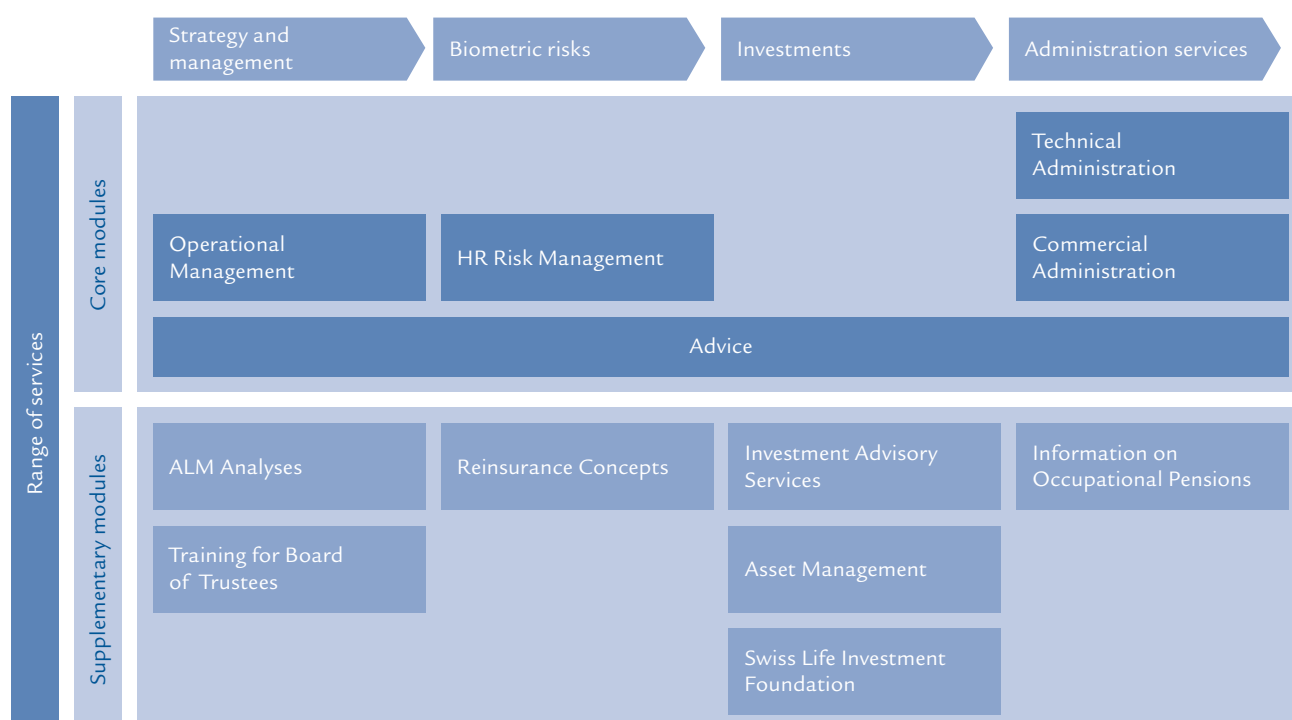
Swiss Life Pension Services: A strong outsourcing partner.

You have a basically sound concept for your semi-autonomous or autonomous employee benefits institution and this concept will remain a part of your pension fund strategy in the future, too. What Swiss Life Pension Services offers is assistance in the management and administration of your employee benefits institution through financially advantageous and innovative outsourcing solutions. Delegate all or part of the operational aspects of your employee benefits programme to a strong partner, without relinquishing the strategic responsibility. We have the information management skills that can help take the load off your business.

The modular outsourcing solution

The management and administration of an occupational pension fund has evolved over the past several years from being a sideline activity pursued by a company's financial or personnel department into a complex, multifaceted corporate function. An increasing degree of professionalism is now expected of employee benefits institutions. Pension funds must also deal with a growing thicket of rules. Investing pension assets is an increasingly challenging undertaking and the expectations of the insured are rising. Companies often lack the necessary resources

and comprehensive know-how required to run an employee benefits institution efficiently on their own. The ideal solution is to outsource the operations side to a specialist, in whole or in part. The skills we have acquired as an experienced provider of administrative services will make your institution even stronger. You decide which service modules you would like to use, depending on the value chain of your employee benefits institution. The individual modules facilitate selective outsourcing of pension fund activities according to your particular priorities.





The Board of Trustees remains in charge.

Regardless of which modules you use, your pension fund's Board of Trustees will still retain strategic responsibility for the fund. The Board will determine all key aspects such as investment strategy, pension benefits concept and financing mechanisms. Swiss Life Pension Services provides help with operational management to implement the Board's decisions promptly and to the letter. We support you in your day-to-day business with comprehensive advice and professional services. The Board of Trustees can then exercise its responsibilities in the challenging occupational pension fund environment even more efficiently.

Our efficiency means cost advantages for you.

As a significant provider of administrative services to the Swiss pensions market, Swiss Life Pension Services handles the portfolios of more than 30,000 insured persons and manages more than half a million vested benefits accounts. We're in the business we know best: Thanks to benefits of scale and highly efficient administrative processes, we are in a position to offer you our services at attractive conditions.

We address your needs in a spirit of partnership and, working together, devise solutions that will have a lasting positive impact on your employee benefits institution. We are aware how important confidentiality and reliability in handling day-to-day business are. And you can obtain everything from a single source – advisory and other services needed to successfully manage your pension fund, precisely tailored to your specific requirements. All communication with the insured and other stakeholders is conducted through your pension fund and your company, under your company name and image.

A well managed occupational pension plan makes you a more attractive employer, increases employee identification with your company and strengthens the trust among your employees and shareholders.

The services provided in the core modules.

Operational Management.

- Operational management of the foundation by our staff
- Advisory services and training seminars for foundation trustees
- Decision-making support
- Execution of the strategic and tactical decisions taken by the Board of Trustees
- Organisation and monitoring of administrative activities
- Information and documentation for the insured, the pensioners and the personnel department
- Management for a limited period
- Specific support for pension fund management

HR Risk Management.

- Medical advisory services for new insurance coverage and insured events
- Development of preventive measures and introduction of an absence and claims management system
- Analysis of reintegration possibilities and initiation of support measures

Technical Administration.

- Processing of insured events and changes
- Entering and updating data on the insured and the pensioners
- Making the necessary adjustments required by legal changes and changes in the pension fund regulations
- Data delivery and data extraction
- Implementation of the pension plans and management of retirement accounts
- Creation of reports and documentation

Commercial Administration and Foundation Accounting.

- Booking of all business transactions
- Preparing the annual accounts (balance sheet, operating account and appendix)
- Payment transactions and collection of employee contributions
- Filings for tax authorities and security fund
- Payment of benefits



An overview of supplementary modules.

Asset Liability Management (ALM).

We support you in the determination of the investment strategy best suited to your employee benefits institution. The strategic responsibility remains with your Board of Trustees.

Training for Board of Trustees.

Pension-fund-specific seminars for members of the Board of Trustees.

Reinsurance Concepts.

Evaluation and implementation of partial or comprehensive reinsurance solutions.

Investment Advisory Services.

Determining an optimised asset allocation, based on the asset and liability management study.

Asset Management.

Management of assets on an individual or collective basis.

Swiss Life Investment Foundation.

The Investment Foundation offers you an attractive range of collective investment vehicles, which are administered by Swiss Life Asset Management.

Information on Occupational Pensions.

Support and information on technical insurance questions and legal issues.



Our strengths – your cost and workload benefit.

Your benefits.

- You can lower your administrative costs with an efficient outsourcing solution provided by Swiss Life Pension Services and create a calculable, transparent cost structure.
- You require fewer internal resources for the management of your employee benefits institution.
- You alleviate the workload of your HR department thanks to the smooth and efficient administration of the entire pension fund portfolio.
- You are provided with a technologically advanced internet solution with permanent access to your data.
- You avoid operational risks thanks to our experience and expertise.
- You benefit from the competence of the Swiss Life Group in the area of long-term financial provisions.

Added value we offer.

- Thanks to our economies of scale, we can offer you top-of-the-range services on highly attractive terms.
- We analyse your existing processes, propose improvements where appropriate and document the revised working procedures.
- We optimise customer service for your beneficiaries.
- Our highly qualified and committed staff will find solutions for the most specific and demanding cases in your portfolio.
- We keep a record of all pension fund transactions, archive the relevant documents and ensure data protection and security.
- We provide you with the latest in occupational pension know-how with the resources of the entire Swiss Life Group.
- We emphasise a good culture of cooperation, which forms the basis of outstanding results.
- We communicate openly, promptly and in simple and understandable language.





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