

# Swiss Life Premium Comfort Uno (3b) – saving with attractive earnings opportunities

*Do you want to save so you can achieve your goals and aspirations while at the same time profiting from attractive earnings opportunities? Swiss Life Premium Comfort Uno offers you tax-optimised saving through professionally managed fund portfolios.*

## Challenge and solution

Do you want to enjoy life and stay in control of your finances? Swiss Life Premium Comfort Uno is the right choice if you want to save for the future, increase your potential return and save on taxes.

## This is how it works

With Swiss Life Premium Comfort Uno you pay fixed monthly instalments. You have four different fund portfolios to choose from. You can decide with your advisor which solution matches your personal risk/return profile and investment horizon.

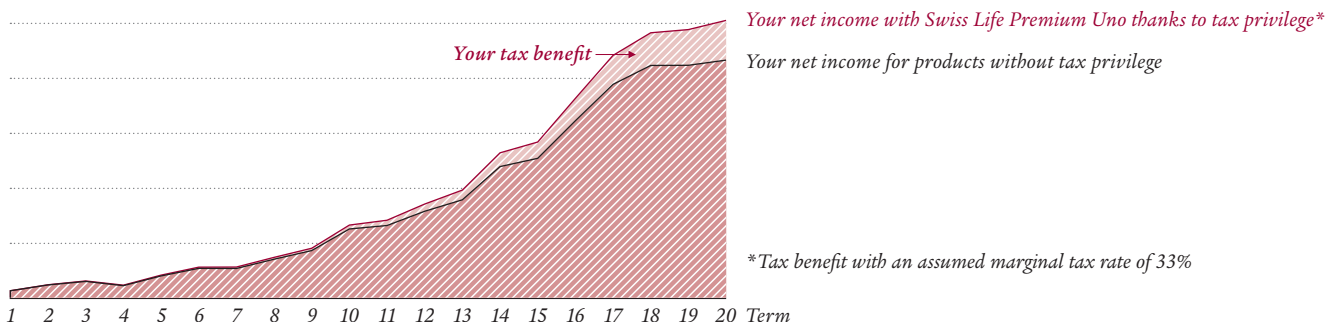
Swiss Life carefully manages each individual fund portfolio. Swiss Life is a leading asset manager with over 150 years' experience managing customer assets. Our investment specialists only consider investment funds for those portfolios which best match your profile.

Towards the end of the term, your assets will automatically be converted into a low-risk investment through maturity management. This process helps to shield your assets from market volatility and adds security for you.

## Benefit for you

- **Earnings opportunity:** The professional portfolio management of Swiss Life Asset Managers opens up attractive earnings opportunities. If you are concerned about market turbulence, you can have your fund assets converted into low-risk investments and convert them back to your fund portfolio at a later date. You also reduce risks and increase prospective earnings through monthly payments.
- **Tax advantages:** Investment income from unit-linked life insurance is tax free provided certain conditions are met.
- **Flexibility:** You can change the selected fund portfolio during the contract term free of charge.
- **Simplicity:** You don't need to worry about investment decisions. Our investment experts manage the selected fund portfolio as per your investment strategy.
- **Financial protection:** Protect yourself and your family from financial difficulties caused by illness, accident or death.

## The tax advantages of Swiss Life Premium Comfort Uno



# Facts and figures

## What we offer

### Insurance type

Pillar 3b fund-unit-linked life insurance without guaranteed survival benefit.

You also have the option of a guaranteed lump-sum death benefit or a waiver of premium in the event of disability.

### Funding

Monthly premium payments

### Investment

There are four fund portfolios available managed by Swiss Life Asset Managers. They differ in terms of the equity weighting.

## The benefits

### Benefits

- The value of your fund units will be paid out upon survival of the expiry date.
- In the event of your death, the current value of your fund units will be paid out and the lump-sum death benefit is guaranteed as a minimum payment (if insured).
- If you become disabled, Swiss Life will keep paying your premiums (if you select that option).

### Tax privileges

- In the event of survival: no income tax
- During the policy term: withholding tax on the surrender value (only cantonal)
- In the event of your death: no income tax (inheritance tax depending on the canton)

### Risks

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

## The options

### Fund portfolio switch

You can switch within the four fund portfolios at any time and free of charge. You can also transfer the entire fund assets to a low-risk investment and subsequently transfer them back to the portfolio – as often and for as long as you wish.

### Exit management

Your fund assets are converted automatically and incrementally into low-risk investments.

### Optional supplementary insurance

- Disability income
- Additional capital in the event of death

### Premium interruption

Possible after five years

### Pledging

Possible

### Loans

Possible

### Prepayment/redemption

Possible

### Premium increases

Possible

### Beneficiary designation

Free choice

## “Look after yourself.”

### Next steps. Answers to your questions

Pension solutions are sometimes not entirely straightforward, we know that. That is why you need personal advice relating to your specific circumstances. Please contact us. You can find all the information about our product *Swiss Life Premium Comfort Uno* on our website: [www.swisslife.ch/premiumcomfortuno](http://www.swisslife.ch/premiumcomfortuno)



Contact your advisor or call us on 043 284 33 11.

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