

Self-determined investing

Your money is managed
responsibly, prudently and
in line with your needs.





On decisions

Financial independence is not a coincidence. It is the result of sound knowledge, hard work and wise decisions. In the past you have looked up information, perhaps observed events on the financial markets, weighed up the risks and carefully planned how to build up your assets. Your current position is the result of these decisions. With our professional support, we can help you shape your financial future in a self-determined manner.



Your money in safe hands

With its individual pension and financial offers, Swiss Life accompanies people in all life situations in preparing their financial future and enables them to lead a self-determined life. This also includes support in investment matters where Swiss Life relies on the expertise of Swiss Life Wealth Managers. With over 165 years of knowledge and experience, we as an investment specialist develop future-oriented investment solutions for private and corporate clients.



Swiss Life Wealth Management Ltd

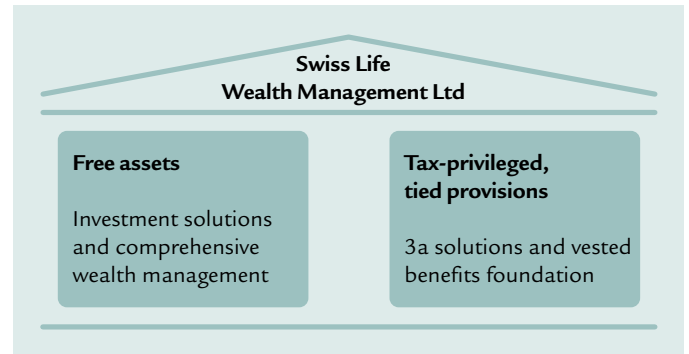
The wealth manager for a self-determined life

Who we are

As an wealth manager for private wealth and investment, we enable our clients to invest strategically to achieve a self-determined life full of financial confidence. They benefit from over 165 years of investment expertise and the financial know-how of an extensive network within the Swiss Life Group. We provide them with comprehensive advice and help them answer important questions about their financial future. So that they can make the right, self-determined decisions – today and tomorrow.

Our offer

We offer our customers comprehensive advice, investment solutions, individual and holistic wealth management services as well as vested benefits and 3a solutions, all of which is tailored to their needs.

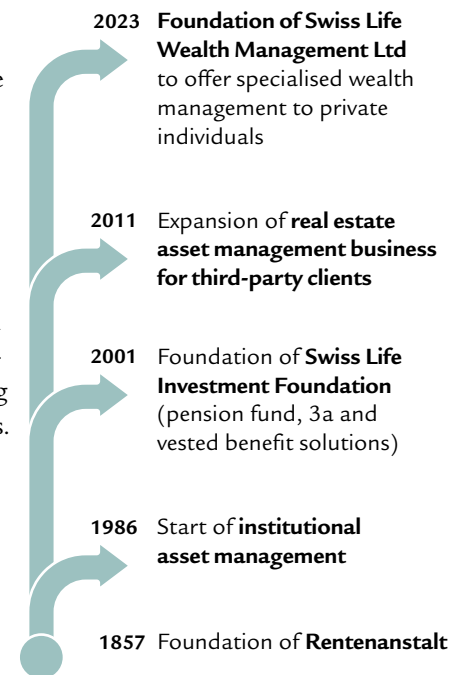


What is special about us



Our expertise

With over 165 years of experience in risk and wealth management, Swiss Life has long been a leading force in the industry. Since we started as Rentenanstalt in 1857, we have successfully managed pension fund assets and have long served institutional clients with Swiss Life Asset Managers. With Swiss Life Wealth Management Ltd and its forward-looking advisory and investment solutions, we are now also offering this wealth of expertise to private clients. Our strategies are based on proven methods and innovative approaches that aim to ensure long-term success and stability.



Our expertise and competency network

We have an **extensive network** of **experts** within the Swiss Life Group, including research, financial, investment, sustainability and tax specialists, as well as experienced advisers in the Swiss Life Sales Force and at Swiss Life Wealth Managers.

By being directly included in the investment processes within the Swiss Life Group, we have access to all of its investment expertise and experience.



If you would like to learn more about Swiss Life investment solutions or foundation products, visit us at [swisslife.ch/anlagen](https://www.swisslife.ch/anlagen). Further information on our individual asset advice and management can be found at [swisslife-wealth.ch](https://www.swisslife-wealth.ch).

Legal notice: this document is a marketing document.

Swiss Life Premium Delegate Prime

Active participation and flexibility are required when investing. With our modular offering, you can put together your investment portfolio according to your personal preferences.

A solid base

The Delegate Core is the basis for the investment components and helps to diversify the overall investment, ensuring that it remains sound over the long term.

Thematic investment modules

You have the option of supplementing your core investment with three different thematic modules and thus establishing priorities in your portfolio. You can choose between Swissness, Environment and Opportunity. The selection of modules is based on your personal investment preferences.

Stability through diversification

The proportion of all selected thematic modules is limited to a maximum of 50 percent of the total investment. A single module may not exceed 30 percent. This is how we ensure the investment portfolio is sufficiently diversified and stable.

Reliable service

Our Swiss Life Wealth Managers experts handle the active management of your investments so you don't have to worry about anything. They follow the latest developments on a daily basis and make investment decisions. An automatic rebalancing is carried out mid-year to ensure the performance of your portfolio meets the set targets. In addition, you can of course make ad hoc changes to your portfolio at any time.

“Invest your money according to your needs”

Simple and clear

You have other things to do besides worrying about the composition and performance of your investments every day. That's why we offer you a simple investment solution in which several modules are grouped into a single product and managed in their entirety to meet your objectives.

The basic investment

Core

- Core investment
- International diversification
- Four strategies
(Income, Balanced, Growth, Equity)
- Actively managed

Delegate

Focus Swissness

- Specific focus on CHF shares and CHF bonds
- No currency risks
- Four strategies
(Income, Balanced, Growth, Equity)
- Actively managed

Delegate

Focus Environment

- Specific focus on sustainable “impact” investing
- Diversification across different impact themes
- Four strategies
(Income, Balanced, Growth, Equity)
- Actively managed

Delegate

Focus Opportunity

- Specific focus on promising global investment themes
- Diversification across themes and regions
- Four strategies
(Income, Balanced, Growth, Equity)
- Actively managed

You determine your own investments

We make life easy for you. With our simple investment process, it just takes a few steps for you to invest in a solid portfolio tailored to your needs.

Know your preferences

Our experience has shown that the direction of investment decisions is often not self-explanatory. That's why we have worked with our experts at Swiss Life Wealth Managers to develop a simple and transparent process for you to discuss with your insurance advisor. If you decide to invest your money, you work with your insurance advisor to determine your risk capacity and tolerance.

Next, identify and determine your investment preferences. Since you can expand the core investment by up to three additional thematic investments, a structured questionnaire helps you determine which thematic modules best suit your objectives and preferences and how they should be weighted appropriately across the overall investment. That makes it easy to find the right investment strategy for you.

Your personal product will then be opened.

Invest in line with your wishes

You can invest either directly or through a starter account and benefit from the cost averaging effect through staggered deposits.

Manage your investments professionally

You can now sit back and relax and let the experts at Swiss Life Wealth Managers handle the ongoing management of your investments.

A risk profile will be determined for you. Your investment preferences will be integrated in a structured way.

Following an internal review, we will open your investment product.



Your investment in the product will be distributed to the selected modules according to your preferences.

It's easy to find the right investment strategy

Core – the basic investment

The Delegate Basis core investment is an actively managed, mixed portfolio with international diversification.

Focus Swissness

Your theme portfolio contains carefully selected investment funds with a focus on Switzerland. They are broad-based and well diversified, and invest in various asset classes, such as equities, bonds and real estate. This theme is a good investment opportunity for those who want to invest in Switzerland as a successful business location.

Focus Environment

Environment comprises investment funds that, in addition to financial objectives, aim to make a positive and measurable contribution to the common good and take environmental aspects into account. For investors wishing to contribute to the achievement of the United Nations Sustainable Development Goals.

Focus Opportunity

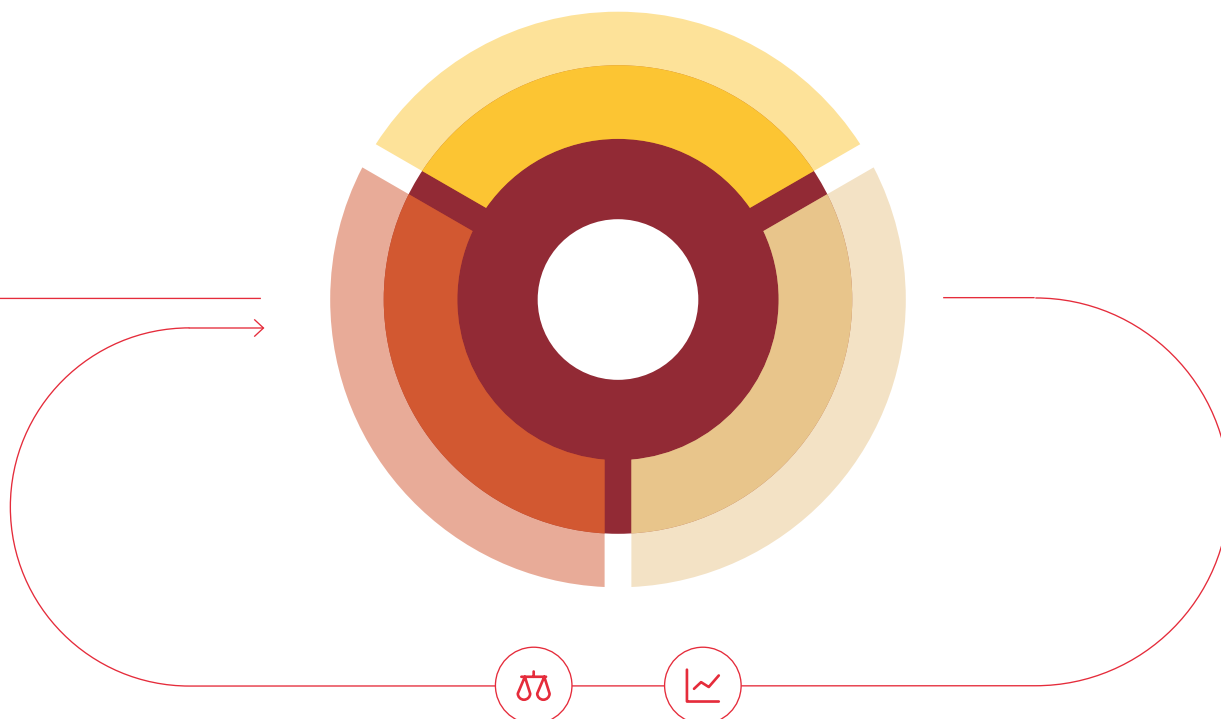
The focus of “Opportunity” is on themes, asset classes and regions that potentially offer more growth while still corresponding to the selected risk profile. The strategy is aimed at investors wishing to invest in a forward-looking manner and to benefit from significant longer-term developments and global growth trends.

From min.

50%–100%

From

0%–30% each



The investment portfolio's performance is monitored on an ongoing basis and disclosed in regular reports. An automatic rebalancing takes place once a year to adjust your investment portfolio to your personal preferences.



All the advantages at a glance

Your money is in safe hands with us. With Swiss Life Premium Delegate Prime, you benefit from a simple and transparent investment product, competent service and attractive additional benefits.



Simple collective account

The funds required to achieve the minimum investment sum of CHF 250 000 are collected clearly in your starter account without negative interest. It's easy to invest in your investment portfolio with a monthly standing order. You can benefit from the cost averaging effect through staggered investments.

Actively managed portfolio

Our experts take over the active management of your investment portfolio. Your investments are managed professionally, without you having to worry about them yourself. You benefit from the years of experience, specialist knowledge and industry insights of Swiss Life Wealth Managers.

Current investment info and reports

You receive regular market updates from us during the year in which our experts at Swiss Life Wealth Managers analyse the markets and investment themes relevant to you. You thus stay up to date on the most important current developments and understand how they influence your finances. In addition, you receive regular, transparent reports on your investments in the individual thematic modules.

Expanded mortgage offer

As a Swiss Life Delegate Prime customer you benefit from exclusive access to mortgages from our partner Lienhardt & Partner Privatbank. You benefit from straightforward transactions and personal support from mortgage experts.

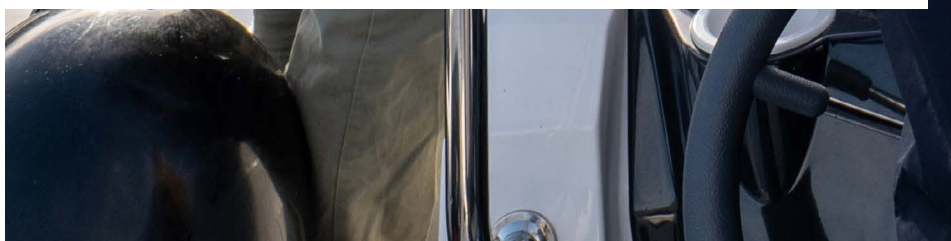
Delegate Prime Treatment

We understand that deciding on the right investment partner is a big step. We appreciate your trust and thank you for it with a high-quality service. With your personal insurance advisor, you can access the entire expertise of Swiss Life via a single point of contact.



Well supported throughout your life

Your life is constantly changing. We accompany you in all phases of your life to ensure your finances match your dreams and goals. Whether you want to lay the foundation for your asset accumulation, buy a home or plan your retirement – your insurance advisor can draw on his/her expertise and experience to support you in finding the right path.



Take the first step now!

We accompany you on the path to your investment solution. Your personal insurance advisor helps you manage your finances in a self-determined manner and preserve your financial independence over the long term.



Find out more and get in touch with us.

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*We enable people to lead
a financially self-determined life.*