



## Swiss Life – making your dream of home ownership affordable

*The dream of owning your own home calls for good financing. Have you already thought about how you can find the right financing? And how best to obtain a suitable mortgage? Nowadays there are various ways to reach your goal: for example, you can do your own research on comparison portals, talk to your local bank or engage an independent mortgage broker. Each of these options has its pros and cons.*

	Own research	Local bank	Mortgage broker
<b>Advantages</b>	<ul style="list-style-type: none"> <li>• Complete independence</li> <li>• Comparison of offerings based on standardised criteria</li> </ul>	<ul style="list-style-type: none"> <li>• Professional advice</li> <li>• Support from accredited specialists</li> </ul>	<ul style="list-style-type: none"> <li>• Less time needed to obtain a range of offers</li> <li>• Better offers as the broker does the preliminary negotiations</li> <li>• Access to offers that you would not usually obtain as an applicant</li> </ul>
<b>Disadvantages</b>	<ul style="list-style-type: none"> <li>• No advice</li> <li>• Possible poor decisions because of lack of specialist knowledge</li> <li>• Weaker negotiating position</li> <li>• Time-consuming</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of independence</li> <li>• Limited offering</li> <li>• No possibility for comparison with other providers</li> </ul>	<ul style="list-style-type: none"> <li>• Mortgage broker may not be reputable / risk of receiving a loss-leader offer</li> <li>• Often no comprehensive advice, e.g. no inclusion of pension-related topics</li> </ul>

### What if all the advantages could be combined?

Now they can be! Thanks to our many years of expertise in the financial sector and the use of the SwissFEX mortgage brokerage platform, we guarantee you professional and independent advice for all your financial/mortgage-related concerns. With the SwissFEX platform, Swiss Life offers you the opportunity to find the best offering on the market. It's this easy: your personal advisor enters your individual criteria in SwissFEX and receives offers from a number of providers.

Together with your advisor you then select the best offer for you.

### The advantages of SwissFEX and advice from Swiss Life

- Your advisor will give you professional support to help finance your own home
- Our comprehensive advice provides you with the optimal financing in line with your pension situation and the security that affordability when you reach retirement age is guaranteed
- Optimal financing that takes account of the tax situation
- You decide yourself from which provider we should obtain offers and where the financing should take place
- Because our offering is not limited to Swiss Life financing options, we can offer you the mortgage that suits you



### What is SwissFEX?

SwissFEX is a platform for referring mortgages from different providers. The platform enables your advisor to offer you a number of mortgage options from different providers directly during the consultation. Your criteria such as purchase price and available equity are taken into account – and customised offers are drawn up on this basis.

### Advantages of SwissFEX at a glance



#### Independent offers

We make the offers comparable for you in all aspects and create transparency: you decide in self-determination which providers we should obtain offers from and where the financing should ultimately take place.



#### Determine the market value

of your property using current valuation methods (IAZI, WUP).



#### Validation of the purchase price

of your desired property with recognised valuation tools.



#### Access to offers

that you would not usually obtain as an individual applicant.



#### You don't have to do anything yourself

We can show you many offers in parallel – live in the office, at your home or digitally via video call.



#### Interest Conditions

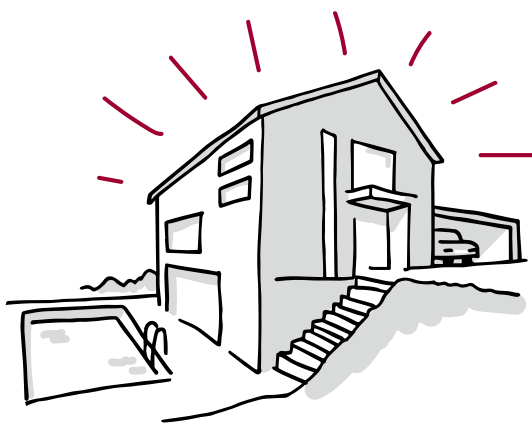
Adjustment of the client's framework conditions leads to new interest conditions in real time. Thanks to the credit models deposited for each lender, the individual interest rates of all providers can be easily determined and compared in real time.

## How financing your mortgage rates at Swiss Life

	Own research	Local bank	Mortgage broker	Swiss Life
Professional mortgage advice	●	●	●	●
Support from accredited specialists	●	●	●	●
Neutral advice and product comparison	●	●	●	●
Broad range of mortgage products	●	●	●	●
Wide range of mortgage lenders	●	●	●	●
Access to institutional offerings	●	●	●	●
Low initial outlay	●	●	●	●
Low search/request outlay	●	●	●	●
Possibility of benefiting from pre-negotiated conditions	●	●	●	●
Comprehensive financing advice	●	●	●	●
Professional advice on insurance topics	●	●	●	●
Professional advice on pension-related topics	●	●	●	●

● Secured ● Partially secured ● Not available

*Advantages of SwissFEX and Swiss Life advice expertise*



### Swiss Life – the largest private-sector owner of real estate in Switzerland

As the largest private-sector owner of real estate, Swiss Life has decades of expertise in the real estate sector which it incorporates into the mortgage segment too. With Swiss Life you have a strong partner at your side that is a leader in both future provisions and real estate.

*Swiss Life: the all-round advisor for a self-determined life in your own home.*

### Advice from A to Z

Your advisor is always on hand to provide professional advice, from the start to the end of your financing needs. Thanks to a comprehensive analysis of your personal life situation, he or she will find the best solution together with you. As part of the comprehensive

advice, topics such as income protection, asset accumulation, retirement provisions, healthcare insurance and property insurance are addressed in the context of financing your own home – so that you can look forward to a financially secure and self-determined future.

