A man and a woman are standing together, smiling. The man is on the left, wearing a dark sweater over a collared shirt. The woman is on the right, wearing a polka-dot cardigan over a pink top. They are in a home environment with warm lighting.

You can  
only get more  
out of your  
money by  
investing it

The first-class  
investment solutions  
from Swiss Life



# First-class investment solutions – exactly what's right for you

Wealth accumulation

## Swiss Life Premium Delegate

### Take advantage of our knowledge and do more with your money

Take advantage of our knowledge and do more with your money. Working with your advisor, you select your personal investment strategy from low-risk to high-risk – based entirely on your investor profile. You delegate the investment decisions within selected investment strategy to Swiss Life Asset Managers.

#### Special feature:

Professional investment management by specialists. You don't need to worry about anything.

Wealth accumulation

## Swiss Life Premium Preference

### Choose an investment theme – in line with your preferences

There are six investment themes for you to choose for which your investment advisor will create a professionally assembled and monitored fund portfolio. Half of each fund portfolio is comprised of funds related to the selected investment theme, with the other half made up (well-diversified strategy funds). In addition, you choose your personal investment fund portfolio will be managed.

#### Special feature:

Select your personal focus from among six investment themes.

Wealth accumulation

## Swiss Life Premium Define

### Invest in a first-class fund of your choice

Would you like to invest strategically in a certain asset class, whether as a means of diversification, as risk protection or to access an interesting investment theme? Swiss Life Premium Define offers you the opportunity, with high-quality funds in a range of asset classes, including bonds, convertible bonds and real estate. This product is suitable as a supplement to your existing investments and as a stand-alone solution.

#### Special feature:

Best option for strategic investment in a specific asset class or investment theme.

Regular income

## Swiss Life Premium PayoutPlan

### Benefit from regular payouts from your assets

You invest a one-off amount in the Swiss Life Premium PayoutPlan. The asset manager places this amount in a security- and return-oriented investment which is paid out in accordance with your instructions. Regular reallocations from the return-oriented to the security-oriented investment are performed to comply with your risk profile at all times. You determine the payout amount, the payout periods and the maturity, in self-determination.

#### Special feature:

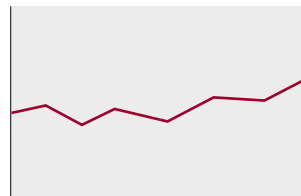
Optimal mix of stability and return potential: Double investment and regular payouts.

# Your personal requirements form your investment strategy

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## Income

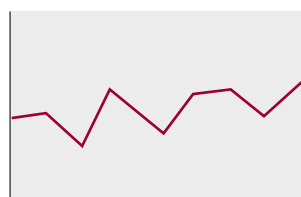
The Income investment strategy tolerates slight fluctuations in assets and exposes the customer to **low risk**. The recommended investment horizon is at least five years.



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## Balanced

The Balanced investment strategy tolerates moderate fluctuations in assets and exposes the customer to **medium risk**. The recommended investment horizon is at least five years.



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## Growth

The Growth investment strategy tolerates elevated fluctuations in assets and exposes the customer to **higher risk**. The recommended investment horizon is at least eight years.



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## Equity

The Equity investment strategy tolerates high fluctuations in assets and exposes the customer to **high risk**. The recommended investment horizon is at least twelve years.



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*The investment strategies are valid for all products except Swiss Life Premium Define.*

Additional information on our investment products may be found here:  
[swisslife.ch/en/individuals/themen/geld-anlegen.html](https://swisslife.ch/en/individuals/themen/geld-anlegen.html)





# How you benefit with our investment products

Premium investment products for everyone

Targeted wealth accumulation even with small amounts

Swiss Life Asset Managers: over 165 years of experience

You have access to your assets at any time

Starter account: phased investment of larger sums

Personal & digital management entirely in keeping with your needs

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# Years of experience – Swiss Life Asset Managers



## *How we work*

- We manage your money as if it were our own
- Our investment philosophy aims at long-term capital appreciation
- We have created an active, risk-conscious culture to allow us to protect and develop our investors' assets
- We enjoy proven specialist skill acquired over many years in active management of returns and risks

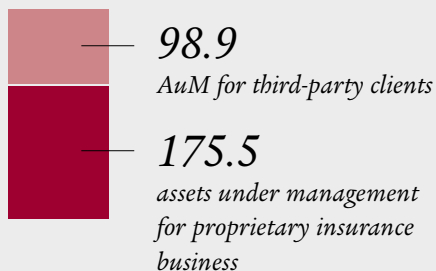


## *Employees*



## *Assets under management*

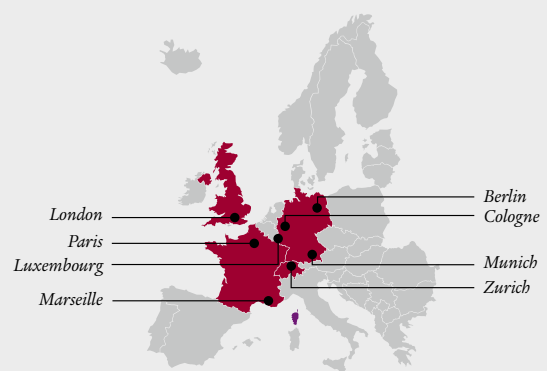
(in CHF bn)



274.4 billion



## *Strong presence in Europe – our main locations*





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

Swiss Life Ltd  
General-Guisan-Quai 40  
P. O. Box, 8022 Zurich  
Telephone 043 284 33 11  
[www.swisslife.ch](http://www.swisslife.ch)