

Swiss Life Premium Expert

Swiss Life Premium Expert is a unit-linked life insurance policy with non-tax-qualified provisions (pillar 3b) that allows you to benefit from time-optimised investment management.

Swiss Life Funds III (CH) Expert 2030 I A

With Swiss Life Premium Expert unit-linked life insurance, you participate in Swiss Life Funds III (CH) Expert 2030 I A, an institutional fund with a ten-year term established exclusively for this life insurance.

Its time-optimised investment management aims to generate the most attractive return possible by the end of the ten-year term, depending on market development. To this end the fund is actively managed by the investment experts at Swiss Life Asset Managers. As a rule, they reduce the investment risk as the contract term advances. They also actively orient the fund's risk/return profile to the current market trend.

Upon your death your beneficiaries receive a guaranteed minimum benefit, thanks to the Swiss Life Premium Expert life insurance.

Swiss Life Funds III (CH) Expert 2030 I A invests in a broadly diversified portfolio of institutional funds and unit classes in the areas of equities, bonds and real estate

- Equities enable participation in world-wide economic development. This can involve investment in Swiss shares as well as in the equity markets in industrialised and emerging countries. Hedging strategies may also be deployed.
- Bonds fulfil various functions in the portfolio. Bonds in Swiss francs and global government bonds serve as safe havens – particularly in times of turbulence. Corporate bonds and high-yield and emerging market bonds deliver higher earnings, especially in a stable, positive economic environment. The currency risk for bonds is systematically hedged.
- Real estate investments offer another stable source of returns, as well as contributing to portfolio diversification.

Swiss Life Asset Managers uses cost-effective fund unit classes reserved for institutional clients with a large investment volume. This means that you benefit from the expertise of Swiss Life Asset Managers as well as from the exclusive, cost-effective unit classes.

Time-optimised investment management

Time-optimised investment management is based on the following principles:

- Higher expected returns on investments typically depend on higher price fluctuations. The longer the investment horizon, the lower the risk of a price loss, since the short-term price fluctuations can be compensated over the longer term.
- Over the contract's term, and increasingly as the remaining time to maturity decreases, the experts at Swiss Life Asset Managers swap riskier asset classes with higher expected returns for lower-risk asset classes with lower expected returns. As a result, the price fluctuations experienced by the portfolio effectively decrease as the term wears on.
- In addition, the investment experts at Swiss Life Asset Managers take account of current developments in each relevant market environment and reflect them in the portfolio. Thus the investment selection can be oriented in keeping with the given situation: more attuned to security at the beginning of the term, while as maturity approaches additional return opportunities can be taken advantage of.

Fund information on Swiss Life Funds III (CH) Expert 2030 I A

Fund information	Swiss Life Funds III (CH) Expert 2030 I A
<i>Fund domicile</i>	Switzerland
<i>Fund category</i>	Strategy fund
<i>Fund currency</i>	CHF
<i>Fund management</i>	Swiss Life Asset Management Ltd
<i>Dividends and interest income</i>	accumulating
<i>ISIN</i>	CH0506566295
<i>Management fee</i>	0.20% p.a.
<i>Total Expense Ratio (TER)</i>	0.85% p.a. indicative, depending on fund volume and instruments deployed
<i>Launch date</i>	19/06/2020

Opportunities and risks

Opportunities

- Attractive opportunity for private clients to participate in an investment strategy aimed at an optimal result after ten years.
- Participation in a broadly diversified portfolio with equity funds, bond funds and real estate funds.
- Fund management by experienced experts with outstanding track records in the management of risks and earnings opportunities.
- Investment management is security-oriented and time-optimised. This combination ensures great diversification and stability.
- You benefit like professional investors from low-cost institutional funds and unit classes that Swiss Life also uses in the pension fund for its own employees.

Risks

The insurance benefits depend on the performance of the fund investments. The following risks must be considered in particular in this regard: price and interest rate changes, as well as credit standing and general market risks. A modest or negative performance can cause the insurance benefit in the event of survival to be lower than the one-time premium paid.

Take advantage of the many years of experience and great investment expertise of Swiss Life Asset Managers.

Long-standing experience

Swiss Life Asset Managers has over 160 years of experience in asset management. Managing fluctuation risks and earnings opportunities is among its particular strengths. Swiss Life Asset Managers invests globally, diversified across currencies, regions and rating categories.

High level of know-how

As Swiss Life's asset manager for its insurance business, Swiss Life Asset Managers has always been guided by a high level of risk awareness in its investment philosophy. Swiss Life Asset Managers is Switzerland's third largest asset manager for institutional clients. Swiss Life Asset Managers' core competencies lie in the management of real estate, the analysis of credit risks in the bond area and in the development and implementation of hedged equity strategies.

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