



SwissLife

Swiss Life
FlexSave Junior Plan

Lay the foundations for your
child's future

Build a *financially*
secure future for
your child

What could be better than supporting a child's future?

The first smile, the first steps, the first day at school – they are all unforgettable moments! You have the wonderful, but also responsible, task of guiding your child, grandchild or godchild into the future.

Lay the foundations for your child's future. Gradually build up a lump sum – for a language course abroad or their first motorbike, for example. The minimum payout on expiry is guaranteed. Their every dream can come true.

In good stock market years you will make gains through participation in the Index-Basket comprising renowned indices. Earnings through index participation are credited annually and in full – or 50% if you opt to reinvest your participation profit – to the contract and subsequently guaranteed. A negative index performance has no effect on your guaranteed benefits. Gains made are paid out with the guaranteed amount when the contract expires.

Your advantages at a glance

- Guaranteed minimum payout on expiry
- Participation in the positive performance of the Index-Basket
- Increase in the guaranteed payout at expiry due to annual protection of profits
- Improved potential return thanks to “Reinvestment of participation profits” option
- Option of interruption of premium payments
- Comprehensive risk coverage for your child
- Discounts available for two or more children

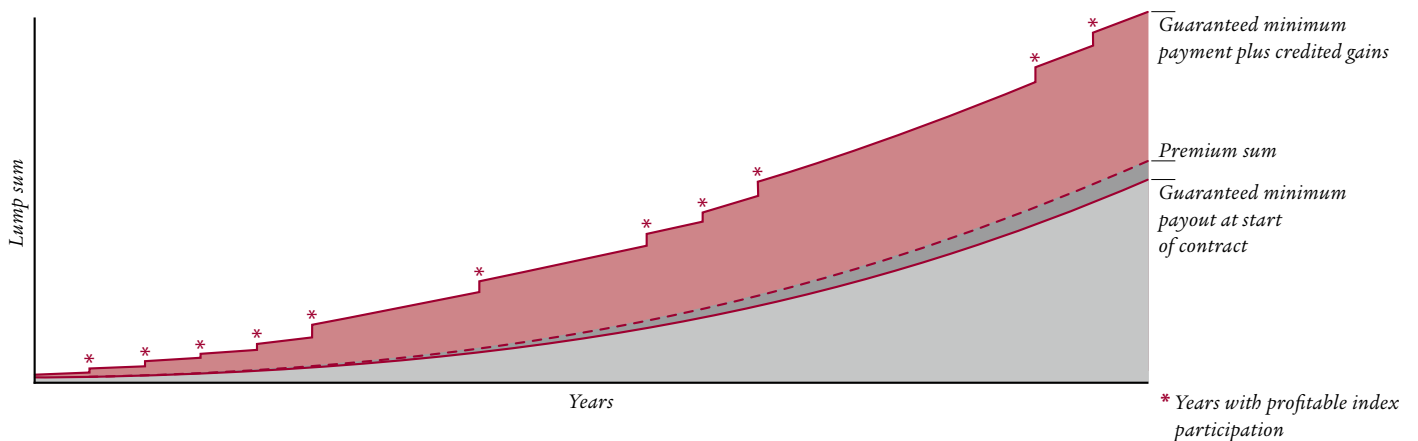


Facts and figures at a glance:

We provide the following benefits

<i>Benefits for the child</i>	In the event of survival	Guaranteed payout on expiry. The payout guaranteed at the outset may increase each year as a result of credited participation earnings and bonuses.
	In the event of death	The agreed lump sum is paid out.
	In the event of disability	If covered, Swiss Life will pay disability income from the 16 th birthday until AHV retirement age at the latest.
<i>Additional benefits for the premium payer</i>	In the event of death	Swiss Life assumes responsibility for future premium payments.
	In the event of disability	Swiss Life assumes responsibility for future premium payments if the disability risk is covered.

Sample representation of Swiss Life FlexSave Junior Plan



All credited gains increase the minimum payout guaranteed at the start of the contract.
 Years with negative index performance have no impact on the current guarantee.

Offer

Type of insurance	Swiss Life FlexSave Junior Plan is a traditional non-tax-qualified (pillar 3b) life insurance product with index participation.
Your premiums	Annually, semi-annually, quarterly or monthly.
Entry age of child	From birth to 15 years.

Your options

Interruption of premium payments	An interruption of premium payments is possible after the fifth year of insurance at the earliest.
More security	By selecting the option “No index participation” you can waive participation in the index.
Improved potential return	By selecting the option “Reinvestment of participation profits” you can improve your potential return.
Last will and testament	You can specify in a will who should take your place as policyholder.

Your advantages

Further advantages	<ul style="list-style-type: none"> • Existing insurance cover for disability can be easily renewed when the contract expires. • Inheritance and bankruptcy privileges. • Your entitlements are always fully protected by the tied assets which Swiss Life is required to set aside by law. These are subject to strict controls by the Swiss Financial Market Supervisory Authority FINMA.
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You incur the following risks

Guarantee level	The benefits guaranteed at inception of the contract being lower than the sum of the premiums due. Earnings from the index participation increase the guaranteed benefits by the expiry date. However, if the participation profit proves inadequate over the contract term due to unsatisfactory index performance, the insured benefits may be lower than the sum of the premiums on expiry.
Reinvested participation profit	The reinvested participation profits can increase the return, however there is also the risk that they will be lost in the following year if the index posts a negative performance.



Further information and individual advisory service

Are you interested in Swiss Life FlexSave Junior Plan? Do you have any questions or would you like further information? Your advisor will be happy to take your call. Alternatively, visit www.swisslife.ch/juniorplan.

Have you already asked yourself these questions?

- How can I save on tax?
- Which life and pensions solution is the right one for me?
- Can I afford my dream home?
- Can I optimise my health insurance?
- How much income will I receive in the event of disability?
- Should I work until the normal retirement age or can I retire earlier?
- Have I made sufficient provision for my retirement?
- Who should inherit my estate?

We would be happy to support you in finding the answers and the right solutions. Just get in touch.

The future starts here.

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