



SwissLife



Swiss Life ProtectCare

Protects your assets and gives you active support if you need long-term care

Protect *your assets*
and benefit
from valuable
support if you need
long-term care.

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Do you want to stay financially independent even if you need long-term care?
Would you like to leave your assets to your children and grandchildren?
Are you looking for a reliable partner to provide information and support
to you and your family?

The Swiss population is ageing. As life expectancy grows so too does the likelihood that you may need long-term care at some stage in your life. In this eventuality, the long-term care insurance provided by Swiss Life offers you financial security and valuable support.

If you require long-term care, Swiss Life ProtectCare will pay you a pension – for the rest of your life, even if you get dementia or don't require full-time care.

Care Assistance offers a full range of services. You will receive useful information from commencement of the insurance. If you need long-term care, we will also organise special aids and services, for example a home emergency call system, transport and looking after cats and dogs.

Overview of your benefits

- A unique combination of benefit and assistance services
- Effective protection of your assets
- Financial independence and safeguarding of your standard of living should a need for long-term care arise
- A pension, which you also receive if you suffer from dementia or require part-time care
- A pension, whether you
 - stay at home or go into a nursing home
 - receive care from family members or professionals
 - are cared for in Switzerland or abroad



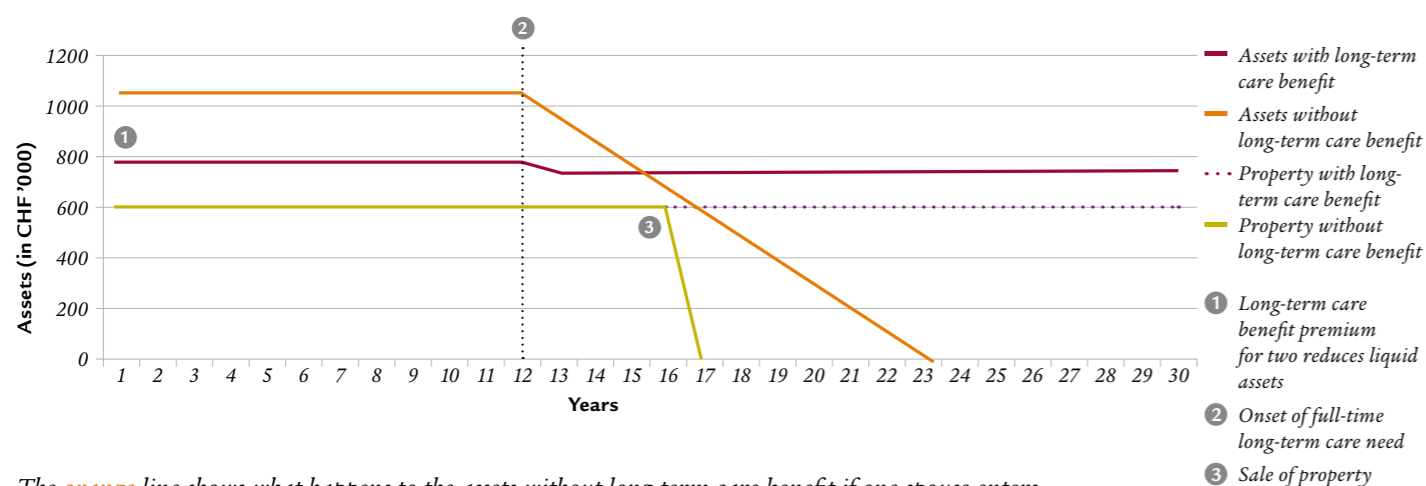
Facts and figures at a glance

Offer	
Insurance type	Swiss Life ProtectCare is a non tax-qualified long-term care insurance product (Pillar 3b).
Your premiums	Single premium or periodic premium payment Payment mode for periodic premiums: annually, half-yearly, quarterly, monthly If a long-term care need arises (full- or part-time) Swiss Life will take over payment of your periodic premiums.
Your long-term care benefit	The minimal amount if you require full-time care is CHF 1000 per month.
Entry age	Single premium: 50–70 Periodic premium: 45–65
Waiting period	The benefit starts six months from the onset of a long-term care need.
Elimination period	The length of the elimination period depends on the cause of the long-term care need: • Accident and illness: no elimination period • Dementia: three years from commencement of the insurance If the long-term care need, or cause of the long-term care need, begins during the elimination period, there is no entitlement to benefits and the premiums will be refunded.

You receive these benefits from us	
In the event of a long-term care need	You receive a lifelong monthly benefit whether you are cared for at home or at a nursing home, regardless of whether it is family members or professionals who are responsible for your care and regardless of whether you are cared for in Switzerland or abroad. The amount of the benefit depends on the extent of the long-term care need, which is assessed based on six activities of daily living, for example moving around and bathing. • If you need assistance with three activities of daily living: 50% benefit • If you need assistance with four activities of daily living: 75% benefit • If you need assistance with at least five activities of daily living: 100% benefit Other criteria apply in the event of dementia and a 100% benefit will always be paid in this eventuality.
Assistance benefits	With Care Assistance you can rely on competent advice by telephone. They will advise you on all care-related issues and questions and will arrange and organise a range of services in the event of a long-term care need, such as • special aids, including provision and installation • delivery of medical supplies • transport to the doctor, treatment prescribed by a doctor and official appointments • Spitex and home help • shopping and meal service • looking after dogs and cats • providing addresses and information on services, such as care homes, care services, psychologists and therapists.

Asset protection with Swiss Life ProtectCare

Example: Married couple, liquid assets CHF 450 000, value of property CHF 600 000



The orange line shows what happens to the assets without long-term care benefit if one spouse enters a nursing home (notional cost CHF 90 000 p. a.), and the other is cared for at home (notional cost CHF 36 000 p. a.). The liquid assets are insufficient in spite of the AHV and BVG pension and state benefits: They have to sell their home and spend the proceeds of the sale. The red and violet dotted lines show that an annual long-term care benefit of CHF 48 000 per person is enough to protect assets and home.

Your options	
Lump-sum death benefit	Possible in the case of single-premium financing

Your advantages	
Security	Your benefits are always guaranteed in full by Swiss Life's tied assets, which are required by law. This is strictly monitored by the Swiss Financial Market Supervisory Authority FINMA.



Further information and an individual advisory service

Are you interested in Swiss Life ProtectCare? Do you have any questions or would you like further information? Your advisor will be happy to take your call. Or visit us at www.swisslife.ch/protectcare.

Have you already asked yourself these questions?

- Have I made sufficient provision for my retirement?
- Should I work until 64/65 or can I take early retirement?
- How much income will I receive in the event of disability?
- How can I save on tax?
- Which life and pensions solution is the right one for me?
- Who should inherit my estate?
- Can I afford my dream home?
- Can I optimise my health insurance?

We can help you to find the answers to these questions and the right solutions. Just get in touch.

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The future starts here.

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