

# Swiss Life starter account

## Challenge and solution

Would you like to combine assets from different sources at Swiss Life and invest them? Then the starter account is the right solution for you. You invest a larger amount in one of our investment solutions. At the same time, a standing order is set up which enables you to invest additional money each month in the desired investment solutions.

## This is how it works

You invest a certain amount in one of our investment solutions – the initial investment must be at least CHF 25 000. At the same time, you define the amount to be transferred to the starter account as well as the

monthly amount – with a minimum amount during the first year of CHF 2000 – that is to be invested in the investment solution from the starter account.

## Your advantages

- By simultaneously investing in one of our investment solutions, you can transfer savings or payments from your current pension solutions directly to the starter account.
- With regular investments via the starter account into one of our investment solutions, you can profit from the cost averaging effect.
- Money can be collected and invested cost-effectively and efficiently.

## Facts and figures

### The offer

#### Type

Starter account with a variable rate of interest. Can only be opened in conjunction with an investment solution with a fund account/custody account.

#### Suitability

For people age 18 and over who are domiciled in Switzerland.

#### Currency

The account is maintained exclusively in CHF.

#### Account maintenance

Lienhardt & Partners  
Private Bank Zurich Ltd

#### Minimum deposit\*

- An amount of at least CHF 25 000 must be deposited into the fund/custody account.
- Regular transfers to the fund account/custody account: at least CHF 2000 per month during the first year.

\*In the event of non-compliance with these conditions, Swiss Life Wealth Management Ltd and/or the bank may close the starter account and charge a processing fee of CHF 200.

#### Maximum deposit

CHF 500 000  
(higher amounts upon request)

#### Fees

Currently, no account maintenance fee. A fixed fee or fee based on the average account balance can be charged for account maintenance with appropriate advance notification.

#### Account closure

The starter account can be closed at any time.



### Further information and individual advice

Interested in a Swiss Life starter account? Your customer advisor will be happy to help.  
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