



SwissLife



Swiss Life Calmo IncomePlan

Guaranteed supplementary
income for a self-determined future

Do you want to
lead a self-determined
life for as
long as possible?

Enhance your future provisions with a
guaranteed supplementary income.

«Self-determination means having your income and outlays under control – also during your old age.»

Do you wonder whether after retirement you will have enough money to support your lifestyle? Would you like to lead a self-determined life for as long as possible while also being able to rely on a regular, guaranteed supplementary income?

Swiss Life Calmo IncomePlan

The *Swiss Life Calmo IncomePlan* modern pension provision concept offers you a guaranteed supplementary income to top up your AHV and pension benefits. It allows you to cover your ongoing expenses and treat yourself to something special with any returns.



A comforting outlook, your whole life long.

Do you want to be sure your money will last into old age?

- You receive a guaranteed income your whole life long. No matter how long you live and what happens on the capital markets.

Do you want more interest than on your savings account?

- Benefit from attractive potential returns with annual profit protection.

Would you like access to your funds when you need them?

- You can withdraw a portion of your investment at any time, free of charge.

Do you want a tailor-made solution that keeps pace with your needs?

- Thanks to the scope for flexible design you can craft your own individualised income solution.
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Retirement provisions are what each of us makes of them. Completely individual.

Every profession has its own income bracket.

And what comes afterwards?

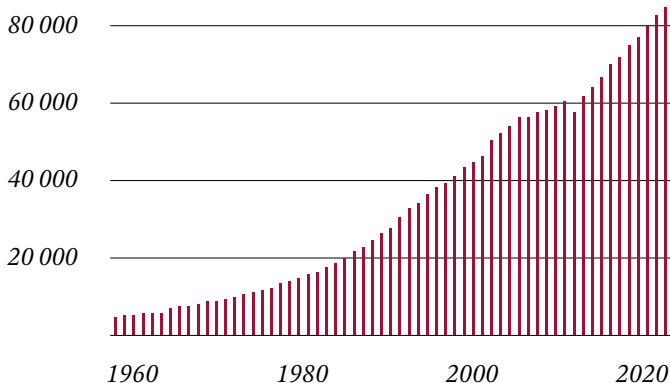
We are accustomed to a regular, dependable salary. But the period following retirement raises some big questions. How happy are you portioning out your assets so that they are sure to last? Can you live with their exposure to capital market fluctuations? It's much more comforting when your financial affairs are completely settled.

We are growing ever older.

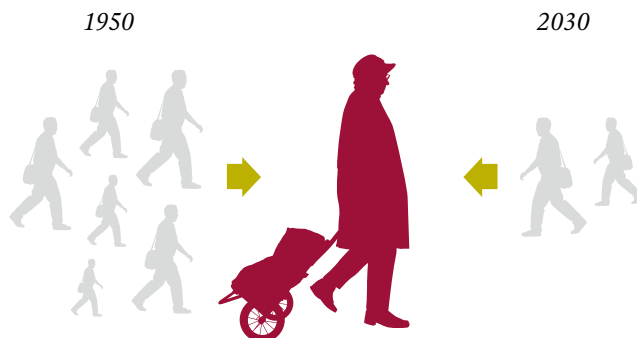
That means pressure not only on the AHV.

Living longer means that, after retirement, we still have a good number of years to live, in many cases. Time we can shape for ourselves, if the circumstances allow – and not only our finances, though they are crucial.

As the Swiss population is growing ever older, pressure is constantly mounting for changes in the AHV and 2nd pillar. We have to assume that benefits from state and occupational provisions will not remain at their current level.



Between 1960 and 2020 the number of people in Switzerland living to the age of 90 or older multiplied.
(Source: Swiss Federal Statistical Office)



In 1950 six workers financed the AHV for one pensioner; in 2030 that number will drop to just two.
(Source: Swiss Federal Statistical Office)

With the 3rd pillar we are providing for a self-determined future.

We cannot really hope to influence the AHV and pension fund. But the 3rd pillar is another story, because we can shape it individually – ideally as part of a comprehensive pension solution topped up with a guaranteed supplementary income.



How do I know if Swiss Life Calmo IncomePlan is right for me?

- If you would rather enjoy a regular income than worry about your investments all the time.
- If you want to be sure that your finances will continue to pay for your accustomed lifestyle in old age.
- If you want to close gaps in income that may be the result of retirement – for you or your partner.

Swiss Life Calmo IncomePlan: Optimised income solution with flexibility.



Optimised income solution

The *Swiss Life Calmo IncomePlan* combines a payout plan (Swiss Life Calmo Income) with a lifelong annuity (Swiss Life Calmo Pension). This affords you room and flexibility to shape your plan and provides more tax advantages than a traditional pension.



Flexible investment

The *Swiss Life Calmo IncomePlan* comprises a flexible investment. In contrast to other life insurance policies, you can withdraw a portion of your funds any time, free of charge. Returns are automatically credited to your flexible investment, which means a rise in the amount available to you free of charge. With funds from your flexible investment you can also increase your guaranteed supplementary income.



Attractive potential returns

Take advantage of professional asset management and innovative participation in the index basket, comprising renowned indices. Participation gains augment your flexible investment. Thanks to annual hedging, profits already credited to you are preserved even in bull market years. Swiss Life has been managing insurance and savings deposits for 160 years and has an outstanding track record in the business.



Flexible design

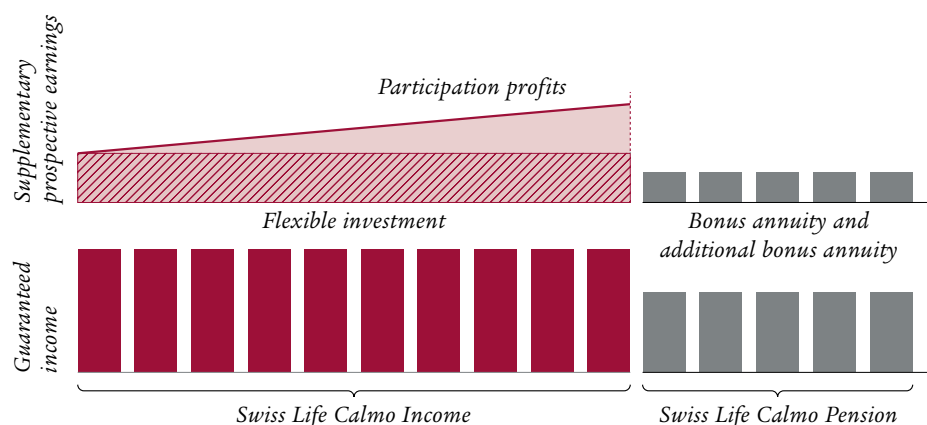
Swiss Life Calmo IncomePlan adapts flexibly to your requirements:

- Determine the amount of your guaranteed regular income separately in two phases – until the age of 90 as well as from the age of 90.
- Choose the point at which income payout begins, between the ages of 50 and 89.
- You can start with a deposit from CHF 100 000. Your guaranteed supplementary income increases if you bring in additional funds prior to maturity – whether from your flexible investment (conversion from CHF 5 000) or additional supplementary payments (from CHF 25 000).



Tax advantages

With *Swiss Life Calmo IncomePlan* there is no stamp duty. Until the age of 90, you receive periodic payments from Swiss Life Calmo Income. However, only amounts in excess of your initial investment plus any supplementary payments made are taxable as regular income. From age 90, your pension payments from Swiss Life Calmo Pension are 40% taxable as income.

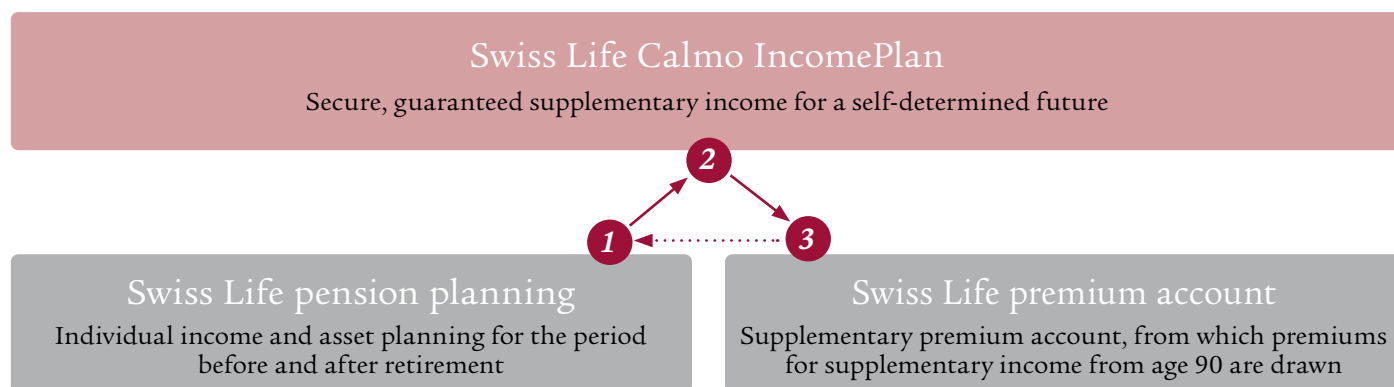


Facts and figures regarding Swiss Life Calmo IncomePlan

	<i>Swiss Life Calmo Income (payout plan)</i>	<i>Swiss Life Calmo Pension (life annuity)</i>
<i>Type of insurance</i>	Capitalisation product with index participation against one-time investment	<ul style="list-style-type: none"> • Optional lifelong or temporary pension insurance against periodic premium • Possible for two lives (lifelong only)
<i>Financing</i>	<ul style="list-style-type: none"> • One-time investment from CHF 100 000 • Supplementary payments from CHF 25 000 • Conversions from the flexible investment from CHF 5 000 	Periodic premium (yearly/half-yearly/quarterly/monthly)
<i>Benefits to customer</i>	Guaranteed payouts + flexible investment with participation profits	Guaranteed pension + bonus annuity + additional bonus annuity
<i>Death benefit</i>	The contract remains in effect and is transferred to your legal heirs.	The contract is terminated (no refund). If you have opened a <i>premium account</i> , your heirs are refunded the remaining balance – without deductions.
<i>Payout/annuity</i>	Monthly in advance, min. CHF 100 per month until age 90	Monthly in advance, min. CHF 500 per month from age 90
<i>Entry age</i>	50 to 70	50 to 70
<i>Final age</i>	90	Lifelong or 100
<i>Commencement of insurance</i>	Monthly	Monthly
<i>Additional information</i>	Maximum payment into the flexible investment: 30% of initial investment	Optional <i>premium account</i>

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Swiss Life Calmo IncomePlan is at the centre of your tailor-made pension solution



- 1 Ideally you would first have a comprehensive consultation as part of *Swiss Life pension planning* to develop a customised solution for your assets and income.
- 2 By opening a *Swiss Life Calmo IncomePlan* you arrange today for more flexibility tomorrow. You finance your guaranteed supplementary income by way of a one-time investment (for your income until age 90) and by way of a periodically financed annuity premium (for your income from age 90).
- 3 With the practical *premium account* you ensure that you will have even more time for the finer things in life once you have made a one-time payment of the entire premium amount for your supplementary income from age 90.

Are the following questions worrying you?

- Have I put aside enough for the time after my retirement?
- Should I work until normal retirement age, or can I take early retirement?
- How can I save tax?
- Who should eventually inherit my estate?
- Does it make sense to amortise my residential property?

Further information and individual advisory service

- Are you interested in *Swiss Life Calmo IncomePlan*?
- Would you like to know more about pension planning?
- Do you simply have questions, or would you like additional information?

Your advisor is looking forward to hearing from you.

You can find further information at:

www.swisslife.ch/en/calmoincomeplan



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

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