



Swiss Life
Opportunities Invest
offers you attractive
potential returns
and risk protection
thanks to first-class
investment stories and
individual funds.

## Unit-linked investment with return opportunities

Would you like to benefit from an investment solution with various configurable options as well as attractive potential returns and risk protection? With its first-class investment stories and individual funds, Swiss Life Opportunities Invest offers you just that.

#### The challenge - and the solution

Would you like to invest with a focus on returns, while also being able to make extensive adjustments to your investment? This fund-unit-linked life insurance policy financed by a single premium offers you precisely that with your selected balance of returns and security. This pension solution is an attractive option for both investing disposable capital and reinvesting 3a funds already paid in.

#### How it works

Swiss Life Opportunities Invest comprises a defensive and an offensive element. The single premium is divided between both elements according to your investment strategy. The defensive element consists of a low-fluctuation investment fund. The offensive element offers a selection of different return-oriented investment funds that can be combined with each other. There are also three first-class investment stories (funds of funds). You can combine the individual funds and investment stories according to your needs. Simply select the mix that suits you best.

Annual rebalancing ensures that the split of your assets between the defensive and offensive elements corresponds to the investment strategy you have selected.

#### Your advantages

Potential returns

Individual configuration of your investment using attractive investment funds.

✓ Individual and customised

You are free to select the investment split, the composition of the investment and the investment strategy, and you can adjust them during the term.

✓ Tax advantages

Attractive tax advantages are available in both pillars 3a and 3b.

Easy to manage

Swiss Life Opportunities Invest automatically implements your investment strategy thanks to rebalancing.

Financial protection

Your loved ones are financially protected - thanks to a guaranteed minimum benefit in the event of death.

Life insurance privileges

Free choice of beneficiaries that can be changed at any time free of charge; guaranteed death benefit with straightforward inheritance processing.

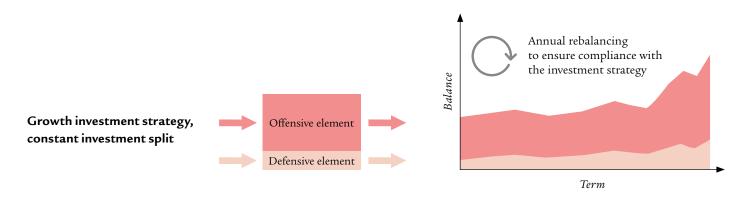
Immediate cover

No medical examination due to waiting period.

#### Our offer

Type of insurance	Fund-unit-linked life insurance within the context of tax-qualified provisions (pillar 3a) for previously certified funds or non-tax-qualified provisions (pillar 3b), financed by a single premium. Swiss Life Opportunities Invest includes a guaranteed fixed lump-sum death benefit.
Financing	Single premium in CHF     Minimum deposit CHF 40 000, excluding stamp duty
Investment	First-class investment funds with various investment themes not normally available to private clients.
Investment stories	The three thematic investment stories (Swissness, Dividend and Equity Global) are actively managed within a fund of funds by experts at Swiss Life Asset Managers. This saves you time and allows you to benefit from the professional selection, monitoring and composition of the target funds as well as comprehensive risk management.
Individual funds	The available funds can be found at www.swisslife.ch/en/fonds.  The funds offered are reviewed on an ongoing basis. Swiss Life may change the funds offered if, in our opinion, there are good reasons to do so (e.g. unsatisfactory performance).
Investment strategy	Income, Balanced, Growth and Equity

Sample scenario for Swiss Life Opportunities Invest with a Growth investment strategy (25% defensive/75% offensive)



#### Your options for automated investment management

Investment split	You can choose between a constant or dynamic investment split.
Offensive/defensive rebalancing	Automatic annual rebalancing between the offensive and defensive elements.
Offensive rebalancing	Optional annual rebalancing of your fund selection in the offensive element
Ad-hoc reallocations	You can make reallocations between the offensive, defensive or entry and exit elements at any time.
Entry and maturity management	Thanks to the optional entry and maturity management, investments are gradually invested or disinvested, which evens out the purchase and sales prices.
Changes and adjustments	Possible at any time, whether to the investment strategy, the investment split or the fund mix.

#### Benefits you can count on

In the event of survival	Your fund assets are paid out in the event of survival.
In the event of death	The available fund assets, amounting to at least the guaranteed lump-sum death benefit, are paid out in the event of death. There is limited insurance cover in the event of the insured person's death as a result of illness during a waiting period of three years.

#### These are the risks

In the event of survival	The benefit in the event of survival is not guaranteed. The survival benefit corresponds to
	the value of the fund assets. You bear the fluctuation risk. If the fund units fail to appreciate
	significantly over the policy term, the insurance benefit may be lower than the premium
	paid in.

#### These are the financial options open to you

Loans	Possible in pillar 3b
Beneficiary designation	<ul><li>Pillar 3b: free choice</li><li>Pillar 3a: prescribed by law</li></ul>
Early withdrawal/ surrender	Possible in both pillar 3a and pillar 3b. Legal requirements must be observed in pillar 3a.
Pledging	Possible in pillars 3a and 3b but with legal restrictions in pillar 3a
Additional payments	Not permitted

#### Comprehensive benefits

Tax advantages	Pillar 3a  • During the policy term: no income or wealth tax has to be paid.  • In the event of survival or death: the lump sum payable is taxed at a reduced rate, separately from other income
	Pillar 3b  • 2.5% stamp duty on the single premium  • During the policy term: wealth tax on the surrender value (at cantonal level only)  • The payout at expiry is exempt from income tax, provided  – the contract expires after the age of 60;  – it was concluded before age 66 for a minimum term of ten years;  – the insured person and the policyholder are the same.  • In the event of death: no income tax (inheritance tax possible depending on canton)
Immediate cover	<ul> <li>A medical examination is not required for sums at risk of CHF 200 000 or less.</li> <li>There is limited insurance cover in the event of the insured person's death as a result of illness during a waiting period of three years.</li> </ul>
Additional advantages	<ul> <li>• Inheritance and bankruptcy privileges</li> <li>• Your entitlements are always fully protected by the tied assets</li> <li>• Swiss Life is legally required to set aside. These are subject to controls by the</li> <li>• Swiss Financial Market Supervisory Authority (FINMA).</li> </ul>



### More information and

# personal advice for a financially self-determined life

Pension solutions can be hard to explain – we understand that. You also need personal advice relating to your specific circumstances. Don't delay – get in touch. Your advisor looks forward to hearing from you.

You can find all the information about our Swiss Life Opportunities Invest product on our website at *www.swisslife.ch/en/opportunitiesinvest*.



Contact your Swiss Life advisor (www.swisslife.ch/locations) or call us on 043 284 33 11.

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