



SwissLife



Swiss Life Premium Assets STI

An attractive investment opportunity

Benefit from
*real estate and
infrastructure.*

With *Swiss Life Premium Assets STI* you participate in real estate and infrastructure

*Swiss Life Premium Assets STI is a unit-linked life insurance product.
In the investment you benefit from high-quality Swiss commercial real estate,
attractive infrastructure projects and a selection of liquid funds.*

Real estate fund

The proven Swiss Life REF (LUX) ESG Commercial Properties Switzerland real estate fund invests in prime-quality Swiss commercial properties and has achieved an annual return of over 4% in the past few years. Swiss Life has over 125 years of experience in real estate investment. As one of the largest real estate owners in Switzerland, it builds on the expertise and experience of Swiss Life Asset Managers' real estate specialists.

Infrastructure fund

The attractive Swiss Life Funds (LUX) Global Infrastructure Opportunities Growth infrastructure fund invests in stable-income infrastructure investments with a focus on Europe and North America. By diversifying across regions and sectors and carefully selecting infrastructure investments, the fund offers comparatively high earnings stability. The infrastructure investments offer partial inflation protection, and the income is often indexed to inflation.

These two funds are pooled together with other liquid investments such as equity and bond funds in a fund of funds.

Advantages you can count on

- ✓ You benefit from the investment expertise of Swiss Life Asset Managers and the expertise and experience of the Swiss Life Group's real estate and infrastructure specialists.
- ✓ You benefit from investments that are otherwise only available to institutional and very wealthy investors.
- ✓ As a rule, there is no medical examination.
- ✓ All income during the term of the contract is tax-exempt if you meet the minimum requirements.
- ✓ You enjoy other insurance benefits, such as death cover, free designation of beneficiaries, inheritance and bankruptcy privileges.

Trust the long-term experience and expertise of Swiss Life.



The *real estate fund* in detail

Top-class real estate

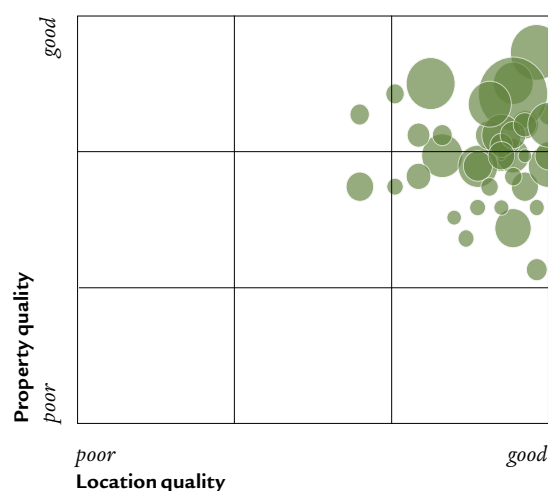
The Swiss Life REF (LUX) ESG Commercial Properties Switzerland real estate fund invests in 42 top-class Swiss commercial properties. The properties are distributed throughout the strong economic regions of Switzerland, are situated in very good locations and are of high quality.

Good earnings potential

The fund invests in commercial properties, with an emphasis on office and retail space. Through its broad diversification encompassing some 4000 rental units and given the above-average location and quality of the properties, the fund offers a high level of earnings stability. The rental contracts are generally inflation-linked and concluded for the medium to long-term. This provides a high degree of protection against inflation. The analysis carried out by the renowned independent valuation experts Wüest Partner AG testifies to the very good location and high quality of the properties.

Portfolio analysis of Swiss Life REF (LUX) ESG Commercial Properties Switzerland

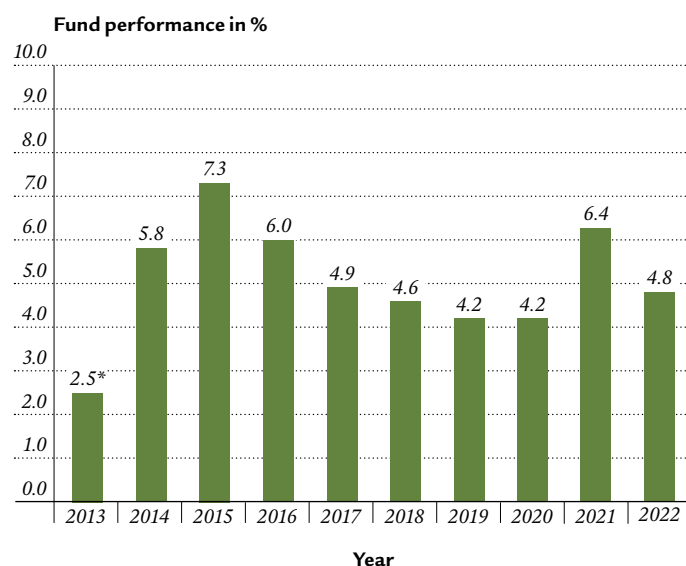
Real estate valuation



Source: Wüest Partner AG, 30.09.2022

Historical annual returns of the real estate fund

Swiss Life REF (LUX) ESG Commercial Properties Switzerland



*First full calendar year, one-off transfer fees for the acquisition of the initial properties reduce performance by 1.2%

Past performance is no indicator of future performance. Fees and commissions at fund level are included in the performance shown. However, the performance figures do not take into account the commissions and fees payable on the subscription of units.

Profiles of some properties *in the real estate fund*

Absolute first-class sales location



*Bahnhofstr. 102/Schützengasse 11, Zurich
Year of construction 1956
Renovated in 2012
1122 m² rental space*

Modern and imposing appearance



*Vadianstrasse 59, St. Gallen
Year of construction 2003
4195 m² rental space*

Prestigious shopping address



*Rue Marché 2/
Rue de la Rôtisserie 1, Geneva
Year of construction 1979
Renovated in 2019
2918 m² rental space*

Popular business location



*Sihlporte 3, Zurich
Year of construction 1929
Renovated in 2012
5254 m² rental space*

Zug's main shopping street



*Bahnhofstrasse 28, Zug
Year of construction 1964
Renovated in 2006
3448 m² rental space*

On Lugano's main shopping street



*Via Nassa 5, Lugano
Year of construction 1907
Renovated in 2003
2781 m² rental space*

At the heart of Basel's city centre



*Aeschenvorstadt 55, Basel
Year of construction 1978
Renovated in 2013
7960 m² rental space*

Five minutes from the historic centre



*Avenue du Théâtre 1, Lausanne
Year of construction 1979
Renovated in 2013
7531 m² rental space*

Prominently located in Berne city centre



*Casinoplatz 2, Berne
Year of construction 1940
Renovated in 1994
1807 m² rental space*

The *infrastructure fund* in detail

Attractive infrastructure investments

The Swiss Life Funds (LUX) Global Infrastructure Opportunities Growth infrastructure fund invests in stable-income infrastructure investments with a focus on Europe and North America.

Very good earnings potential

The investment universe of the fund comprises

- in the field of transport:
airport and rail operators, roads, etc.
- in telecommunications:
fibre networks, data centres, etc.
- in the energy sector
energy from waste, biomass, renewable energy sources, etc.

By diversifying across regions and sectors and carefully selecting infrastructure investments, the fund offers comparatively high earnings stability. The infrastructure investments offer partial inflation protection as income is often indexed to inflation.

Selection of projects *in the infrastructure fund*



Viridor

Viridor owns and operates 11 energy-from-waste plants in the UK and processes 36% of the UK's municipal waste. Viridor also operates 25 recycling plants, eight landfills and a waste collection business with 425 waste collection vehicles for waste collection and recycling.



Deutsche Glasfaser

Deutsche Glasfaser is a fibre-optic platform that is primarily active in rural areas in Germany. It builds and operates its own broadband fibre optic network with direct access to end-users, and is pursuing a growth strategy for the construction of additional networks.



Helrom

Helrom is a freight transport service provider that has its own loading technology to load railway wagons without a fixed infrastructure. The method is cheaper and faster than the usual methods. Swiss Life has invested to enable the company to develop further routes with this technology in addition to the existing route between Vienna and Düsseldorf.

In a nutshell: *Facts and figures*

The offer

Type of insurance	Swiss Life Premium Assets STI is a unit-linked life insurance product for non-tax-qualified provisions (pillar 3b). In the investment you benefit from high-quality Swiss commercial real estate, attractive infrastructure projects and a selection of liquid funds.
Your premiums	<ul style="list-style-type: none">• Single premium in CHF• Minimum premium CHF 40 000, excluding stamp duty

Benefits you can count on

In the event of survival	Contractual assets
In the event of death	Contractual assets, at least guaranteed lump-sum death benefit

Your options

Beneficiary designation	Freely selectable
Loan	Possible

You benefit from these advantages

Tax advantages	<ul style="list-style-type: none">• The payout at expiry is exempt from income tax, provided<ul style="list-style-type: none">– the contract expires after the age of 60;– the contract was concluded before the age of 66 for a minimum term of ten years;– the insured person and the policyholder are the same.• During the contract term: only wealth tax on the surrender value (and at cantonal level only)• In the event of death: no income tax; inheritance tax possible depending on policyholder's canton of residence
Additional advantages	<ul style="list-style-type: none">• Inheritance and bankruptcy privileges• Your entitlements are always fully protected by the tied assets 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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*We enable people to lead
a self-determined life.*

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