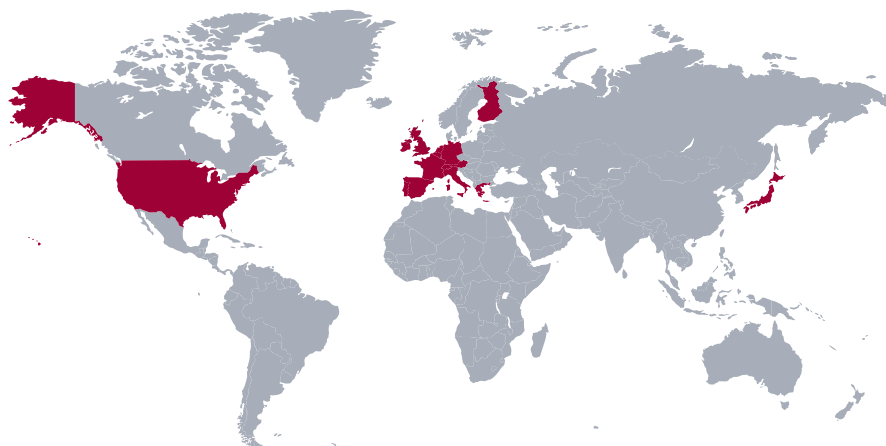


Index-Basket Swiss Life Calmo IncomePlan



Participate in the positive development of the Index-Basket, comprising renowned indices.



SMI

The Swiss Market Index (SMI) is the main stock market index in Switzerland. In existence since 1988, it includes shares in Switzerland's 20 largest listed companies with the highest liquidity, such as Nestlé, Novartis, Swiss Re and Swisscom.

EuroStoxx 50

The EuroStoxx 50 comprises shares in the 50 leading and largest listed companies in the eurozone. In existence since 1998, it includes shares in well-known companies like Airbus, Allianz, Daimler, L'Oréal and SAP.

S&P 500

The S&P 500 (Standard and Poor's 500), one of the world's leading share indices, comprises 500 of the largest listed US companies. Introduced in 1957, the S&P 500 includes such celebrated companies as Apple, Coca Cola, General Motors, Pfizer and Nike.

Nikkei

Leading Japanese index and Asia's most important stock index. It is based on the prices of 225 stock companies traded on the Tokyo stock exchange, as for instance Canon, Toshiba and Honda.

FTSE

Most important British stock index. It tracks the price development of the 100 largest stock companies on the London Stock Exchange, among them companies such as Unilever, Rolls-Royce and Vodafone.

Overview of your benefits

- ✓ **Performance via market indices**
Market indices comprise a selection of shares that mirror the value of a given market.
- ✓ **Diversification**
Investing in a range of market indices means taking advantage of opportunities in various economic regions.
- ✓ **Transparency**
All index levels are published daily for anyone to track.
- ✓ **Only positive index performance taken into account**
Once the yearly period under consideration has elapsed, indices with positive performance are taken into account according to their weighting, while those with negative performance are zeroed. Even if just one index posts a positive development, the Index-Basket still shows positive performance.
- ✓ **No currency risk**
Although it takes several market regions into consideration, the Index-Basket does not pose a currency risk. Performance is calculated in CHF.

Participate in Swiss Life Calmo IncomePlan's Index-Basket to enjoy potential returns

How would index participation in Swiss Life IncomePlan have performed over the past years?

An average annual return of 4.24% per year would have been generated over the last 15 years, and an average of 4.34% over the past 25 years. These values are based on the actual performance of the Index-Basket (20% SMI, 20% S&P 500, 20% EuroStoxx 50, 20% FTSE, 20% Nikkei) and an assumed maximum value for credited index performance of 8% annually.



Period under consideration:
Average annual performance:

15 years (20.05.2006–19.05.2021)
4.24%

25 years (20.05.1996–19.05.2021)
4.34%

Swiss Life Calmo IncomePlan at a glance

Swiss Life Calmo IncomePlan comprises the Swiss Life Calmo Income payout plan and the Swiss Life Calmo Pension life annuity.

- Lifelong guaranteed income
- Participation in positive development of the Index-Basket with Swiss Life Calmo Income – with no risk of loss
- Annual profit protection
- Individualised income solution thanks to flexible design

Further information and an individual advisory service

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

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