

Payout plan – *Swiss Life CapitalPlan*

Do you have capital that is intended to serve as supplementary income after you retire? And should the payouts be reliable, precisely tailored to your needs and attractive from a tax perspective? So that you don't have to worry about a thing? If so, then Swiss Life CapitalPlan is the right solution for you.

Challenge and solution

After you retire, you want to remain financially independent and structure your life in a self-determined way. To optimise your earnings, you want additional monthly income over a period of time you specify. You do not want to deal with investments and you want to avoid major fluctuations in the value of your capital and payouts. Equally important are an attractive rate of interest and tax advantages compared with life annuity insurance.

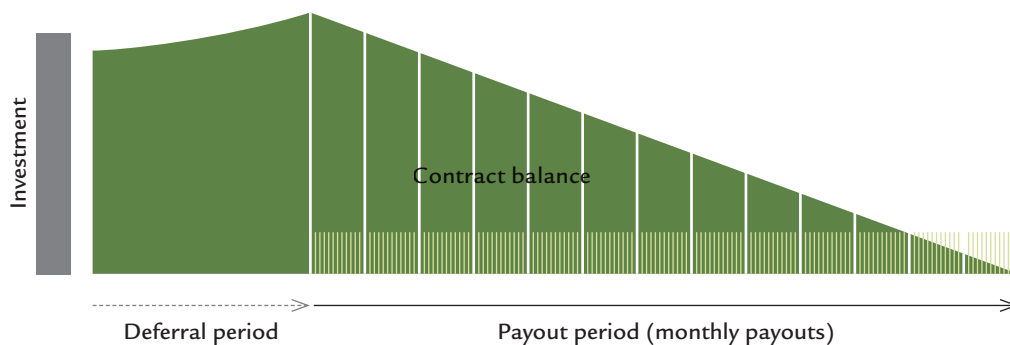
This is precisely what you get with Swiss Life CapitalPlan: a reliable, low-fluctuation investment solution with monthly payouts.

This is how it works

You invest a one-off amount in Swiss Life CapitalPlan and determine starting when and over what period the payouts will be made. Your capital receives an overall interest return, which enables attractive and reliable payouts. You have the possibility at any time of requesting additional payments or partial withdrawals. The date the payouts start can also be adjusted flexibly – even after the contract has commenced.

You benefit from

- **Reliability:** Low-fluctuation, reliable investment with an attractive interest rate, low risk of loss and monthly payouts.
- **Lean back and relax:** You don't have to worry about a thing or make any investment decisions.
- **Tax advantages:** No stamp duty, attractive from a tax perspective compared with life annuities.
- **Flexibility:** The start and duration of the payouts can be individually selected; supplementary payments and early lump-sum withdrawals can be requested at any time.



Facts and figures

The offer

Type of solution	Payout plan (capitalisation product)
Financing	Investment in CHF
Saving and dissaving form	Lump-sum investment, monthly payouts
Additional payments	Possible at any time as long as the remaining term to maturity is at least 14 years.
Minimum investment	CHF 100 000
Taxes	For tax purposes, payouts consist of a capital repayment portion and an interest portion. Income taxes are payable exclusively on the interest portion. This is subject to refundable withholding tax. The contract assets are taxed as wealth.

The time frame

Minimum entry age	18 years
Maximum entry age	85 years
Maximum final age	100 years
Minimum contract term	15 years
Maximum contract term	30 years
Minimum deferral period	1 year
Maximum deferral period	5 years
Minimum payout period	14 years
Maximum payout period	29 years

The benefits

Payouts	Monthly
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What are the next steps? Answers to your questions for a self-determined life

Pension solutions can be hard to explain, we understand that.

What's more, you need personal advice relating to your specific circumstances.

Contact your advisor or call us on 043 284 33 11.



You can find all the information about our Swiss Life CapitalPlan product on our website: www.swisslife.ch/en/capitalplan



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