

Payout plan – *Swiss Life CapitalPlan Invest*

Do you have capital that you would like to invest securely and with little fluctuation over the next few years and which you would like, for example, to use as supplementary income after retirement? Would you like to be able to choose between regular payouts and a one-off payout? If so, Swiss Life CapitalPlan is the right solution for you.

Challenge and solution

Do you have capital which you would like to invest securely without major value fluctuations? Would you like to decide for yourself whether you will receive your money in the form of monthly payments over a specified period or whether you will withdraw your capital in full at a certain point in time and at no additional cost?

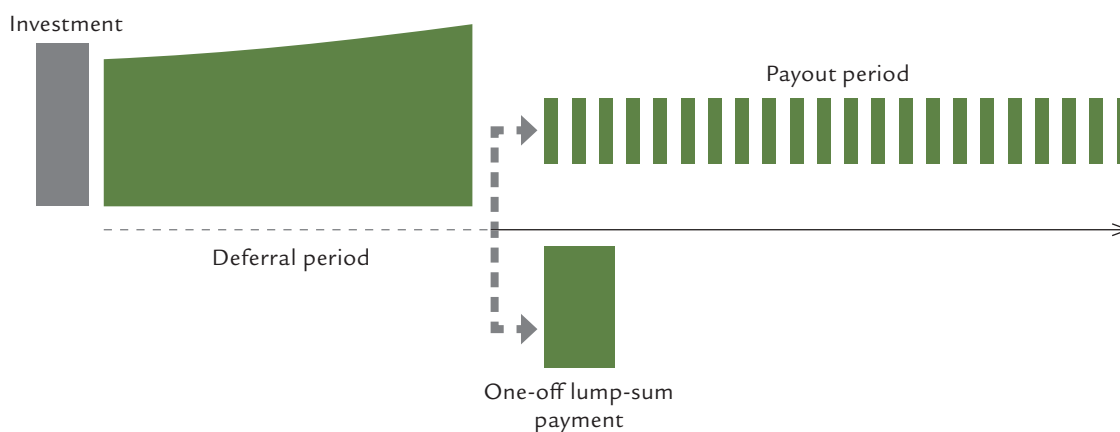
With Swiss Life CapitalPlan Invest you get exactly that: a reliable, low-fluctuation investment solution with your choice of monthly payouts or a one-off payment.

How it works

You invest a one-off amount in Swiss Life CapitalPlan and determine from when and over what period the payouts are to be made. You receive a capital option at the start of the payout, allowing you to withdraw your capital in full without incurring any costs. You benefit from a total interest rate for the entire contract term.

You benefit as follows

- **Reliability:** low-fluctuation, reliable investment with attractive interest rate and low risk of loss
- **Decision-making freedom:** choose between a one-off lump-sum payment and monthly payments. This decision can be made prior to the start of the payouts.
- **Flexibility:** the start and duration of payouts can be selected individually; additional payments and early lump-sum withdrawals can be requested at any time.
- **Tax advantages:** no stamp duty, the monthly payouts are attractive from a tax point of view compared to life annuities.



Facts and figures

The offer

Type of solution	Payout plan (capitalisation product) with capital option
Financing	Investments in CHF
Saving and dissaving form	One-off investment, capital option or monthly payments
Additional payments	Application can be made at any time up to eight years prior to the capital option
Minimum investment	CHF 100 000
Taxes	From a tax point of view, the payouts consist of a capital repayment component and an income component. Income taxes are only payable on the income component. This is subject to reclaimable withholding tax. The contract balance is taxed as wealth.

The time frame

Minimum entry age	18 years
Maximum entry age	77 years
Maximum final age	99 years
Minimum contract term	22 years
Maximum contract term	40 years
Minimum deferral period	8 years
Maximum deferral period	15 years
Minimum payout period	14 years
Maximum payout period	29 years

The benefits

Payouts	Full payout of the contract balance is also possible on a monthly basis, if desired at the time of the capital option at no cost
---------	--



What's next? Answers to your questions

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 Premium Comfort product on our website: www.swisslife.ch/en/capitalplaninvest

Legal notice: This publication is a marketing document. The statements herein are provided for information purposes only. This marketing document does not constitute an issue prospectus within the meaning of Art. 652a or Art. 1156 of the Swiss Code of Obligations nor an issue prospectus, simplified prospectus or key information for the investors (Key Investor Information Document; KIID) within the meaning of the Federal Act on Collective Investment Schemes. The information provided in this marketing document does not constitute an offer, solicitation or recommendation to buy or sell investment assets, to engage in transactions or to conclude any other legal transactions. We accept no liability for the accuracy of the information. The information published here is aimed exclusively at persons with domicile in Switzerland or in the Principality of Liechtenstein. The benefits and investments outlined here may not be acquired either directly or indirectly by persons domiciled in the USA and its sovereign territories or by its citizens and persons with the right of residency, nor may they be transferred to them. Investments in financial products entail various risks, including the potential loss of the capital invested. The price, value and earnings of financial products are subject to fluctuations. Past performance is no indicator of future performance and does not constitute any guarantee of future success.