

Swiss Life Dynamic Elements Duo

Are you looking for an attractive savings opportunity with a mix of security and return that's perfect for you? Swiss Life Dynamic Elements offers exactly that, and should your circumstances change it can be adjusted in a number of ways.

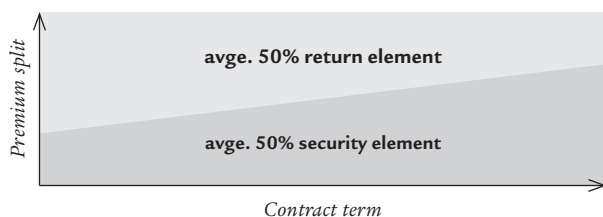
Your challenge – our solution

Would you like to save with the objective of a good return, but is security important to you as well? If so, Swiss Life Dynamic Elements is the right solution for you. With its two intelligently linked savings elements, this innovative savings and risk insurance offers you an optimum mix of security and return – and it can be adjusted in a number of ways.

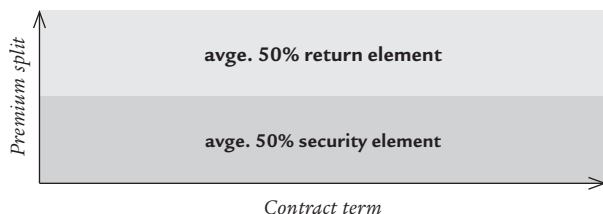
This is how it works

Swiss Life Dynamic Elements consists of a classic insurance component (security element) and a fund-unit-linked insurance component (return element). The savings premium is split and invested in the security and return elements in accordance with your selected investment strategy. You have two types of premium division to choose from:

Dynamic premium split
(example: “Balanced” investment strategy)



Constant premium split
(example: “Balanced” investment strategy)



How you benefit

- **The return potential:** Return element: the corresponding part of the savings premium is invested in an equity fund portfolio. This uses low-cost ETFs or funds that are otherwise available only to institutional investors.
- **Security:** In the case of the security element, the part of the savings premium defined by the premium split is invested by Swiss Life on an interest-bearing basis.
- **Tax advantages:** In pillar 3a the premiums are deductible from taxable income. Pillar 3b disbursements are exempt from income tax, provided that certain conditions are met.
- **Flexibility:** In the event of a change in your needs, Swiss Life Dynamic Elements can be adjusted in a number of ways, as for instance with a change in the premium split.
- **Ease of handling** You don't have to worry about a thing. Swiss Life Dynamic Elements automatically implements your selected investment strategy.
- **Financial protection:** Protect yourself and your family from financial difficulties due to illness, accident or death.
- **Option Privilege:** Coverage extension guarantee for an uncomplicated increase in coverage of risks including a discount on the additional lump-sum death benefit. The privileged partial surrender also increases the equity for the financing of owner-occupied residential property.

Facts and figures

What we offer

Type of insurance

Hybrid life insurance with unit-linked and classic insurance components with no guaranteed survival benefit, which can combine tax-qualified (pillar 3a) with non-tax-qualified (pillar 3b) provisions, as required. Swiss Life Dynamic Elements also gives you the options of a guaranteed lump-sum death benefit and/or a waiver of premium in the event of disability.

Investment strategies

Income, Balanced, Growth, Equity

Premiums

Premiums are payable annually, semi-annually, quarterly or monthly

The benefits

Benefits

- In the event of your survival the value of the security and the fund credits are paid to you.
- In the event of your death the current value of the security and fund credits or the guaranteed lump-sum death benefit (if insured) will be paid, whichever is the greater.
- If you are unable to work, Swiss Life pays the premiums for you (if insured).

Risks

The benefit in the event of your survival is not guaranteed. The benefit corresponds to the value of the security and fund credits. You bear in particular the fluctuation risk to which fund units are exposed. The insurance value in the event of your survival or death may be less than the total premiums paid, depending on actual market performance.

The options

Changing the investment strategy (adjusting the premium split)

You can adjust the division of the savings premium between the security and return elements.

Ad hoc reallocation

You can transfer the credit in the return element to the security element, or vice versa.

Maturity management

The phased reallocation from the return element to the security element

Outperformance hedging

If the return element outperforms the security element, your contract provides hedging in the form of an annual reallocation from the former to the latter.

Suspension of premium payments

- Pillar 3a: possible after 3 years
- Pillar 3b: possible after 5 years

Change of pillar

Possible

Pledging

Possible. Legal requirements must be complied with for pillar 3a.

Loans

Possible in pillar 3b

Early withdrawal/surrender

Possible in both pillar 3a and pillar 3b. Legal requirements must be complied with for pillar 3a.

Additional payments

Possible at any time for pillar 3a (including for previously declared funds)

Premium increases

Possible

Beneficiary designation

- In pillar 3a: in accordance with legal requirements
- Freedom of choice for pillar 3b.

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. Please contact us. You can find all information on our *Swiss Life Dynamic Elements* product on our website at www.swisslife.ch/dynamicelementsduo.



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

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