



# Swiss Life Dynamic Elements Junior Plan – *Saving with attractive potential returns*

*Use Swiss Life Dynamic Elements Junior Plan to lay the foundation for your child’s successful future. This savings opportunity offers an optimum mix of security and returns and can be adjusted to changing needs in a number of different ways – the ideal solution for accumulating some starting capital for your child.*

### Your challenge – our solution

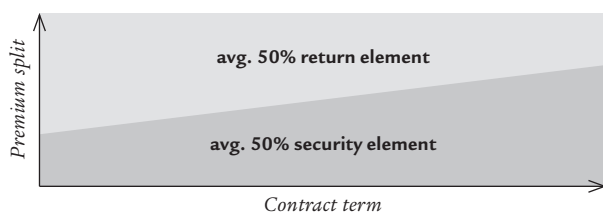
Would you like to accumulate some starting capital for your child, perhaps for a language course abroad, their education or their first flat? Swiss Life Dynamic Elements Junior Plan is the right choice if you want to save for your child’s future in a return-oriented way while enjoying security at the same time. With its two intelligently linked savings elements, this innovative and flexible savings and risk insurance offers you an optimum mix of security and returns.

### This is how it works

Swiss Life Dynamic Elements Junior Plan 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 allocation to choose from:

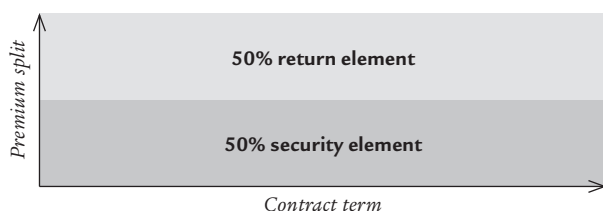
#### Dynamic premium split

(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 exchange-traded funds (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.
- **Flexibility:** Thanks to its various adjustment options, such as changing the premium split, Swiss Life Dynamic Elements Junior Plan can be adapted in line with changing requirements.
- **Ease of handling:** You don’t have to worry about a thing. Swiss Life Dynamic Elements Junior Plan automatically implements your selected investment strategy.

- **Financial protection:** Your child is protected from financial difficulties due to illness or accident. If an incident occurs, we guarantee continued premium payment (if insured) and pay a disability annuity for your child.

# Facts and figures

## What we offer

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### *Type of insurance*

Hybrid life insurance with fund-unit-linked and classic insurance components with no guaranteed survival benefit. Swiss Life Dynamic Elements Junior Plan includes a waiver of premium in the event of the premium payer's death.

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### *Investment strategies*

Income, Balanced, Growth, Equity

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### *Premiums*

Premiums are payable annually, semi-annually, quarterly or monthly. Minimum premium per month: CHF 120

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## The benefits

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### *Scope of insurance*

- In the event of survival or death, the current value of the security and fund credits are paid to you.
  - If the premium payer dies, Swiss Life will continue the premium payments.
  - If the premium payer is unable to work, Swiss Life pays the premiums for you (if insured).
  - If your child becomes disabled, Swiss Life will pay a disability annuity from the child's 16th birthday until the AHV age (if insured).
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### *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.

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## The options

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### *Changing the investment strategy (adjusting the premium split)*

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

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### *Ad-hoc reallocation*

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

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### *Maturity management*

A phased reallocation from the return element to the security element takes place during the last 60 months of the contract term.

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### *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.

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### *Suspension of premium payments*

Possible after five years

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### *Loans*

Not possible

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### *Early withdrawal/surrender*

Possible

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### *Additional payments*

Not possible

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### *Premium increases*

Possible

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### *Last will*

You can specify in your will (e.g. testament) to whom you wish to leave the policy.

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## 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 Junior Plan* product on our website at [www.swisslife.ch/dynamicementselementsjuniorplan](http://www.swisslife.ch/dynamicementselementsjuniorplan).



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

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