

# Swiss Life Dynamic Elements Uno

*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.*

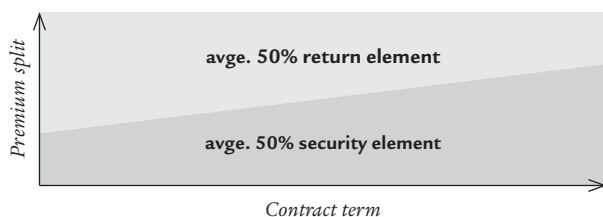
## Your challenge – our solution

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.

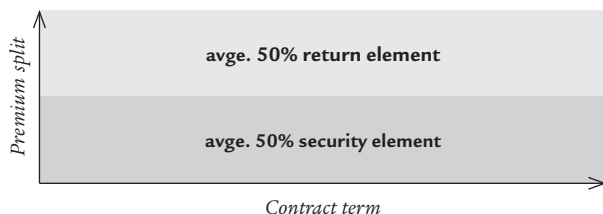
## This is how it works

Swiss Life Dynamic Elements consists of a classic insurance component (security element) and a 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 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:** 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.
- **Complete option:** Increase the risk protection within the limit of the extension guarantee without a new medical examination; special terms on Swiss Life fixed-rate mortgages.

# Facts and figures

## What we offer

### Type of insurance

Hybrid life insurance with fund-unit-linked and classic insurance components with no guaranteed survival benefit. You also have the option 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 is 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 change 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

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

### 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

Possible after five years

### Pledging

Possible

### Loans

Possible

### Early withdrawal/surrender

Possible

### Additional payments

Not possible

### Premium increases

Possible

### Beneficiary designation

Free choice

## 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/dynamicementsuno](http://www.swisslife.ch/dynamicementsuno).



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

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