

# Optional supplement for future homeowners *Home Option*

## *Coverage extension guarantee and preferential mortgage conditions*

### **The supplement**

The Home Option is an optional supplement to the Swiss Life FlexSave Uno & Duo savings plans. It offers attractive supplementary benefits when purchasing owner-occupied property:

- Possibility to increase insurance benefits without a medical examination
- Preferential conditions for Swiss Life fixed-rate mortgages

### **Recommendation**

The Home Option is the right choice for you if you intend to buy a house or an apartment in the future and would like to secure the benefits now.

### **Advantages**

- Option of a maximum one-off increase of CHF 5 000 in the annual premium without a medical examination and CHF 150 000 in the lump-sum death benefit
- Preferential conditions for Swiss Life fixed-rate mortgages (provided that the criteria for a Swiss Life mortgage have been met).
- When you conclude a Swiss Life fixed-rate mortgage your savings premium will be counted in full as equity capital, thus further reducing your financing costs.

### **How it works**

When you take out a savings plan, you decide whether you want to include the Home Option. For a reasonable price, the Home Option gives you the right to increase your insurance protection when you buy residential property. You also enjoy a number of advantages when you finance your home through Swiss Life.

[www.swisslife.ch/homeoption](http://www.swisslife.ch/homeoption)

## Facts and figures: at a glance

### The offer

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|----------------|--|
| Type of option | Optional supplement to the Swiss Life FlexSave Uno & Duo and Swiss Life Classic Crescendo Duo savings plans. |
| Costs          | CHF 60 p. a., until the end of the insurance year following your 51 <sup>st</sup> birthday                   |

### Time frame

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| Entry age | Maximum age at start of contract is 45 |
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### Benefits

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| Coverage extension guarantee | Within a year of the purchase of owner-occupied residential property the following coverage extensions are available without a medical examination, provided you are under the age of 51 and are fully capable of working when applying the coverage extension guarantee. <ul style="list-style-type: none"><li>• One-off increase in future annual premiums of a maximum of CHF 5 000 to increase the guaranteed benefits in the event of survival and, if included in the cover, in the event of death</li><li>• Increase in the lump-sum death benefit of a maximum of CHF 150 000</li></ul> |
| Recognition as equity        | The premium paid for the main tariff is counted in full as equity capital   |
| Preferential conditions      | Swiss Life fixed-rate mortgages at preferential conditions. The amount of the discount and the maximum mortgage at preferential conditions depend on the market situation. The preferential conditions continue beyond the age of 51 and in the case of a renewal of an existing mortgage after the age of 51.  |

### Note

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|  | The Home Option may be cancelled annually. Once a Home Option has been cancelled, it cannot be re-included. |
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#### Further information and an individual advisory service

Are you interested in the Home Option from Swiss Life?  
Your advisor would be happy to help.



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- [www.swisslife.ch/homeoption](http://www.swisslife.ch/homeoption)