



# Swiss Life Immo Elements Duo

*Are you looking for an attractive savings opportunity in real estate? Swiss Life Immo Elements Duo offers you exactly that and can be adjusted in a number of ways should your circumstances change.*

## Your challenge – our solution

Would you like to save in a return-oriented manner while benefiting from developments on the Swiss real estate market? If so, then Swiss Life Immo Elements is the right solution for you. This innovative savings and risk insurance offers you exclusive access to an extraordinary and unique real estate portfolio and is also highly adaptable.

## This is how it works

Swiss Life Immo Elements comprises a traditional insurance component (security element) and a unit-linked insurance component (return element). The savings premium is split and 95% invested in the return element. In this process, the savings premium is invested in the Swiss Life Elements Portfolio Real Estate fund portfolio. This fund portfolio comprises two Swiss Life real estate funds: The Luxembourg-based fund Swiss Life REF (LUX) Commercial Properties Switzerland is otherwise reserved exclusively for institutional investors and invests in commercial properties. The exchange-traded Swiss Life REF (CH) Swiss Properties fund invests in residential properties. Both funds invest in high-quality Swiss real estate, which offers an attractive and stable earnings opportunity.

The remaining 5% of the savings premium is invested in the security element by Swiss Life and earns interest.

## How you benefit

- **Potential for return:** With the return element, the savings premium is invested in two real estate funds, which in turn include commercial properties and residential real estate. This allows you to benefit from developments on the Swiss real estate market.
- **Security:** With the security element, 5% of Swiss Life's savings premium is invested and earns interest. In order to purchase owner-occupied residential property, reallocations can be made from the return element to the security element.
- **Tax advantages:** Premiums in pillar 3a are deductible from taxable income. The payout in pillar 3b is exempt from income tax.
- **Flexibility:** Swiss Life Immo Elements can be tailored to your changing needs thanks to various adaptation options. For example, you can choose an alternative fund portfolio for return element savings premiums instead of the Swiss Life Elements Portfolio Real Estate.
- **Financial protection:** Protect yourself, your family or those close to you 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.

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# Facts and figures

## Offering

|                     |   |
|---------------------|---|
| 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 Immo Elements includes the option of a guaranteed lump-sum death benefit and/or a waiver of premium in the event of disability. |
| Investment strategy | The investment profile of Swiss Life Elements Portfolio Real Estate corresponds to a “Balanced” profile.  |
| Financing           | Premiums are payable annually, semi-annually, quarterly or monthly.   |

## The benefits

|          |  |
|----------|--|
| Benefits | <ul style="list-style-type: none"><li>• In the event of your survival the value of the security and the fund assets is paid out to you.</li><li>• In the event of your death, the current value of the security and fund assets will be paid or, at the least, the guaranteed lump-sum death benefit (if insured).</li><li>• If you are unable to work, Swiss Life pays the premiums for you (if insured).</li></ul> |
| Risks    | The benefit in the event of your survival is not guaranteed. The survival benefit corresponds to the value of the security and fund assets. 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.  |

## Your options

|                            |  |
|----------------------------|--|
| Change of fund portfolio   | During the contract term you can choose an alternative fund portfolio for the future savings premiums of the return element.                     |
| Ad-hoc reallocation        | Policies pledged to finance home ownership allow you to transfer the balance in the return element to the security element.                      |
| Exit management            | Optional: Phased reallocation from the return element to the security element  |
| Premium break              | <ul style="list-style-type: none"><li>• Pillar 3a: possible after 3 years</li><li>• Pillar 3b: possible after 5 years</li></ul>                  |
| Pillar switch              | Possible   |
| Pledging                   | Possible; legal requirements must be complied with for pillar 3a.  |
| Loan                       | Possible in Pillar 3b  |
| Early withdrawal/surrender | Possible for both Pillar 3a and Pillar 3b. The legal requirements must be complied with for Pillar 3a.   |
| Additional payments        | Possible in pillar 3a, taking into account the legally stipulated maximum amounts (upon request for previously certified funds).                 |
| Premium increases          | Possible   |
| Beneficiary designation    | <ul style="list-style-type: none"><li>• In pillar 3a: in accordance with legal requirements</li><li>• Freedom of choice for pillar 3b.</li></ul> |



### What are the next steps? 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 Immo Elements Duo product on our website: [www.swisslife.ch/en/immoelementsduo](http://www.swisslife.ch/en/immoelementsduo)