



# Swiss Life Opportunities Invest (3a/3b)

SwissLife

## Unit-linked investment with return opportunities

Would you like to benefit from an investment solution with various configurable options as well as attractive potential returns and risk protection? With its first-class investment stories and individual funds, Swiss Life Opportunities Invest offers you just that and is financed by a one-off payment.

### The challenge – and the solution

Would you like to invest with a focus on returns, while also having the option of making extensive adjustments to your investment? This fund-unit-linked life insurance policy financed by a one-off payment offers you precisely that with your selected balance of returns and security. This pension solution is an attractive investment for both disposable capital and the reinvestment of 3a funds already paid in.

### How it works

Swiss Life Opportunities Invest comprises a defensive and an offensive element consisting of cost-efficient investment funds. The single premium is divided between both elements according to your investment strategy. The defensive element consists of a low-fluctuation investment fund. The offensive element offers a selection of different return-oriented investment funds that can be combined with each other. There are also three first-class investment stories (funds of funds). You can combine the individual funds and investment stories according to your needs. Select the mix that best suits your investment strategy.

Annual rebalancing ensures that the split of your assets between the defensive and offensive elements corresponds to the investment strategy you have selected.

### Your advantages

**Potential returns:** flexible composition of your investment using attractive investment funds.

**Individual and customised:** you are free to select the investment split, the composition of the investment and the investment strategy, and you can adjust them during the term.

**Tax advantages:** attractive tax advantages apply to both pillars 3a and 3b.

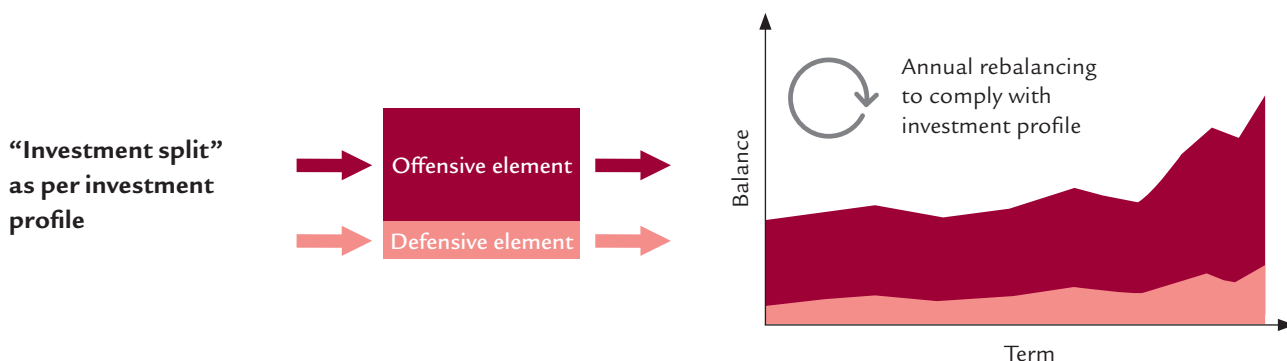
**Easy to manage:** Swiss Life Opportunities Invest automatically implements your investment strategy thanks to rebalancing.

**Financial protection:** your loved ones are financially protected – thanks to a guaranteed minimum benefit in the event of death.

**Life insurance privileges:** free choice of beneficiaries that can be changed at any time free of charge. Guaranteed death benefit with straightforward inheritance processing.

**Immediately covered:** no medical examination due to waiting period.

Sample scenario for Swiss Life Opportunities Invest with a Growth investment split (25% defensive / 75% offensive)



# Facts and figures

## Our offer

### Type of insurance

Fund-unit-linked life insurance within the context of tax-qualified provisions (pillar 3a) for previously certified funds or non-tax-qualified provisions (pillar 3b), financed by a one-off payment. Swiss Life Opportunities Invest includes a guaranteed fixed lump-sum death benefit.

### Financing

Single premium  
Minimum premium of CHF 40 000, excluding stamp duty

### Investment strategy

Income, Balanced, Growth and Equity

## The benefits

### Benefits

- The fund assets are paid out in the event of survival. The available fund assets, at least the guaranteed lump-sum death benefit, are paid out in the event of death.
- There is limited insurance cover in the event of the insured person's death as a result of illness during a waiting period of three years.

### Risks

The benefit in the event of survival is not guaranteed. The survival benefits correspond to the value of the fund assets. You bear the fluctuation risk. If the fund units fail to appreciate significantly over the policy term, the insurance benefit may be lower than the premium paid in.

### Taxes

Pillar 3a:

- During the policy term:  
No income or wealth tax has to be paid.
- In the event of survival and death:  
The lump sum payable is taxed at a reduced rate, separate from other income.

Pillar 3b:

- During the policy term: wealth tax on the surrender value (at cantonal level only).
- In the event of survival: no income tax, provided certain conditions are met
- In the event of death: no income tax (inheritance tax depending on canton)

## The options

### Entry and maturity management

Thanks to optional entry and maturity management, investments are gradually invested or disinvested: this evens out the purchase and sales prices.

### Reallocations

You can make reallocations between the offensive, defensive or entry and exit elements at any time.

### Changes and adjustments

Possible at any time, be it the investment strategy, the investment split (dynamic or constant), the fund selection or the fund mix

### Beneficiary designation

- As prescribed by law for pillar 3a
- Freedom of choice for pillar 3b

### Early withdrawal/surrender

Possible in pillar 3a\* and pillar 3b

### Pledging

Possible in pillar 3a\* and pillar 3b

### Loans

Possible in pillar 3b

*\*The legal requirements must be complied with for pillar 3a.*

## More information and personal advice for a self-determined life

We know that pension solutions are sometimes difficult to explain. You also need personal advice relating to your specific circumstances. Don't delay – get in touch. You can find all product information about *Swiss Life Opportunities Invest* on our website at: [www.swisslife.ch/en/opportunitiesinvest](http://www.swisslife.ch/en/opportunitiesinvest)



Contact your Swiss Life advisor ([www.swisslife.ch/locations](http://www.swisslife.ch/locations)) or call us on 043 284 33 11.

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