

# Option Complete

## Optional supplement for future residential property and more

*Coverage extension guarantee and preferential mortgage conditions*

### The option

Option Complete can be selected for Swiss Life Dynamic Elements, Swiss Life FlexSave and Swiss Life Immo Elements savings and risk insurance. It allows you to increase your risk cover without a medical examination in case your life situation changes, and it offers preferential conditions for Swiss Life fixed-rate mortgages.

### The recommendation

Option Complete is the right choice for you if you would like to adjust your risk cover because your life circumstances have changed and/or you plan to purchase a house or apartment in future and you want to secure the benefits today.

### The benefits

- Option to increase the insured lump-sum death benefit by a maximum of CHF 100 000 and a disability pension or the premiums by a maximum of CHF 5000 if various events occur.
- Preferential conditions for Swiss Life fixed-rate mortgages (provided that the criteria for a Swiss Life mortgage have been met).
- Upon conclusion of a Swiss Life fixed-rate mortgage, the full surrender value will be credited to you as collateral.

[www.swisslife.ch/en/optioncomplete](http://www.swisslife.ch/en/optioncomplete)

## *In a nutshell: facts and figures*

### The offer

Type of option	Selectable option for Swiss Life Dynamic Elements, Swiss Life FlexSave and Swiss Life Immo Elements savings and risk insurance.
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### The benefits

Coverage extension guarantee	<p>Until you turn 55, and within three months of the occurrence of one of the following events, the insured lump-sum death benefit can be increased by a maximum of CHF 100 000 and the insured disability pension or premium can be increased by a maximum of CHF 5000.</p> <ul style="list-style-type: none"> <li>• Marriage</li> <li>• Registration of a partnership</li> <li>• Birth/adoption of a child</li> <li>• Commencement of self-employment</li> <li>• Purchase or construction of owner-occupied residential property (no later than three months after the occupancy date)</li> </ul> <p>In addition, after five insurance years you can increase an existing disability pension by up to 10%, up to a maximum of CHF 2000.</p> <p>Furthermore, subject to the maximum pillar 3a deduction, you may request a premium increase of a maximum of 5% of the previous year's premium.</p>
Preferential conditions	Swiss Life fixed-rate mortgages at preferential conditions. The amount of the discount and the maximum eligible mortgage amount are based on the market situation.



### Supplementary information and personal consultation

*Are you interested in Option Complete? Your advisor would be happy to discuss it with you.*

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