

Privilege option

Simply advantages.

The option

The Privilege option is an optional supplement to various Swiss Life “Duo” savings plans. It allows you to increase your risk coverage in the event of changed circumstances without a detailed medical examination – even at special conditions for expanding the lump-sum death benefit. The privileged partial surrender of pillar 3a also increases the equity for the financing of owner-occupied residential property.

The recommendation

The Privilege option is the right choice for you if optimum risk coverage is important to you, for example when circumstances change.

The Privilege option can also make a valuable contribution when home ownership is a possibility and the pillar 3a contractual assets are to be used as equity for its financing.

The benefit

Coverage extension guarantee:

If certain events occur, you have the option of optimising your risk coverage:

- increase or include a guaranteed lump-sum death benefit at preferential conditions, or
- increase the disability income (provided this is already included in the contract), or
- increase the premium by up to CHF 5000

Privileged partial surrender:

Increase the qualifying equity from pillar 3a when financing owner-occupied residential property.

www.swisslife.ch/en/optionprivilege

In a nutshell: facts and figures

What's on offer

Type	Selectable option for the Swiss Life Dynamic Elements Duo, Swiss Life Immo Elements Duo, Swiss Life Opportunities Duo and Swiss Life FlexSave Duo savings plans.
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How you benefit

Coverage extension guarantee	<p>Within three months of the occurrence of one of the following events, the insured lump-sum death benefit may be increased by a maximum of CHF 100 000. Under certain conditions, the financing of owner-occupied residential property can even be increased by a maximum of CHF 350 000 and the insured disability annuity or premium can be increased by a maximum of CHF 5000.</p> <ul style="list-style-type: none"> • Marriage/registration of partnership • Birth/adoption of a child • Taking up self-employment • Acquisition or construction of owner-occupied residential property <p>In addition, after five insurance years have elapsed, the existing disability income can be increased by a maximum of 10% (up to a maximum of CHF 2000). Alternatively, the premium can be increased by up to 5% of the previous year's premium, subject to the maximum pillar 3a deduction.</p>
Premium discount	Premium discount of up to 10% on an additional lump-sum death benefit included in the coverage extension guarantee as a result of an event up to a maximum of CHF 500 000.
Privileged partial surrender	If the contractual assets under the 3a contract are to be used as equity for the financing of owner-occupied residential property, this figure is increased as a result of the privileged partial surrender.



Further information and personal advice

Are you interested in the Privilege option? Please contact your advisor.

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