



Swiss Life Premium Comfort Duo (3a/3b) – saving with attractive earnings opportunities

*Do you want to save for your retirement and profit from investments offering attractive earnings opportunities plus a high degree of flexibility?
Swiss Life Premium Comfort Duo offers you tax-optimised saving through professionally managed fund portfolios.*

Challenge and solution

You would like to enjoy your retirement and keep your financial concerns to a minimum. Swiss Life Premium Comfort Duo is the product for you if you want to save in a targeted way and increase your earning potential, while at the same time saving taxes.

This is how it works

With Swiss Life Premium Comfort Duo you pay fixed monthly instalments. You have four different fund portfolios to choose from. You can decide with your advisor which solution matches your personal risk/return profile and investment horizon.

Swiss Life carefully manages each individual fund portfolio. Swiss Life is a leading asset manager with over 150 years' experience managing customer assets. This valuable know-how benefits you too. Our investment specialists have structured the portfolios according to the best-in-class approach, meaning only those investment funds which are among the best in their category are considered.

You benefit from the cost-averaging effect over time through your regular investments. In other words, you receive more fund units at lower prices so you can benefit when prices rise.

Towards the end of the term, your assets will automatically be converted incrementally into a low-risk investment through maturity management. This process helps to shield your assets from market volatility and adds security for you.

Benefit for you

- **Earnings opportunity:** The professional portfolio management of Swiss Life Asset Managers opens up attractive earnings opportunities. If you are concerned about market turbulence, you can have your fund assets converted into low-risk investments and convert them back to your fund portfolio at a later date. You finance Swiss Life Premium Comfort Duo with monthly premiums. This reduces risk and increases prospective earnings.
- **Tax benefits:** Pillar 3a premiums are tax deductible and exempt from income and withholding tax during the contract term. Net investment income in Pillar 3b is also tax deductible provided certain conditions are met.
- **Flexibility:** You can change the selected fund portfolio during the contract term free of charge.
- **Simplicity:** You don't need to worry about investment decisions. Our investment experts manage the selected fund portfolio as per your investment strategy.
- **Financial protection:** Protect yourself and your family from financial difficulties caused by illness, accident or death.

Facts and figures

What we offer

Type of insurance

Fund-unit-linked life insurance without guaranteed survival benefit, which combines tax-qualified provisions (pillar 3a) with non-qualified provisions (pillar 3b).

Swiss Life Premium Comfort Duo also offers the option of a guaranteed lump-sum death benefit or premium waiver in the event of disability.

Funding

Monthly premium payments

Investment

There are four fund portfolios available managed by Swiss Life Asset Managers. They differ in terms of the equity weighting.

Comfort deposit (optional)

You can have distributions from the funds transferred to the Comfort deposit, on which we will guarantee you an interest rate pegged to the short-term market rates.

The benefits

Benefits

- The value of your fund units will be paid out upon survival of the expiry date.
- In the event of your death, the current value of your fund units will be paid out and the lump-sum death benefit is guaranteed as a minimum payment (if insured).
- If you become disabled, Swiss Life will keep paying your premiums (if you select that option).

Taxes

Pillar 3a:

- During the policy term: You can deduct the premiums from your taxable income up to the legal maximum. There is no income or withholding tax due.
- Survival and death: The lump sum payable is taxed at a reduced rate, separate from other income.

Pillar 3b:

- During the policy term: Withholding tax on the surrender value (only cantonal).
- In the event of survival: no income tax.
- In the event of your death: no income tax (inheritance tax depending on the canton).

Risks

Benefits are not guaranteed in the event of survival or death (unless specifically covered). The insurance benefit corresponds to the value of the fund units. You bear the fluctuation risk. If the fund units fail to appreciate over the policy term, the insured benefit may be lower than the premium total.

The options

Fund portfolio switch

You can switch within the four fund portfolios at any time and free of charge. You can also transfer the entire fund assets to a low-risk investment and subsequently transfer them back to the portfolio – as often and for as long as you wish.

Exit management

Your fund assets are converted automatically and incrementally into low-risk investments.

Optional supplementary insurance

- Disability income
- Additional capital in the event of death

Premium interruption

- Pillar 3a: possible after 3 years
- Pillar 3b: possible after 5 years

Pillar switch

Possible

Pledging

Possible (however, restricted by law in pillar 3a)

Loans

Possible in pillar 3b

Prepayment/redemption

Offered in both pillar 3a and pillar 3b. The legal regime must be complied with for pillar 3a.

Additional payment

Possible at any time for pillar 3a (including for previously declared funds)

Premium increases

Possible

Beneficiary designation

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

“Look after yourself.”

Next steps. Answers to your questions

Pension solutions are sometimes not entirely straightforward, we know that. That is why you need personal advice relating to your specific circumstances. Please contact us. You can find all the information about our product *Swiss Life Premium Comfort Duo* on our website: www.swisslife.ch/premiumcomfortduo



Contact your advisor or call us on 043 284 33 11.

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