



SwissLife

Professional asset management *with Swiss Life Premium Delegate Prime*

Managed and monitored by investment professionals: your capital is always in professional hands with Swiss Life Premium Delegate Prime. Benefit from the many years of expertise of Swiss Life Wealth Managers and make more out of your money. For a self-determined life – now and in the future.

You would like:

- To have your capital managed by experts?
- To invest according to your needs?
- To receive an adequate return on your savings?
- To adapt your investment strategy to your individual situation?

Your benefits at a glance:

- In addition to the core investment, you can invest in three relevant thematic modules, weighting and adapting them to your personal preferences.
- Delegate all important investment decisions to experts and have your investment monitored conveniently.
- Benefit from a reasonable return in different interest rate situations.
- Benefit from Swiss Life Wealth Managers longstanding experience in risk management of investments.

Asset management with attractive investment funds

With Swiss Life Premium Delegate Prime, your money is professionally managed and invested in investment funds. You can choose from a core investment and three investment themes. You can compile and weight them according to your risk profile as defined by your personal needs and preferences – you decide for yourself!

Sample chart

The core investment is always included at the beginning and during the term of your investment. You can add up to three themes individually:

Core investment

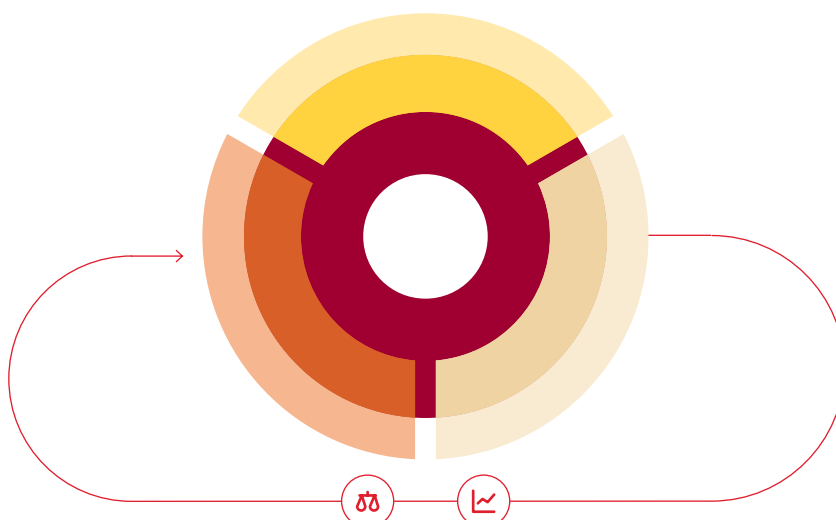
Min.
50–100%

Thematic module
Focus Swissness

Max.
0–30%

Thematic module
Focus Environment

Thematic module
Focus Opportunity



Our thematic building blocks – your selection

Core

The familiar and successful investment strategy of Swiss Life Premium Delegate is deployed in the core investment. The broadly diversified, global investment strategy is managed by Swiss Life Wealth Managers using a risk-based, active approach and helps to diversify the overall investment.

Focus on Swissness

With Swissness you invest in domestic enterprise and enjoy the following advantages:

- Innovative, export-oriented Swiss economy
- Advantageous location thanks to stable framework conditions, transparency and high standards
- Invest in known, successful Swiss companies through fund investments

Swissness contains investment funds that invest in equities, bonds, money market investments and real estate denominated in Swiss francs.

Focus on opportunity

Opportunity contains investment funds that are intended to generate a more attractive and risk-appropriate return from the perspective of the asset manager Swiss Life Wealth Managers. The composition of the portfolio may vary over time depending on the market situation and the selection of suitable investment funds. The asset manager evaluates the selection on a regular basis and adjusts the portfolio accordingly.

Focus on the environment

Environment contains investment funds that pursue ambitious and measurable sustainable investment targets in addition to financial targets and aim to make a positive contribution to the common good. Investment Funds with an investment focus on the environmental aspect are selected for this theme (e.g. climate change, biodiversity or bonds that finance environmentally friendly projects).

The investment fund selection is based on three main criteria:

- i) meeting the minimum ESG-related criteria
- ii) demonstrating a measurable positive impact in practice and
- iii) quality in terms of return and risk.

Despite its focus on the environmental theme, the portfolio is broadly diversified and can consist of investment funds that invest in equities and bonds from this area as well as money market funds, mixed funds and real estate funds.

You will find more detailed information on the core investment and the three investment themes in our information sheets.

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Facts and figures

The offer

Type	Asset management mandate consisting of core investment and choice of three investment themes
Suitability	People aged 18 and over and domiciled in Switzerland
Reference currency	CHF
Account and custody account management	Lienhardt & Partner Private Bank Zurich AG
Saving types	Single premium, regular deposits
Minimum deposit	CHF 250 000 with the stipulation of increasing to CHF 500 000 within three years
Deposits and withdrawals	Can be transacted or issued at any time
Purchase/sale of fund units	According to applicable (dis-)investment rhythm
Account closure	The fund account can be closed free of charge at any time
Taxes	The value of the fund units is subject to cantonal wealth tax, fund yields are subject to income tax. Net capital gains from private assets are tax free.
Investment instruments	Actively managed investment funds of Swiss Life and highly regarded third-party fund companies
Investment strategies	Choice of four investment strategies: Income, Balanced, Growth, Equity
Asset manager	Swiss Life Wealth Management Ltd
Rebalancing	Can be selected: <ul style="list-style-type: none"> • 1 × a year • At customer's request, max. 1 × per month
Support services	<ul style="list-style-type: none"> • Comprehensive initial consultation – based on your personal circumstances and your objectives • Determination of your individual investment and risk profile • Personal support



What's next? Answers to your questions

Asset management mandates can be hard to explain, we understand that. What's more, you need personal advice relating to your specific circumstances. Feel free to contact us. You can find full information on Swiss Life Premium Delegate Prime on our website at: www.swisslife.ch/en/premiumdelegateprime



If you have any questions contact your advisor or make an appointment for a consultation at: www.swisslife.ch/en/premiumdelegateprime



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