

Payout plan – *Swiss Life Premium PayoutPlan*

Would you like to receive regular payouts from your assets to realise your goals and wishes? Is it important to you to have access to your capital at any time, in case you are planning a major acquisition? Swiss Life Premium PayoutPlan makes both of these possible.

Challenge and solution

Would you like to invest your money longer term and take advantage of earnings opportunities on the capital market? And would you like to make regular withdrawals at the same time? Then Swiss Life Premium PayoutPlan is the right solution for you.

This is how it works

You invest a one-time amount in the Swiss Life Premium PayoutPlan. That amount is placed in a security-oriented and a return-oriented investment and paid out in accordance with your instructions. You determine the payout amount, its frequency and the duration yourself.

- ***Security-oriented investment:*** this investment is broadly diversified and stability-oriented with a focus on low fluctuations. It consists of an income-strategy fund. The regular payouts are made from the security-oriented investment.
- ***Return-oriented investment:*** the investment consists of several equity funds from various providers invested in global equities. They have a longer-term investment horizon and are intended to generate an additional return.

Depending on your personal risk profile, you can choose from two investment strategies, Balanced and Growth. The percentage split between the security-oriented and return-oriented investments depends on which investment strategy you select.

Automatic reallocations

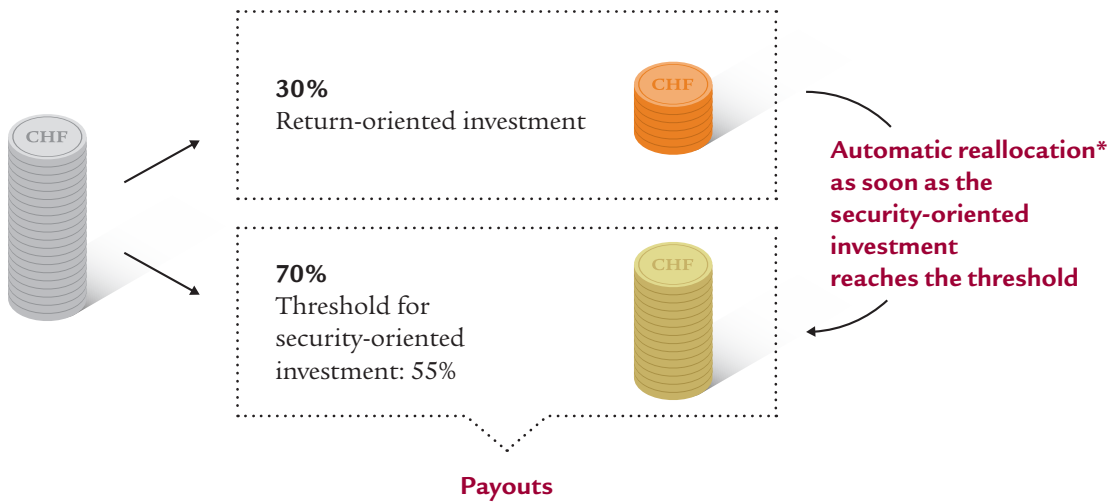
Automatic reallocations are performed between the two investment vehicles.

The payouts are made from the security-oriented investment, since it is subject to lower fluctuations and is to finance the payouts. As a result, the percentage split of the security-oriented investment diminishes over time.

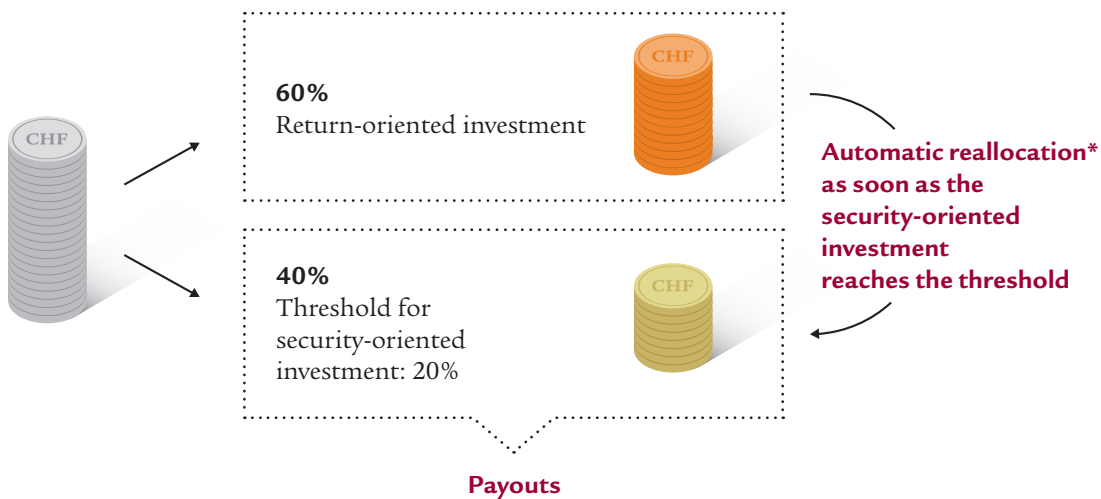
As soon as the security-oriented investment has fallen to a given percentage (threshold), the composition of the fund portfolio is returned to the defined start allocation. An automatic reallocation is performed from the return-oriented to the security-oriented investment, so there is money available for the next payouts. With the remainder of the money you continue to participate directly in the capital market and enjoy attractive potential returns.

As soon as the total value of the fund portfolio is expected to suffice for payouts for a maximum of two years, the total value amount of the fund portfolio is reallocated to the security-oriented investment. This further reduces the value fluctuations towards the end of the term while increasing the stability of the investment.

Initial allocation of investments with the Balanced investment strategy



Initial allocation of investments with the Growth investment strategy



Security-oriented investment: Swiss Life Funds (CH) – Portfolio Global Income / ISIN CH0469808114

Return-oriented investment: Pictet – Global Megatrend Selection / ISIN LU1966752302; Aberdeen Global – World Equity Fund / ISIN LU1970471519; Swiss Life Funds (LUX) Equity Global / ISIN LU1984484516

**The payouts are made exclusively from the security-oriented investment, which is why their share of the total value diminishes over time. As soon as the defined threshold is reached, an automatic reallocation restores the initial allocation.*

How you benefit

- **Optimal mix of stability and return potential:** Your money is invested in two ways: with a security orientation for incremental use, and a long-term return orientation for future payouts.
- **Superlative investment skill thanks to the longstanding expertise of Swiss Life Asset Managers:** Swiss Life Asset Managers selects the first-class fund investments, including proprietary Swiss Life funds, according to clearly defined criteria, and subjects them to active monitoring.

Swiss Life Asset Managers has proven investment expertise – going back over 160 years.

- **The invested capital is fully available at all times:** You enjoy total flexibility since you can withdraw the capital, or make additional payments, at any time. You can also determine the amount and frequency of payouts, or defer them, whenever you like.

Facts and figures

What we offer

<i>Product type</i>	Fund-based payout plan
<i>Suitability</i>	For those who want to invest their money long term and would like to make regular withdrawals.
<i>Reference currency</i>	CHF
<i>Account and custody account management</i>	Lienhardt & Partner Privatbank Zürich AG
<i>Saving and dissaving form</i>	One-time deposit (additional payments possible at any time), regular payouts
<i>Minimum investment</i>	CHF 100 000.-
<i>Payout schedule</i>	Monthly, quarterly, half-yearly, yearly
<i>Term</i>	Recommended minimum term: 15 years
<i>Taxes</i>	The value of the fund units is subject to cantonal wealth tax. Fund yields are subject to Income tax. Net capital gains are tax exempt.
<i>Investment instruments</i>	Actively managed investment funds
<i>Investment strategies</i>	Two investment strategies: Balanced, Growth
<i>Fees and commissions</i>	See Swiss Life Premium PayoutPlan fees and commissions sheet

The benefits

<i>Advisory and support services</i>	<ul style="list-style-type: none">• Personal advice and customer service• Determination of your individual investment and risk profile
<i>Reports</i>	<ul style="list-style-type: none">• Around-the-clock online access to information on your investments and current performance• Annual detailed overview of asset and value development as well as tax statement

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