



SwissLife

Invest according to your preferences – *Swiss Life Premium Preference*

Compiled and monitored by investment specialists: relevant investment themes, which you can select entirely according to your own preference.

You would like ...

- to receive an adequate return on your savings.
- the professionals to manage your savings but invest according to your preferences at the same time.
- attractive investment opportunities, even for smaller amounts.

With Swiss Life Premium Preference ...

- you can benefit from an adequate return even when interest rates are low.
- you can invest in one of six relevant investment themes suitable for your personal risk profile.
- your money is professionally managed by investment specialists and invested in attractive investment funds from Swiss Life and well-known third-party fund companies.
- you can switch at any time between the four investment strategies and six investment themes.
- you have transparency regarding your costs thanks to an annual flat fee.

Asset management with attractive funds

With Swiss Life Premium Preference, your money is professionally managed and invested in funds. You have a choice of six investment themes. About half the portfolio is comprised of funds related to the selected investment theme, with the other half made up of a core investment consisting of well-diversified strategy funds. Thanks to this distribution the portfolio is broad based and robust. Each investment theme is available for the four investment strategies Income, Balanced, Growth and Equity.

The thematic investment

Global

Investment funds focusing on equities, bonds and real estate – globally: you benefit from an excellent risk and return distribution thanks to a broad-based and efficient portfolio.

Swissness

Investment funds focusing on Swiss equities, bonds and real estate: they offer more security and transparency.

Swiss Life

Investment funds managed by Swiss Life Asset Managers: take advantage of the many years of experience of Swiss Life Asset Managers as a fund management company and manager of investment funds and benefit from stable returns over the long term.

Sustainability

Funds that adopt a sustainability approach include environmental, social and governance (ESG) criteria when selecting securities. This should pay off in the longer term.

Dividend

Investment fund focusing on high equity dividends and bond coupons: in today's low interest rate environment, investments with distributions are attractive. They offer lucrative earnings opportunities.

Trends

Investment funds focusing on trends and developments affecting all areas of life: this allows you to invest in companies that will benefit from current and future trends.

Basic investment



Thematic investment

Facts and figures

What we offer

Type

Fund account/custody account with asset management and theme selection

Suitability

People aged 18 and over and domiciled in Switzerland

Reference currency

CHF

Account and custody account management

Lienhardt & Partner Privatbank
Zürich AG

Saving and dissaving types

Regular deposits, one-off investment, withdrawal plan

Minimum deposit

- CHF 1000 as one-off investment
- CHF 100 for regular deposits
- CHF 20 000 for withdrawal plan

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.

Taxes

The value of the fund units is subject to cantonal wealth tax, based on your life situation and your goals. Fund yields are subject to income tax. Net capital gains from private assets are tax exempt.

Investment instruments

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

Annual rebalancing

Ensures compliance with the investment strategy stipulated by you regarding the percentage shares of the funds in your fund portfolio.

Fees and costs

See list of fees Swiss Life Premium Preference

The benefits

Support services

- Comprehensive initial consultation on request – based on your personal circumstances and your objectives
- Determination of individual investment and risk profile
- Personal support

Reports

- Round-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
- End-of-year report

What are the next steps? Answers to your questions

Pension solutions can be hard to explain, we understand that. What's more, you need personal advice relating to your specific circumstances. Please contact us. You can find all information on our **Swiss Life Premium Preference** product on our website at: www.swisslife.ch/en/premiumpreference



Contact your advisor or make an appointment for a consultation at www.swisslife.ch/en/premiumpreference

In the event of any disputes in connection with this investment solution, you may initiate an independent mediation procedure with the Ombudsman. Swiss Life Wealth Management Ltd is affiliated to the Verein Ombudsstelle Finanzdienstleister (OFD), Bleicherweg 10, 8002 Zurich.

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