

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

*Formed and monitored by investment specialists:
Relevant investment themes which you can select entirely
according to your own preferences.*

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
- to receive optimum investment proposals 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
- you receive valuable, optimally diversified investment proposals subject to continuous monitoring
- you can switch between the four investment strategies and investment themes at any time
- you have transparency regarding your costs thanks to an annual flat fee.

Composition of the portfolio

With Swiss Life Premium Preference you invest in a professionally compiled and monitored fund portfolio. You have a choice of six investment themes. The fund portfolio is compiled half of funds of the selected investment theme and half 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 investment themes

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 security and transparency.

Swiss Life

Investment funds managed by Swiss Life Asset Managers: make use of the long-standing expertise of Swiss Life Asset Managers as an asset manager and benefit from stable returns in the long term.

Sustainability

Funds with a sustainability approach: investing sustainably in long-term oriented values pays off in the long run.

Dividend

Investment funds focusing on high dividends and distributions: securities with high distributions are very sought after in today's low interest environment. They combine high stability with lucrative earnings opportunities.

Trends

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

Facts and figures

What we offer

Type

Fund account/custody account with 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 for one-off investment
- CHF 100 for regular deposits
- CHF 20 000 for withdrawal plan

Deposits and withdrawals

Possible at any time (purchase/sale of fund units at least once a week)

Account closure

The fund account can be closed free of charge.

Taxes

The value of the fund units is subject to cantonal wealth tax, fund yields are subject to income tax. 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

Fund selection

Swiss Life has delegated fund selection to Swiss Life Asset Managers.

Annual rebalancing

Ensures the upholding of the percentage shares of the funds in your fund portfolio in accordance with your investment strategy.

Fees and commissions

See Swiss Life Premium Preference fees and commissions sheet

The benefits

Advisory and support services

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

Reports

- 24/7 online access to information on all aspects of your investments and their daily performance
- Annual detailed overview of asset and value development as well as tax statement
- End-of-year report

What's next? 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/premiumpreference



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

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

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