

# Fund-linked life insurance

## Swiss Life Premium Vitality Uno

*Fund-linked savings offering potential returns and risk protection*

### The product

Swiss Life Premium Vitality Uno is a fund-linked non-tax-qualified life insurance product (pillar 3b) with attractive potential returns, financed by periodic premiums. You also have the option of a guaranteed lump-sum death benefit or a waiver of premium for disability. (Guaranteed lump-sum death benefit: the amount of the lump-sum death benefit is guaranteed and is independent of the value of the fund units.) Additional insurance cover is also available.

### The recommendation

Swiss Life Premium Vitality Uno is the right choice for you if you are a return-oriented saver and wish to protect your family or other designated beneficiaries.

### The benefits

- **Potential returns:** Thanks to the investment of your net savings premium in one or more investment funds, you are able to participate in capital market developments and enjoy attractive returns in the event of positive fund performance.
- **Fund selection:** You can choose from a first-class offering of investment funds.

- **Financial protection:** You can conclude various cover options – individually or in combination:
  - In the event of disability, Swiss Life pays out the contractual annuity. Swiss Life also takes over premium payments for you so that you always achieve your savings target.
  - In the event of death, you protect your family or other designated beneficiaries.
- **Optional exit management:** By gradually reallocating your fund assets to a low-risk investment at the end of the term, your investment risk is reduced and you are protected from negative market movements. This service is provided free of charge.

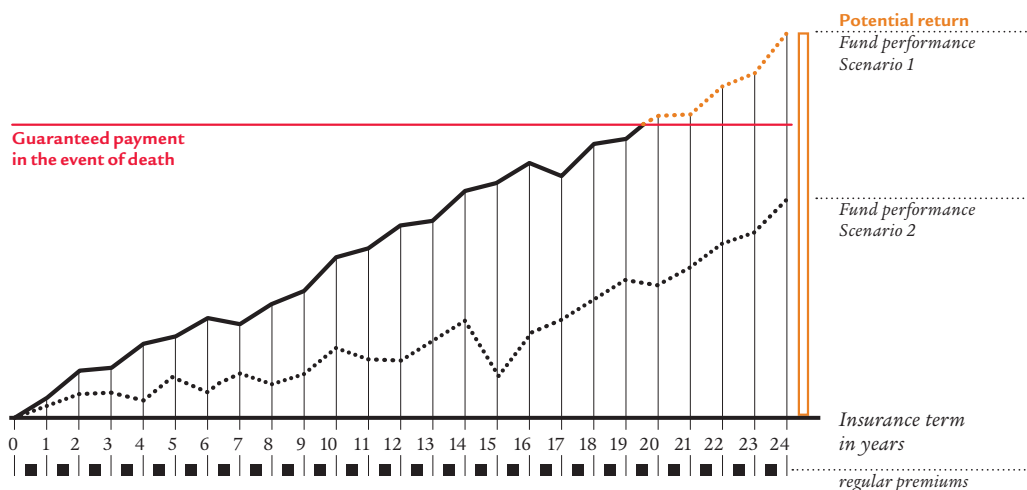
### How it works

Swiss Life invests monthly on your behalf in your selected investment funds. You can put together your fund investment yourself and adapt it as required. You receive information on the performance of the fund investment on an annual basis. At the end of the contract, Swiss Life pays out the full fund assets to you.

[www.swisslife.ch/en/premiumvitalityuno](http://www.swisslife.ch/en/premiumvitalityuno)

### Graphical representation of Swiss Life Premium Vitality Uno

Option with guaranteed lump-sum death benefit



## Facts and figures at a glance

### Offer

Type of insurance	Fund-linked non-tax-qualified life insurance (pillar 3b)
Financing	Monthly premiums in CHF, minimum CHF 100
Risk protection	Risk protection can be adapted at any time during the insurance term
Investment form	Selection of investment funds (see separate information sheet)
Taxes	During the policy term: wealth tax on the surrender value (only cantonal) In the event of survival: no income tax In the event of death: no income tax (inheritance tax depending on canton)

### Timeframe

Entry age	No min. entry age, max. 59–70 years (depending on selected insurance cover)
Minimum final age	18 years
Maximum final age	Max. 80 years (depending on selected insurance cover)
Term	Min. 10 years, max. 50 years

### Benefits

In the event of survival	Fund assets
In the event of death	Fund assets; provided at least the guaranteed lump-sum death benefit is insured (Death: if the fund assets are above the guaranteed benefit, the fund assets are paid out. At least the guaranteed lump-sum death benefit.)

### Options

Investment switch	Free switch of fund investment possible at any time
Waiver of premium	Possible; mandatory if no death cover
Disability annuity	Possible
Lump-sum death benefit	Possible; mandatory if no waiver of premium
Beneficiary designation	Freely selectable
Policy loan	Possible
Pledging and assignment	Both possible
Exit management	By gradually reallocating your fund assets to a low-risk investment at the end of the term, your investment risk is reduced and you are protected from negative market movements. This service is provided free of charge.



### Further information and individual advice

Are you interested in Swiss Life Premium Vitality Uno? Which funds suit your investor profile? What insurance coverage corresponds to your individual circumstances? Your advisor will be happy to give you the answers.



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- [www.swisslife.ch/en/premiumvitalityuno](http://www.swisslife.ch/en/premiumvitalityuno)

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