

# Swiss Life Champion Advance

## Challenge and solution

Are you looking for an attractive investment opportunity with the security of a life insurance policy? Swiss Life Champion Advance combines earnings opportunities with Swiss Life guarantees.

## This is how it works

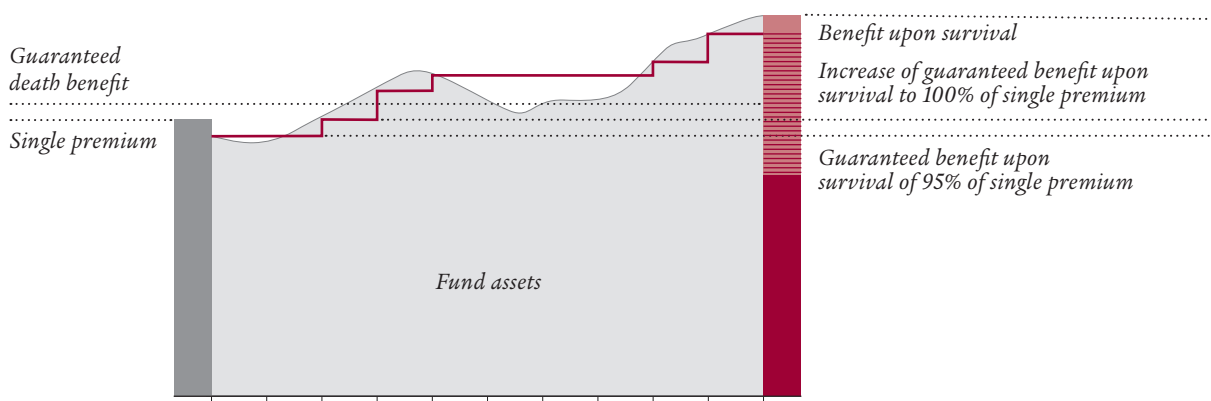
Swiss Life Champion Advance is a unit-linked life insurance product. Your money is invested in a Swiss Life fund portfolio.

You receive a guaranteed benefit upon survival of 95% on your single premium at the start of the contract. If the fund assets reach at least 100% of the single premium on an annual effective date, the guarantee also rises to at least 100%. The guarantee increases further in 5% increments if the fund assets are at least 5%, 10%, 15% etc. above the single premium. Once achieved, the guaranteed benefit upon survival can therefore rise or remain the same but will never fall.

## Your advantages

- **Earnings opportunities:** The professional management of the fund portfolio by Swiss Life Asset Managers opens up attractive earnings opportunities.
- **Guarantees:** You initially have a guaranteed benefit upon survival of 95% on your single premium that rises if the fund portfolio performs positively.
- **Tax advantages:** All income during the term of the contract is tax-exempt if you meet the minimum requirements (for investors domiciled in Switzerland).
- **No medical examination**
- You enjoy other insurance benefits, such as **a guaranteed death benefit, free designation of beneficiaries and inheritance privileges.**

## Graphical representation of Swiss Life Champion Advance



# Facts and figures

## Opportunities

### *Broad diversification*

- Approx. 60% bonds with high credit rating
- Approx. 40% globally diversified equities with focus on Switzerland

Investments in foreign currencies currency-hedged in Swiss francs

## Risks

The insurance benefits depend on the performance of the fund investments. Despite the principle of risk spreading, the following risks in particular are connected with the fund investments: price and interest rate changes, credit standing and general market risks.

## Offer

### *Type of insurance*

Unit-linked life insurance with guaranteed benefit upon survival and death benefit.

### *Financing*

- Single premium
- Minimum premium CHF 100 000

### *Medical examination*

- Not applicable for risk sums of CHF 200 000 or less
- There is limited insurance cover in the event of the policyholder's death as a result of illness during a waiting period of three years.

## Options

### *Beneficiary designation*

Free choice

### *Loans*

Possible

## Benefits

### *Insured benefits*

- Guaranteed endowment sum: 95% of the single premium; may increase further in 5% increments if the fund performs well.
- Guaranteed lump-sum death benefit

### *Tax advantages*

- Payout at expiry is exempt from income tax, provided:
  - the contract expires after the age of 60.
  - the contract was concluded before the age of 66 for a minimum term of ten years.
  - the insured person and the policyholder are the same.
- During the contract term: only wealth tax on the surrender value (at cantonal level only).
- In the event of death: no income tax, inheritance tax possible according to policyholder's canton of residence.

### *Additional advantages*

- The inheritance privileges offer security and protection.
- Your entitlements are always fully protected by the tied assets which Swiss Life Liechtenstein is required to set aside by law. These are subject to strict controls by the Financial Market Authority Liechtenstein (FMA).



## Further information and individual advice

*Are you interested in Swiss Life Champion Advance? Your advisor will be happy to help.*

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[www.swisslife.ch/championadvance](http://www.swisslife.ch/championadvance)

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