

Financial security for your surviving dependants – *Swiss Life Tree*

Would you like security against the financial consequences of death? Swiss Life Tree whole life insurance cover enables you to plan with self-determination for your surviving dependants to remain free from financial woes following misfortune.

Challenge and solution

Not everything in life can be planned. That is why many of us find it a challenge to decide what is to happen after our death. Can your partner remain in your home, even after retirement? Where will the money come from for your business partner to continue running the company? How can you be sure not to leave your survivors with debts?

When the unexpected occurs, it tends to wreak havoc with all of our plans. Swiss Life Tree offers financial security in the event of death.

This is how it works

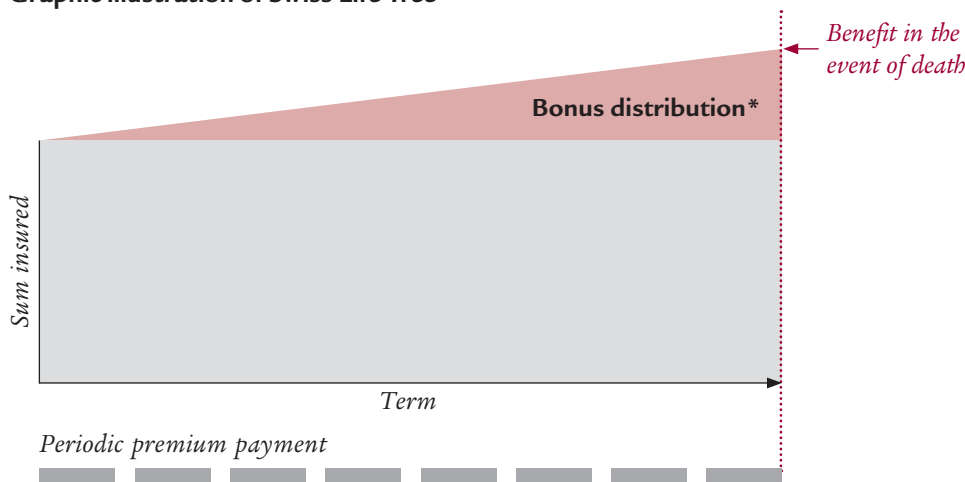
With Swiss Life Tree, you determine the amount of the lump-sum death benefit at the start of the contract.

In the event of death, Swiss Life will pay out the insurance benefit to the persons you have designated as your beneficiaries. Term life insurance has no fixed policy term, which means you enjoy whole life insurance cover.

How you benefit

- **Security:** You secure your family or other beneficiaries designated by you from the financial consequences of death.
- **Whole life insurance cover:** You enjoy death cover your whole life long.
- **Immediately available:** As soon as you have paid the first premium, your beneficiaries become eligible for direct payment of the entire lump-sum death benefit in the event of your death.

Graphic illustration of Swiss Life Tree



*The bonus distributions cannot be guaranteed.

Facts and figures

What we offer

Type of insurance

Whole life insurance cover in non tax-qualified provisions (pillar 3b) with guaranteed lump-sum death benefit.

The benefits

Your benefits in the event of death

Guaranteed capital in the event of death

Options to extend

Waiver of premium in the event of disability

Taxes in the event of death

- No income tax
 - Depending on canton: inheritance tax after deduction of AHV allowance, which depends on degree of relatedness.
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The opportunities

Payments

Periodic premium payment (on a monthly, quarterly, semi-annual or annual basis)

Pledging and assignment

Possible

Beneficiary designation

The beneficiaries may be freely chosen in pillar 3b

“Look after yourself.”

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 the information on our *Swiss Life Tree* product on our website at: www.swisslife.ch/tree



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

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