

# Unit-linked life insurance

## Swiss Life Vitality

*Unit-linked investments offering potential yields and risk protection*

### The product

Swiss Life Vitality is a unit-linked, non-tax-qualified life insurance product (Pillar 3b) financed with a single premium with attractive yield opportunities and guaranteed lump-sum death benefit.

### The recommendation

Swiss Life Vitality is the right choice for you if you want a yield-oriented approach to investing your money in Pillar 3b and at the same time you want to safeguard your family or another designated beneficiary with a 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.

### The benefits

- **Yield opportunities:** Thanks to the investment of your net savings premium in one or more investment funds you 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 offer of investment funds.
- **Financial protection:** You safeguard your family or another designated beneficiary financially through a guaranteed lump-sum death benefit.
- **Optional entry and departure management:** By staggering the fund purchases and sales, the risk of your net savings premium being invested when the price is at its highest or your fund units being sold at the end of the contract when the price is at its lowest is minimised. This service is free of charge for you.

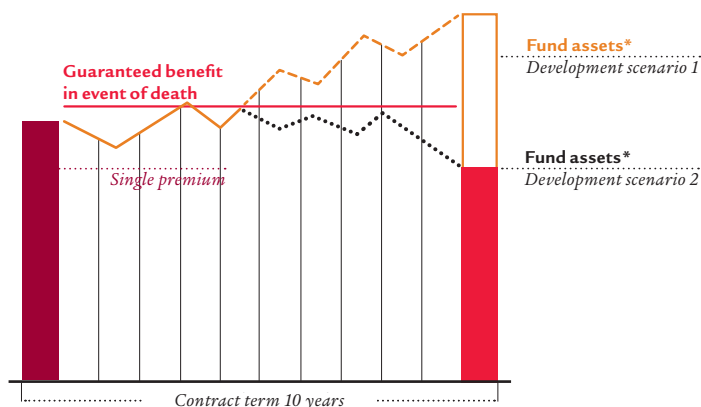
### The functional principle

Swiss Life invests on your behalf in the investment fund(s) that you have selected. At your request the money is staggered via entry management over the course of a year and therefore invested at different times. You receive information on the performance of the fund on an annual basis. At the end of the contract Swiss Life pays out the full fund assets to you.

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

### Graphic illustration of Swiss Life Vitality

10-year contract term with two different scenarios for fund development



\*Fund assets at maturity = survival benefit

## In a nutshell: Facts and figures

### The offer

Type of insurance	Unit linked non-tax-qualified life insurance (Pillar 3b)
Financing	Single premium in CHF, at least CHF 20 000 (plus stamp duty)
Investment form	Selection of investment funds (see separate information sheet)
Tax	<ul style="list-style-type: none"><li>• Stamp duty 2.5% of the single premium</li><li>• Payment tax exempt, if the contract maturity date is after the 60<sup>th</sup> year of age and the contract was concluded before the 66<sup>th</sup> year of age</li><li>• During the term of the contract the redemption value is subject to wealth tax (only cantonal)</li><li>• In the event of death: no income tax (inheritance tax depending on canton)</li></ul>

### The time frame

Entry age	Minimum entry age at start of contract: none Maximum entry age at start of contract: 70 years
Final age	Minimum final age at end of contract: 10 years Maximum final age at end of contract: 80 years
Minimum term	10 years, maximum: 50 years

### The benefits

In the event of survival	Fund assets
In the event of death	Fund assets, guaranteed lump-sum death benefit at least (In the event of death: If the fund value is above the guaranteed benefit, the fund value is paid out. At least the guaranteed lump-sum death benefit)

### The options

Switch investment	Possible to switch fund investment at any time and free of charge
Beneficiary	According to your choice
Policy loan	Possible
Pledge and assignment	Possible
Entry and departure management	Possible



#### Further information and an individual advisory service

Would you like to know more about Swiss Life Vitality? Which funds match your investment profile? Your advisor will be happy to give you the answers.



- Swiss Life Ltd, General-Guisan-Quai 40, P.O. Box, 8022 Zurich, telephone 0800 378 378
- [www.swisslife.ch/vitality](http://www.swisslife.ch/vitality)