

Swiss Life FlexSave Uno

Savings with a guarantee

*Would you like both guaranteed benefits and potential returns?
Swiss Life FlexSave Uno offers you both.*

Your challenge – our solution

With Swiss Life FlexSave Uno you can look forward today to a guaranteed minimum payout in the future. Furthermore, in good stock market years you will make gains through participation in the index basket comprising renowned indices.

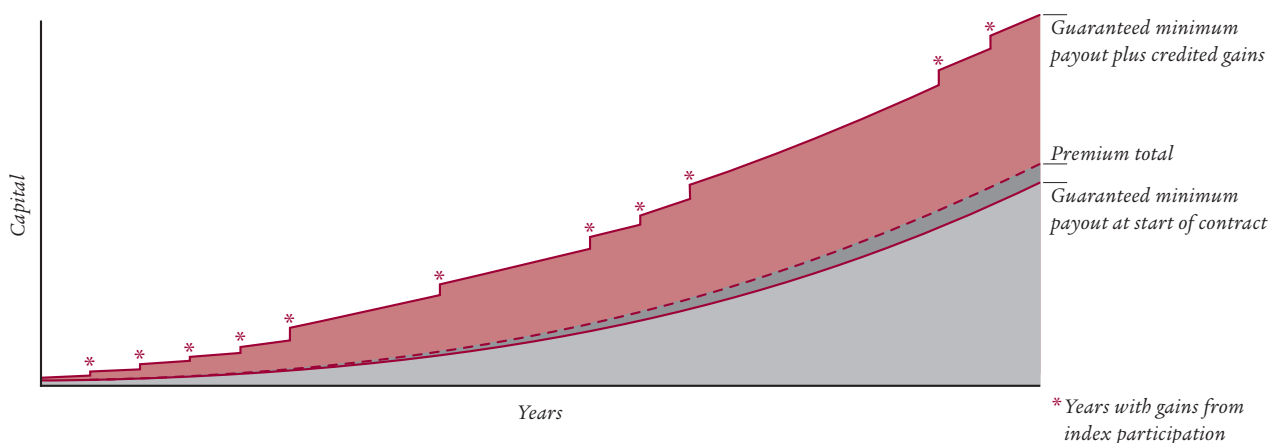
This is how it works

The gains from the index participation are credited to the insurance contract each year, increasing the guaranteed minimum payout on inception of the contract. The “Reinvestment of participation gains” offers you the option of increasing your potential returns. Years with negative index performance have no impact on the guaranteed minimum payout.

Your advantages

- **Security:** guaranteed minimum payout on contract maturity, which can gradually increase through participation gains
- **Potential returns:** participation in the positive performance of the index basket. The “Reinvestment of participation gains” option increases the potential returns.
- **Financial protection:** protect yourself, your family or those close to you with a choice of benefits from financial difficulties due to illness, accident or death.
- **Tax advantages:** in pillar 3b, earnings during the contract term and the payout at the end of the contract are exempt from income tax.
- **Flexibility:** Adjustment of risk coverage possible, premium interruption is possible if necessary.

Sample representation of Swiss Life FlexSave Uno



Facts and figures

What we offer

Type of insurance

Swiss Life FlexSave Uno: traditional savings insurance with guaranteed benefits in the event of survival and in the event of death and index participation with non-qualified provisions (pillar 3b).

Financing

Premiums are payable annually, semi-annually, quarterly or monthly.

Index participation

The index participation is made possible through an interest bonus periodically credited to the insurance contract when applicable. This interest bonus is not guaranteed. There may be years without an interest bonus and thus years without index participation. If the performance of the index participation is not positive, the interest bonus used that year for the index participation is lost. The optional reinvestment of participation gains can increase potential participation gains in the following year. In the event of the negative performance of the index participation, however, the reinvested amount may be lost.

The benefits

Benefits

- Guaranteed minimum payout at the end of the contract. Index gains increase the guaranteed payout at the start of the contract.
- In the event of your death, your family receives a guaranteed payout. Various guarantee levels can be selected.
- If you are unable to work, Swiss Life pays the premiums for you (if insured).

Optional benefits

- Additional payout in the event of death
- Disability income

Risks

The benefits in the event of survival guaranteed at inception of the contract being lower than the sum of the premiums due. Earnings from the index participation increase the guaranteed benefits by the expiry date. However, if the accumulated participation gains prove inadequate over the contract term due to unsatisfactory index performance, the insured benefits may be lower than the sum of the premiums on expiry.

The options

Suspension of premium payments

Possible after five years

Loan

Possible

Prepayment and pledging

Possible

Beneficiaries

Freely selectable

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 information on our *Swiss Life FlexSave Uno* product on our website at www.swisslife.ch/en/flexsaveuno



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

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