

Swiss Life FlexSave Uno

Savings with a guarantee

Do you want guaranteed benefits without completely forgoing potential returns at the same time? 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.

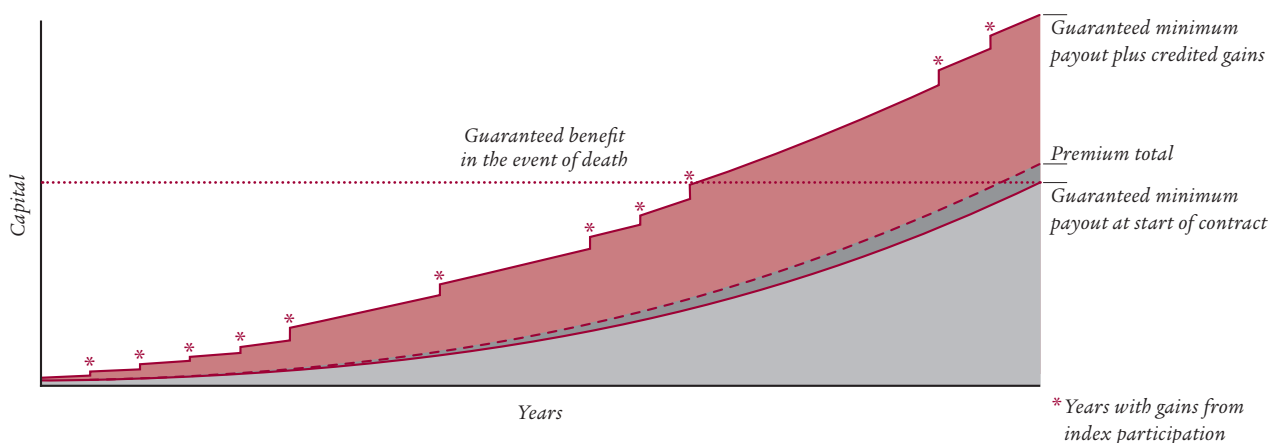
This is how it works

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 “Reinvest 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 “Reinvest participation gains” option increases the potential returns.
- **Financial protection:** guaranteed lump-sum death benefit and waiver of premium in the event of disability
- **Flexibility:** option of interruption of premium payments
- **Optional benefits:** additional protection with optional benefits in the event of disability and death
- **Tax advantages:** you enjoy various tax advantages in Pillar 3b.

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. The payout guaranteed from the start of the insurance may be increased annually by accumulated index gains and bonuses.
- In the event of your death, your family receives a guaranteed payout. The lump-sum death benefit guaranteed from the start of the insurance may be increased annually by accumulated index gains and bonuses.
- Waiver of premiums in the event of disability

Optional benefits

- Additional payout in the event of death
- Disability income
- Complete option: increase the risk protection within the limit of the extension guarantee without a new medical examination; special terms on Swiss Life fixed-rate mortgages.

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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