



SwissLife



Swiss Life
FlexSave Invest

Guarantee and attractive
earnings opportunity

Benefit from a
modern life and
pensions solution
with *guaranteed*
benefits and
attractive earnings
opportunity

Save for the future with a guarantee and attractive earnings opportunity

Are you looking for a good earnings opportunity?
Is security a priority for you and do you not want to have to worry about share price performance?

The innovative life and pensions solution Swiss Life FlexSave Invest offers you all this. The payout at expiry is guaranteed. Furthermore, in good stock market years you will make gains through participation in the Index-Basket comprising renowned indices.

And, most importantly, the gains made through participation in the indices are protected each year and are never lost – even in bad stock market years.

Swiss Life FlexSave Invest is therefore excellently suited as a one-off investment for your financial security in retirement. And it can also be used for investing your existing pillar 3a funds.

Your advantages at a glance

- Guaranteed minimum payout on expiry
- Participation in positive performance of the Index-Basket – with no risk of loss
- Increase in payout on expiry thanks to annual protection of gains made
- Guaranteed lump sum death benefit
- Tax benefits during the term and on expiry
- Ideal investment also for existing pillar 3a savings

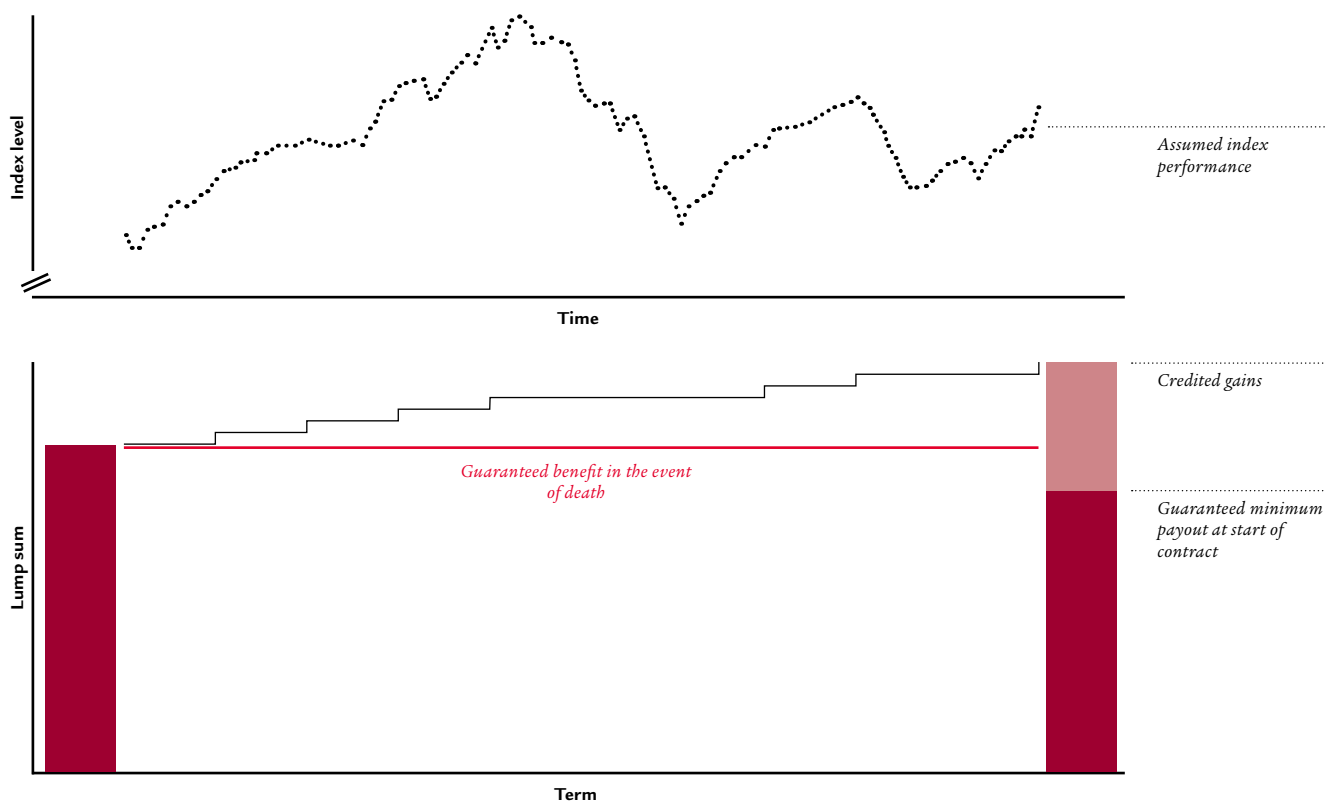


Facts and figures at a glance:

Offer

Type of insurance	Swiss Life FlexSave Invest is a traditional life insurance product with index participation in either pillar 3a or pillar 3b
Your premiums	One-off premium in CHF

Sample representation of Swiss Life FlexSave Invest



In addition to the guaranteed endowment sum you will receive all the accumulated index gains and bonuses. Gains are never lost.

Your benefits

In the event of survival	Guaranteed endowment sum plus accumulated participation gains and bonuses
In the event of death	Guaranteed lump sum death benefit plus accumulated participation gains and bonuses

Your options

Loans	Possible in pillar 3b
Beneficiaries	Pillar 3b: at your discretion Pillar 3a: set by law
Prepayment	Possible in pillar 3a
Pledging	Possible (restricted by law in pillar 3a)
Supplementary payments	Not possible

Your advantages

Tax advantages	<p>Pillar 3a:</p> <ul style="list-style-type: none"> • All pillar 3a savings and income are exempt from taxation throughout the contract term. • Upon payout the lump sum is treated separately from other income and taxed at a reduced rate. <p>Pillar 3b:</p> <ul style="list-style-type: none"> • Payout at expiry is exempt from income tax provided the contract expires after the age of 60 and is concluded before the age of 66. • 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 according to policyholder's canton of residence)
Additional benefits	<ul style="list-style-type: none"> • Inheritance and bankruptcy privileges • Guaranteed benefits also on surrender • Your entitlements are always fully protected by the tied assets which Swiss Life is required to set aside by law. These are subject to strict controls by the Swiss Financial Market Supervisory Authority FINMA.



Further information and individual advisory service

Are you interested in Swiss Life FlexSave Invest? Do you have any questions or would you like further information? Your advisor will be happy to take your call.

Alternatively, visit www.swisslife.ch/flexsaveinvest.

Have you already asked yourself these questions?

- Have I made sufficient provision for my retirement?
- Should I work until the normal retirement age or can I retire earlier?
- How much income will I receive in the event of disability?
- How can I save on tax?
- Which life and pensions solution is the right one for me?
- Who should inherit my estate?
- Can I afford my dream home?
- Can I optimise my health insurance?

We would be happy to support you in finding the answers and the right solutions. Just get in touch.

The future starts here.

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