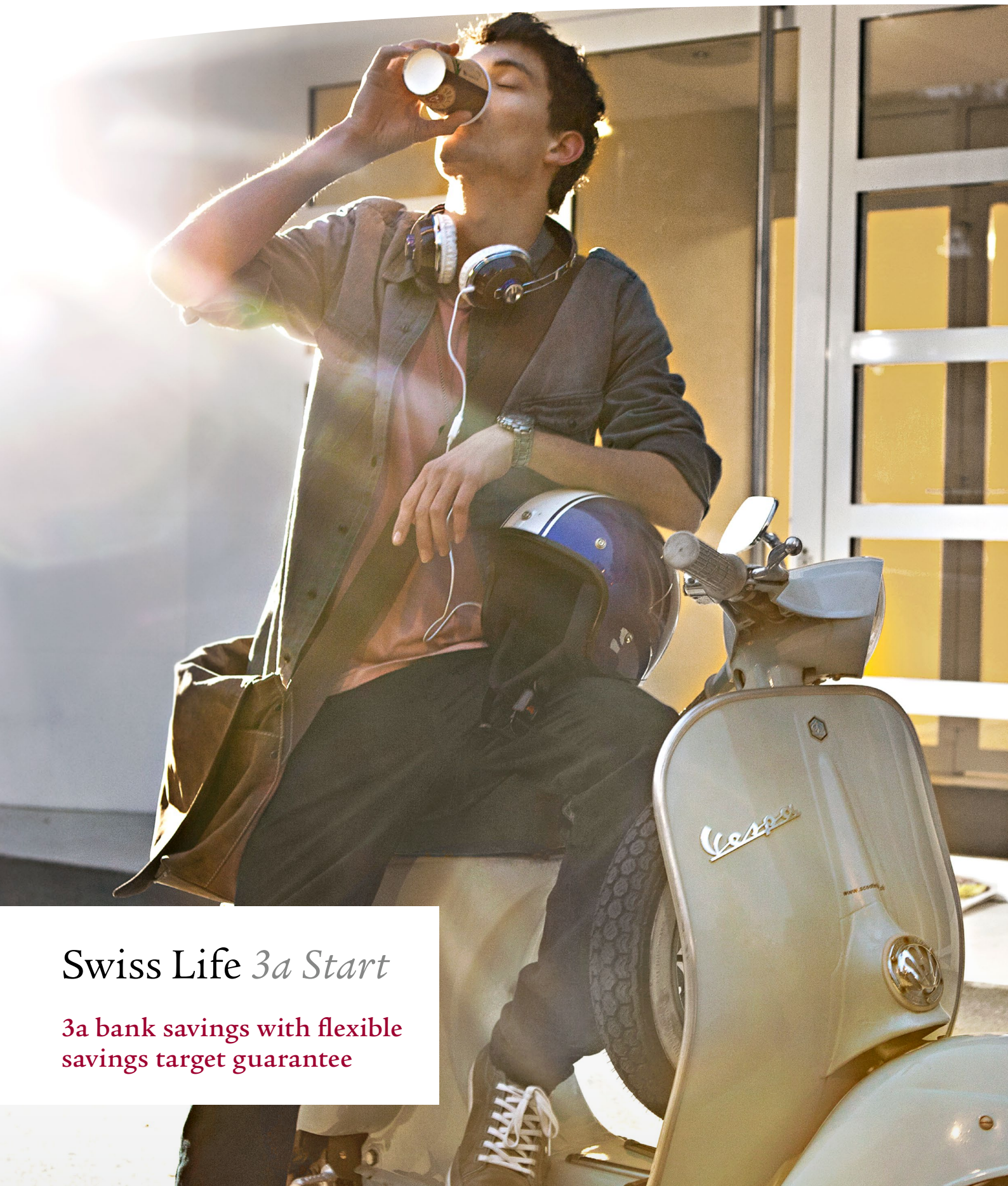




SwissLife



Swiss Life *3a Start*

**3a bank savings with flexible
savings target guarantee**

Combine
your *pillar 3a*
bank savings with
a *flexible savings*
target guarantee.

Combine *pillar 3a bank savings* with a *flexible savings target guarantee*

Do you want to save on taxes and at the same time provide for your retirement? And yet remain flexible in terms of when and how much you want to pay in?

Swiss Life 3a Start combines bank savings in pillar 3a with a flexible savings target guarantee. You decide how much of your payments go into a 3a account and how much into securities. You can also include flexible risk insurance. You thus combine the security of an interest-bearing account with the earnings potential of securities and the advantages of a risk insurance policy.

Your advantages at a glance

- Save on taxes: You can deduct your contributions from your taxable income. The capital is taxed at a reduced rate when it is paid out.
- Determine your contributions yourself: You decide when you want to pay in and how much.
- Combine as you wish: You select how to allocate your payments between a safekeeping account and an account. You can change this at any time.
- Flexible provision: You can include, exclude, increase or reduce a savings target guarantee according to your needs.

- 3a bank savings with tax benefits
- Choose how to combine securities with a bank account
- Flexible savings target guarantee



Swiss Life 3a Start – in a nutshell:



3a Pension savings account/custody account

- 3a bank account and/or custody account
- Choice of payments into bank account and/or custody account
- Payment possible into pillar 3a up to the annual maximum tax deductible amount



Savings target guarantee

- Savings target guarantee in the event of disability as a result of accident or illness
- Flexible inclusion/exclusion of target guarantee
- Free selection and modification of level of guarantee

First-class investments

The Swiss Life 3a Start pension securities account uses the Swiss Life Investment Foundation investment groups which until now were reserved for institutional investors. Our investment foundation is one of the most successful in the market: Compared to other investment foundations, it occupies a top position in terms of net return. Indeed, the pension fund for Swiss Life staff uses the same investment components for good reason.

Investments are made in all investment categories permitted by the BVG, with a maximum of 30% in foreign currencies. The average rating quality of bonds is at least A

About the Swiss Life Investment Foundation

- Tax-exempt foundation for the collective investment of pension assets (founded in 2001)
- As a member of KGAST (Conference of Managers of Investment Foundations), bound by its quality guidelines
- Gross assets of around CHF 18 billion, placing it in the top five of the 48 Swiss KGAST investment foundations
- With around 700 pension funds and collective foundations, almost half of all Swiss employee benefits institutions are investors
- Full range of around 50 investment groups across all asset classes and investment philosophies in the securities and real value areas
- Employee benefits foundation for Swiss Life Personnel as a major anchor investor

Dual offer with two product lines

Product line: BVG-Mix Classic

(Swiss Life Best Select Invest Plus®)

- Access to core competencies of Swiss Life Asset Managers in the active management of real estate, bonds and equities as well as tactical allocation decisions based on proprietary economic research
- Combination of active and indexed strategies in the equity area according to the core satellite with the involvement of the best-qualified active asset managers
- Systematic and objective selection of the best-qualified asset managers with ongoing monitoring by independent investment controllers

Product line: BVG Mix Index Solutions

- Broad range of indexed mixed investment groups with investments in bonds, equities and Real Estate Funds Switzerland.
- Managed by the team of index specialists at Swiss Life Asset Managers

The following strategies are available:

- **BVG-Mix 15 / BVG-Mix Index 15**
A maximum of 20% is invested in equities.
- **BVG-Mix 25 / BVG-Mix Index 25**
A maximum of 35% is invested in equities.
- **BVG-Mix 35 / BVG-Mix Index 35**
A maximum of 45% is invested in equities.
- **BVG-Mix 45 / BVG-Mix Index 45**
A maximum of 50% is invested in equities.
- **BVG-Mix 75 / BVG-Mix Index 75**
A maximum of 85% is invested in equities.

Facts and figures: *at a glance*

Offering

3a pension savings account/ custody account



Type of bank savings	3a pension savings account/custody account
Investment options	Mixed investment groups of the Swiss Life Investment Foundation
Account interest	www.swisslife.ch/en/3a-start
Employee benefits institution	Swiss Life 3a Employee Benefits Foundation
Account and custody account holding bank	Lienhardt & Partner Privatbank Zürich AG
Securities trading	Takes place at least once a week
Account deposit	Migros Bank Ltd
Time frame	Entry age: at least 18 Maximum final age: 5 years after the normal reference age

Savings target guarantee



Type of insurance	Savings target guarantee in tax-qualified provisions (3a) in the form of an annuity
Financing	Monthly premium in CHF is paid directly from the 3a pension fund/custody account.
Payout	<ul style="list-style-type: none"> • Savings target guarantee annuity in the event of disability as a result of illness or accident. • Payment is made from the onset of disability up to normal reference age.
Time frame	Entry age: at least 18 years Maximum final age: Normal reference age

Your advantages

Pillar 3a tax benefits	<ul style="list-style-type: none"> • Amounts paid into tax-qualified provisions can be deducted from taxable income. • All pillar 3a savings and income is exempt from taxation throughout the contract term. • The savings target guarantee annuity is taxable with other income.
Flexibility	You can select whether and how much you want to pay in.
Combination option	<ul style="list-style-type: none"> • The 3a pension savings account/custody account can be combined with a savings target guarantee. • You can choose how to split payments between the pension savings account and the custody account.
Low-cost investment	Low fees through the use of institutional investment categories

Reliable partner

Swiss Life offers Swiss Life 3a Start in cooperation with **Lienhardt & Partner Privatbank Zürich AG**. Founded in 1868, the private bank has a wealth of experience in private client pensions.



Have you already asked yourself *these questions?*

- How can I save on taxes?
- Can I optimise my health insurance?
- Which investment is the right one for me?
- How can I provide cover for my partner?
- How much income will I receive in the event of disability?
- Can I afford my dream home?

*We can help you to find the answers to these questions and the right solutions.
Just get in touch.*

Further information and *individual advisory service*

*Are you interested in Swiss Life 3a Start? Do you have any questions or
would you like further information? Your advisor will be happy to take your call.
Or visit us at www.swisslife.ch/en/3a-start.*

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*We enable people to lead
a financially self-determined life.*