



SwissLife

Swiss Life FlexSave Uno/Duo

Save with opportunities for
attractive returns plus a guarantee

Benefit from
modern savings
insurance with
guaranteed benefits
and earnings
opportunities

Benefit from a promising savings opportunity with guarantee

Would you like to save with a higher potential return and participate in the positive performance of the Index-Basket? Is security also a priority for you and do you want to safeguard your achieved returns?

With Swiss Life FlexSave Uno/Duo 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.

Earnings through index participation are credited annually and in full – or 50% if you opt to reinvest your participation profit – to the contract and subsequently guaranteed. A negative index performance has no effect on your guaranteed benefits.

By way of additional protection you can agree for Swiss Life to continue paying the premiums for you in the event of disability, for you to receive a pension in the event of disability or for an increased lump sum to be paid out in the event of death – whichever option suits you best.

Your advantages at a glance

- Guaranteed minimum payout on expiry
- Participation in the positive performance of the Index-Basket
- Increase in the guaranteed payout at expiry due to annual protection of profits
- Improved potential return thanks to “Reinvestment of participation profits” option
- Guaranteed lump sum death benefit
- Option of interruption of premium payments
- Additional protection with optional benefits in the event of disability and death
- Choice between non-tax-qualified pension provision in pillar 3b (FlexSave Uno) and a combined pension plan with the possibility of switching between pillar 3b and tax-deductible pillar 3a (FlexSave Duo)



Facts and figures *at a glance:*

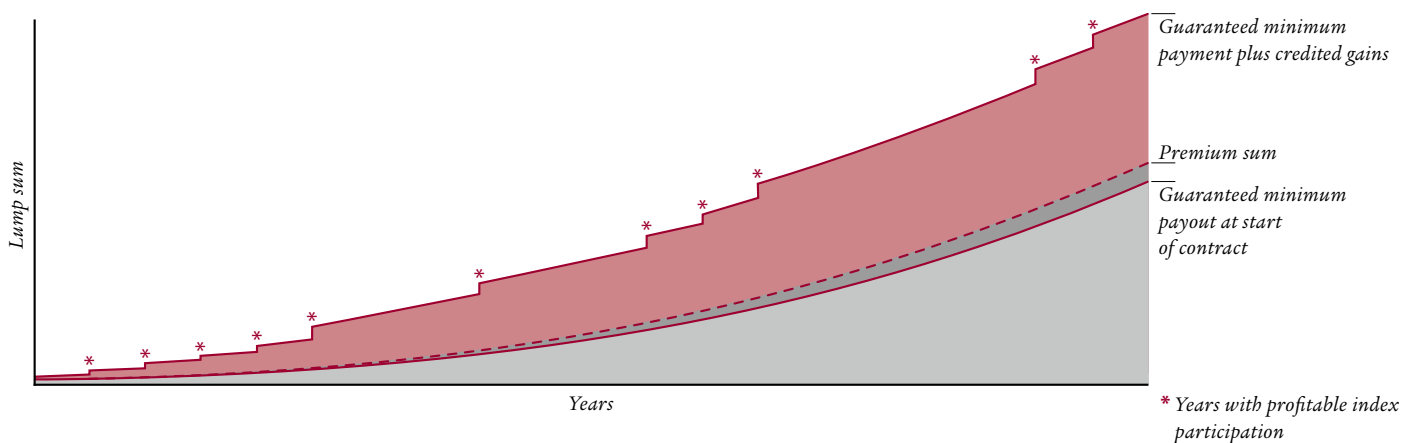
Offer

| | |
|--------------------|---|
| Types of insurance | <ul style="list-style-type: none"> • Swiss Life FlexSave Duo: tax-qualified (pillar 3a) or non-tax-qualified (pillar 3b) pensions solution. It is possible to switch between pillar 3a and pillar 3b. • Swiss Life FlexSave Uno: non-tax-qualified pension provision (pillar 3b). |
| Your premiums | Annually, semi-annually, quarterly or monthly. |

Your benefits

| | |
|---------------------------|---|
| In the event of survival | Guaranteed payout on expiry. The payout guaranteed at the outset may increase each year as a result of accumulated index gains and bonuses. |
| In the event of death | Guaranteed payout in the event of death. The payout guaranteed at the outset may increase each year as a result of accumulated index gains and bonuses. |
| Further optional benefits | <ul style="list-style-type: none"> • Additional payout in the event of death. • Waiver of premium in the event of disability. • Disability income. • Home option: you will benefit from the following advantages when purchasing owner-occupied residential property: <ul style="list-style-type: none"> – Option of increasing insurance protection without a medical examination. – Preferential conditions for Swiss Life fixed-rate mortgages. |

Sample representation of Swiss Life FlexSave Uno/Duo



All credited gains increase the minimum payout guaranteed at the start of the contract.
 Years with negative index performance have no impact on the current guarantee.

Your options

| | |
|----------------------------------|--|
| Supplementary pillar 3a payments | <ul style="list-style-type: none"> • Supplementary payments possible up to the statutory maximum amount. This gives you maximum tax advantages. • Existing pillar 3a pension assets can be brought in at any time. |
| Interruption of premium payments | <ul style="list-style-type: none"> • An interruption of premium payments is possible in pillar 3a after the third year of insurance at the earliest. • An interruption of premium payments is possible in pillar 3b after the fifth year of insurance at the earliest. |
| More security | <ul style="list-style-type: none"> • By selecting the option “No index participation” you can waive participation in the index. |
| Improved potential return | <ul style="list-style-type: none"> • By selecting the option “Reinvestment of participation profits” you can improve your potential return. |
| Beneficiaries | <ul style="list-style-type: none"> • In pillar 3a, the order of beneficiaries is set by law. • In pillar 3b, you are free to nominate your beneficiaries. |
| Prepayment and pledging | <ul style="list-style-type: none"> • In pillar 3a, you can take a prepayment or pledge your entitlements for home ownership purposes. • In pillar 3b, full or partial surrender or pledging is possible. |

Your advantages

| | |
|---------------------|--|
| Tax advantages | <p>Pillar 3a:</p> <ul style="list-style-type: none"> • Premiums can be deducted from taxable income up to the statutory maximum amount. • During the contract term: no income or wealth tax. • In the event of survival or death: the lump sum benefit is treated separately from other income and taxed at a reduced rate of income tax. <p>Pillar 3b:</p> <ul style="list-style-type: none"> • In the event of survival or death: no income tax. • During the contract term: only wealth tax on the surrender value (at cantonal level only). |
| Additional benefits | <ul style="list-style-type: none"> • Inheritance and bankruptcy privileges. • Guaranteed benefits 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. |

You incur the following risks

| | |
|---|--|
| Guarantee level | The benefits 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 participation profit proves inadequate over the contract term due to unsatisfactory index performance, the insured benefits may be lower than the sum of the premiums on expiry. |
| With the “Reinvestment of participation profits” option | The “reinvestment of participation profits” option increases the return, however there is also the risk that they will be lost in the following year if the index posts a negative performance. |



Further information and *Individual advisory service*

Are you interested in Swiss Life FlexSave Uno/Duo? 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/flexsave

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 tax?
- Which investment 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.

*Swiss Life Ltd
General-Guisan-Quai 40
P. O. Box
8022 Zurich
www.swisslife.ch*