



SwissLife



Swiss Life Premium Comfort

Optimise return on investment
with tax benefits.

Benefit from
positive trends on
the stock exchange
and attractive
tax advantages.

Higher returns, lower taxes: that's how you can improve your provisions.

Are you looking for an investment opportunity with the potential for an attractive return? Do you want to benefit from positive trends on the stock exchange while also enjoying tax-free earnings? Do you also want flexibility?

Swiss Life Premium Comfort offers you all of these advantages, so you can enjoy your longer self-determined life. This pension solution is an attractive investment for disposable capital and the reinvestment of paid-in 3a funds.

Select – exactly what suits you

Swiss Life is a leading asset manager with over 150 years' experience managing customer assets. This valuable know-how benefits you too. To generate capital returns through the investment strategy, our investment experts have assembled the fund portfolios using the best-in-class approach with an investment strategy aimed at generating investment returns. This means that only those investment funds which are among the best in their category are considered.

Together with your advisor, opt for the solution that is right for your personal risk/return appetite and investment horizon.

Benefit – three times over

Each portfolio comprises funds that generate regular investment income thanks to dividends, interest and rental income.

You benefit from this in a number of ways:

- Investment income increases the value of your investment.
- Such income acts as a stabiliser in times of market turbulence.
- Investment income is normally subject to income tax. With fund-linked life insurance, however, it is tax free, provided certain conditions are met.

Be flexible – and stay flexible

You can either reinvest distributions from the fund portfolios or accumulate them in your Comfort deposit. You can reinvest all or a portion of your entire Comfort deposit in your fund portfolio. You can also switch among fund portfolios whenever you like.

Advantages you can count on

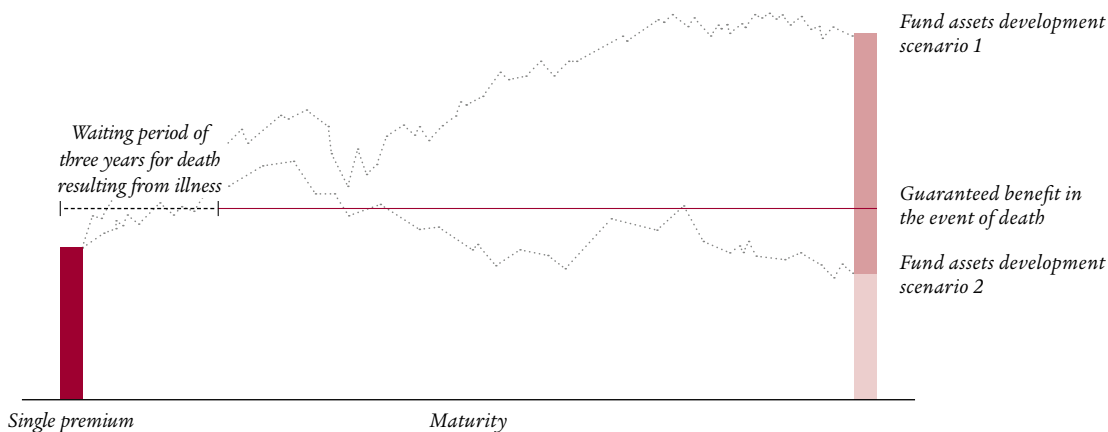
- You benefit from positive performance on the stock exchange and can rely on the professional expertise of Swiss Life.
 - Your earnings are tax-free.
 - You remain flexible thanks to fund portfolio switch and Comfort deposit.
 - Risk minimisation from annual rebalancing, which ensures compliance with your risk profile. Optional entry and maturity management means that the premium is gradually invested or disinvested: this evens out the purchase and sales price.
 - No medical examination.
 - You enjoy additional insurance advantages, such as death cover and inheritance and bankruptcy privilege.
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In a nutshell: Facts and figures.

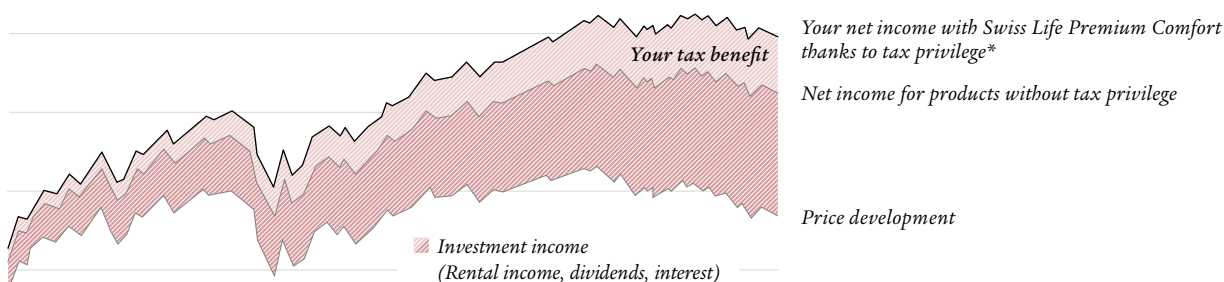
What we offer

<i>Investment</i>	Fund portfolios structured by our investment experts to generate attractive returns.
<i>Type of insurance</i>	Swiss Life Premium Comfort is a fund-unit-linked endowment insurance without guaranteed benefit upon survival, financed by a single premium. The pension solution is offered in both pillar 3a and pillar 3b. A change of pillar is not possible.
<i>Your premiums</i>	<ul style="list-style-type: none"> • One-off premium in CHF • Minimum investment of CHF 30 000
<i>Medical examination</i>	<ul style="list-style-type: none"> • Not required up to a sum at risk of CHF 200 000 (equivalent to a single premium of approximately CHF 1 500 000 with a maturity of ten years at age 50) • During the three-year waiting period there is restricted insurance coverage in the event of death of the insured person as a result of illness
<i>Comfort deposit (optional)</i>	• You can have distributions from the funds transferred to the Comfort deposit, on which we will guarantee you an interest rate pegged to the short-term market rates.

Sample representation of Swiss Life Premium Comfort



Tax privilege of Swiss Life Premium Comfort thanks to tax privilege (3b)



* Tax benefit with an assumed marginal tax rate of 33%

Benefits you can count on

<i>In the event of survival</i>	Fund assets
<i>In the event of death</i>	The current surrender value but at least the guaranteed lump-sum death benefit. During the waiting period for death as a result of illness: single premium with accrued interest at the maximum allowable technical rate

You have the following financial possibilities

<i>Loans</i>	Possible in pillar 3b
<i>Beneficiaries</i>	<ul style="list-style-type: none"> • Pillar 3b: at your discretion • Pillar 3a: set by law
<i>Prepayment/surrender</i>	Offered in both pillar 3a and pillar 3b. The legal framework must be complied with for pillar 3a.
<i>Pledging</i>	Possible (however, restricted by law in pillar 3a)
<i>Supplementary payments</i>	Not possible
<i>Flexibility</i>	<ul style="list-style-type: none"> • Switches among the four fund portfolios are possible • Accumulation of distributions in Comfort deposit possible • Reinvestment of Comfort deposit in fund assets possible
<i>Entry and maturity management (optional)</i>	Can be selected

Advantageous at every level

<i>Tax advantages</i>	<p><i>Pillar 3a:</i></p> <ul style="list-style-type: none"> • During the policy term, the entire 3a assets including earnings are tax exempt. • Upon payout, the lump sum does become subject to tax, but is treated separately from other income and taxed at a reduced rate. <p><i>Pillar 3b:</i></p> <ul style="list-style-type: none"> • The payout on maturity is exempt from income tax, provided <ul style="list-style-type: none"> - the contract expires after the policyholder's 60th birthday; - the contract was concluded before the policyholder's 66th birthday, with a minimum maturity of ten years; - the insured person and policyholder are the same person. • During the contract term: only wealth tax on the surrender value (at cantonal level only) • In the event of death: no income tax, but possibly inheritance tax according to the policyholder's canton of residence
<i>Additional plus points</i>	<ul style="list-style-type: none"> • Inheritance and bankruptcy privileges • Your entitlements are always fully protected by the tied assets which Swiss Life is required to set aside by law. These are controlled by the Swiss Financial Market Supervisory Authority FINMA.



Further information and *individual advisory service*

*Would you like to know more about Swiss Life Premium Comfort, or do you have any questions about it?
Your advisor will be happy to take your call.*

For additional information go directly to www.swisslife.ch/premiumcomfort (only in German).

Are you also worried about *these questions?*

- Have I made sufficient provision for my retirement?
- Should I work until normal retirement age or can I take early retirement?
- How much will I earn if I am disabled?
- How do 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 my health insurance be optimised?

*We would be happy to support you in finding the answers and the right solutions to these questions.
Please contact us.*

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