Security of customer claims and long-term investment expertise

Swiss Life is legally obligated to meet at least 100% of its customers' claims based on life insurance contracts at all times by making sound investments.

Summary of key features

The security of customer claims is guaranteed	If Swiss Life incurs financial obligations to its customers, it must form technical provisions for these obligations. Such provisions must be high enough to ensure that a suitable investment portfolio in the amount of the provisions is capable of covering the benefit obligations that have been incurred with sufficient certainty. There are comprehensive regulations in this respect that Swiss Life complies with at all times, and compliance with these regulations is monitored by the Swiss Financial Market Supervisory Authority (FINMA). As a result of the so-called solvency margin, Swiss Life must also demonstrate that it has sufficient free and unencumbered equity capital. The solvency margin is an additional guarantee of an insurer's security and is checked by FINMA on a regular basis. Swiss Life has extensive reserves and is therefore highly solvent.
Long-term investment expertise	Swiss Life has more than 150 years of experience in successfully managing assets from the insurance business. The financial and investment specialists of Swiss Life Asset Managers (SLAM) use their expertise to manage the customer assets that are entrusted to them. This investment expertise is also appreciated by third-party customers: in addition to around CHF 155 billion in assets from its own insurance business, Swiss Life also manages more than CHF 50 billion in assets from third-party customers, such as employee benefits institutions, pension funds, other insurance companies, family offices and corporate clients.
The goal is a long-term, stable return	Swiss Life largely invests the assets from its own insurance business in government and corporate bonds with excellent credit ratings as well as in high-quality properties. This generates attractive, ongoing returns with the greatest possible security. Depending on the course of business, some of these returns are allocated to the bonus reserve and are thus returned to customers in the form of interest bonuses. The bonus reserve can therefore act as a stabiliser, ensuring that customers receive a return that is as stable as possible.

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