



Swiss Life – your partner for occupational provisions

Swiss Life, as your partner for occupational provisions, offers the right occupational pension solution for every need. Whatever tailored solution works best for you, you will find Swiss Life has many benefits to offer.

Superior employee benefits in the case of disability

Swiss Life grants disability benefits starting at 25% disability. As a result you and your employees receive benefits which significantly exceed legal requirements.

Advantage for an insured employee illustrated in the example of an annual disability pension of CHF 30 000.

Example: For a degree of disability of 45%, Swiss Life pays 45% of the full disability income. The law, on the other hand, specifies only 37.5% of the full disability income.

Degree of disability	Swiss Life	Legal requirement
45%	CHF 13 500 (45%)*	CHF 11 250 (37.5%)*
35%	CHF 10 500 (35%)*	0
25%	CHF 7 500 (25%)*	0

*Disability income as a % of full disability income

Flexibility

Swiss Life offers you a very high degree of flexibility in the design of your individual pension solution. For example, an executive solution can also be integrated for senior management in small enterprises.

Swiss Life myLife – online processing of your employee benefits

Swiss Life myLife offers you a simple, secure and convenient web application for processing your employee benefits. Salary adjustments and personnel changes can be instantly carried out online at any time.

www.swisslife.ch/mylife

Swiss Life customer portal – simple employee benefits planning for you and your staff

It's always good to plan early, particularly with regard to your own pension provision. The Swiss Life customer portal provides you and your staff with an overview of all pension data and you can access your personal employee benefit documents at any time. Plan your financial future at your convenience. Calculate how early retirement would affect your financial situation –

or how much tax you could save through an early purchase into your pension fund. And a lot more besides ...
www.swisslife.ch/customerportal

Clear documentation

All our documents are always oriented to our customers. That is how we ensure that occupational provisions at Swiss Life are comprehensible and intelligible.

Unmarried partner's pension

Swiss Life includes an unmarried partner's pension in its insurance without charging an additional premium and without requiring the cohabiting partner to be registered. In accordance with the UVG, cohabiting partners are not entitled to benefits in the event of accidental death. Swiss Life fills this gap by paying the surviving cohabiting partner an unmarried partner's pension in the event of accidental death.

Facts and figures

- Swiss Life is a Swiss company with more than 165 years of occupational pensions experience.
- Swiss Life provides employee benefits insurance for over 700 000 insured persons in about 48 000 companies.
- In 2022, Swiss Life achieved a premium volume in the region of CHF 8 billion and managed CHF 79 billion in assets for group life business.
- With 34 general agencies and more than 500 life and pensions specialists, you will always find a Swiss Life near you. All Swiss Life advisors are certified with the "Cicero" seal of quality for competent insurance advice or are working towards certification.
- The Standard & Poor's rating of "A+" with a stable outlook underscores the financial strength and secure position of the company going forward.

Modern semi-autonomous collective foundation *pool solution*

Advantages of the solution at a glance

- Stable returns thanks to a security-oriented investment concept
- Opportunity for higher returns due to the Best Select Invest Plus® approach
- Well-equipped for the future due to the foundation's economical structures and low level of obligations
- The investments of all participating companies are managed collectively, *increasing efficiency* and *reducing costs*.
- Stable development of the cover ratio
- Simple processing
 - Uniform interest rate for mandatory/supplementary benefits
 - Same conversion rate for mandatory/supplementary benefits and for men/women
- The risks of *death* and *disability* are covered in full by Swiss Life.

Asset allocation

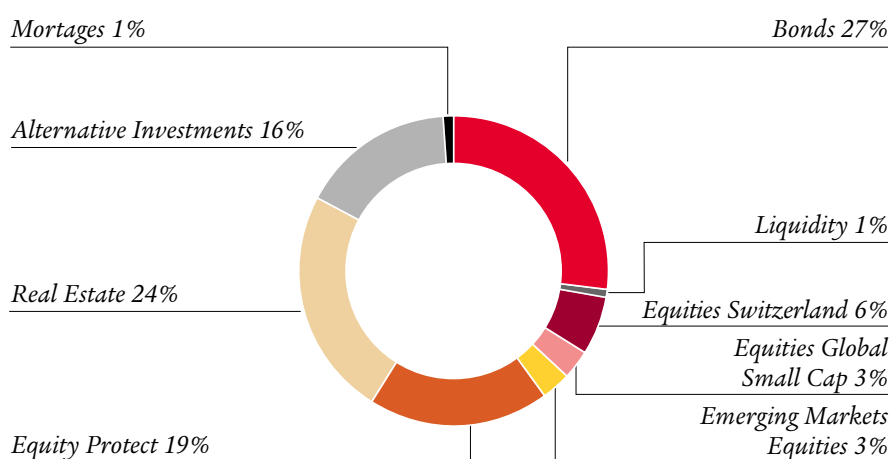
The chart shows the strategic asset allocation. Weighting of the individual investment categories can be increased or decreased within established bandwidths.

Swiss Life Investment Foundation

The pension fund assets invested in the semi-autonomous collective foundation solution are managed under Swiss Life Investment Foundation's proven investment approach, Swiss Life Best Select Invest Plus®. This involves an objective and independent selection of the most suitable asset managers combined with a modern portfolio structure. Thanks to a high proportion of real estate, it offers *attractive returns* with a low *investment risk*. The emphasis is on security, balance and a stable cover ratio as the foundation shares the investment risk for active insured persons and pensioners with the Vorsorgewerks. Depending on the market conditions, the foundation may incur a surplus or a shortfall.

The monthly review and the adjustment of the invested fund assets ensures that investment of pension fund assets is optimal and balanced. Investment in a wide range of investment categories also keeps the risk low. The chart below shows the resultant asset allocation.

Strategic asset allocation



Full insurance solution – *total protection and 100% capital and interest rate guarantee*

Advantages of full insurance at a glance

- Comprehensive cover: full guarantees and all risks covered. Swiss Life covers the risks of *death, disability* and *longevity*, as well as the *investment risk*.
- The Vorsorgewerk *cannot experience a shortfall*.
- The vested pension capital is always 100% guaranteed.
- Based on the regulatory Swiss Solvency Test (SST), Swiss Life is well equipped for the future with a capital ratio of around 200%.
- Swiss Life has a generous bonus reserve, which also guarantees beneficiaries a high level of profit participation in future earnings.

This overview shows the interest rates, including interest bonus, which Swiss Life has credited to insured persons over recent years.

Year	Mandatory BVG coverage		Supplementary BVG coverage	
	guaranteed	incl. interest bonus	guaranteed	incl. interest bonus
2001	4.00%	4.00%	4.00%	4.00%
2002	4.00%	4.00%	4.00%	4.00%
2003	3.25%	3.25%	3.25%	3.25%
2004	2.25%	2.41%	2.25%	2.41%
2005	2.50%	2.50%	2.25%	2.90%
2006	2.50%	2.60%	2.25%	3.00%
2007	2.50%	2.85%	2.25%	3.25%
2008	2.75%	2.75%	2.25%	2.25%
2009	2.00%	2.40%	1.75%	2.80%
2010	2.00%	2.00%	1.50%	2.40%
2011	2.00%	2.00%	1.50%	2.40%
2012	1.50%	1.70%	1.25%	2.20%
2013	1.50%	1.70%	1.25%	2.20%
2014	1.75%	1.75%	1.25%	2.20%
2015	1.75%	1.75%	1.25%	1.90%
2016	1.25%	1.25%	0.75%	1.40%
2017	1.00%	1.00%	0.25%	1.00%
2018	1.00%	1.00%	0.25%	0.76%
2019	1.00%	1.00%	0.25%	0.54%
2020	1.00%	1.00%	0.125%	0.40%
2021	1.00%	1.00%	0.125%	0.75%
2022	1.00%	1.101%	0.25%	1.101%
2023	1.00%	1.757%	0.25%	1.757%
Average	1.93%	2.04%	1.50%	2.12%

Other services *offered* by Swiss Life

In addition to a comprehensive range of occupational pension solutions, Swiss Life offers insured persons a large number of other services.

Staff orientation

The trend in occupational provisions remains dynamic. So the duty to inform insured persons will continue to be paramount in future. Our specialists can show you and your employees how their provisions are structured, what happens to their contribution payments and what the current changes in the provisions system mean to each of them personally. That way, you can ensure that you and your employees keep an overview and can start planning early.

Your Swiss Life advisor will be happy to provide you with additional information. Or contact the general agency in your vicinity directly:

www.swisslife.ch/agenturen

Individual advisory services

Personal and comprehensive financial analyses for you and your employees

Our advising comprises the following areas:

- Income protection
- Retirement provision
- Healthcare insurance
- Wealth consolidation and accumulation
- Residential property and mortgages
- Property and asset insurance
- Tax optimisation
- Inheritance (aspects of pension provision)

Learn more at www.swisslife.ch/beratung

Purchase of insurance years

At certain points in your life it can be worth considering making voluntary 2nd pillar allocations (purchases):

- if you join a pension fund after age 25
- if your salary increases
- if your pension plan is improved through higher savings contributions
- to compensate for a gap in coverage following divorce
- to compensate for missing insurance years, for example following a break in employment due to pregnancy, studies, unemployment or a stay abroad

A purchase means you benefit twofold: through reducing your taxable income and, as a result, your tax burden, as well as increasing your retirement benefits.

More information is available at:

www.swisslife.ch/einkauf

Succession planning

Almost 60 000 companies will change ownership in the next five years. Who will take over when the head of the family business retires? Many companies find it difficult to let go of the reins and decide when is the ideal time to hand over responsibility. In addition, business funds are often mixed with personal funds. We can help you plan your succession in good time, taking all appropriate factors into account.



More information and a personal consultation – for a financially self-determined life.

You tell us what you need and we can provide you with individual advice.

Your customer advisor will be happy to help.



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