

Swiss Life customers enjoy security and benefits

Swiss Life fully and sustainably guarantees the long-term security of your pension fund assets at all times.

Attractively high overall interest

Through its outstanding investment results, Swiss Life has succeeded in accumulating reserves while at the same time paying above-average interest on its insured members' vested pension capital.

High bonus reserve

Swiss Life has a generous bonus reserve, which also guarantees beneficiaries a high level of profit participation in future earnings.

Allocations to bonus reserves for the entire Swiss Market group life business in CHF million

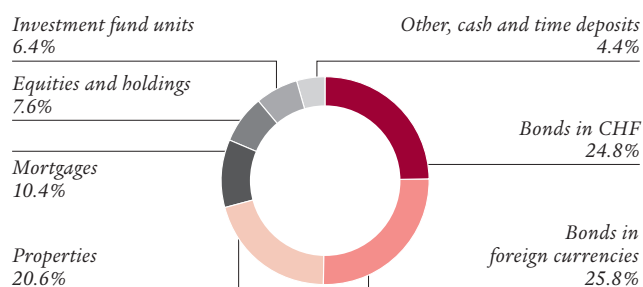


*Provisional value for 2022.
Subject to FINMA approval.

Attractive returns

Security, balance and stable long-term returns are at the heart of the investment policy. All foreign currency investments are hedged against currency fluctuations. A significant share of the pension assets is invested in a prudently enhanced real estate portfolio. As Switzerland's largest private sector real estate owner, Swiss Life generates attractive returns while maintaining the greatest possible security. The following chart shows the pension fund asset categories:

Distribution of investments (%)



Source: 2022 operating result

Attractive conversion rates

Increasing life expectancy and a continuing low interest rate environment make it imperative to effect careful adjustments in future provisions. Swiss Life is responding to this exigency by adapting the conversion rates in line with requirements, and thus ensuring your retirement provisions over the long term. Swiss Life communicates the future conversion rates earlier than the sector average, offering those it insures full transparency.

Development of the conversion rate**

	2024	2025
Men aged 65		
For mandatory retirement savings	5.90%	5.65%
For supplementary retirement savings	4.49%	4.49%
Women aged 65		
For mandatory retirement savings	5.90%	5.68%
For supplementary retirement savings	4.54%	4.54%

** Subject to adjustments, especially with reference to the ongoing BVG reform and subject to FINMA approval. The statutory minimum benefits are met in all cases.