

Would you like to invest your vested benefit in securities?

Swiss Life vested benefits account/custody account

Do you want to exploit the opportunities of the financial markets and invest your vested benefits with higher potential returns? Then with our securities solution you hold all the winning cards.

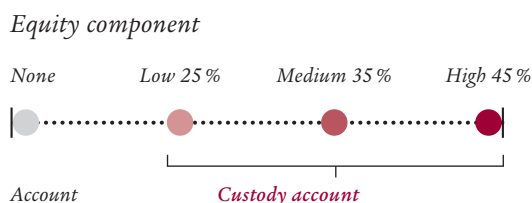
Your situation

- You are giving up work for an extended period or even permanently.
- You are taking up self-employment.
- Your income is below the minimum earnings threshold for mandatory BVG insurance, e.g. due to part-time employment.
- You are receiving occupational pension payments, e.g. following divorce or dissolution of a registered partnership.

Our solution

- Your funds are invested in a cost-effective and efficient securities investment.
- You participate in the performance of the financial markets, increasing your earnings potential.
- Your vested benefit is invested through the Swiss Life Investment Foundation. This allows you to benefit from conditions that are otherwise reserved for corporate clients.
- You decide whether to pay into a vested benefits custody account (securities deposit) and/or a vested benefits account (account deposit) and can make changes at any time.

Graphical representation of the vested benefits account/custody account



Swiss Life Investment Foundation key data

- Tax-exempt foundation for the collective investment of pension assets.
- Assets under management of almost five billion Swiss francs for around one thousand employee benefits institutions and employee benefits units of collective foundations.
- As a member of KGAST (Conference of Managers of Investment Foundations), bound by its quality guidelines.
- Tax-optimised implementation of investment groups via institutional funds.

First-class investments

The securities investments are made in BVG-authorized investment categories, with a maximum of 30% in foreign currencies. The average rating quality of the bonds is A.

The following strategies are available:

BVG-Mix 15

The strategic equity exposure is 15%, with a maximum 20% invested in equity.

BVG-Mix 25

The strategic equity component is 25%, with a maximum of 35% invested in equities.

BVG-Mix 35

The strategic equity component is 35%, with a maximum of 45% invested in equities.

BVG-Mix 45

The strategic equity component is 45%, with a maximum of 50% invested in equities

What we offer

Vested benefits custody account*	Type of custody account Securities investment options	Securities LPP-Mix 15, BVG-Mix 25, BVG-Mix 35, BVG-Mix 45 of the Swiss Life Investment Foundation Custodian bank Lienhardt & Partner Private Bank Zurich Ltd
Vested benefits account*	Type of account Account deposit Account-holding bank	Variable interest rate Valiant Bank, Berne Lienhardt & Partner Private Bank Zurich Ltd

*The vested benefits account/custody account is an account/custody account of the Vested Benefits Foundation Swiss Life set up at Lienhardt & Partner Privatbank Zürich AG. The account deposit of the Vested Benefits Foundation Swiss Life is held at UBS AG, Zurich. The employee benefits relationship exists between the client and the Vested Benefits Foundation Swiss Life.

The advantages

Investment philosophy	With the “Swiss Life Best Select Invest Plus®” approach, you benefit from a state-of-the-art investment philosophy: <ul style="list-style-type: none">• Objective selection of the best-qualified asset managers• Ongoing monitoring by independent investment controllers• Modern portfolio structure based on a core-satellite approach• Access to the core competencies of Swiss Life Asset Managers in the areas of real estate, bonds and tactical asset allocation (in-house economic research)
Flexibility	You can determine and adjust at any time the allocation of your assets between custody account (securities investment) and account.
Cost transparency	List of fees available at www.swisslife.ch/freizuegigkeit
Early payout	<ul style="list-style-type: none">• Prepayment or pledge for home ownership purposes (WEF)• On leaving Switzerland for good• Five years before reaching normal retirement age at the earliest• On taking up self-employment• On receipt of a disability pension
Tax advantages	<ul style="list-style-type: none">• Vested benefit entitlements are not taxed as income• Interest and securities income are not subject to income or wealth tax• Upon payout the lump sum is treated separately from other income and taxed at a reduced rate

Reliable partner – Swiss Life has been a successful partner for private and occupational pensions for over 125 years. The Swiss Life Investment Foundation is regularly awarded top ratings in peer comparisons.



Further information and an individual advisory service

Are you interested in a Swiss Life vested benefits account/custody account?
Your advisor would be happy to help.



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- www.swisslife.ch/freizuegigkeit

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