



SwissLife

Would you like to invest your vested benefits?

Swiss Life vested benefits account/custody account

Do you want to exploit the opportunities offered by financial markets and invest your vested benefits to achieve potentially higher returns? Our securities solution will put you ahead of the game.

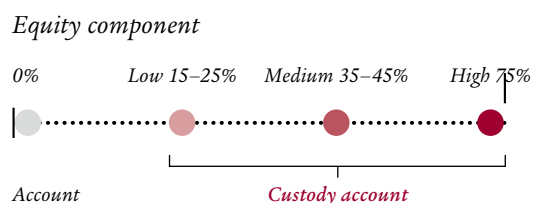
Your situation

- You are giving up work for an extended period or even permanently.
- You are becoming self-employed.
- Your income is below the minimum earnings threshold for mandatory BVG/LPP 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 vested benefits are invested in securities investments offered by the Swiss Life Investment Foundation. This allows you to benefit from conditions which are otherwise reserved for corporate clients.
- You participate in financial markets, which increases your earnings potential.
- 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.

Illustration of the vested benefits account/custody account



About the Swiss Life Investment Foundation

- Tax-exempt foundation for the collective investment and management of pension assets (founded in 2001)
- Member of the Conference of Managers of Investment Foundations (KGAST) and therefore bound by its quality guidelines
- Gross assets of around CHF 18 billion, placing it in the top five of the 48 Swiss KGAST investment foundations
- Around 700 pension funds and collective foundations, with almost half of all Swiss employee benefits institutions as investors
- Full range of around 50 investment groups across all asset classes and investment philosophies in the securities and real value areas
- Employee benefits foundation for Swiss Life personnel as a major anchor investor

First-class investments

The securities investments are made in BVG/LPP-authorised 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 / BVG-Mix Index 15

The strategic equity component is 15%, with a maximum of 20% invested in equities.

BVG-Mix 25 / BVG-Mix Index 25

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

BVG-Mix 35 / BVG-Mix Index 35

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

BVG-Mix 45 / BVG-Mix Index 45

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

BVG-Mix 75 / BVG-Mix Index 75

The strategic equity component is 75%, with a maximum of 85% invested in equities.

What we offer

Vested benefits custody account*	Type of custody account: Securities
	Investment options: Mixed investment groups of the Swiss Life Investment Foundation
	Custodian bank: Lienhardt & Partner Privatbank Zürich AG
Vested benefits account*	Type of account: Account with a variable rate of interest
	Account-holding bank: Lienhardt & Partner Privatbank Zürich AG

*The vested benefits account/custody account of the Vested Benefits Foundation Swiss Life is opened at Lienhardt & Partner Privatbank Zürich AG. The account deposit of the Vested Benefits Foundation Swiss Life is held at Migros Bank Ltd. The employee benefits relationship exists between the client and the Vested Benefits Foundation Swiss Life.

Your advantages

Investment philosophy	<p>Product line: BVG-Mix Classic (Swiss Life Best Select Invest Plus®)</p> <ul style="list-style-type: none"> • Access to core competencies of Swiss Life Asset Managers in the active management of real estate, bonds and equities as well as tactical allocation decisions based on proprietary economic research • Combination of active and indexed strategies in the equity area according to the core satellite approach with the involvement of the best-qualified active asset managers • Systematic and objective selection of the best-qualified asset managers with ongoing monitoring by independent investment controllers <p>Product line: BVG Mix Index Solutions</p> <ul style="list-style-type: none"> • Broad range of indexed mixed investment groups with investments in bonds, equities and Real Estate Funds Switzerland • Managed by the team of index specialists at Swiss Life Asset Managers
Flexibility	You can define and adjust the allocation of your assets between the custody account (securities investment) and the interest-bearing account at any time.
Early withdrawal	<ul style="list-style-type: none"> • Early withdrawal (or pledge) for home ownership purposes • If you leave Switzerland permanently (emigration), with restrictions related to EU/EFTA countries • Five years before reaching the reference age at the earliest • If you become self-employed • Receipt of a full disability pension from disability insurance
Tax advantages	<ul style="list-style-type: none"> • Vested benefits are not taxed as assets • Interest and securities income is not subject to income or withholding tax • At the time of payout, the lump sum is treated separately from other income and taxed at a reduced rate

Swiss Life is your reliable partner for private and occupational pensions, with over 165 years of investment and pension expertise. For many years now, the Swiss Life Investment Foundation has regularly received top marks in peer comparisons.



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

Are you interested in a Swiss Life vested benefits account/custody account?
Your advisor will be happy to provide further details.



- Vested Benefits Foundation Swiss Life, c/o Swiss Life Wealth Management Ltd,
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- www.swisslife.ch/vestedbenefits

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