



Additional information on selection of investment strategy

SwissLife

What you need to know

How does the savings component of my retirement savings scheme work?	The savings process functions by way of collective investments made by the Swiss Life Investment Foundation or through a savings insurance deposit ¹ . When selecting collective investments, I can choose between various products from the Swiss Life Investment Foundation. More information about the strategies offered can be found at www.swisslife.ch/premium .
What is savings insurance?	My retirement savings are invested with Swiss Life Ltd through savings insurance ¹ . Swiss Life Ltd offers a 100% nominal value guarantee as well as an interest rate guarantee in accordance with the group premium rate.
How do I choose an investment strategy?	Either via the Swiss Life customer portal or the "Selection of investment strategy" form This provides information about the risks and costs of the available investment strategies and asks me about my risk capacity and tolerance; I can then tick the investment strategy I want. Deviations from the investment strategy(ies) recommended for the personal risk profile identified can only be made in the investment strategy(ies) recommended for lower-risk risk profiles. Only one investment strategy may be selected at a time.
What is invested if I opt for an investment strategy?	My individual retirement savings, including future changes such as savings contributions or deposits, are invested. A maximum of CHF 500 is held in liquid form.
When can I switch investment strategy?	I can switch to a different investment strategy at any time. The corresponding securities transaction will be processed at the specified office no later than ten business days after receipt of the completed <i>investment and risk profile</i> . I cannot switch from savings insurance ¹ to the savings component through collective investments until three years after admittance to the savings insurance at the earliest.
Do I have to do something if my life situation changes?	In the event of a change of life situation (e.g. marriage, divorce, early withdrawal for buying a home, inheritance), a new investment and risk profile should be drawn up and the investment strategy adjusted where necessary.
What are the administrative costs?	Savings insurance: The administrative costs correspond to the applicable cost premium charged by Swiss Life Ltd. Participation in collective investments: The fixed administrative cost contribution amounts to CHF 250.00 per year. No variable administrative costs are incurred. The amount of the variable administrative costs for collective investments and the Swiss Life Investment Foundation factsheets giving the TER costs are available at www.swisslife.ch/premium .
What is the risk of investing my retirement savings in collective investments?	Securities investments are subject to price fluctuations. I am aware that I may incur losses, including foregone profits, as a result of my investment decision and that these are to be borne by me. The Swiss Life Collective Foundation Invest does not accept any liability whatsoever in this regard. The extent of the employee benefits depends mainly on the market value of the units in the collective investment at the time of the insured event. If I decide to invest my retirement savings in collective investments, I am prepared to accept price fluctuations and take personal responsibility for my investment decision. I am aware that there is no entitlement to capital preservation or to a minimum interest rate. I am also aware that positive investment performance in the past is no guarantee of a positive investment performance in the future. I acknowledge that the Swiss Life Collective Foundation Invest is not making any promises about future returns.
What reporting obligations do I have and within which deadlines?	I have to report to the foundation <ul style="list-style-type: none"> • with at least 10 working days' notice: if my employment relationship is ending due to termination or retirement • immediately: if my employment relationship is ending with immediate effect