



SwissLife



Swiss Life  
*Business Premium*

**More freedom of choice  
in occupational provisions**



# Did you know that you can also *have a say* in how your assets are invested for your *occupational provisions*?

Would you like to have more flexibility in your occupational provisions and the chance to benefit from higher investment returns?

## Swiss Life Business Premium

The modern solution *Swiss Life Business Premium* makes this possible for your occupational provisions. Based on your personal goals and opportunities, you decide what investment strategy you would like to apply for the investment of your retirement credits on salary portions above one-and-

a-half times the BVG salary ceiling (as at 2023: CHF 132 300). You can choose whether you want to participate in the performance of the financial markets or prefer the savings insurance with guarantee.

## Your advantages: Would you like to ...

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... set the investment strategy yourself for part of your pension fund assets?

You make your own personal investment decision.

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... be able to act flexibly at all times?

You can switch investment strategy online at any time free of charge via the customer portal and thus react quickly to changing market situations.

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... achieve a potentially higher return without additional expense?

You benefit from professional asset management by Swiss Life Asset Managers – according to the proven Swiss Life Best Select Invest Plus® approach.

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... have a secure option with a guarantee?

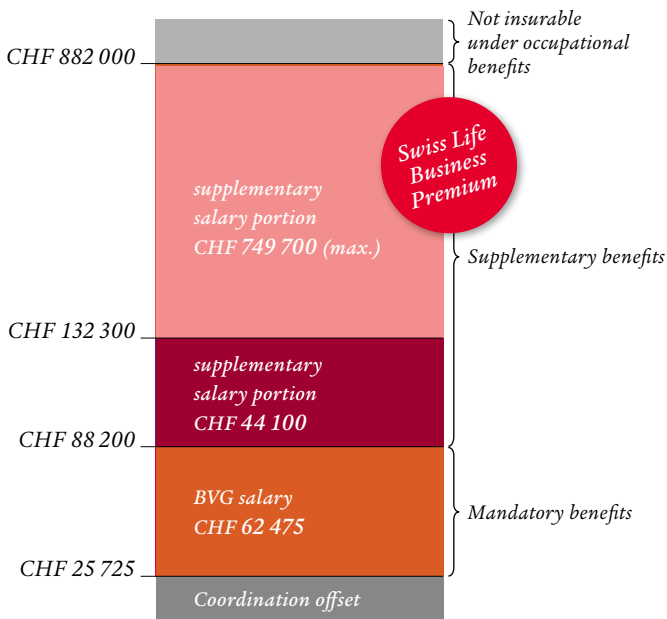
You can opt for the savings insurance with 100% nominal value and interest rate guarantee.

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# Expand your *scope of influence*

## Individual selection of the investment strategy for occupational provisions

*Swiss Life Business Premium* is a 2<sup>nd</sup> pillar supplementary benefits solution. It differs from traditional solutions because you can personally select the investment strategy for your retirement contributions on salary portions above one-and-a-half times the BVG upper limit (as at 2023: CHF 132 300).



All information on salary ranges as at 2023.

Not only can you invest your retirement contributions from the relevant salary portion, but also future purchases and any portion of your existing supplementary vested benefits.

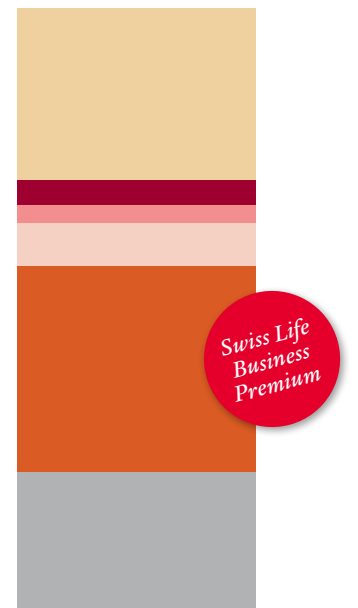
## Long-term optimisation of your total assets

*Swiss Life Business Premium* helps you to optimise your total assets. You now get a say in the selection of the investment strategy for a portion of your pension fund assets and thereby considerably expand your scope of influence.

### Previous scope of influence



### Scope of influence with Swiss Life Business Premium



Individual selection of the investment strategy for a portion of your 2<sup>nd</sup> pillar pension fund assets can give you a better balance of your total assets.

Total assets of an employee (example):

- Real estate
- Securities
- Bank accounts
- Pension fund assets in the 3<sup>rd</sup> pillar
- Pension fund assets in the 2<sup>nd</sup> pillar *with* co-determination
- Pension fund assets in the 2<sup>nd</sup> pillar *without* co-determination

# The *right investment strategy* for every need

## Selection of a suitable solution

You can select one of six collective investment strategies from the Swiss Life Investment Foundation with an average equity component between 15% and 75%, or alternatively just bonds. It is possible to switch investment strategy online at any time and free of charge via the customer portal, to enable you to react immediately to opportunities and developments on the financial markets.

You can also park your pension fund assets temporarily in the liquidity account if required. The interest rate on the account is set at market conditions by the Board of Trustees.

If you would like to save on a risk-free basis, *savings insurance* is an attractive alternative. The nominal value guarantee precludes capital losses and your retirement savings earn 0.25% interest (as at 2023). You can also switch to the savings insurance at a later date should your priorities change. Please note that a switch from savings insurance to an investment strategy is not possible.

Your retirement contributions are invested in the investment strategy selected by you. In addition, you can – in approved instances – transfer capital already accumulated from this part of the salary as well as other pension fund assets into this solution to the extent of your personal purchasing potential.

## Additional potential returns

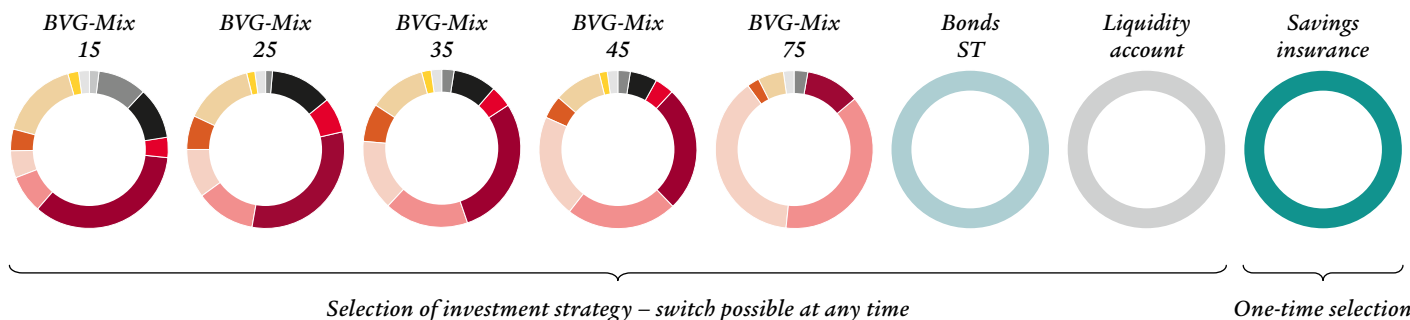
Depending on your individual risk appetite and risk capacity, you benefit from additional potential returns compared with the savings insurance.

## Tax-privileged accumulation of retirement savings

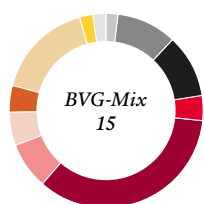
Benefit from the enhanced opportunities for tax-privileged retirement saving by transferring additional contributions into the solution (“pension fund purchase”) and deducting them from taxable income. Your investment performance is tax exempt, meaning that you benefit twice from higher performance.

## Benefit on departure or retirement

The benefit on departure or retirement corresponds to the market value of your investments.

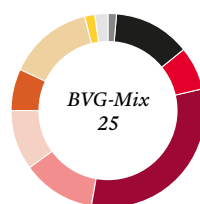


# Comparison of attractive investment strategies



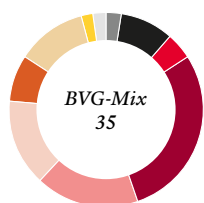
**Swiss Life BVG-Mix 15**  
*"Income" investor*

- You value a reasonable investment yield.
- The investment risk must be as low as possible.



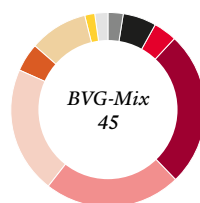
**Swiss Life BVG-Mix 25**  
*"Balanced" investor*

- You value a balanced risk/return ratio.
- You tolerate price fluctuations.
- Risk is limited with secure investments.



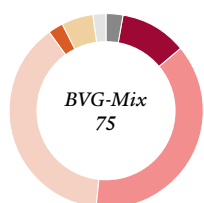
**Swiss Life BVG-Mix 35**  
*"Balanced" investor*

- You value high returns.
- You tolerate price fluctuations.
- You are willing to accept risk.



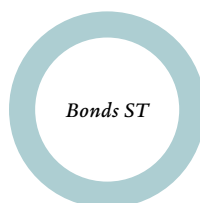
**Swiss Life BVG-Mix 45**  
*"Growth" investor*

- You value high capital gains.
- You tolerate major price fluctuations.
- You are willing to accept a high level of risk.



**Swiss Life BVG-Mix 75<sup>1)</sup>**  
*"Equity" investor*

- You seek top capital gains.
- You can live with pronounced price fluctuations.
- You have an extraordinarily high risk tolerance.



**Swiss Life Bonds Global Corporates Short Term (CHF hedged)<sup>2)</sup>**  
*"Income" investor*

- Prioritising value preservation with minimal risk.
- Investments only subject to low levels of fluctuation.
- Investments with an equity component are excluded.

BVG-Mix	Average performance	Average volatility
75	4.32% <sup>3)</sup>	11.64% <sup>3)</sup>
45	1.70% <sup>3)</sup>	7.39% <sup>3)</sup>
35	1.29% <sup>3)</sup>	6.12% <sup>3)</sup>
25	0.86% <sup>3)</sup>	5.06% <sup>3)</sup>
15	0.72% <sup>3)</sup>	3.66% <sup>3)</sup>

- Liquid assets
- Equities Switzerland
- Mortgages Switzerland
- Equities foreign
- Bonds CHF domestic
- Equities foreign (CHF hedged)
- Bonds CHF foreign
- Real Estate Switzerland
- Bonds Foreign Currencies<sup>4)</sup> (CHF hedged)
- Real Estate foreign
- Bonds ST<sup>2)</sup> (CHF hedged)
- Alternative investments (CHF hedged)

<sup>1)</sup> Launch date: 31.10.2018

<sup>2)</sup> Launch date: 11.10.2013

<sup>3)</sup> Actual appreciation 2018 to 2022; With BVG-Mix 75 since October 31, 2018

<sup>4)</sup> Bonds Foreign Currencies (CHF hedged): These bonds are hedged against currency risks.

# Highest quality standards and the latest investment philosophy for the *management of your pension fund assets*

The Swiss Life Investment Foundation is responsible for investing your vested pension capital according to the “Best Select Invest Plus®” approach. In this way, Swiss Life ensures that only the best-qualified asset managers manage your pension assets. The Swiss Life Investment Foundation manages approximately 16 billion Swiss francs for more than 680 employee benefits institutions and collective foundations. As a member of KGAST (Conference of Managers of Investment Foundations), it is bound by the KGAST quality guidelines.

## **Swiss Life Best Select Invest Plus®**

- Transparency and security thanks to continuous monitoring of all asset managers by an independent investment controller (PPCmetrics AG is a leading independent consulting firm for institutional investors)
- Objective selection of the best-qualified asset managers supported by a leading investment consultant
- Core/satellite approach – Structuring of investment groups according to best institutional practice and using innovative hedging solutions

## **Swiss Life Business Premium® offers you**

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- Freedom of choice of investment strategy

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  - Greater potential returns

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  - Tax-privileged accumulation of retirement savings

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  - Flexibility in occupational provisions for an optimal balance of all your assets.

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Next step:

## *Your selection of investment strategy*

*Your advisor will help you analyse your personal financial and pension situation and thereby determine your risk capacity.*

*This will help you to select the right investment strategy.*

*Your advisor will be happy to contact you. More information is available at [www.swisslife.ch/en/businesspremium](http://www.swisslife.ch/en/businesspremium).*



*We enable people to lead  
a self-determined life.*

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