

Swiss Life Business Direct full insurance – the uncomplicated online solution

The employee benefits solution for startups who want to cover all risks.

The product

Swiss Life Business Direct is the first web-based employee benefits solution which is uncomplicated and straightforward to subscribe to. It just takes a few minutes. Swiss Life offers cover for all risks including longevity, disability and death. And Swiss Life offers you a 100% capital and interest rate guarantee. Swiss Life bears 100% of the insurance and investment risk.

Recommendation

Swiss Life Business Direct is the right choice for a newly established company or a company in the process of being established and which has yet to organise its employee benefits. If you would like your employee benefits to cover all risks and to have direct access to all relevant information, Swiss Life Business Direct is ideal for you. Make your own mind up and visit our internet page where you can complete your subscription directly. The straightforward and transparent Swiss Life Business Direct solution will cover your needs.

Advantages

- **Security:** All insurance and investment risks are 100% covered by Swiss Life. No deferred payments due to insufficient cover. With full insurance you will never experience a shortfall. Swiss Life fully covers your liabilities at all times. This enables you to concentrate on your business.

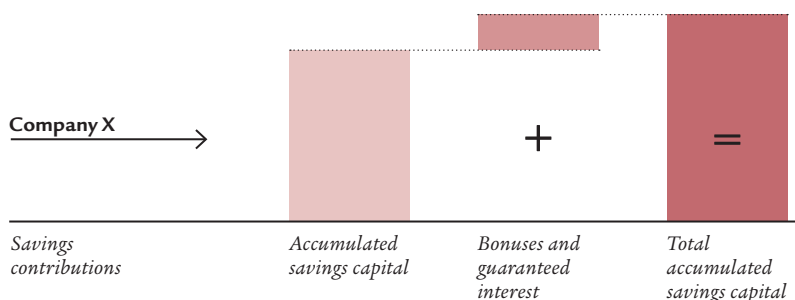
- **Different employee benefit plans:** You can choose between different benefit plans: from the minimum BVG level to a comfortable benefit solution. Straightforward charts included in the offer help you to determine the level of contributions and benefits. It's a childishly simple process. With the information we provide you will be able to find the right solution in a matter of minutes.
- **Bonuses:** You benefit from bonus distribution.
- **Payment method:** monthly in arrears
- **Contract documents:** You can access the contract documents online at any time.
- **Changes in salary and headcount** can be easily processed online at your convenience. You always maintain an overview of the situation.

How it works

Swiss Life bears 100% of the longevity, disability and death risks for you and your insured employees. Swiss Life invests the necessary capital and bears the full investment and interest-rate risk. This allows you to benefit from full reinsurance cover with calculable contributions. You also have online access as and when you need it. www.swisslife.ch/businessdirect

Graphic representation of Swiss Life Business Direct

Development of the savings capital



Facts and figures

The offer

<i>Foundation</i>	Swiss Life Collective BVG Foundation – collective foundation providing reinsurance cover for all risks
<i>Scope of services</i>	<ul style="list-style-type: none">• Statutory minimum benefits (mandatory benefits coverage)• Extended plan: better risk benefits and higher savings credits can be insured for a specific client.
<i>Investment risk</i>	Swiss Life bears the full investment and interest-rate risk.
<i>Responsible Investments</i>	Swiss Life Asset Managers systematically takes environmental, social and governance (ESG) criteria into account in the investment process. Swiss Life Asset Managers has signed the Principles for Responsible Investment (PRI), supported by the United Nations, and is a member of Swiss Sustainable Finance (SSF) and the Global Real Estate Sustainability Benchmark (GRESB). You can find further information at www.swisslife-am.com/responsible-investment
<i>Shortfall</i>	The foundation cannot experience a shortfall
<i>Financing</i>	monthly in arrears
<i>Online access</i>	You can gain access through Swiss Life myLife, the Swiss Life online platform. Complete and manage online: Start your future today with Swiss Life Business Direct.
<i>Contract term</i>	is between 1 and 5 years

Benefits

<i>In the pension plan</i>	<ul style="list-style-type: none">• In the event of retirement: Retirement pension or lump-sum payment possible• In the event of disability: Insured persons receive disability income from a degree of disability of 25%.• In the event of death:<ul style="list-style-type: none">- Spouse's pension- Unmarried partner's pension: The unmarried partner's pension is insured at no extra premium. The life partner does not have to be officially registered.- Children's benefit
<i>Conversion rate</i>	<ul style="list-style-type: none">• The BVG conversion rate applies for the mandatory retirement savings.• The conversion rate for supplementary retirement savings is 4.9500% for men at 65 and 4.9954% for women at 64.
<i>Interest rate for retirement savings</i>	The mandatory retirement savings earn interest in accordance with the BVG while the supplementary savings earn an interest rate of 0.40% (2020) incl. interest bonus.

Options for insured persons

<i>Flexible final age</i>	Early retirement or extension to age 70 possible
<i>Lump-sum option</i>	Latest decision on a lump-sum payment: one month prior to actual retirement

*Don't compromise when it comes to your employee benefits.
Trust in our experience.*



Further information and individual an advisory service

Are you interested in Swiss Life Business Direct?
Your advisor would be happy to help.



• Swiss Life Ltd, General-Guisan-Quai 40, P. O. Box, 8022 Zurich, telephone 043 284 33 11
• www.swisslife.ch/enterprises