

Balanced and security-oriented investment with the opportunity for higher returns – *Swiss Life Business Invest*

In a company every day brings new challenges. One such challenge is occupational benefits, whether you are an employer, Board of Trustees or employee representative. Accept this responsibility and choose a reliable partner.

Your situation

You know how important it is to have an optimal occupational benefits solution. You also attach great importance to secure investments with opportunities for additional returns.

Our solution

Swiss Life Business Invest is the right choice for you if you want a security-oriented investment but do not want to pass up on attractive earnings opportunities. You are prepared to accept fluctuations in the value of your investments in favour of high returns. The risks of death and disability are borne entirely by Swiss Life.

What makes this employee benefits solution unique?

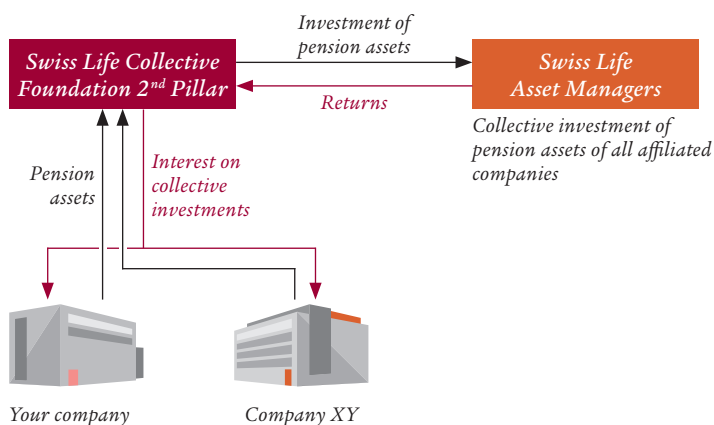
- The pension assets are invested in a balanced and income-oriented way.
- Your workforce stands to earn a particularly attractive return.
- Potential high returns: You benefit from the “Best Select Invest Plus®” approach of the Swiss Life Investment Foundation and the know-how of the best-qualified asset managers.
- A uniform conversion rate for calculating the retirement pension is applied to mandatory and supplementary retirement savings.

The advantages of a Swiss Life employee benefits solution

- **Scope of benefits:** We put your needs first. Benefits can be quickly adjusted if your circumstances change.
- **Maximum flexibility for payments:** You decide whether to pay your contributions on an annual, quarterly or monthly basis.
- **Administration:** You can manage your employee benefits online making it simple and convenient for you. Wherever you are, you have an up-to-date overview at all times.

Graphical representation of Swiss Life Business Invest

Focus on the investment of pension assets



Investments

	none	low	medium	high
Co-determination in choice of investment strategy		•		
Potential return			•	
Investment risks		•		

This solution focuses on a security-oriented investment concept with opportunities for increased interest.

The offer

<i>Foundation</i>	The Swiss Life Collective Foundation 2 nd Pillar – semi-autonomous collective foundation with collective investments
<i>Operational management</i>	Swiss Life Ltd
<i>Scope of benefits</i>	Basic cover: We guarantee the statutory minimum benefits at all times. We match the employee benefits to your company's needs. You benefit from maximum possible flexibility.
<i>Investment of pension assets</i>	In cooperation with Swiss Life Asset Managers. Investments are largely in the Swiss Life Investment Foundation – “Best Select Invest Plus®” approach. You can rest assured that only the best-qualified asset managers manage your pension assets. The investment strategy is set by the Board of Trustees.
<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>Cover ratio</i>	The collective foundation may incur a surplus or a temporary shortfall depending on the market environment. Death and disability risks are 100% covered by Swiss Life.
<i>Financing</i>	Contributions can be paid: annually (in advance) – quarterly (in arrears) – monthly (in arrears)
<i>Contract term</i>	Between three and five years
<i>Special benefits</i>	On retirement: <ul style="list-style-type: none"> • Early retirement is possible from the age of 58 or deferred retirement to the age of 70 • Retirement benefits payable as a pension or lump sum or a combination of the two • Lump-sum option also possible for disabled persons • Decision on pension or lump-sum payment can be taken up to one month before actual retirement In the event of disability: <ul style="list-style-type: none"> • Insured persons receive disability income from a degree of disability of 25%. In the event of death: <ul style="list-style-type: none"> • Spouses and partners are entitled to benefits, regardless of age or how long they have been married. • Unmarried partner's pension is automatically insured at no extra cost. The life partner does not have to be officially registered. There is also entitlement to benefits in the event of accidental death. Purchased insurance years can be insured as a separate lump-sum death benefit.
<i>Conversion rate</i>	<ul style="list-style-type: none"> • 5.4% for men aged 65 and for women aged 64. • Basic cover: The minimum BVG benefits are paid in all cases.
<i>Interest rate on the retirement savings</i>	The vested pension capital was subject to a definitive interest rate of 0.50% (2023). The statutory minimum benefits are met in all cases.

*Don't compromise when it comes to your occupational provisions.
Trust in our experience of helping people live a self-determined life.*



Further information and an individual advisory service

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



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