

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

*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 would like an independent and flexible solution for your executives over and above the basic cover. You also attach great importance to secure investments with opportunities for additional returns.

### Our solution

*Swiss Life Business Invest complementary occupational benefits* is the right choice for you if you want an executive solution which offers secure investments with potential attractive returns. 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 executives stand to earn a particularly attractive rate of interest

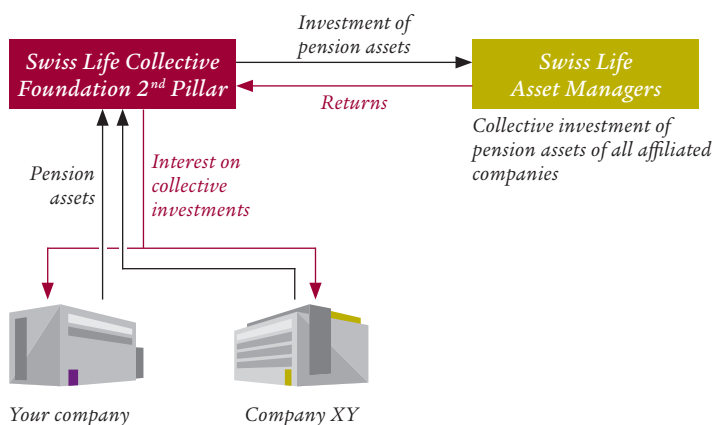
- Potential high returns: You benefit from the “Best Select Invest Plus®” approach of the Swiss Life Investment Foundation and the know-how of the best-qualified asset managers
- Tailored additional services and full salary cover for executives. This complementary employee benefits solution has its own Administrative Board. This ensures a certain degree of discretion for executive employees.

#### 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 complementary occupational benefits

Focus on the investment of pension assets



#### Investment risk

	none	low	medium	high
<i>Co-determination in choice of investment strategy</i>		●		
<i>Potential return</i>			●	
<i>Investment risks</i>		●		

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

## The offer

Foundation	Swiss Life Collective Foundation 2 <sup>nd</sup> Pillar – semi-autonomous collective foundation with collective investments
Operational management	Swiss Life Ltd
Scope of benefits	Supplementary benefits to the basic cover in the event of survival, disability and death. We match the employee benefits to your company's needs. You benefit from maximum possible flexibility.
Investment of pension assets	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.
Responsible Investments	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 <a href="http://www.swisslife-am.com/responsible-investment">www.swisslife-am.com/responsible-investment</a>
Cover ratio	The collective foundation may incur a surplus or a temporary shortfall depending on the market environment. The risks of death and disability are fully covered by Swiss Life.
Financing	Contributions can be paid: annually (in advance) – quarterly (in arrears) – monthly (in arrears)
Contract term	Between three and five years
Special benefits	On retirement: <ul style="list-style-type: none"> <li>• Early retirement is possible from the age of 58 or deferred retirement to the age of 70</li> <li>• Retirement benefits in lump-sum form</li> </ul> In the event of disability: <ul style="list-style-type: none"> <li>• Insured persons receive disability income from a degree of disability of 25%.</li> </ul> In the event of death: <ul style="list-style-type: none"> <li>• Spouses and partners are entitled to benefits, regardless of age or how long they have been married.</li> <li>• Unmarried partner's pension is automatically insured at no extra cost. The life partner does not have to be officially registered.</li> <li>• Purchased insurance years can be insured as a separate lump-sum death benefit.</li> </ul>
Interest rate for retirement savings in complementary employee benefits	The vested pension capital provisionally bears interest at a rate of 1.00% (2021).

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



### Further information and an individual advisory service

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



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- [www.swisslife.ch/enterprises](http://www.swisslife.ch/enterprises)