

More self-determination in occupational provisions – *Swiss Life Business Premium*

*As an entrepreneur you are used to influencing your environment.
The Swiss Life Business Premium executive solution gives you and your key employees the opportunity to actively help shape your occupational provisions.*

Your situation

You are looking for a pension solution for yourself and your key employees, whereby individual employees can choose their investment strategy for pension assets themselves. It's important that the needs of your individual employees are taken into account.

Our solution

With *Swiss Life Business Premium* the pension assets can be invested in the appropriate investment strategy. Every insured person makes their own insurance decision based on their personal situation. By determining the investment strategy according to a personal investment horizon and personal risk capacity, it can be possible for all employees to optimise returns on their pension assets.

Your advantage

Why is this executive solution different?

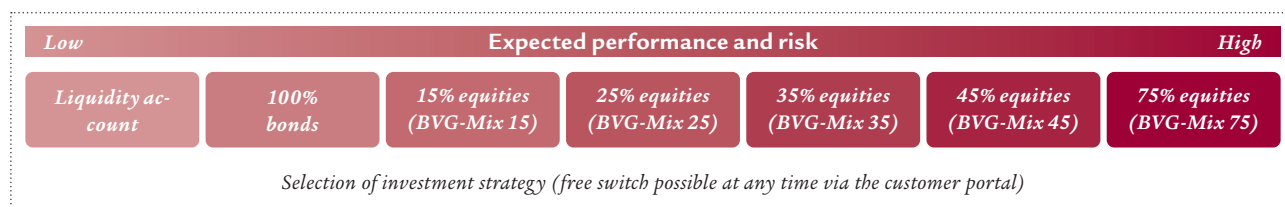
- **Individuality:** Every insured person with salary components exceeding CHF 132 300 (status 2023) can choose from eight attractive investment strategies

- **Flexibility:** Option to switch investment strategy at any time via the customer portal at no cost.
- **Security:** Offers a savings insurance with 100% nominal value and interest rate guarantee for security-oriented employees
- **In safe hands:** With every investment strategy you can benefit from the «Swiss Life Best Select Invest Plus®» approach of the Swiss Life Investment Foundation.
- Tax optimisation possible for companies and employees

Benefits with Swiss Life

- **Scope of benefits:** Your needs take centre stage with us. Benefits can be quickly adjusted in accordance with a change in circumstances.
- **High level of flexibility with payment options:** You can choose whether you want to pay your contributions on a monthly or quarterly basis.
- **Administration:** You can manage your occupational provisions simply and conveniently online, wherever and whenever you want, so you always have an overview and are completely up to date.

Overview of investment strategies



New from 1 January 2024:

- Switch **to** savings insurance possible at any time
- Switch **from** savings insurance possible after three years

Savings insurance

Savings insurance with nominal value and interest rate guarantee

Our offer

<i>Foundation</i>	Swiss Life Collective Foundation Invest Semi-autonomous collective foundation with choice of investment strategy by insured persons
<i>Management</i>	Swiss Life Ltd
<i>Scope of benefits</i>	We adapt the pension benefits for disability and death to the needs of your company. This means that you enjoy the greatest possible flexibility.
<i>Investing pension assets</i>	The insured person is fully responsible for the investment decision. The following options are available: <ul style="list-style-type: none"> • Six attractive investment strategies (collective investments) from the Swiss Life Investment Foundation using the proven «Swiss Life Best Select Invest Plus®» approach • Liquidity account with the Swiss Life Collective Foundation Invest • Savings insurance for people whose top priority is security (nominal value guarantee and interest rate guarantee according to group tariff via reinsurance with Swiss Life)
<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>Financing</i>	Contributions can be paid: <ul style="list-style-type: none"> • quarterly (in arrears) • monthly (in arrears)
<i>Contract term</i>	Between three and five years
<i>Special benefits</i>	At retirement: <ul style="list-style-type: none"> • Early retirement from age 58 or deferred until age 70 possible. • Retirement benefits are paid out as a lump sum. <p>From 2024, insured persons will now have the following additional range of benefits:</p> <ul style="list-style-type: none"> • Retirement benefits payable as a lump sum or pension or a combination of the two • Insured persons have the option of defining a retirement pension with or without survivors' benefits and profit from a possible higher conversion rate • Decision on lump-sum payment or pension can be taken up to one month before actual retirement <p>In the event of disability:</p> <ul style="list-style-type: none"> • Insured persons will receive a disability pension starting at a degree of disability of 25%. • Lump-sum benefits can be insured instead of pensions. <p>In the event of death:</p> <ul style="list-style-type: none"> • Spouses and partners are entitled to benefits, regardless of age and duration of the marriage/partnership. • Partner's pensions are included at no extra cost. Registration of the life partner is not necessary. • Retirement assets and/or proceeds of the sale of investments are paid out separately in the event of death.
<i>IAS/IFRS optimised</i>	Companies that prepare their accounts in accordance with IAS/IFRS can define all of their insurance benefits as a lump sum, with maximum optimisation of liabilities.

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



More information and a personal consultation

Are you interested in Swiss Life Business Premium? Your customer advisor will 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