

Maximum security in occupational benefits – Swiss Life Business Protect

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 are looking for maximum security in your employee benefits and want to have more time and flexibility for your business by not having to deal with the investments yourself.

Our solution

Swiss Life Business Protect is the right choice for you if the security of your pension assets is your top priority. You benefit from a 100% capital and interest rate guarantee. You are also entitled to bonuses. The risks of death, disability and longevity are borne entirely by Swiss Life.

What makes this employee benefits solution unique?

- Full all-round protection: full guarantees and reinsurance of all risks
- 100% unlimited capital and interest rate guarantee on all pension assets
- You are contractually entitled to bonus payments
- There is no possibility of a shortfall* and no requirement for restructuring measures

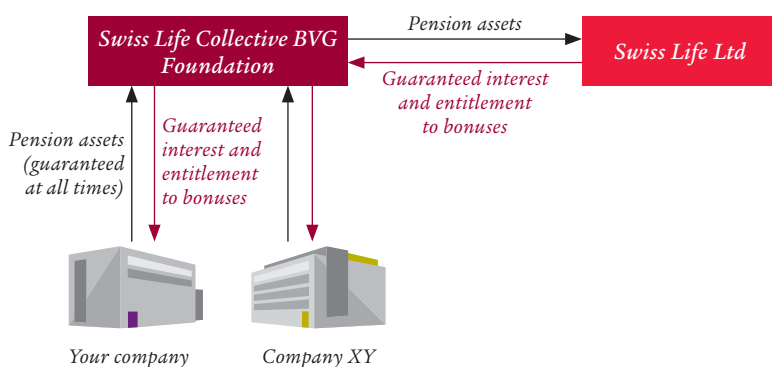
*An employee benefits institution with a shortfall has insufficient funds to meet its obligations.

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 Protect

Focus on the “security” of pension assets



Investment risk

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

With this solution, the security of vested pension capital has top priority. The price is lower return potential.

The offer

Foundation	Swiss Life Collective BVG Foundation Collective foundation providing reinsurance cover for all risks (full insurance)
Operational management	Swiss Life Ltd
Scope of benefits	Basic employee benefits: 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.
Pension assets	Held at Swiss Life with a 100% capital and interest rate guarantee
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 www.swisslife-am.com/responsible-investment
Cover ratio	All investment and insurance risks are fully covered by Swiss Life. A shortfall is not possible.
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"> • 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 always 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 registered. There is entitlement to benefits in the event of accidental death. • Purchased insurance years can be insured as a separate lump-sum death benefit.
Conversion rate	<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.
Interest rate for retirement savings	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.

*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 Protect? 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