

Investment strategy designed especially for you – *Swiss Life Business Select*

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 don't want to leave investment decisions concerning your employee benefits to others but want to be actively involved yourself.

Our solution

Swiss Life Business Select is the right choice for you if you want to take control of your employee benefits. You select the investment strategy and adapt it to your requirements. You participate in the performance of the financial markets and benefit from the opportunity for higher returns over the long term. You have the support of renowned investment foundations. The risks of death and disability are borne entirely by Swiss Life.

What makes this employee benefits solution unique?

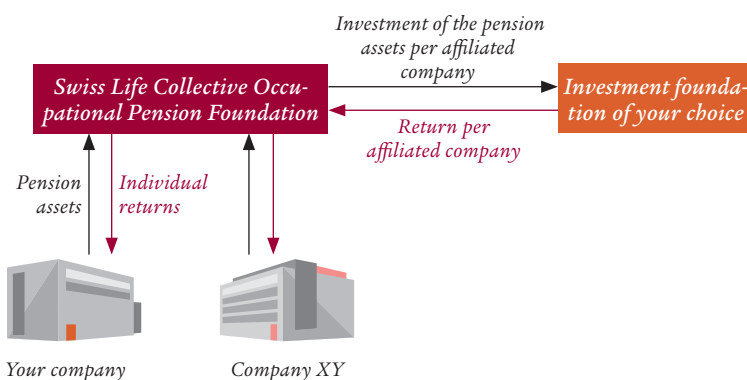
- Free choice from three renowned investment foundations (Swiss Life, Credit Suisse or UBS)
- If you opt for the Swiss Life Investment Foundation, you benefit from the “Best Select Invest Plus®” investment approach. This concept offers you the assurance that only the best-qualified asset managers will manage your pension assets.
- Swiss Life bears the risks of death and disability.
- You select the amount of the conversion rate.

The advantages of a Swiss Life employee benefits solution

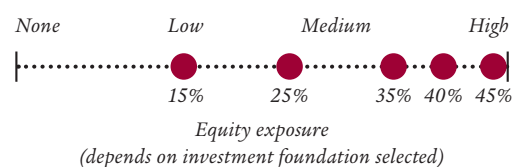
- **Scope of benefits:** Your needs take centre stage with us. Benefits can be quickly adjusted in line with changes in circumstances.
- **High level of flexibility in payment options:** You decide whether to pay your contributions on an annual, quarterly or monthly basis.
- **Administration:** You can manage your employee benefits online, making it simple and convenient for you. Wherever and whenever you want. So you always have an overview and are completely up to date.

Graphical representation of Swiss Life Business Select

Focus on the investment of pension assets



Investment opportunities



The offer

<i>Foundation</i>	Swiss Life Collective Occupational Pension Foundation Semi-autonomous collective foundation with selection of investment foundation at company level
<i>Management</i>	Swiss Life Ltd
<i>Scope of benefits</i>	Basic employee benefits: We guarantee the statutory minimum benefits at all times. We adapt the pension benefits to the needs of your company. This means that you enjoy the greatest possible flexibility.
<i>Investing pension assets</i>	<ul style="list-style-type: none"> • Swiss Life Investment Foundation: “Best Select Invest Plus®”, UBS Investment Foundation or Credit Suisse Investment Foundation • The investment strategy is set by the Administrative Board • Further information on the mixed-asset-class investment groups at Swiss Life Business Select can be found at: www.swisslife.ch/businessselect
<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 employee benefits unit may incur a surplus or temporary shortfall depending on the market environment. The risks of death and disability are fully covered by Swiss Life.
<i>Funding</i>	Contributions can be paid: annually (in advance) – quarterly (in arrears) – monthly (in arrears) Additional funding possible
<i>Contract term</i>	Between three and five years
<i>Special benefits</i>	<p>On retirement:</p> <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 <p>In the event of disability:</p> <ul style="list-style-type: none"> • Insured persons receive a disability pension starting from a degree of disability of 25%. <p>In the event of death:</p> <ul style="list-style-type: none"> • Spouses and partners are entitled to benefits, regardless of age or how long they have been married. • Partner’s pensions are always included at no extra cost. Registration of the life partner is not necessary. 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"> • You set the conversion rate. There is a choice of two different models: <ul style="list-style-type: none"> – Uniform conversion rate optional for mandatory and supplementary retirement savings. – Split conversion rate: mandatory retirement savings as per BVG, supplementary retirement savings optional. • The employee benefits unit sets up reserves for conversion rate differences arising from the difference between the conversion rate selected and the conversion rate in accordance with actuarial bases. The BVG minimum is always maintained. • The amount of the reserves depends on the age structure of the employees and the definition of the conversion rate. • You are free to choose the conversion rate within a prescribed bandwidth.
<i>Interest rate on the retirement savings</i>	The Administrative Board decides on the level of interest paid on retirement savings. The BVG minimum is always maintained.

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



More information and a personal consultation

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



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