

Investment strategy designed especially for you – *Swiss Life Business Select 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 executive employees over and above the basic cover. 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 complementary occupational benefits is the right choice for you if you want to take control of your employee benefits. The investment strategy is geared to the needs of your company. 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)

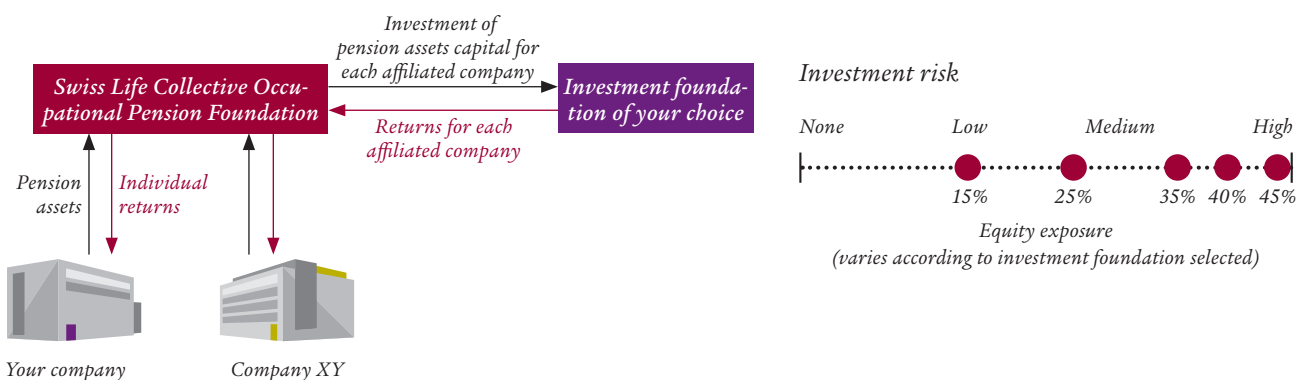
- If you opt for the Swiss Life Investment Foundation, you benefit from the “Swiss Life Best Select Invest Plus®” investment approach. This concept offers you the assurance that only the best-qualified asset managers will manage your pension assets
- Tailored additional services and full salary cover for executives
- This employee benefits solution has a separate 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 Select complementary occupational benefits

Focus on the investment of pension assets



The offer

<i>Foundation</i>	Swiss Life Collective Occupational Pension Foundation Semi-autonomous collective foundation with selection of investments at Vorsorgewerk (employee benefits unit) level
<i>Operational management</i>	Swiss Life Ltd
<i>Scope of benefits</i>	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.
<i>Investment of pension assets</i>	<ul style="list-style-type: none"> Swiss Life Investment Foundation: "Swiss Life 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 Vorsorgewerk 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.
<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>	<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 lump sum with the option of a pension Decision on lump-sum payment or pension option 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 disability income 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 Unmarried partner's pension is automatically insured at no extra cost. The life partner does not have to be officially registered Purchased insurance years can be insured as a separate lump-sum death benefit.
<i>Interest rate on the retirement savings</i>	The Administrative Board decides on the level of interest paid on the retirement savings.

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



Further information and individual an advisory service

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



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