

Swiss Life Company Prime Solution

Security, flexibility and transparency for your employee benefits solution

Swiss Life Company Prime Solution – Swiss Life’s answer to the demands of companies’ own employee benefits institutions for greater security, flexibility and transparency.

Swiss Life Company Prime Solution supports you in designing a semi-autonomous employee benefits solution tailored to the needs of your company. The risk plan is arranged with Swiss Life, but you are free to select the remaining modules. You hold the reins, but Swiss Life is there to back you up with competent advice and individual service at all times.

The answer to your needs.

To configure your ideal solution you can select from the following elements, many of which were put together in collaboration with acknowledged experts in their field (asset management, global custody):

You insure the risks of disability, death and old age using the risk plan and retirement pension plan modules, while tailoring the savings process and your investments to your own investment strategy. We make sure all the elements fit in with each other, and that you profit from the favourable terms offered by our partners.

Our highly qualified advisors will be happy to support you.

Group life insurance contract

<i>Insurance</i>	<i>Risk plan*</i>	<i>Capital plan</i>	<i>Retirement pension plan</i>
	<ul style="list-style-type: none"> · Insurance against death & disability risks · Management of portfolio of active insureds 	<ul style="list-style-type: none"> · Proportion of retirement savings of active insured persons between 0% and 80% · Guaranteed interest 	<ul style="list-style-type: none"> · Insurance of retirement benefits · Management of portfolio of pensioners
<i>Service</i>	<i>Asset management</i>	<i>Account/custody account management</i>	<i>Services</i>
	<ul style="list-style-type: none"> · Share in total assets of between 20% and 100% 	<ul style="list-style-type: none"> · Maintenance/administration of account/custody account · Investment reporting · Securities accounting 	<ul style="list-style-type: none"> · Asset Liability Management study · Payment transactions · Foundation accounting · Data transfer · Expertise

*Mandatory component

The modules

Swiss Life Company Prime Solution's administrative processes have been designed in such a way that you can coordinate the various modules with a minimum of effort.

Flexible risk plan.

The risk plan is an integral part of your overall pension fund solution. It offers you a wide variety of design options. Swiss Life's group life insurance premium rate tariff provides the basis for your risk insurance.

Security for the retirement pension plan.

The retirement pension plan is a free part of your employee benefits solution. The individual pensions under the retirement pension plan are financed, at the time of retirement, by single contributions paid by the employee benefits institution to Swiss Life. These payments are calculated on the basis of Swiss Life's group life insurance premium rate tariff scale.

You can choose whether the pension is paid directly to the insured person (including the tax notification) or to the company's own employee benefits institution.

Guarantees in the retirement capital plan.

Based on your employee benefits institution's investment strategy, you decide whether you want to invest part of the assets in Swiss Life's general portfolio (investment with guaranteed interest and preservation of capital's nominal value).

If you avail yourself of this opportunity, the money you allocate earns interest at a guaranteed minimum rate. Interest is paid proportional to the ratio between the compliance account and the mathematical reserves of the foundation on the reference date. The mandatory portion earns interest in accordance with the Federal Law on Occupational Retirement, Survivors' and Disability Pension Plans (BVG), while the supplementary portion earns at least the interest valid for Swiss Life's group life insurance premium rate tariff.

Customised services create added value.

You have a wide range of services to choose from to meet your needs. On your behalf, we prepare an individual Asset Liability Management study, which serves as the basis for the optimal allocation of your funds. On request we will be glad to help you with the business management of your employee benefits institution. We handle payments for you. If required, Swiss Life Pension Services

will take care of the foundation accounting for you and/or provide you with the information relevant to the foundation accounting. Our accredited pension actuaries are there when you need them, for advice and other support services.

Highly qualified and independent asset management.

You determine yourself how your employee benefits institution's funds are invested. The Swiss Life Group recommends the services of Swiss Life Asset Managers and the investment groups of the Swiss Life Investment Foundation. You have free choice of asset manager. The foundation assets are managed under a portfolio management agreement or on the basis of collective investment instruments.

Swiss Life Asset Managers is a leading institutional asset manager and would be happy to accept your portfolio management mandates. As a subsidiary of the Swiss Life Group it is specialised in the active management of listed securities and real estate for institutional investors. Swiss Life Asset Managers is the fourth-largest institutional asset manager in Switzerland and counts a growing number of pension funds among its clients.

At the Swiss Life Investment Foundation, you benefit from the Swiss Life Best Select Invest Plus® investment concept, under which only the best-qualified asset managers manage your pension assets. Swiss Life's pension fund for its own staff uses the same investment components – for good reason.

The specialists at Swiss Life Asset Managers and the proven investment groups of the Swiss Life Investment Foundation deliver impressive above-average performance by peer comparison.

The transactions involved in maintaining the account/custody/account are processed through a highly professional custodian bank system (global custody) set up in partnership with a first-class Swiss bank. This means you remain totally free to choose the investment solution that meets all your requirements. We also offer securities accounting as an additional service from our partner in the field of global custody.

Your benefits

Security and flexibility: Swiss Life Company Prime Solution takes account of your need for security and offers you the maximum scope in choosing your investment strategy. You determine which investment risks you wish to bear and which you wish to delegate.

We handle the administration of your employee benefits solution (including auditable financial statements) at a fair price. What's more, we make sure the individual elements are a perfect match for each other.

Greater security.

- Comprehensive risk cover for insured persons in the event of death and disability and guaranteed retirement benefits at attractive conditions, so that you can plan the future of your employee benefits solution more reliably.
- Your assets invested in Swiss Life's general portfolio (capital plan) are protected by Swiss Life's safety net: Independence from developments on the capital market gives you the key to a balanced investment structure.
- Statutory solvency requirements oblige Swiss Life to always have enough own capital to absorb any divergences from the expected risk experience and cost projections (monitored regularly by the Federal Office of Private Insurance).

Fair price.

- You benefit from the special terms offered by our partners when you opt for a total solution as a package.

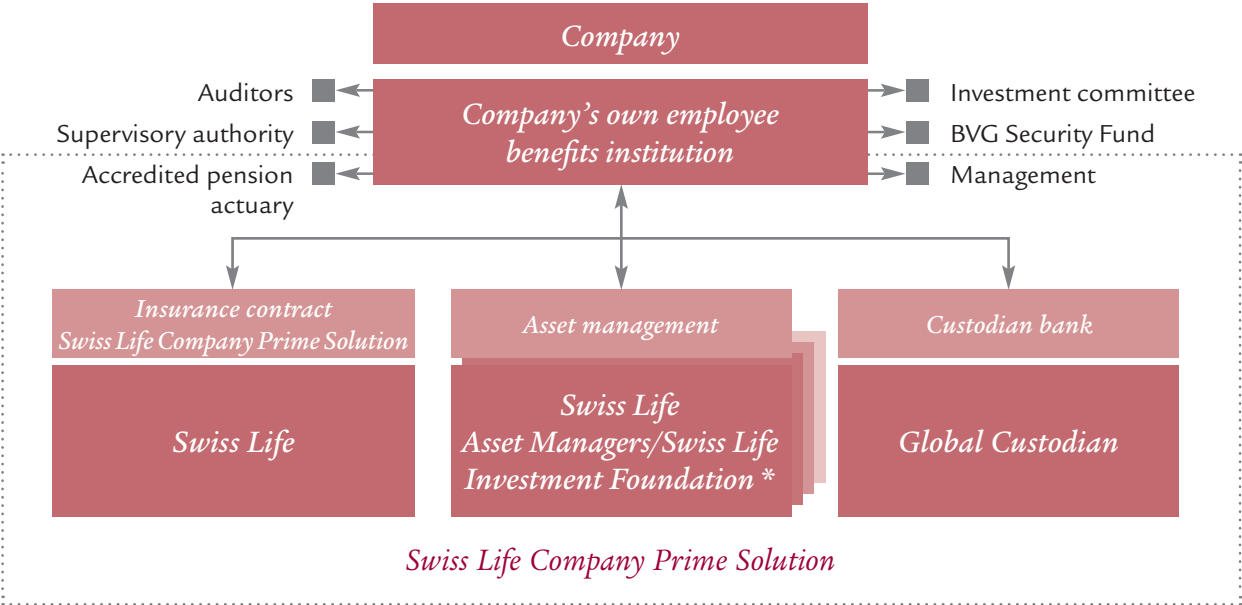
Greater flexibility.

- Flexible, modular employee benefits solutions from a single source – your contact partner coordinates all your questions and concerns.
- Free choice regarding the amount of assets invested at your own risk and a clear ownership structure (clean separation of investments and insurance). This, together with our regular investment reports, ensures maximum transparency of your investments and income.
- The modular structure of Swiss Life Company Prime Solution gives you freedom of choice regarding the scope of services. You can choose the specialists you want to manage your pension fund assets yourself.
- Your pension fund assets earn a fair interest, which can be added to the retirement capital plan.

Greater transparency.

- The individual Asset Liability Management study gives you an exact idea of the risk capacity of your employee benefits institution. The analysis helps you to choose the investment strategy that will enable you to best meet your obligations.
- Swiss Life's consolidated investment reports are tailored to your requirements and create transparency with regard to your investments.
- You know the actual costs per module.
- The cost transparency is enhanced because you can count on clear and comprehensible figures for the surplus.

Organisation



*You have free choice of asset manager

*Don't compromise on your employee benefits.
Trust in our experience.*

Further information and an individual advisory service
Are you interested in Swiss Life Company Prime Solution?
Your customer advisor will be happy to help.

• Swiss Life Ltd, General-Guisan-Quai 40, P. O. Box, 8022 Zurich
• Telephone 043 284 55 68, risikorueckdeckungen@swisslife.ch