



# Swiss Life Company Prime Solution

## Security, flexibility and transparency for your pension solution

*Swiss Life Company Prime Solution – Swiss Life's answer to the requirements of company employee benefits institutions in terms of security, flexibility and transparency.*

Swiss Life Company Prime Solution supports the creation of semi-autonomous solutions tailored to your organisation. Swiss Life insures the risks of death and disability and manages the portfolio, while you are free to select the other modules. You are in the driver's seat, and Swiss Life is at your side at all times with expert advice and individual support.

The risks of disability, death and old age are covered by the risk and pension plan modules, and you can structure the savings approach and investments yourself in accordance with your individual investment strategy. You also have access to Swiss Life's specialists for claims processing, prevention and occupational health management, in addition to our legal and tax legal services.

### The answer to your needs

The following elements, some of which are provided in cooperation with proven specialists (asset management, global custody), are available for designing your customised solution.

### Group life insurance contract

	Group life insurance contract		
	Risk plan*	Retirement capital plan	Retirement pension plan
Insurance	<ul style="list-style-type: none"> <li>• Insurance against the risks of death, disability</li> <li>• Settlement of claims</li> <li>• Portfolio management of active insured persons</li> </ul>	<ul style="list-style-type: none"> <li>• Proportion of retirement savings of active insured persons between 0% and 80% (also called savings insurance)</li> <li>• Nominal value and interest rate guarantee</li> </ul>	<ul style="list-style-type: none"> <li>• Purchase of new retirement pensions and their portfolio management</li> <li>• Purchase of pre-existing retirement pensions incl. portfolio management</li> </ul>
Service	Asset management	Account/custody account management	Services
	<ul style="list-style-type: none"> <li>• Management of all assets not invested in savings insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Account/custody account management and administration</li> <li>• Investment reporting</li> <li>• Securities accounting</li> </ul>	<ul style="list-style-type: none"> <li>• Asset and liability management studies</li> <li>• Payment transactions</li> <li>• Foundation accounting</li> <li>• Data transfer</li> <li>• Expertise</li> <li>• Management of non-purchased pensions</li> </ul>

\*Mandatory component

# The building blocks of our solution

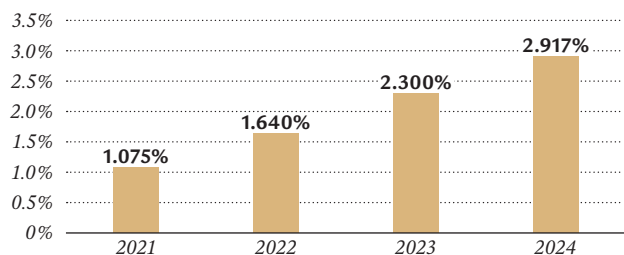
Administrative processes within Swiss Life Company Prime Solution are designed to allow individual modules to be coordinated with minimum effort.

## Flexible risk plan

The risk plan is an obligatory, fixed component of your overall pension solution. It offers you a wide range of options. The Swiss Life group life insurance premium rate forms the basis for your risk insurance.

## Guarantees for the retirement capital plan

You can decide – in line with the investment strategy of your employee benefits institution – whether you wish to invest a portion of your capital assets in savings insurance with Swiss Life (investment with guaranteed interest and preservation of nominal value).



■ Total interest on Swiss Life Prime Solution savings insurance, Individualised calculation of bonus (ICB) model, without annuitisation

## Security for the retirement pension plan

The retirement pension plan is a flexible component of your pension solution. Individual pensions under the retirement pension plan are purchased at Swiss Life through single allocations from the employee benefits institution at the time of retirement. Calculations are based on Swiss Life's group life insurance premium rate.

You can choose whether the annuity is to be paid directly to the insured person (incl. tax declaration) or to the foundation.

## Added value through customised services

Depending on your needs, you can choose from our wide range of services. We'll draw up an individual asset and liability management study on your behalf. This will serve as the foundation for the best possible allocation of your capital assets. If you wish, we would also be happy to assist you with the operational management of your employee benefits institution. We can take care of the payment transactions for you. If necessary, Swiss Life Pension Services can manage the foundation bookkeeping for you and/or provide you with the relevant data.

## Highly qualified and independent asset management

It's up to you to determine how your employee benefits institution's assets are invested. The Swiss Life Group recommends the services of Swiss Life Asset Managers and the investment groups (asset categories) of the Swiss Life Investment Foundation. You are basically free to choose your asset management partner. Foundation assets are managed via an asset management mandate or on the basis of collective investment instruments.

Swiss Life Asset Managers is a leader in institutional asset management and would be happy to receive a mandate to take on your asset management duties. It specialises 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. Every second pension fund in Switzerland relies on Swiss Life when it comes to investing.

At the Swiss Life Investment Foundation, you benefit from the Swiss Life Best Select Invest Plus® investment concept, under which only the most highly 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 at the Swiss Life Investment Foundation deliver impressive above-average performance compared to competing institutions.

Account/custody account management transactions are handled via a highly professional custodian bank solution (global custody) by our first-class Swiss banking partner. This will give you the full flexibility to design an investment solution tailored to your needs. As an additional service, our partner for global custody also offers securities accounting.

# Your advantages

Security and flexibility: Swiss Life Company Prime Solution considers both your security needs and the need for maximum leeway in selecting your investment strategy. You can decide for yourself which investment risks you want to bear and which you would rather delegate.

We handle the administration of your pension solution for you (including auditable financial statements) at a fair price. And in the process, we ensure that all individual elements are optimally coordinated.

## More security

- Comprehensive risk protection in the event of death and disability as well as guaranteed benefits in old age at attractive conditions, making it possible to predict the future development of your pension solution (planning security).
- The amounts you invest in Swiss Life's general portfolio (capital plan, savings plan) are protected by the Swiss Life safety net:  
Independence from capital market developments will help you to achieve a balanced investment structure.
- Legal solvency requirements obligate Swiss Life to offset any deviations from expected cost and risk developments as it holds sufficient own funds (regular monitoring by the Financial Market Supervisory Authority).

## Fair price

- You will benefit from our partners' special conditions if you take out the complete solution as a package.

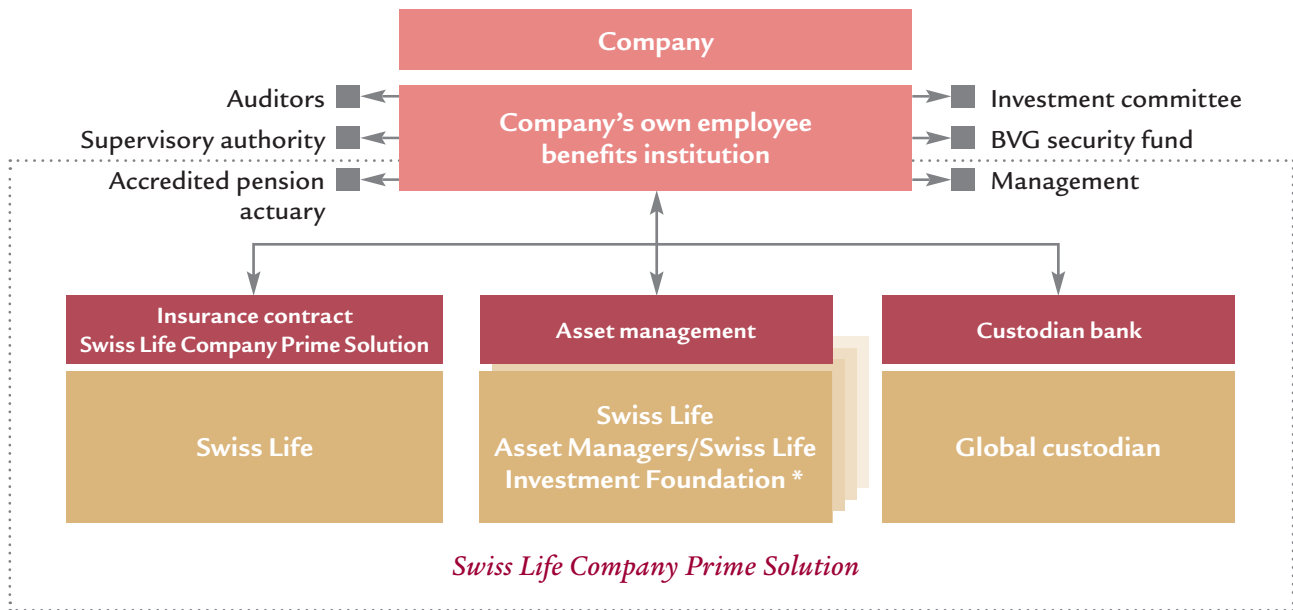
## More flexibility

- Flexible, modular pension solutions from a single source – your contact person coordinates all your concerns and interests.
- Freedom to choose the scope of assets invested at your own discretion with clear ownership conditions (clean separation of investment and insurance). This means maximum transparency for your investments and investment income, also thanks to regular investment reporting.
- Freedom to choose the scope of services thanks to the modular structure of Swiss Life Company Prime Solution. You can select the specialists for investing your pension assets yourself.
- Attractive interest on your pension fund assets, which you contribute to the retirement capital plan (savings plan).

## More transparency

- A customised individual asset and liability management study provides a detailed analysis of your employee benefits institution's risk capacity. The study will help you make a decision on the best investment strategy in line with your obligations.
- Consolidated investment reporting tailored to your needs creates transparency in your investments.
- So that you are aware of your actual costs per module.
- Clear and easy-to-understand bonus reporting increases the overall cost transparency.

# Organisation



\* You are generally free to choose your asset management partner.

*Don't compromise when it comes to your occupational provisions.  
Trust in our experience.*



**More information and personal advice for a financially self-determined life.**

Are you interested in Swiss Life Company Prime Solution?  
Your advisor will be happy to provide further details.



- [www.swisslife.ch/associations-foundations](http://www.swisslife.ch/associations-foundations)
- [risikoruueckdeckungen@swisslife.ch](mailto:risikoruueckdeckungen@swisslife.ch)