



SwissLife

Swiss Life

Premium Expert

Swiss Life Premium Expert is a unit-linked life insurance policy with non-tax-qualified provisions (pillar 3b) that allows you to benefit from term-optimised investment management.

Swiss Life Funds III (CH) Expert 2034 I A

With Swiss Life Premium Expert unit-linked life insurance, you participate in Swiss Life Funds III (CH) Expert 2034 I A, a fund with a ten-year term established exclusively for this life insurance.

Term-optimised investment management aims to generate the most attractive return possible by the end of the ten-year term, depending on market development. To this end the fund is actively managed by the investment experts at Swiss Life Asset Managers. As a rule, they reduce the investment risk as the contract term advances. They also actively orient the fund's risk/return profile to the current market trend.

Upon your death your beneficiaries receive a guaranteed minimum benefit, thanks to the Swiss Life Premium Expert life insurance.

Swiss Life Funds III (CH) Expert 2034 I A invests in a broadly diversified portfolio of funds, primarily in the areas of equities, bonds and real estate.

- Equities enable participation in world-wide economic development. This can involve investment in Swiss shares as well as in the equity markets in industrialised and emerging countries. Hedging strategies may also be deployed.
- Bonds fulfil various functions in the portfolio. Bonds in Swiss francs and global government bonds serve as safe havens – particularly in times of turbulence. Corporate bonds and high-yield and emerging market bonds deliver higher earnings, especially in a stable, positive economic environment. The currency risk for bonds is systematically hedged.
- Real estate investments offer another stable source of returns, as well as contributing to portfolio diversification.

Swiss Life Asset Managers gives preference to cost-effective unit classes reserved for qualified investors with a large investment volume. This means that you benefit from the expertise of Swiss Life Asset Managers as well as from the exclusive, cost-effective classes.

Term-optimised investment management

Term-optimised investment management is based on the following principles:

- Higher expected returns on investments typically depend on higher price fluctuations. The longer the investment horizon, the lower the risk of a price loss, since the short-term price fluctuations can be compensated over the longer term.
- Over the contract's term, and increasingly as the remaining time to maturity decreases, the experts at Swiss Life Asset Managers swap riskier asset classes with higher expected returns for lower-risk asset classes with lower expected returns. As a result, the price fluctuations experienced by the portfolio effectively decrease as the term wears on.
- In addition, the investment experts at Swiss Life Asset Managers take account of current developments in each relevant market environment and reflect them in the portfolio. The investment selection can therefore be oriented more towards security at the beginning of the term and adjusted to exploit additional return opportunities as maturity approaches, for example.

Fund information on Swiss Life Funds III (CH) Expert 2034 I A

Fund information	Swiss Life Funds III (CH) Expert 2034 I A
<i>Fund domicile</i>	Switzerland
<i>Fund category</i>	Strategy fund
<i>Investment currency</i>	CHF
<i>Fund management</i>	Swiss Life Asset Management Ltd
<i>Dividends and interest income</i>	accumulating
<i>ISIN</i>	CH1303910827
<i>Management fee</i>	0.20% p. a.
<i>Total expense ratio (TER)</i>	0.85% p. a. indicative, depending on fund volume and instruments deployed
<i>Launch date</i>	7 June 2024

Opportunities and risks

Opportunities

- Attractive opportunity for private clients to participate in an investment strategy aiming at an optimal result after ten years.
- Participation in a broadly diversified portfolio with equity funds, bond funds and real estate funds.
- Fund management by experienced experts with outstanding track records in the management of risks and earnings opportunities.
- Investment management is security-oriented and term-optimised. This combination ensures great diversification and stability.
- You benefit like professional investors from low-cost funds and unit classes to which private investors do not have access.

Risks

The insurance benefits are dependent on the performance of the fund investments. The following risks in particular must be considered in this regard: price and interest rate changes, as well as creditworthiness and general market risks. A modest or negative performance can cause the insurance benefit in the event of survival to be lower than the single premium paid.

Take advantage of the many years of experience and extensive investment expertise of Swiss Life Asset Managers.

Longstanding experience

Swiss Life Asset Managers has over 165 years of experience in managing the investment of fund assets. Managing fluctuation risks and earnings opportunities are among its particular strengths. Swiss Life Asset Managers invests globally, diversified across currencies, regions and rating categories.



www.swisslife.ch/en/premiumexpert

High level of expertise

As the asset manager for the insurance business of Swiss Life, Swiss Life Asset Managers has always been guided by a high level of risk awareness in its investment philosophy. Swiss Life Asset Managers is Switzerland's third largest asset manager (source: I4PE Survey 2023 Top 500 Asset Managers [assets under management as at 31 December 2022]) for institutional clients.

Swiss Life Asset Managers' core competencies lie in the management of real estate, the analysis of credit risks in the bond area and in the development and implementation of hedged equity strategies.

Swiss Life Ltd
General-Guisan-Quai 40
P. O. Box, 8022 Zurich
www.swisslife.ch

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