

Product highlights

Swiss Life Investo Comfort

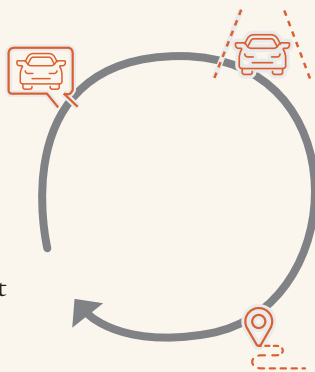
What is Swiss Life Investo Comfort?

You can take out our fund-linked pension insurance as a private pension scheme or with state funding (as a basic pension). This gives you high yields for your old age: It focuses on optimal opportunities for yields as well as the greatest possible flexibility. If you choose the Swiss Life Investo Comfort tariff, you won't have to do anything – we will perfectly tailor your contribution investments to your personal investment profile and optimise your portfolio on a regular basis. At the same time, you enjoy the special extra of flexibility: While your contract is active, you can individually adapt it to your needs.

Your security components

Swiss Life 'switch it up' assistant

Ten years before your pension is due to start, we check whether a minimum yield has been achieved. Depending on the result, we will either invest your balance in lower-risk investments or leave it in the higher-opportunities portfolio. We review the investment on a regular basis.



Swiss Life 'keep it steady' assistant

This optional component regularly checks whether your balance is subject to any strong fluctuations. If this is the case, we will temporarily place part of your balance in lower-risk investments.

Swiss Life navigation system

You choose a tailored investment portfolio to match your personal investment profile. We ensure continuously that your chosen investment strategy also continues to suit you.

Your benefits

Tailored contributions

You can save for your pension from 25 Euros a month. You can increase, reduce or pause your contributions at any time on request.

Individual additional payments

You can make additional payments at any time.

Contract start date

Swiss Life investment check

We regularly review our fund offer for you.

Flexible withdrawals

You can flexibly withdraw capital from your balance at any time (does not apply to basic pension).



Flexible pension start date

You can flexibly start your pension early during the contract term from the age of 50 years or defer it until the age of 88 years (basic pension between 62 years and 85 years).

Unit-linked pension benefits

The pension benefits are also focused on an optimal pension: Your balance remains invested as unit-linked.

Pension

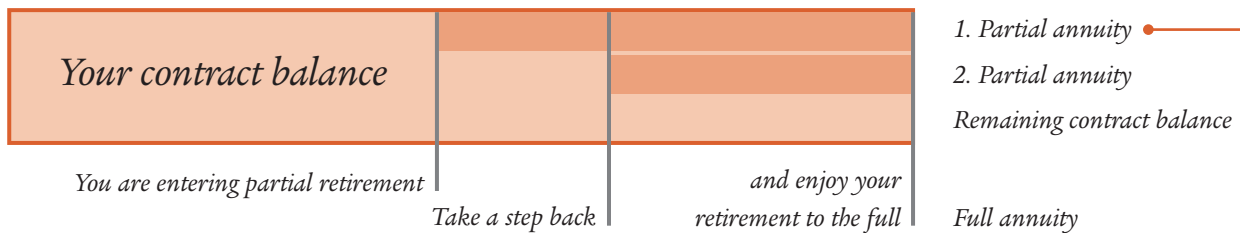
Genuine partial annuity

At any time from the age of 50 years (basic pension: from 62 years), you can start claiming part of your unit-linked pension. Any balance that you do not use in the annuity remains invested as unit-linked. That's how you can still enjoy attractive opportunities for yields.

Your pension benefits

You can benefit from a guarantee pension from the start of your pension term and can continue to enjoy opportunities on the international capital market – all life long.

Example: This is what your partial annuity could look like



Additional insurances

Professional disability cover

You can supplement Swiss Life Investo Comfort with our multiple award-winning professional disability insurance. Available with exemption from contribution upon request – in that case, Swiss Life pays the pension contributions for you.

We assist people with living a self-determined life.

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