



SwissLife
Strategic Premium

Individual Life insurance contract,
Denominated in units-linked and Euros

A scalable and flexible contract

Prepare your future with serenity

The Swiss Life group is originally from Switzerland and has been successful since 1857; Swiss life is one of Europe's leading companies in financial solutions and general insurance.

Present in France for over 110 years and always attentive to your needs, Swiss Life will guide you and will suggest the best solutions in order to :

- Enhance your investments and advice to pass on your inheritance
- Prepare your pension
- Protect your possessions

1 360

Customers

25, 4 Billion €

Of assets handled so far 31/12/2012

2 360

Employees

Through its combined offer of insurance and private banking, Swiss Life will give you access to a wide range of products and services recognised in the areas of corporate finance and asset management.

SwissLife Strategic Premium

A personalized account management for your savings

The Life insurance remains today, in terms of protection and asset management, the ideal tool to answer, on the medium-to long-term, to your needs and to boost your savings.

A rewarded experience and
a recognized expertise



SwissLife Strategic premium received for the second consecutive year, the seal of excellence from the magazine “les Dossiers de l’Épargne” This distinction is based both on technical criteria, related to contract specifications, and on the financial performance of the funds.

Swiss Life’s Strategic Premium financial product offers a wide range of funds among the best in the market:

• **565 UCITS:**

A wide range of UCITS among the most representative in the market in terms of:

- Risk and performance
- Geographic areas
- Sector of activities

• **1200 stocks and bonds :**

As part of the premium solutions of expertise, your savings will be able to be invested by SwissLife on Eurozone Bonds and on the best value in stock market indices (SBF 120, Dow Jones Stoxx 600 or Standard & Poor’s 500).

• **Euro Funds**

This is a guaranteed capital fund. Thanks to the ratchet effect, the performance achieved each year remains definitively acquired



The benefits of SwissLife Strategic Premium

1. Your “Savings Premium Diagnosis”
2. A scalable financial management offer
3. An inheritance tool
4. Follow your savings

1. Your « savings Premium Diagnosis »: What type of investor are you?

How to choose the savings and investments that suit you?

*By making a « Savings Premium Diagnosis »,
your adviser will help you make the right choice*



2. A Financial Management offer that evolves



You're making your first steps in the world of financial markets and you have a few or no time to manage your savings. You want to be guided and entrust your investment choices to professionals.

Opt for the solution « *Liberté* »

- A key in hand solution to control your savings: « A controlled asset allocation »

Thanks to «Savings Premium Diagnosis», Swiss life's private bank experts offer an allocation that suits you and for the entire life of your contract.

Our experts regularly reallocate your savings according to your risk tolerance and financial market developments.

Thanks to regular information, you know precisely which funds your contract is invested in.

- Arbitration options to manage your savings

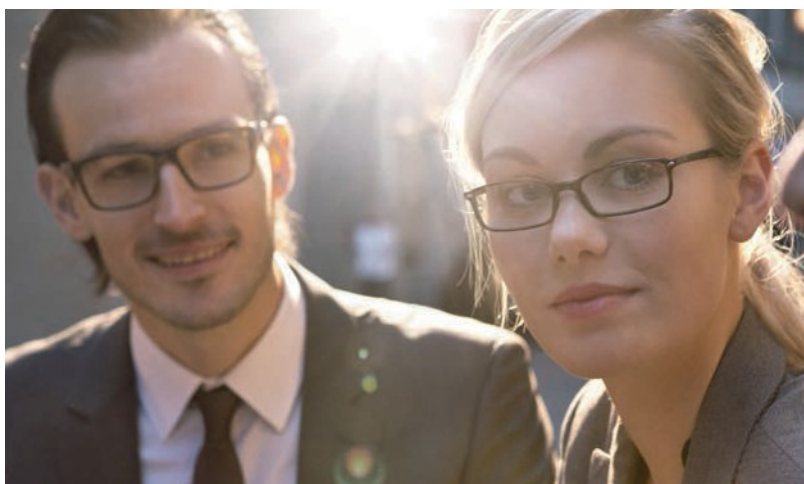
As part of the free will allocation, SwissLife Strategic Premium puts at your disposal automatic arbitration options to help you control your savings.

The benefits of « *A controlled Asset Allocation* »

- A premium service: *As from 5000€ you have access to a financial management service.*
- Transaction updates: *You are informed of each arbitrage trade*
- Regular information: *Management reports are sent out quarterly*

The benefits of automatic arbitration

- Limitation of Capital losses
- Securing Capital gains
- A Progressive investment into Units-linked
- Automatic reallocation of your savings



SwissLife Strategic Premium is an evolving contract with a wide variety of investments which allows you to access different levels of financial management expertise

Opt for the *Premium* solution

A management process of expertise to diversify your savings: « *Asset Allocation Premium* »

You wish to invest in financial markets or a business segment in particular?
Faced with a financial environment becoming more complex, Swiss life's private bank experts have put in place a management process based on controlling the level of risk.

You choose:

- . Your investments (UCITS, common stocks or Bonds)
- . Your own theme: Emerging Countries, inflation protection, Leaders, multiple returns...

You can also gain a customized exposure to different markets and asset classes with your controlled asset allocation premium (available from 250,000 €).

Get advice from an expert to manage your savings: « *Arbitration advice* »

You benefit from the advice of a financial market expert to answer any of your requests for arbitration and to identify what investments to focus on.

This service gives you the opportunity to receive personalized advice from our Swiss life's private bank experts by email or by SMS in order to optimize your allocation and savings according to your profile:

- Advice on Asset allocation
- Advice on IPO or Initial Public offering selected by our experts



The benefits of « *Asset Allocation Premium* »

- A wide choice of investments: 565 UCITS and 1200 Securities (Stocks and Bonds)
- Up to date transactions and management reports are sent out quarterly

- You will be personally advised by our experts on stocks and bonds by email and SMS
- A space dedicated on our website to seek our advice and to make your own requests for arbitration
- Statements with information are sent out quarterly

The Benefits of « *Arbitration advice* »

3. A tool to pass your wealth along in the easiest, most tax efficient manner possible

The life insurance advantages

• *The tax allowance advantages*

After 8 years, income and capital gains are fully exempt up to € 9,200 per year for a married couple filing joint tax and € 4,600 for a single person. This deduction is annual and global for all contracts.

Beyond this allowance, tax will be integrated into the scale of income tax, or a flat rate withholding tax fixed rate of 7.5%

Please note: In case of partial or total withdrawal before 8 years, income and capital gains are subject to income tax or a flat rate withholding tax fixed rate of (15% between 4 and 8 years, 35% before 4 years). Social contributions of (15.5%) will also apply when withdrawing units-linked and Euro funds.

• *Transfer of your assets*

The beneficiary spouse is totally exempt from inheritance tax of 20%, as well as the PACS Partner, or brother or sister under certain conditions.

For all the other beneficiaries, if the payments were made before the age of 70, the capital is exempt of tax up to € 152,500 for each beneficiary; beyond the tax will be only 20% up to € 902,838 per beneficiaries and 25% beyond.

Safeguards and guarantees to protect your family

The guaranteed savings element is automatically included in your contract with the possibility of renouncing to it. This guarantee is eligible from 18 to 75 years old. In case of death, Swisslife will preserve the designated beneficiaries from the ups and downs of financial markets offsetting any capital losses up to 1.5 million

Garantie plancher est automatiquement incluse dans le contrat avec la possibilité d'y renoncer. Cette garantie est éligible de 18 à 75 ans. En cas de décès de l'assuré, Swiss Life préserve les bénéficiaires désignés, des aléas des marchés financiers, en compensant une éventuelle moins-value jusqu'à 1 500 000 €.

4. Follow your savings in one Click.

Pour To follow the progress of your contract and to make your operations online, visit your customer space accessible from our website www.swisslife.fr



Consult your contract in real time:

Movements, progress of your savings, distribution of your savings invested, tax news, FAQ.



Conducting arbitrations



Modifications of information regarding your contract:

Change of address, Bank details, and personal details

The future starts here.

SwissLife Assurance et Patrimoine

Siège social :

7, rue Belgrand

92300 Levallois-Perret SA au capital social de

169 036 086,38 €

Entreprise régie par le code des

341 785 632 RCS Nanterre

www.swisslife.fr

