

Swiss Guarantee

Peace of mind for your future



Start laying the foundations of your future pension today. Choose Swiss Guarantee for security and peace of mind!

Swiss Guarantee is a guaranteed-rate investment vehicle managed by Swiss Life and offered within the Swiss Flex-Invest framework.

When you choose Swiss Guarantee, the return on your investment is guaranteed by Swiss Life, irrespective of financial market fluctuations. Thanks to this guarantee, you are protected against capital loss as the investment risk is borne by Swiss Life.

The guarantee applies to the technical rate prevailing on the payment date of each contribution and is valid until the date of liquidation of the benefits.

In other words, the rate assigned upon each contribution is guaranteed until the contract matures.

Gains are therefore permanently locked-in, regardless of any subsequent changes in the technical rate.

In addition, Swiss Life may also allocate a profit share each year. This profit share naturally depends on Swiss Life's results and the economic situation. Once granted, the profit share is permanently locked-in and bears interest.

By choosing Swiss Guarantee, you can rest assured that your investment will be completely safe - expect only nice surprises!

In practical terms?

Naturally, the higher the guaranteed technical rate, the higher your guaranteed return. As of 1 April 2012, this rate stands at 1.75% for EUR.

Swiss Life may be obliged to modify the guaranteed interest rate in the future according to directives imposed by the supervisory authorities (the Commissariat aux Assurances and/or the relevant administrations of the European Union) and/or in response to financial market movements.

The new guaranteed rate shall apply solely to payments made following the modification and therefore shall not take effect retroactively.

Depending on the economic situation and Swiss Life's results, an annual profit share may be allocated to affiliates in the form of supplementary units of account, on top of the guaranteed return.

Return since 2002

Swiss Life granted the following net returns (guaranteed rate + profit share) per currency in respect of Swiss Guarantee:

EUR	
2012	2.60 %
2011	2.90 %
2010	3.10 %
2009	3.65 %
2008	3.60 %
2007	4.00 %
2006	3.85 %
2005	3.60 %
2004	4.00 %
2003	4.25 %
2002	3.75 %

These rates testify to the quality and cautious nature of our investment strategy. They are not, however, a guarantee of future rates of return.