

Boost and protect your supplementary pension

With Swiss Dynamic Protection, you take advantage of opportunities on the financial markets whilst retaining the value of invested contributions and performances already attributed.

Swiss Dynamic Protection is an investment vehicle in euros (EUR) managed by Swiss Life.

Swiss Life defines the investment policy of the portfolio to which the Swiss Dynamic Protection assets are allocated. This investment policy aims at taking advantage of favourable trends of financial markets to obtain a global yield superior to that of the bonds markets, whilst continuously preserving the value of the invested contributions. The quest for higher performance results in investments in equity-type securities at a maximum proportion of 40%, while the guarantees offered are supported by bond investments.

The profit sharing rate attributed each year depends on the economic climate and the results that Swiss Life has obtained for the portfolio including the Swiss Dynamic Protection assets. Once the profit share (PS) is attributed, you definitively acquire it and it benefits from the same protection measures as invested contributions

Thus, even if, one year, the financial markets are unfavourable, and do not enable the attribution of a profit share, you can remain assured that you still retain the invested contributions and interest from the previous years. And unlike traditional lock-in funds, this guarantee is granted to you with no redemption date conditions, in other words, whenever you draw your retirement savings.

Swiss Dynamic Protection in EUR, enjoyed the following returns:

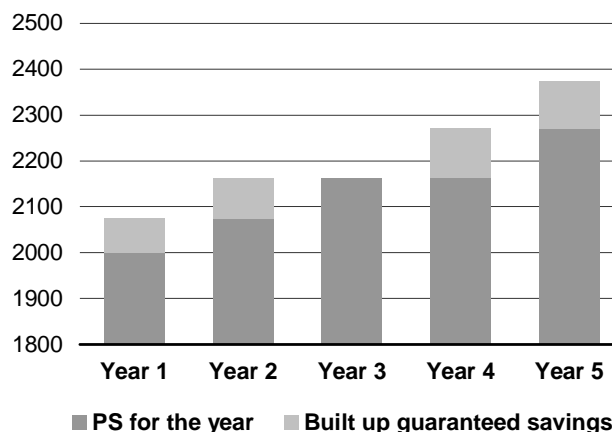
Slice built up in	EUR
2012	3.00 %
2011	2.40 %
2010	3.10 %
2009	4.30 %

Evolution of guaranteed savings

Evolution of guaranteed savings, based on a single contribution of EUR 2 000 invested on January 1st of the first year.

This illustration is based on purely fictional hypotheses and is in no way a guarantee of returns.

	Built-up guaranteed savings on 1 January	Profit sharing rate for the year	Amount of profit share for the year	Savings and profit share (PS) on 31 December
Year 1	2.000	3.75%	75	2.075
Year 2	2.075	4.25%	88	2.163
Year 3	2.163	0.00%	0	2.163
Year 4	2.163	5.00%	108	2.271
Year 5	2.271	4.50%	103	2.374



Advantages of Swiss Dynamic Protection

- You do not have to worry about the dynamic management of your investments according to fluctuations on the financial markets: the vehicle's investment policy is managed by Swiss Life.
- The vehicle's investment policy means you can expect a global return superior to that of products with a guaranteed rate.
- Whatever happens, your invested contributions and your profit share allocations are protected.
- Even if the financial markets are very unfavourable at the time when you have to draw your retirement savings, you can be certain of retaining the invested contributions and the interest previously granted.

Swiss Life (Luxembourg) S.A.
25, route d'Arlon, L-8009 Strassen
B.P. 2086, L-1020 Luxembourg

A limited company under Luxembourg law authorized
by ministerial order on 2 May 1985 –
Trade Register Luxembourg section B n°22663



SwissLife
The future starts here.