



SwissLife

*"Because flexibility is
my greatest freedom."*



Swiss Life Investo:
The pension that's right for me.



Old-age poverty? No, thank you!

Thankfully, people are getting older and older. However, for state pension insurance, this means that a demographically falling number of contribution payers must pay for more and more pension recipients in the long term. This topic is in the media almost every day: If you rely on state pension alone, you will have to expect financial worries in your old age.

In order to continue to enjoy your financial freedom in old age, you as an employee - and more importantly if you are a freelancer - must take out private pension insurance as well. And: The earlier you start, the better! That's because starting to save for your old age earlier means that you need to pay less each month towards your private pension.

Two variants – one goal

Flexible contract options

You can take out our unit-linked pension insurance as a private pension insurance or as a state-funded basic pension. At the same time, you can adapt your contract to your life and to your needs at all times. This is because: The two tariff variants and numerous individual components give you the option of designing your pension flexibly.

Swiss Life Investo Active

The right choice for you if you want to take your pension into your own hands from the start.

[Read more >](#)

Swiss Life Investo Comfort

The right choice for you if you want to have that pleasant feeling of having sorted your financial future.

[Read more >](#)

Swiss Life Investo – Your yield-oriented capital investment for a retirement without financial worries



About Swiss Life Investo

- ✓ Old age without financial worries
- ✓ Yields instead of low interest
- ✓ Flexible design options for every phase of your life
- ✓ Broad investment opportunities
- ✓ A reliable pension partner by your side

Does this sound like your goals for your personal old age pension? Then Swiss Life Investo is the pension that sustainably suits you. Also thanks to its high level of flexibility when designing your pension.

This is how Swiss Life Investo works in detail



Swiss Life navigation system

Always get to your goal safely. No matter whether you are investing in the tariff variant Active or Comfort: We check continuously to ensure that your chosen investment strategy is still right for you.



Swiss Life 'cruise control'

This lets you maintain your speed. This component regularly ensures that the investments in your chosen funds are made at a set ratio. This is a fixed component of the Comfort variant and can be optionally supplemented to switch to the Active variant at any time – free of charge.



Swiss Life 'keep it steady' assistant

Easily stay on the route to success. This optional component regularly checks whether your assets are subject to strong fluctuation. If this is the case, we will temporarily place part of your balance in lower-risk investments.



Swiss Life 'switch it up' assistant

Take measures to protect your success in good time. This compulsory component automatically ensures in up to two steps that you switch from a more opportunity-focused portfolio to lower-risk variants in time before your pension starts.



Swiss Life Investo Active



Swiss Life Investo Comfort





Your reliable partnership to secure your pension

Your benefits with Swiss Life Investo



An eye on fund selection at all times

The Swiss Life investment check:
We review our fund offer on a regular basis and thus ensure that investment quality remains stable.



Tailored to each phase of life

You can save towards your pension from 25 Euros per month. At any time on request, you can either increase your contributions or reduce or pause them if things are tight. You can also make additional payments at any time or flexibly withdraw capital from your balance (not for basic pension).



Top flexibility

If you want to increase your contributions before your 67th birthday or pay in a specific amount, we guarantee that you can do this at the framework conditions agreed at the start of the contract. Genuine added value!



Your pension specialist

[Find out more](#)



Your investment specialist

[Find out more](#)

For more details, please see our General Insurance Conditions



Genuine partial annuity

From the age of 50 years (basic pension: from 62 years), you can claim part of your unit-linked pension. Any balance not included in the annuity remains invested as before. That's how you can still enjoy attractive opportunities for yields.



Flexible pension start date

It is up to you when you want to get retired. From the age of 50 years (basic pension: from 62 years), you can retire earlier than the pension start date agreed when you concluded the contract or defer your retirement up to the age of 88 years (basic rent: up to 85 years). You will benefit from guaranteed pension benefit and at the same time have the opportunity to receive optimum yields: That's because your balance continues to be invested with a focus on yields. Moreover, you can still make additional payments and withdraw capital (capital withdrawal not possible with basic pension). Any balance not included in the annuity remains invested as before. That's how you can ensure attractive opportunities for yields in the long term.

Your individual protection

Select the old age pension that suits you

- ✓ Swiss Life Investo as private pension (tariff variant Active or Comfort)
- ✓ Swiss Life Investo as state-funded basic pension/»Rürup« pension (tariff variant Active or Comfort)

Your supplementary insurance – Professional disability cover

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

Multiple award-winning quality

Well-known, independent rating and analysis agencies regularly investigate the corporate security of Swiss Life and award excellent ratings.



All awards can
be found here



Benefit scenarios



Investo private pension

Mareike Sommer, 25 years

Travel agent

Mareike consciously chose a highly flexible pension model. It was important to her to start off with a regular contribution but to be able to adapt this with additional payments, dynamics and increases. Of course, withdrawals and the option to pause the contributions where necessary also needed to be included. At the same time, she wanted to make use of the opportunities for yields on the markets, while leaving the choice of special investments and their management up to the experts. For this, she chose the private pension and the tariff Swiss Life Investo.

Comfort variant

Portfolio: Yields ETF

Survivors' pension benefits: Capital benefit

Term: up to 67 years

Premium 75 Euros per month + 1,000 Euros additional payment at the beginning

Survivors' benefits, Net fund performance (after deducting costs) 6% p.a.*

Monthly pension at 67: 666.90 Euros (total benefits)

Or capital benefits at 67: € 130,461.83

Investo basic pension

Maximilian Winter, 43 years

Motor vehicle expert

When obtaining advice regarding his old age pension, Maximilian identified a gap in his plan. In order to close this gap as efficiently as possible, he wants to use an investment-focused solution combined with tax funding. For this, he chose the basic pension and the tariff Swiss Life Investo.



Active variant

Portfolio: Dimensional Funds – Global Core Equity Fund EUR Acc 30%, DWS Top Dividend TFC 20%, Flossbach by Storch – Multi Asset – Growth HT 30%, iShares Edge MSCI World Minimum Volatility UCITS ETF USD (Acc) 20%

Survivors' pension benefits: Pension guarantee period 23 years

Term: up to 67 years

Premium: 500 Euros per month + 10,000 Euros additional payment at the beginning

Net fund performance (after deducting costs) 6% p. a.*

Monthly pension at 67: 1,576,39 Euros (total benefits)

* This performance is only an example and not a guarantee, it depends on the development of the stock markets and individual investment behaviour.



*We assist people with living
a self-determined life.*

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