



Greater Zurich Area
Expanding business horizons



SwissLife



We enable
your business

Swiss Life, your partner for occupational
pensions and life insurance

Get started with us – Swiss Life, *your one-stop shop for pensions*

Are you thinking about moving your business to Switzerland, opening a branch office here or taking your start-up to the next level?

As you grow your business, you will have to deal with the Swiss social security system at some stage and that includes social insurance. Social security and insurance are not only relevant to you as a company owner, they are also usually a mandatory component of your business set-up. We can help you manage what you need to do by offering tailor-made solutions for you to establish your business on a sound footing in Switzerland.

Swiss Life is one of the country's leading specialists in pensions and financial solutions. Our global network caters for multinational companies, large clients and start-ups. We specialise in flexible and customised solutions designed to meet your requirements in a continually changing environment.

Facts and figures on Swiss Life Switzerland

- 150 years of experience and a leader in pension insurance
- Major asset manager and the biggest private real estate owner in Switzerland
- Swiss Life Network: founded in 1962 and represented today in over 70 countries with more than 60 partners
- In corporate client business, has in the region of CHF 60 billion under management
- Over 38 000 companies with around 600 000 insured persons place their trust in Swiss Life

We are Swiss Life

- Switzerland: life and pension plans; asset management; pension fund services
- France: life, pension and health plans; asset management
- Germany: life and pension plans; pension fund services; asset management
- Luxembourg: life and pension plans; IORP life and pension solutions
- Global (through the Swiss Life Network): multinational pooling, expat plans (life and pension) for local employees; wellbeing solutions; market intelligence services

We look forward to helping you shape your solution:
www.swisslife.ch



Pension checklist – everything at a glance

The Swiss social security system is for everyone from start-ups to international companies. It enables you to provide for the security and future provisions of your employees.

Security and occupational provisions for you and your employees

Insurance	Self-employed (Sole proprietorship, limited partnership and general partners)	Owner of a public limited company (AG) or limited liability company (GmbH) (provided same salary is drawn)	Employees (regardless of legal form)	Do you have adequate insurance and occupational provisions?
1st pillar AHV/IV/EO	Obligatory	Obligatory	Obligatory	<i>No choice available</i>
<i>ALV</i>	No cover possible	Obligatory	Obligatory	<i>No choice available</i>
<i>Family Allowances Office</i>	Obligatory	Obligatory	Obligatory	<i>No choice available</i>
2nd pillar BVG/pension fund	Voluntary	Obligatory*	Obligatory*	
<i>UVG: occupational accident (BU) and non-occupational accident (NBU)</i>	Voluntary	Obligatory (NBU from 8 hours a week)	Obligatory (NBU from 8 hours a week)	
<i>Short-term disability benefit</i>	Voluntary	Voluntary	Voluntary**	
3rd pillar bank and insurance savings, disability income and term life insurance	Voluntary***	Voluntary***	Voluntary***	

* From an annual salary of CHF 21 150 (2016)

** Continued salary payment by the employer, duration depends on length of employment

*** Promoted by the Federation and cantons through tax breaks

The Swiss social security system in a nutshell

Social insurance is structured according to the three-pillar concept.
On the next page, you will find an overview of social insurance in Switzerland.



State benefits (1st pillar)

The 1st pillar is state benefits. It is mandatory and provides a minimum standard of living for you and your dependants in the event of old age, disability or death. Employer and employee pay 50% each of the monthly AHV, IV, EO and ALV contributions. Family allowances, on the other hand, are covered by the employer in full. You can find the exact salary contributions of the employee and employer on www.akzug.ch

AHV (Federal old-age and surviving dependants' insurance)

The mandatory AHV is the most important element of state benefits in Switzerland. It replaces your salary when you retire. If you die, your surviving dependants receive the benefit.

IV (Disability insurance)

Swiss disability insurance is also mandatory, it provides a minimum standard of living through occupational reintegration measures or financial benefits if you become unable to work through disability.

EO (Ordinance on indemnity for loss of earnings)

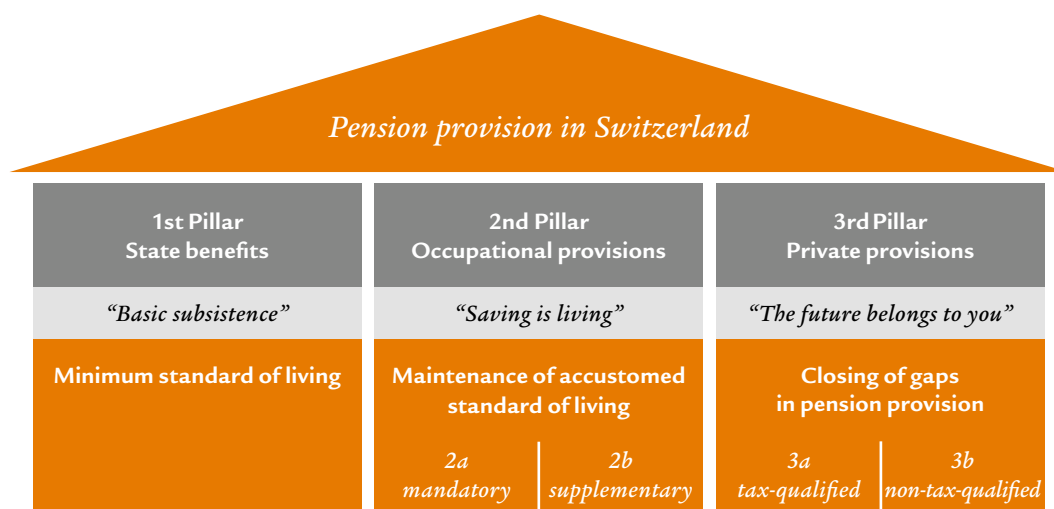
The EO helps replace lost earnings due to service in the military, civilian service, civil protection or during maternity leave.

ALV (Unemployment insurance)

The ALV replaces some of your reduced income due to unemployment, short-time working, weather-related factors or the employer's inability to pay.

FAK (Family Allowance Office/Family allowances)

The FAK offers family allowances for your children to help with the financial burden of having a family.





Occupational provisions (2nd pillar)

Occupational provisions are also known as the 2nd pillar of our social security system and they help you maintain your accustomed standard of living in the event of death, disability and retirement. Similar to the 1st pillar, the employer pays a minimum of 50% of the contributions, while the employee pays the rest.

BVG/Pension fund

The pension fund is mandatory for employees from a given level of annual salary. For benefits above the BVG minimum, companies enjoy considerable freedom to define their benefits and contributions.

UVG/NBU

(Accident insurance/Non-occupational accident)

Accident insurance is also mandatory and its purpose is to protect the employee from the economic, immaterial and health-related consequences of accidents or occupational disease.

KTG (Short-term disability benefit)

The KTG provides the employee's salary during long-term illness for up to two years.



Private pensions (3rd pillar)

The 3rd pillar is designed to enable you to maintain your standard of living and close any shortfall in income remaining once the first two pillars have been accounted for. The Federation and cantons support private provisions through tax breaks. Pillar 3a provisions count as tax-qualified savings capital, 3b on the other hand is freely disposable.

The future starts here – the right solution for your needs

We will gladly advise you and help you find the right BVG solution for your requirements. That is our contribution to your success story in Switzerland.



Semi-autonomous solutions

Do you want a say in how your pension assets are invested? Do you want security-oriented investments while benefiting from attractive earnings opportunities? Our semi-autonomous employee benefits solutions allow you to do just that. So you get the best of both worlds:

- Potential high returns: You benefit from the “Best Select Invest Plus®” approach of the Swiss Life Investment Foundation and the know-how of the best-qualified and independent asset managers.
- You can gain higher earnings over the long term leading to a good rate of interest on your employees’ vested pension capital.
- Security: Swiss Life fully covers death and disability risks.



Full insurance

Are you looking for maximum security in your employee benefits so you can concentrate fully on your business by not having to manage the investments yourself?

Our full insurance solution offers you complete all-round protection:

- 100% capital and interest rate guarantee
- Reinsurance of all risks
- No chance of shortfall

The overview below offers you a concise look at our semi-autonomous solutions

Description	Product	Features
<i>Security-oriented investment approach with opportunities for increased interest</i>	Business Invest	<ul style="list-style-type: none"> • Pension assets are invested in a balanced and income-oriented way • Proven “Best Select Invest Plus®” approach from the Swiss Life Investment Foundation • Risks of death and disability are reinsured in full by Swiss Life
<i>Actively influence your own investment decision</i>	Business Select	<ul style="list-style-type: none"> • Investment strategy is geared to the needs of your company • Selection of reputable investment foundations • Risks of death and disability are reinsured in full by Swiss Life
<i>Leave investment decision up to executives</i>	Business Premium	<ul style="list-style-type: none"> • Independent executive solution • Employee makes investment decision alone • Selection of attractive investment strategies • Risks of death and disability are reinsured in full by Swiss Life • IAS 19 relief possible for companies



Additional benefits offered by Swiss Life

Simple administration

Whether start-up or multinational, our platform offers you a central repository plus immediate access both locally and globally to your pension solution, contract and settlement details as well as information on your insured members. You can even access the information via tablet or smartphone, all you need is a functional internet connection.

The Swiss Life Network – globally accessible for you

When Swiss Life founded its global network more than 50 years ago, its global approach to risk optimisation was very much a pioneering initiative. The network supports multinational companies in devising and implementing their global employee benefits strategies. We are continuously developing ideas and effective ways to improve our performance. That is our mission.

Insurance solution for expat employees

Swiss Life Luxembourg and Swiss Life France offer comprehensive cover for your expat and mobile employees. We offer a very straightforward underwriting process offering global cover and tailored to your requirements.



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The future starts here.