



Swiss Life Liechtenstein Fund Solution

GLOBAL PRIVATE WEALTH SOLUTIONS

With Swiss Life Liechtenstein Fund Solution we offer full service from a single source, reducing the overall complexity of the investment process and simplifying the choice of investment strategy in line with the client's profile.

The advantages at a glance

Swiss Life Global Solutions Funds have been designed to offer clients a smart investment solution with flexible investment choice.



Efficient solution

- Overall cost reduction through a cost-efficient solution
- Solid and reliable structure



Operational excellence

- Full service from a single source
- Operational execution through our trusted partners



Simple & transparent

- Weekly valuation of policy
- Weekly subscriptions & redemptions in the funds



Smart investing

- Best-in-class approach for choosing investments
- Simplified overall investment process



Investment choice

- Five investment strategies
- Changing strategy possible any time

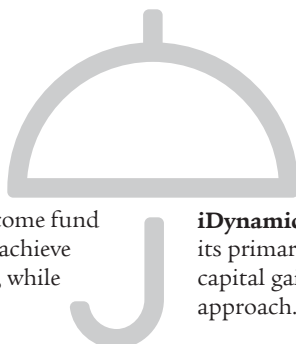


Flexibility

- Open-end UCITS
- Easy switching between the funds

Swiss Life Global Solutions Funds

Swiss Life Global Solutions Funds is an umbrella structure with two sub-funds



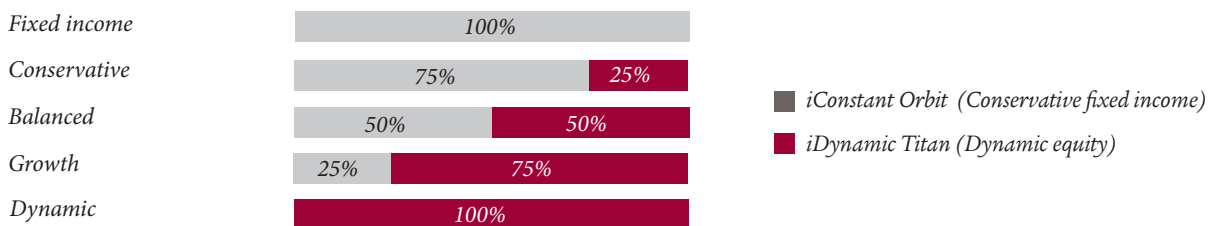
iConstant Orbit. A global fixed income fund of funds: its primary objective is to achieve medium-term capital appreciation, while taking minimum risk.

iDynamic Titan. A global equity fund of funds: its primary objective is to achieve long-term capital gains with a dynamic investment approach.

Investment strategies

Swiss Life Global Solutions Funds offers five investment strategies. Changing the investment strategy of a policy is possible at any time.

General set up of the investment strategies



Overview

Fixed income - Swiss Life I

This strategy aims at preserving the value of the assets and avoiding investment risk wherever possible. The primary investment objective is to achieve sustained but modest positive returns. The strategy is characterised by a very low risk, but also limited return opportunities. It is tailored towards risk-averse investors who are primarily interested in the preservation of their capital and limited investment risk.

Risk Profile: Minimal risk

Risk Category: ■ □ □ □ □

Conservative - Swiss Life II

This strategy places the emphasis on low risk securities, but includes also a limited exposure to equities in order to benefit from the longer-term profit opportunities on the stock markets. It is tailored towards investors aiming for stability, who want to keep the overall risk low, but are willing to accept small price fluctuations with the prospect of being compensated by higher average yields.

Risk Profile: Moderate risk

Risk Category: ■ ■ □ □ □

Balanced - Swiss Life III

This strategy balances investments in the stock and bond markets. The investor accepts a moderate risk in exchange for potentially higher returns from the stock markets. The strategy is geared towards investors who are willing to accept price fluctuations for higher expected returns but want to benefit from the stability of the bond markets at the same time.

Risk Profile: Average risk

Risk Category: ■ ■ ■ □ □

Growth - Swiss Life IV

This strategy is primarily aimed at a long-term increase in asset value. The focus of the strategy is on equities, which results in a potentially higher long-term average return, but also involves substantial risks. The strategy also includes a limited allocation to fixed income, which provide for some stability. This investment strategy is suitable for investors with an appetite for risk, prepared to tolerate greater price fluctuations in order to potentially achieve higher returns.

Risk Profile: Enhanced risk

Risk Category: ■ ■ ■ ■ □

Dynamic - Swiss Life V

This strategy strives for capital growth from equity markets. This investment strategy requires customers to accept major price fluctuations. As a result, the investment might suffer from short term fluctuations, but benefit from above average returns in the long run. This strategy is suitable for investors who are familiar with equity investments and their risks and are prepared to accept higher volatility of returns.

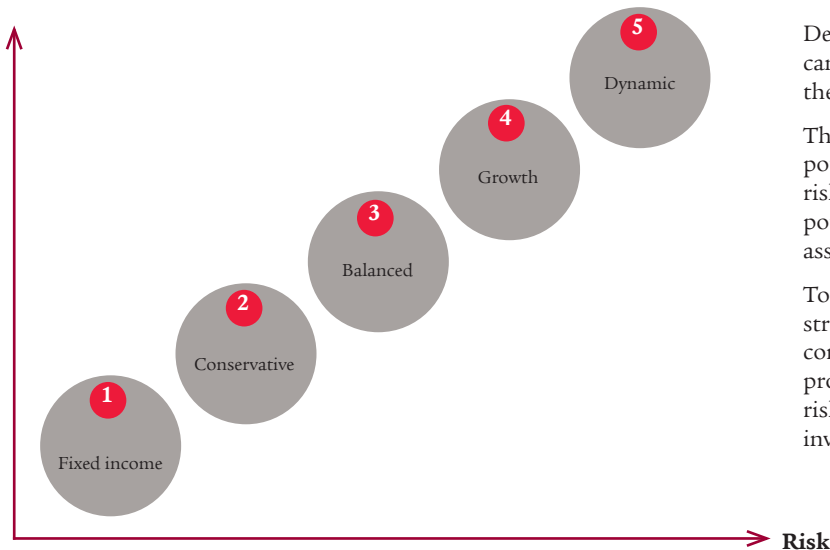
Risk Profile: High risk

Risk Category: ■ ■ ■ ■ ■

Categorisation model

Standardised investment strategies

Earnings potential



Source: Swiss Life

Deciding what amount of risk investors can take while remaining comfortable with their investment strategy is very important.

The risk-return tradeoff states that the potential return rises with an increase in risk. Low risks are associated with lower potential earnings. High risks are associated with higher potential earnings.

To determine the appropriate investment strategy, the policyholder is requested to complete an individual Investment Risk profile. Once Swiss Life has assessed the risk profile of the investor, a suitable investment strategy can be identified.

Past performance is not necessarily indicative of future results. All investments carry risks and all investment decisions of an individual remain the responsibility of that individual. There is no guarantee that systems, indicators, or signals will result in profits or that they will not result in losses. All investors are advised to fully understand all risks associated with any kind of investing they choose to do. Hypothetical or simulated performance is not indicative of future results. Unless specifically noted otherwise, all return examples provided in our websites and publications are based on hypothetical or simulated investing. We make no representations or warranties that any investor will, or is likely to, achieve profits similar to those shown, because hypothetical or simulated performance is not necessarily indicative of future results. Don't enter any investment without fully understanding the worst-case scenarios of that investment. This informational sheet should be read along with the prospectus, the trust agreement, and the Key Information Document ("KID") of the Swiss Life GSF Funds. The purchase of units of the UCITS is governed by the prospectus, the trust agreement, and the KID as well as the last annual or semi-annual report. The prospectus, the KID, the trust agreement and Annex A, as well as the latest annual and semi-annual reports are available free of charge upon request, as well as on the website of the Liechtenstein Investment Fund Association (LAFV) at www.lafv.li.

Swiss Life Global Solutions

Relying on decades of global expertise combined with local know-how, at Swiss Life Global Solutions we offer a full range of cross-border insurance solutions for wealthy individuals and international companies.

Positioned throughout Europe and Asia, our team of 200 specialists consolidates professional experience from every continent. We are recognised cross-border insurance experts.

Our solutions currently cover more than 80 countries. We continue to expand our presence in order to address your individual mobility requirements.

We partner with the most professional and well-established financial and legal institutions to ensure we can offer you the highest quality solutions.

Operating in key financial centres around the world, we are a leading provider of high-end insurance solutions. We pride ourselves on attention to detail and creating every solution we offer with care.

As a highly relevant location within the international financial market place, the Principality of Liechtenstein is an excellent base for looking after individuals' financial futures. Since 2004, our Liechtenstein team has supported wealthy individuals across Europe and serves, amongst others, a German-speaking client base in Germany, Switzerland and Austria.

Reducing Complexity. Creating Solutions.

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