



SwissLife  
Global Solutions

# Factsheet: Swiss Life Gemstone

LIFE INSURANCE CONTRACT

*Life insurance is a transparent, solid and long-term wealth planning tool allowing for an optimal estate and succession planning. And they are flexible enough to accommodate life changes as they happen. Together with selected partners from renowned financial and legal institutions, we combine life insurance with a wide range of investment opportunities for the highest possible adaptability to clients' needs.*



Client  
benefits



Parties to  
the contract



Investment  
opportunities



Trusted  
advisors



Operational  
information



Medical  
examination

## General information

### Type of contract

Single premium investment-linked policy

### Insurer

Swiss Life (Singapore) Pte. Ltd.

### Clients

"Accredited Investor" as defined under Securities and Futures Act (Chapter 289) of Singapore

### Custodian

Selected by client (subject to the Insurer's approval)

### Asset manager

Selected by client (subject to the Insurer's approval)

### Policy currency

USD, SGD, HKD, CHF, EUR, GBP, JPY or AUD

### Duration

Whole of life

## Premiums

### Minimum initial premium

USD 2,000,000 (or the Equivalent)

### Transfer of existing portfolio

Possible, subject to the Insurer's approval

### Additional contribution

Possible, subject to the Insurer's approval

Minimum amount of USD 20,000 (or the Equivalent)

## Insurance benefit

### Death benefit

Death benefit = value of insurance + one of the following death coverage options:

- The default death coverage is equal to 10% of the initial premium paid, capped to USD 1,500,000 (or the equivalent)
- The death coverage is equal to a specific percentage of the initial premium (from 10% to 20% without cap) as selected by the Policyholder in the application form (subject to the Insured's approval)

### Payment of death benefit

Transfer of cash and/or Underlying Investments after Death of the last Insured Person

## Parties involved

### Policyholder

1 or 2 individual(s) or 1 corporation

Minimum age of individual at entry: 18 years of age attained

### Insured Person

1 or 2 (individual only)

Minimum age of individual at entry: 18 years of age attained

Maximum age of individual at entry: 80 years of age attained

### Beneficiary

1 or more (individual or corporation)

## Type of investments & asset management

### *Standard investments*

All bankable and appraisable assets

### *Non-standard investments*

Possible, subject to the Insured's approval

### *Asset management*

Discretionary or advisory

### *Change of investment strategy*

Possible, subject to the Insured's approval

## Surrender

### *Partial surrender*

Possible, minimum amount of USD 20,000 (or the Equivalent)

### *Full surrender*

Possible, subject to surrender charge (where applicable)

## Minimum policy fund value

### *At all times*

USD 250,000 (or the Equivalent)

## Medical examination

### *Medical Examination Requirements*

Full Medical questionnaire completed by the Insured Person  
Additional verifications might be required according to result of the questionnaire

## Possible client benefits

- Liquidity Provision
- Legacy Planning
- Wealth Accumulation
- Asset Diversification
- Tax Advantages (depending on jurisdiction)

## Policy owner's protection scheme

This policy is protected under the Policy Owner's Protection Scheme which is administrated by the Singapore Deposit Insurance Corporation (SDIC).

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