



SwissLife
Global Solutions

Swiss Life Generations

Create your future legacy today

Security and choice

We put you in control of your legacy

Protect your family and the future of your business. With our flexible and rewarding life insurance plan, you can create a balance that gives everyone peace of mind from day one.

Taking control of your legacy planning

The challenges wealthy families, family offices and business owners face when planning their succession are diverse and highly individual. Families wish to ensure a fair transfer of wealth to all heirs, but this is not always easy when the next generation has varying degrees of interest in the family business or when wealth is tied up in a range of assets. A liquidity planning solution can help achieve estate equalisation and support all beneficiaries in following their own life and career goals.

Managing the transfer of illiquid assets

Wealth can be bound in different forms: in a business, in properties, valuables collected or other tied investments. If you wish to ensure a fair division of your assets to the next generation, your wealth planning needs to include solutions that create the additional liquidity necessary to prevent an untimely sale of a property, a business or other illiquid assets.

Securing the future of your business

During succession, business owners often face issues surrounding retention of control, maintaining partner and client trust and the replacement of a key person. To retain leadership control, avoid loss in turnover and keep the business financially stable, a succession plan should include financial solutions that provide high levels of liquidity. Having access to cash is necessary to cover liabilities and manage the financial implications of a handover.

Planning your self-determined future

Young entrepreneurs have specific wealth planning needs. When they grow their wealth significantly within a short time frame at a young age, they need a wealth planning strategy that gives them peace of mind for the future. Protecting your wealth and, most importantly, securing the future of your family requires solutions that offer financial security and flexibility over time.





Swiss Life Generations is a tailor made solution combining high life cover with a wide range of investment opportunities. With our bespoke wealth management solution, we support you to assure your legacy.

Reaching your wealth planning goals

Swiss Life Generations is a flexible and innovative solution for a secure and smooth wealth transfer. This protection plan allows you to grow your financial assets and protect your family or business – or both.

Freedom of choice

With Swiss Life Generations you can plan for yourself, your family and your business with confidence. As a tailored life insurance solution, it gives individuals and businesses security and freedom of choice to shape their own future and build security for their families and next generations.

Peace of mind

Swiss Life Generations is an innovative solution to plan your future, that of your family and of your business. This tailored high life cover insurance solution gives businesses and individuals the security and freedom of choice that allows them to shape their succession and build financial confidence for their families and future generations.

This whole of life protection plan offers:

- Flexibility of the sum assured
- Adaptable beneficiary nomination
- A multi-currency European cover
- Accessibility allowing you to withdraw investment profits if necessary
- Legal security with monitoring by our experts in various markets

Wealth transfer and succession planning

Swiss Life Generations allows you to meet your wealth planning needs and prepare the transfer of your estate and of your business in line with your own choices.

The following aspects can be addressed:

- Estate planning
- Estate equalisation: Forced heirship rules and specific needs
- Financing of inheritance tax
- Repayment of debts and & liabilities: Real estate loans/Lombard loans

Creation of additional liquidity

Swiss Life Generations offers businesses and entrepreneurs ways to provide for future liquidity needs.

The following aspects can be addressed:

- Retention of control e.g., through funding of share protection plans
- Repayment of liabilities
- Liquidity injection to keep the business financially stable
- Key person protection

Societal engagement

Swiss Life Generations is an efficient solution for philanthropists valuing charitable or societal engagement. Its innovative features cater for:

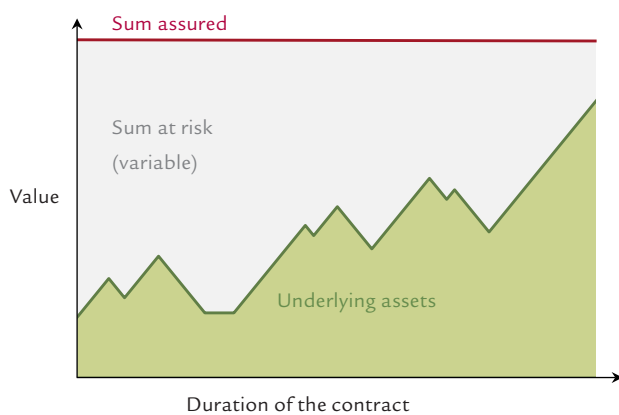
- The donation of your life insurance to an organisation of your choice
- A multiplier effect for a gift to a charity
- Planning for future donations while preserving your estate or business to be handed over to your beneficiaries.

How it works

*Combining portfolio management and high life cover.
A safety hedge for your assets.*

Simplified illustration of the underlying concept

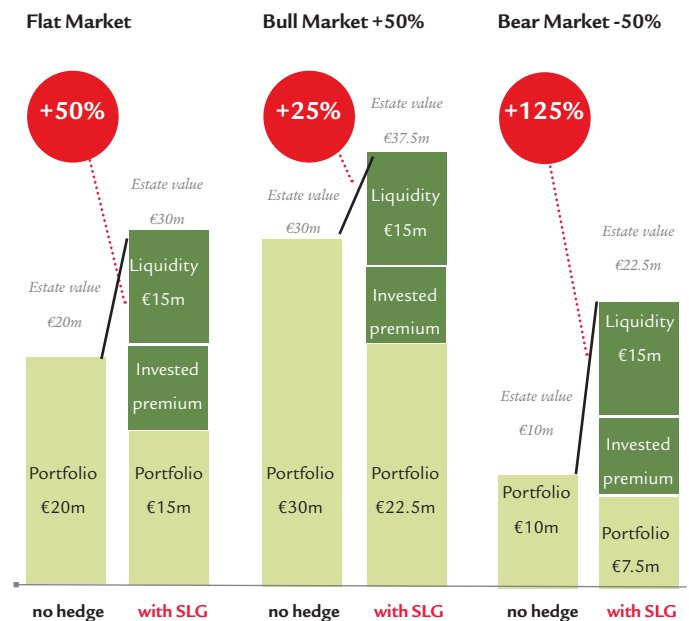
Sum assured: paid to beneficiaries in the event of death
Sum at risk: difference between NAV and sum assured, covered by insurance
Underlying assets: NAV of portfolio at any point in time



By choosing your specialist asset managers and defining your personal investment strategy, you can ensure your assets are invested in the way you want. Swiss Life Generations provides the possibility to combine your assets with life cover of up to €65.5 million to secure the financial future you want for your family, business or organisations you support.

Safeguarding a portfolio in different market conditions

Illustration parameters: age 50, non-smoker, €5m premium, €15m sum assured, return 3.7%



SLG – Swiss Life Generations

Swiss Life Generations can be used as a safety hedge for your portfolio. With the additional liquidity it creates, you can safeguard your portfolio and provide substantial wealth to the next generation in any market condition.

Facts & figures

Wealth planning with ultra-high life cover

Swiss Life Generations combines wealth management with life insurance and your investment portfolio with succession planning.

General information

Type of contract

Single premium investment-linked whole of life policy

Clients

Clients between 18 and 75 years old, who would like to combine their investments with whole of life protection

Custodian & asset manager

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

Contract currency

EUR, USD, CHF, GBP

Premium

- Initial premium: min. EUR 1 000 000*
- Transfer of existing portfolio possible (subject to the Insurer's approval)
- Additional contribution possible (subject to the Insurer's approval)
Min. EUR 50 000*

Investment opportunities

Standard investments

All bankable and appraisable assets

Fund categories:

- External funds (Luxembourg/Liechtenstein)
- Dedicated funds (Luxembourg)
- Internal collective funds (Luxembourg)
- Investment portfolio (Liechtenstein)

Asset management

Discretionary mandate

Benefits

Minimum sum assured

EUR 1 500 000*

Maximum sum assured

EUR 65 500 000*

Death benefit

The higher of the sum assured or the value of the contract

*currency equivalent possible

Global specialist for liquidity solutions

Shaping the insurance business since 1857

Over 160 years of experience stand behind Swiss Life's position as a leading provider of comprehensive life, pension and financial solutions. We specialise in high-value insurance.

We partner with entrepreneurs, wealthy individuals and their families in every corner of the world. Drawing on our Swiss heritage, we support clients with attention to detail, precision and professionalism.

We use our expertise to make you financially secure and help you achieve your goals. But most of all, we make sure you have the freedom to live the life you want: a self-determined life.

Key facts	
Creation	1857 founded as Schweizerische Rentenanstalt
S&P Rating	A+ with stable outlook
Listing	Listed on the Swiss Stock Exchange (part of the Swiss Market Index SMI)
Client base	more than 4 million clients
Advisors	17 000



Swiss Life Generations is available in 10 countries.



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*We enable people to lead
a self-determined life.*

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