



**Skandia**

Be selective.

**Swiss Invest**

A Swiss portfolio that exceeds expectations.



# Welcome to Switzerland

***Switzerland is a safe haven for investments, giving you the stability and security you expect from an attractive, long-term retirement savings plan. Skandia Leben's Swiss Invest is the best answer to the steadily growing demand in the foreign investor community for unit-linked life insurance.***



**The air is clean,  
The view is  
clear:**

**The outlook for  
your retirement  
savings is  
brighter in  
Switzerland  
than in any  
other country  
in the world.**



# Swiss financial services - more than just Swiss banks.

***Swiss Invest has been designed by Skandia Leben specifically for the needs of investors resident outside Switzerland. These are investors who want to optimise their financial strategy for the future, which is achieved by investing in the safest economy in the world.***

## **The Swiss franc set to stay firm**

Neutrality, political and economic stability as well as low inflation are the cornerstones of a secure investment location. Switzerland has been a leader in this field for decades. The level of domestic investment is traditionally high at over 25%, thereby contributing to the country's stability. Switzerland also owes its good reputation as a solid investment market in large measure to foreign investors. According to an «Economist Intelligence Unit» report, Switzerland is and continues to be the world's most attractive country for foreign investors' private retirement savings.

## **The safest retirement savings in the world**

If you invest your retirement capital in Switzerland, you can be rest assured knowing the country has some of the strictest insurance legislation in the world. Not only do you enjoy the protection of strict discretion due to the fact that there is no obligation to provide information to third parties, but you also take advantage of a unique guarantee which no other insurance market in the world offers. This ensures that you receive all the insurance benefits you are entitled to. Even if an insurance company goes bankrupt, your entitlements are still secured by a separate fund. This security reserve is managed independently of the insurance company's other assets and is subject to special bankruptcy provisions. This means that a Swiss insurance policy is the most secure form of investment in the world.

## **The ideal investment partner**

Skandia Leben has been active in the Swiss financial services market since 1990 and is a pioneer and recognised specialist in unit-linked life insurance. Its strong presence in the local market, together with its recognised international expertise, has made Skandia Leben one of the world's leading providers of unit-linked investment products. With Swiss Invest, Skandia Leben offers a product that meets best-in-class standards for offshore investments in Switzerland.

# Intelligent financial security for your future begins with the most intelligent product.

**Swiss Invest is a unit-linked life insurance policy that ideally combines protection for those nearest and dearest to you with long-term capital accumulation. With Swiss Invest, you can be sure you've done the best to secure your future.**

## Pension and investment plan in one

You can choose whichever type of financing that suits you best. Either opt for a one-time deposit, or single premium, and let this capital grow in line with the performance of the fund markets or build up your assets steadily with regular annual premiums.

## Best-in-class professional management for your investments

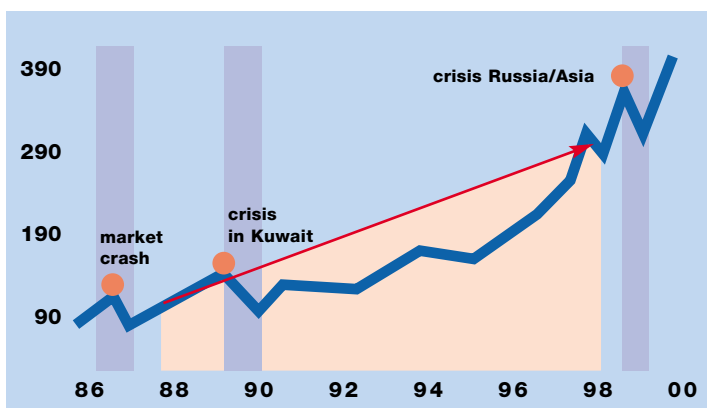
Your funds or fund portfolio will be managed by leading financial institutions and banks using a risk diversification strategy. With Swiss Invest, you benefit from excellent opportunities to minimise your investment risk via broad diversification and long-term investment.

## Death benefits

If you die, the sum at risk will be paid to you in addition to the current value of your savings capital. For policies with periodic premium payments this amounts to 1% of the agreed premium sum in the first year and decreases each year by 1% of the annual premium. For single premium insurances, the risk premium amounts to 1% of the current value of your savings capital. You have the freedom to increase the level of risk coverage to suit your personal requirements.

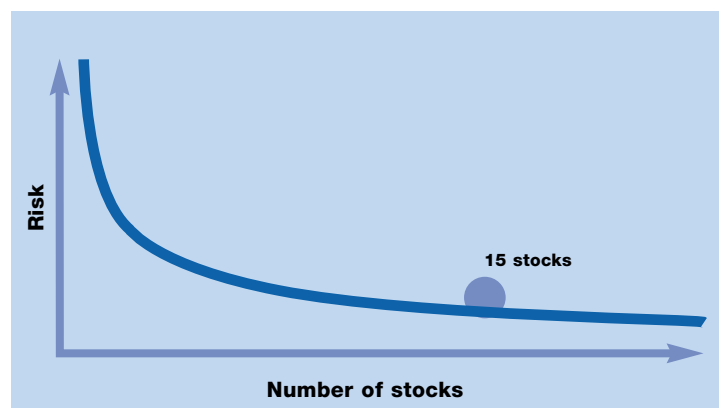
A long-term investment horizon substantially minimises your investment risk, particularly during a bumpy ride in the markets.

- considerable losses on short-term investments
- attractive returns on long-term investments



A unit-linked investment reduces investment risk by diversifying in a number of different stocks.

- risk in proportion to the number of investments held



### **Liquidity**

Swiss Invest allows you to access your assets at any time. The costs for early withdrawal depend on the time and the amount you require. With a single premium policy, for instance, you can withdraw 10% of your savings capital each year free of charge. Please refer to the General Conditions of Insurance for the exact terms.

### **Tax exemption**

Another attractive advantage your Swiss Invest policy offers you is the exemption from Swiss income and withholding tax on your investments if you are not tax domiciled in Switzerland.

### **Important privileges if you file for bankruptcy**

Swiss Invest is an asset your family cannot be deprived of if you go bankrupt. If your spouse or children are named as beneficiaries, your Swiss Invest benefits will not be considered part of your estate in bankruptcy. If bankruptcy proceedings are instituted against you or if a loss certificate is issued, the policyholder status is transferred to the beneficiaries.



**Whatever  
your financial  
position may  
be in some  
years' time:  
your Swiss  
Invest policy  
retains its value  
for your family.**

# No more compromises.

***The Swiss Invest Policy gives you the freedom to design your own investment strategy. This flexibility is retained throughout the term of your policy or investment. At anytime you can change or adapt your strategy to reflect changes in your personal circumstances or changing market conditions. All this is achieved with minimum administrative effort or charges on your part.***

## Single premium or regular premium payments?

You can choose whichever type of financing that suits you best. Either opt for a one-time deposit, or single premium, and let this capital grow in line with the performance of the fund markets or build up your assets steadily with regular annual premiums.

## Funds or fund portfolios

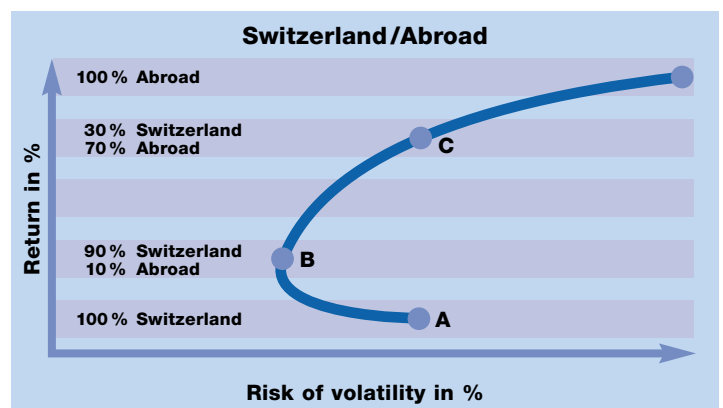
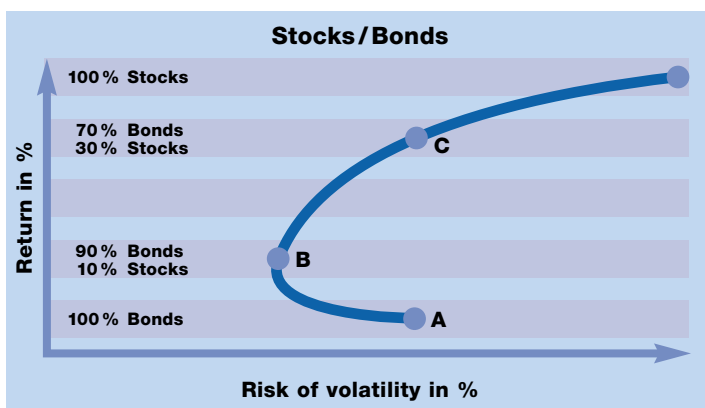
A wide range of the best funds from our reputable partner companies are available to you. You can also choose to invest in various actively managed fund portfolios. Fund portfolios come with a built-in investment strategy (e.g. fixed income, income-oriented, balanced, growth-oriented or dynamic) which distinguishes them from straight fund investments. Straight funds cover specific individual criteria (like countries, currencies, sectors, etc.) and can be used as building blocks in a portfolio strategy.

## Security or return-oriented?

You decide which funds or fund portfolios are best for you based on your personal investment and security needs. Over the longer term, stocks have been shown to be the best form of investment for capital accumulation. However, temporary fluctuations in value cannot be avoided. Bond funds provide you with more security, but generally the returns are less than those for equity funds. Swiss Invest also offers you combinations of these asset classes within all the investment options open to you. If you would like to make changes to your Swiss Invest policy before it expires, your investment strategy or choice of funds can be altered at any time.

Modern portfolio theory has demonstrated that it is possible to optimise the relationship between risk and return via a specific selection of asset classes and currencies. A portfolio containing only bonds or francs (A),

harbours greater risks and offers lower returns than one that also contains equities and foreign currencies (B). C has the same risk as A, but can be expected to yield considerably higher returns.



**When you  
choose Swiss  
Invest, you're  
opting for the  
best funds and  
fund portfolios  
in the world.**



**As an innovative solution to pension and savings needs, unit-linked products are experiencing a real boom.**

**But with so many products on the market, there are huge differences in quality.**



## **The best of relationships**

We only trust advisers who would also recommend rival products.

***If Swiss Invest has been recommended to you, you can be sure there are no better alternatives because we only trust the objective advisory services of independent professionals.***

## **The highest standards**

As a specialist in unit-linked pensions, Skandia Leben is part of a fast growing market. The highest quality and best-possible performance are key to our success. We also look for the same standards when choosing our advisory partners.

## **Competence through objectivity**

Swiss Invest is only available from independent and highly qualified financial and insurance professionals, and thus competes permanently with other products on the market. We accept this challenge naturally, knowing that a recommendation from this quarter will be knowledgeable and unbiased, offering convincing evidence of excellent financial prospects for our clients.

## **Fund products that stand the test**

The funds chosen for Swiss Invest have been awarded the «Qualified by Skandia» seal of approval. All funds are subjected to rigorous tests by team of experts using the 4P principle (philosophy, process, people and performance) before being admitted to the Swiss Invest product family. The Skandia Global Investment Research Team screens and tests the fund managers' work processes, their performance, their investment decision process and the funds' long-term return prospects.

# Skandia Leben stands for the best Switzerland has to offer.

***The Swiss are known for precision. What could be more natural than developing the range of financial products in the Swiss market to perfection? Swiss Invest from Skandia Leben has qualities that set standards in Switzerland.***

## **Skandia Leben AG**

Skandia Leben AG was established in Zurich Switzerland in 1990 and is a member of the Skandia Life Insurance Company Ltd. The Skandia Group employs over 5,000 people worldwide. We work with over 100,000 independent financial advisers in over 20 countries, with EUR 150bn of assets under management (as of 2001).

The Skandia Group is known both in and outside Switzerland as the leading provider of unit-linked life insurances and fund investments. Swiss Invest was developed specifically for the needs of investors resident outside Switzerland. In order to

ensure seamless services for customers everywhere, Skandia Leben draws on the international experience and presence of the Skandia Group based in Stockholm, Sweden. Since its inception in 1855, the Skandia Group has committed itself to improving and protecting the financial quality of life for its clients all over the world.

Over the past 10 years, the Skandia Group has grown from an established multi-line insurer to a specialist for long-term savings and investment products. As the world's largest independent buyer of funds, the Skandia Group enjoys strong recognition and high credibility.





**Julius Bär**



**Lombard Odier**



**Swissca**<sup>®</sup>

**Swiss Re**



**The leading partner in fund management**

The Skandia Group seeks to ensure critical cutting-edge quality in its products. One reason we only work with the most highly respected fund management companies and include only the top-of-the-line funds in our product range.



**Good teamwork starts long before people actually start working together: it begins with the choice of the right partners and their best products.**

# Get smart – Get Swiss!

***Intelligent pensions products don't come any smarter than this. With Swiss Invest, we offer you the best we have.***

- Swiss Invest combines all the advantages of Switzerland in an innovative life insurance policy.
- Thanks to your 100% entitlements guarantee, Swiss Invest benefits are more secure than any other investment in any other country.
- Swiss Invest protects your capital with important bankruptcy privileges.
- Swiss Invest is the ideal combination of guaranteed security and first-class investment perspectives.
- Swiss Invest was developed to meet the specific requirements of investors residing outside Switzerland.
- With Swiss Invest, you can rely on objective and expert advice from independent specialists.
- With Swiss Invest, you can rest easy knowing your investment is professionally managed by the world's most respected investment experts.
- Swiss Invest offers you the chance to participate in the performance of the best funds and fund portfolios in the world.
- With Swiss Invest, you benefit from flexible product structuring tailored to your lifestyle and goals.
- Swiss Invest is backed by the Skandia Group, the internationally pre-eminent specialist for unit-linked insurance and investment products.







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