

Swisscanto Income Plan Garant

February 2010 | Swiss edition

■ Payment plan with guarantee

Security and yield are equally important to you. Your objective is to convert your pension provision assets carefully saved to strengthen your provision for your retirement pension into a regular and secure income. Swisscanto Income Plan Garant gives you this security.

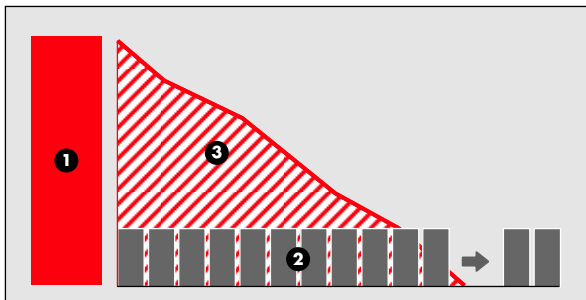
■ Guaranteed regular income

After a once only investment (1), in accordance with your choice, the Swisscanto Income Plan Garant guarantees you a regularly payable, guaranteed income (2) for 15 to 25 years. In this case, your investment is 100% protected by the guaranteed repayments. In addition, in the case of a contract term of more than 15 years, the product offers a guaranteed minimum rate of interest.

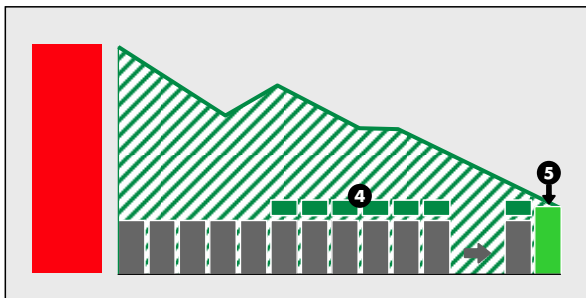
■ High security with yield possibilities

The investment is in keeping with the "Swisscanto Profil 35" fund profile (3) composed of reasonably priced Swisscanto Index Funds. The strategic equity ratio here amounts to 35%. If the fund assets are used up prematurely in the case of a negative fund development, you profit from the payment guarantee. In the case of a positive fund development, the guaranteed payments may be increased (4). The calculation of this possible increase in guarantee takes place annually in accordance with defined rules. At the end of the guaranteed term of payment, the equivalent of the investment still existing at that time shall be paid out as a once only final payment (5).

■ Swisscanto Income Plan Garant – Negative fund development



■ Swisscanto Income Plan Garant – Positive fund development



- ① Once only investment
- ② Guaranteed payments
- ③ Investment in the "Swisscanto Profil 35" fund profile
- ④ Guarantee increases with a positive fund development
- ⑤ Final payment

Swisscanto Income Plan Garant at a glance:

■ Financing

Once only investment from CHF 20,000

■ Selectable payment term

15 to 25 years

■ Guaranteed payments

The sum total of the annually guaranteed payments amounts to at least 100% of the investment over the whole term of the plan. In the case of a plan term of more than 15 years, the sum total of the guaranteed payments increases by 1% for each further year of the plan term of the investment. Example:

Plan term	Sum total of the guaranteed payments
15 years	100% of the once only investment
20 years	105% of the once only investment
25 years	110% of the once only investment

■ Guarantee increases

In the case of a positive fund development, annual calculation of a possible guarantee increase. No cut in guarantee increases once made.

■ Investment

The investment is made into the "Swisscanto Profil 35" fund profile at present made up of the following index funds:

Fund(s)	Share
SWC (CH) Bond Market Tracker CHF A (Sec.No. 2706463)	65%
SWC (CH) SPI® Index Fund A (Sec.No. 2541749)	15%
SWC (CH) MSCI® Europe Index Fund A (Sec.No. 2541751)	10%
SWC (CH) MSCI® USA Index Fund A (Sec.No. 2541753)	10%

■ Death

The Swisscanto Income Plan Garant is included in the assets of the plan holder's estate.

■ Availability

Dissolution of the contract free of charge possible at any time. Payment of the fund credit balance existing at this time.

■ Taxes

Income tax: The difference between the investment and payments shall be subject to income tax.

Wealth tax: The respective fund credit balance shall be subject to wealth tax.

■ Contracting partner

The payment plan shall exclusively be concluded with AXA Life Ltd. The payments, payment guarantee and final payment are exclusively benefits provided by AXA Life Ltd..