



Innovative thinking, flexible response

  
**forces vives**  
Swiss Life Assurance Company Ltd.

# A century of experience in the service of life insurance

## **Forces Vives, life insurance company**

Founded in 1998 by three institutions under public law, Les Rentes Genevoises (1849), Retraites Populaires (1907) and La Caisse cantonale d'assurance populaire de Neuchâtel (1898), Forces Vives enjoys an exceptional position, benefiting on the one hand from the experience of its founders and on the other from a flexible structure that is equipped to meet the needs of clients in the 3rd millennium.

The three institutions are backed by the respective cantonal authorities and operate according to the mutuality principle, with all profit being distributed to the insured persons. This unique shareholding structure makes Forces Vives the safest insurer ever. Forces Vives is managed by Retraites Populaires, which is a major player in life insurance in the Canton of Vaud, managing funds worth over 14 billion Swiss francs.

From the very beginning, Forces Vives has been dedicated to wealth preservation and has been specifically sized to meet all the needs of its demanding clientele. The highest standards of quality and a personalised service are a must and make Forces Vives unique.

## **What the company offers**

The company offers a range of modern products and professional management which combine security and profitability.

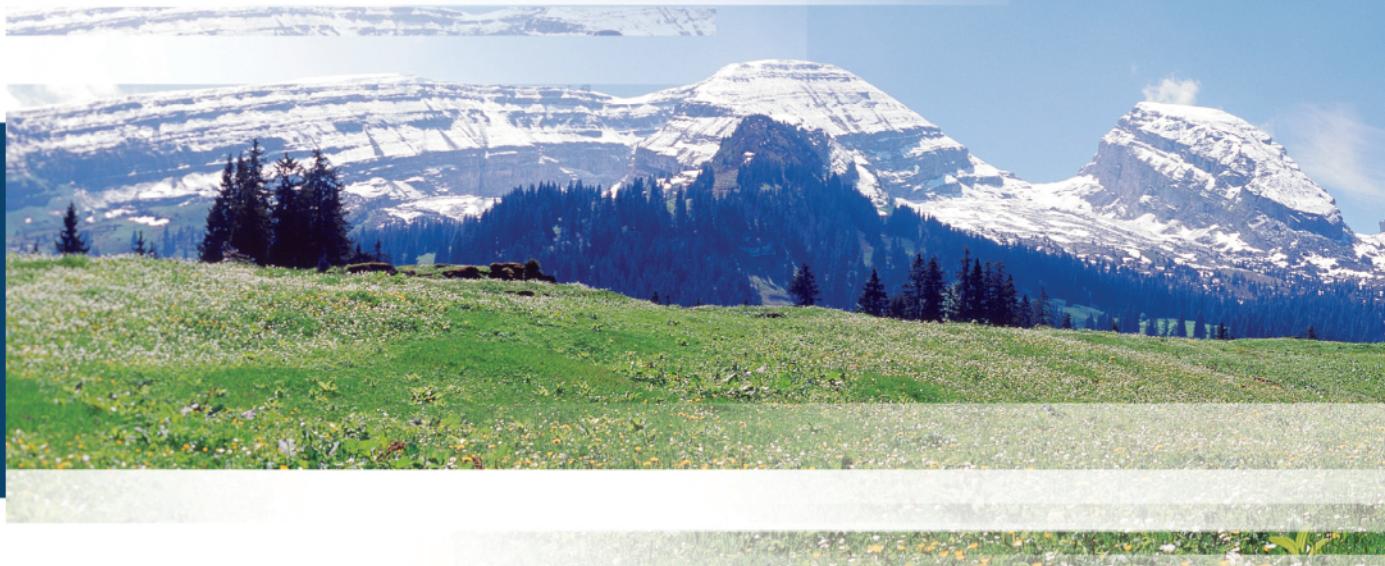
Forces Vives does not have a network of agencies; it works with professionally selected, high-quality partners. This approach gives the company exceptional flexibility in developing new products adapted to the changing needs of its clients and to the changing economic environment, and in its relationship with its partners and their clients.

The investment policy of Forces Vives focuses on security and has proved its efficiency during the turbulence of the last five years. Forces Vives also works with first-rate banking partners, always with the primary goal of safeguarding the clients' hard-earned assets.

Forces Vives has no international exposure, which protects it from external pressures, and its shareholder structure makes any takeover of Forces Vives almost impossible.

## **The goal of Forces Vives**

To offer professional intermediaries and clients life insurance and pension solutions which are both innovative and personalised.



## A modern product: ForcesInvest (MCAC)

### You would like to:

- Safeguard and secure your assets
- Make a perfectly safe investment
- Maintain your living standard during your retirement
- Take early retirement

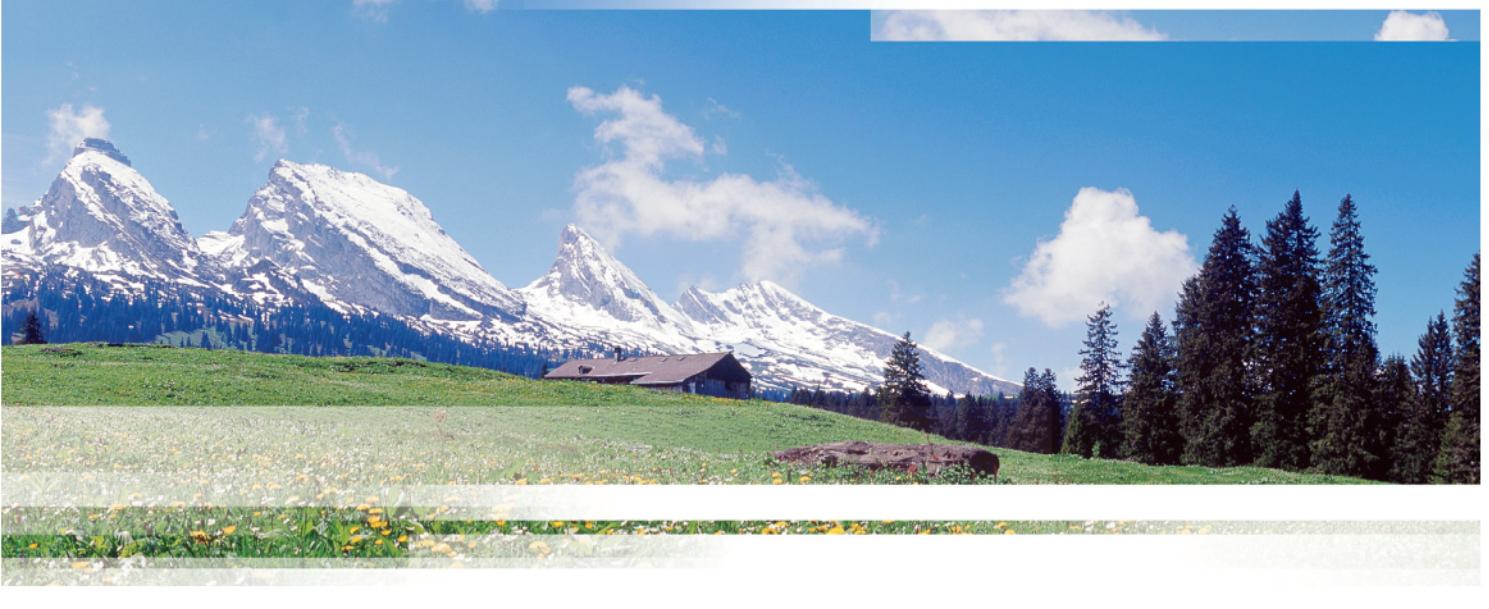
### We have the solution tailored to your needs:

ForcesInvest  
(MCAC, Multi-Currency Annuity Certificate)

### A competitive investment for maximum security

Funds invested in a Multi-Currency Annuity Certificate enjoy the highest possible security. The certificate is structured on a Swiss life insurance basis. Swiss life insurers are continuously monitored by the Swiss Financial Market Supervisory Authority regarding their solvency, security and the liquidity of their reserves. The certificate also enjoys legal protection with regard to the safeguarding of privacy.

*Our strength:  
flexibility & innovation  
for original  
investment solutions*



## What we offer

### Beneficiary protection

If the policyholder has designated his/her spouse or their descendants as beneficiaries, the rights arising from this designation and the rights of the policyholder are, in accordance with the Swiss Federal Law on Insurance Contracts, excluded from any foreclosure on behalf of the policyholder's creditors.

### All-round flexibility

- The certificate benefits can be modified at any time.
- You can change the beneficiary designation at any time.
- The owner can be different than the insured person; it is also possible that the beneficiary is a legal entity.
- The annuity can be concluded with two insured persons (second to die option).
- The certificate can be a life or fixed-term annuity.
- The certificate can be immediate or deferred.

### Currency choice

The currency selected can be changed at any time to allow you to benefit from exchange rate fluctuations. The currency range at present comprises the Swiss franc, British pound, euro, US, Canadian, Australian and New Zealand dollar, and the Norwegian crown.

### Medical examination

No medical examination has to be taken prior to the conclusion of this contract.

## Your benefits

### Fiscal advantages

The overall return is not subject to Swiss tax for beneficiaries not resident in Switzerland.

### Liquidity

The invested amounts can be reclaimed at any time without the incurrence of a penalty.

### Annuity option

The certificate guarantees you the right to opt for, at any time, an annuity paid either monthly, quarterly, half-yearly, or annually for the rest of your life. This annuity will continue to be paid even after your original investment has been used up!

### Death lump sum

The entirety of the funds paid in, plus the compound interest accrued, will be remitted to the designated beneficiary/beneficiaries. If death occurs during the annuity payment period, the remaining capital will nonetheless be remitted.



## **Switzerland** **The financial center you can rely on**

As a nation with a political structure similar to that of the USA, Switzerland has over the years practised a policy of active neutrality that resulted in, for instance, the foundation of the International Committee of the Red Cross (ICRC), an institution that plays an essential role internationally. With Switzerland's political and social stability in difficult times, its openness to the world and the resulting free flow of capital and long tradition of expatriation of funds, the country has become a major player in world affairs.

Switzerland has for decades attracted the money of people in need of a safe and private haven for their assets. Over the centuries, Swiss bankers and insurers have developed a unique level of efficiency and set new standards in financial expertise. In particular, within the fields of insurance and financial services, Switzerland enjoys an exceptional reputation for stability and security. Very strict provisions ensure data protection and client confidentiality. Though recognised worldwide, this discreet and confidential handling of business relations has not prevented Switzerland from setting up the most rigorous regulations to combat money-laundering. In Switzerland, life insurers are subject to stricter legislation than anywhere else in the world.

Swiss financial institutions manage assets worth more than \$3 trillion, making Switzerland the world's third-largest financial centre – and the number one in terms of reliability.



## Where are we located ?



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### Headquarters

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