

Key Information Document swisspartners Versicherung AG

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

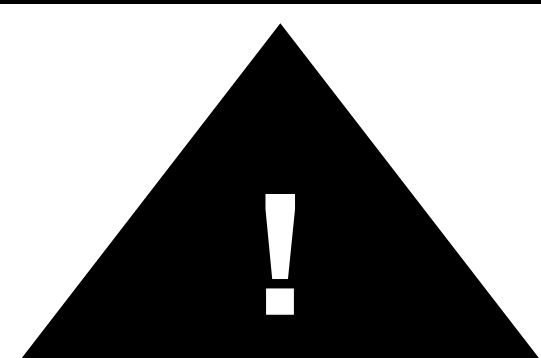
Name of Product	swisspartners Kapitalisationsgeschäft Schweiz	Website for PRIIP manufacturer	http://www.swisspartners.com
Name of PRIIP manufacturer	swisspartners Versicherung AG	Call the following number for more information	+423 239 79 79
Competent Authority of the PRIIP manufacturer in relation the KID	Financial Market Authority Liechtenstein (FMA)	Date of production of the KID	02.05.2022

Alert: You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type	The swisspartners Kapitalisationsgeschäft Schweiz is a surrenderable, unit-linked/asset-linked capitalisation product for a specific term against a single premium payment, without surplus participation. The capitalisation product is subject to Swiss insurance contract law. This product is not a surrenderable endowment insurance within the meaning of Art. 20 para. 1 let. a and Art. 24 let. b DBG.
Objectives	The single premium payment is invested after deduction of the agreed costs. The investment is based on the investment strategy of your choice (see section "Other relevant information"). You benefit from price increases of the selected investment strategy, but also bear the investment risk. The investment return of the capitalisation product depends on the performance of the investment strategy, which in turn is influenced by the development of the financial markets, interest rates, exchange rates and other economic factors. Further information on investment strategies can be found in the contract documentation and is available on request from swisspartners Versicherung AG.
Intended retail investor	The product is suitable for you if you are interested in asset accumulation and are willing and able to cope with fluctuations in value and, if necessary, investment losses depending on the chosen investment strategy. The value of your product results from the market value of the investment strategy you have chosen minus the costs (see chapter "What are the costs?"). Since the value of the underlying investments is subject to market fluctuations, you should hold the capitalisation product over a longer time horizon in order to be able to bridge/compensate for any negative investment years. This product is suitable if you are resident in Switzerland or are planning to transfer your residence to Switzerland and if you wish to invest freely disposable assets.
Insurance benefits and costs	In return for the one-off premium payment, the product offers a benefit upon expiry of the contract and in the event of early (partial) termination. The actual benefits from the product are based - also in the case of early termination - on the respective current value of the underlying portfolio, if applicable after deduction of costs and fees in accordance with the GCI (see chapter "What are the risks and what could I get in return?"). This product does not include death cover. No costs or fees for death benefits are deducted from the maturity benefit or from the premium payment.

What are the risks and what could I get in return?



This risk indicator is based on the assumption that you hold the product until the end of the recommended holding period (15 years in the example). If you terminate/surrender the insurance contract prematurely, the actual risk may differ significantly which might result in a low surrender value. If you decide to terminate the contract prematurely, this may incur considerable additional costs.

Risk Indicator



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the value of your underlying portfolio during the course of your holding period.

This product does not include any protection from future market performance so you could lose some or all of your investment. In some circumstances (if the value of the underlying portfolio is 0), you may be required to make further payments to pay for outstanding fees. The total loss you may incur may significantly exceed the amount invested.

Performance scenarios

This table shows the money you could get back over the next 15 years, under different scenarios, assuming that you invest CHF 10'000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

Scenarios

		After 1 year	After 8 years	After 15 years
Stress scenario	What you might get back after costs	Fr. 6'959.94	Fr. 2'253.13	Fr. 643.80
	Average return each year	-30.40%	-17.00%	-16.71%
Unfavourable scenario	What you might get back after costs	Fr. 8'284.43	Fr. 7'182.37	Fr. 6'894.66
	Average return each year	-17.16%	-4.05%	-2.45%
Moderate scenario	What you might get back after costs	Fr. 9'604.17	Fr. 10'625.15	Fr. 11'754.96
	Average return each year	-3.96%	0.76%	1.08%
Favourable scenario	What you might get back after costs	Fr. 11'044.04	Fr. 15'610.76	Fr. 19'903.36
	Average return each year	10.44%	5.73%	4.70%

What happens if swisspartners Versicherung AG is unable to pay out?

The assets and investments allocated to your product are held in a separate cover pool. Such a cover pool is a special asset of an insurance company that is managed and held separately from the other assets of the company. In the event of bankruptcy, the cover pool forms a special estate under Liechtenstein law, which serves to satisfy the claims arising from your contract.

What are the costs?

Costs over Time

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and additional costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest 10'000'000 CHF. The figures are estimates and may change in the future.

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment	Fr. 10'000'000.00	After 1 year	After 8 years	After 15 years
Underlying Scenario	Moderate scenario	Fr. 831'500.00	Fr. 2'743'736.58	Fr. 4'859'815.17
Total costs		8.32%	3.43%	3.10%
Impact on return (RIY) per year				

Composition of Costs

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
- the meaning of the different cost categories.

This table shows the impact on the return per year.

One-off costs	Entry costs	0.36%	The impact of the costs already included in the price. This includes the costs of distribution of your product.
	Exit costs	0.02%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.01%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	2.70%	The impact of the costs that we take each year for managing your investments.

How long should I hold it and can I take money out early?

Recommended holding period

15 years

The contract can be terminated prematurely at any time. The payout on maturity is based on the performance of the investments underlying the capitalisation transaction. The entry costs shown in the chapter "What are the costs?" influence the initial performance of your investment. In addition, with a shorter holding period you have an increased risk of being affected by unfavourable market fluctuations. Exit costs of up to 0.3% may be incurred. In addition, there is the possibility of tax disadvantages.

How can I complain?

Should you wish to make a complaint regarding the product, your broker or swisspartners Versicherung AG, you may do so by telephone by calling +423 239 79 79. You may also submit your complaint by post (Städtle 28, FL-9490 Vaduz) or e-mail to: info@swisspartners.com. swisspartners and the settlement of the capitalisation business are subject to supervision by the Financial Market Authority of the Principality of Liechtenstein. The competent insurance supervisory authority is the Financial Market Authority Liechtenstein (FMA), Insurance Companies and Pension Funds Department, Landstrasse 109, 9490 Vaduz, Liechtenstein; telephone: +423 236 73 73; fax: +423 236 73 74; Internet address: www.fma-li.li; email: info@fma-li.li. In addition, the out-of-court conciliation body is available at <http://www.schlichtungsstelle.li/>. Our clients from Switzerland can also contact the Swiss Financial Market Supervisory Authority FINMA, Laupenstrasse 27, 3003 Bern.

Other relevant information

You will receive specific information on this capitalisation product before signing the contract. The information provided in this basic information sheet is based on EU regulations and may therefore differ from pre-contractual information requirements under Liechtenstein law. You will receive detailed terms and conditions of this contract in your documentation, which we will provide to you before signing the contract.