

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	www.swisspartners.com
Name of PRIIP manufacturer	swisspartners Versicherung AG	Call the following number for more information	+423 239 79 79
Name of Group	swisspartners Group AG, Zürich, Beteiligungsgesellschaft	Date of production of the KID	31.03.2024
Competent Authority of the PRIIP manufacturer in relation the KID	Financial Market Authority Liechtenstein (FMA)		

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

What is this Product?

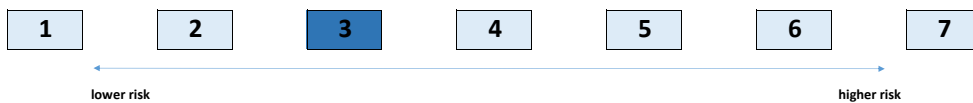
Type	Private Placement Life Insurance
Objectives	The swisspartners Kapitalisationsgeschäft Schweiz is a surrenderable, unit-linked/asset-linked capitalisation product for a specific term against a single premium payment, without surplus participation. The capitalisation product is subject to Swiss insurance 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.
Duration	The duration is agreed upon signing of the contract. The contract ends at the latest after expiry of the agreed contract term. You are allowed to surrender prematurely (see section "How long should I hold it and can I take money out early?"). swisspartners Versicherung AG cannot unilaterally terminate the contract prematurely.
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.

summary 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 on a scale from 1 to 7 in the risk class 3, which is a medium-low risk-class. This rates the potential losses from future performances at a medium-low level, and poor market conditions medium-low 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 zero), 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

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. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product or a suitable benchmark respectively over the last 15 years. Markets could develop very differently in the future. This type of scenario occurred for an investment between 2009 and 2024.

Recommended holding period:	15 years
Example Investment:	Fr. 10'000.00

Scenarios

		If you exit after 1 year	If you exit after 8 years	If you exit after 15 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress	What you might get back after costs Average return each year	Fr. 6'731.73 -32.68%	Fr. 1'091.71 -24.18%	Fr. 160.93 -24.06%
Unfavourable	What you might get back after costs Average return each year	Fr. 9'993.94 -0.06%	Fr. 17'288.84 7.08%	Fr. 33'606.21 8.42%
Moderate	What you might get back after costs Average return each year	Fr. 10'755.78 7.56%	Fr. 24'160.29 11.66%	Fr. 54'249.89 11.93%
Favourable	What you might get back after costs Average return each year	Fr. 12'696.76 26.97%	Fr. 36'990.95 17.76%	Fr. 95'941.08 16.27%

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?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Cost Over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario
- 10'000.00 CHF is invested

Investment / Single Premium Underlying Scenario	Fr. 10'000.00 Moderate	If you exit after 1 year	If you exit after 8 years	If you exit after 15 years
Total costs		Fr. 480.00	Fr. 4'068.79	Fr. 12'109.08
Annual costs impact (*)		4.80%	3.40%	3.31%

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 15.24% before costs and 11.93% after costs

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 upon entry or exit		Annual cost impact if you exit after 15 years
Entry costs	0.09% of the amount you pay in when entering this investment	0.09%
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so	0.02%
Ongoing costs taken each year		
Management fees and other administrative or operating costs	3.20% of the value of your investment per year. This is an estimate based on actual costs over the last year.	3.20%
Transaction costs	0.07% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	0.07%

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

Recommended (minimal) 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?

If need to make a complaint about the product, the broker or swisspartners Versicherung AG, you can do so by calling +423 239 79 79. You can also submit your complaint by letter (Städtle 28, FL-9490 Vaduz) or e-mail to info@swisspartners.com.

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.