



Halbjahresergebnis 2004

Medienpräsentation

Zürich, 7. September 2004

Swiss Life – auf Kurs

- **Operative Fortschritte**
- **Verbesserte Profitabilität**
- **Rückkehr zu Wachstum**

Agenda

1. Übersicht

Rolf Dörig

2. Ergebnisse

Bruno Pfister

3. Ausblick

Rolf Dörig

Swiss Life – auf Kurs

- **Operative Fortschritte**
 - Gewinn: CHF 398 Mio.
 - Betriebsergebnis: CHF 605 Mio.
- **Verbesserung der Profitabilität**
 - Ergebnis pro Aktie (EPS): CHF 15.9
 - Marge Neugeschäft: 7,4%
- **Rückkehr zu Wachstum**
 - Prämien und Beiträge mit Anlagecharakter: +1,1%
 - Schweiz: +3,5%

Finanzkennzahlen

Mio. CHF (Basis: IFRS)

	HJ 2004	HJ 2003
Prämien und Beiträge mit Anlagecharakter	11 965	11 836
Bruttoprämien	9 844	9 943
Finanzergebnis	2 726	2 916
Betriebsergebnis	605	207
Nettogewinn	398	66
Ergebnis pro Aktie (EPS)	CHF 15.9	CHF 2.7
Eigenkapitalrendite (ROE) ⁽¹⁾	15,3%	5,3%
<i>Eigenkapitalrendite (ROE) (angepasst)⁽²⁾</i>	8,9%	
	30.06.2004	31.12.2003
Eigenkapital	5 822	4 964
Eigenkapitalbasis	9 474	8 820
Mitarbeitende ⁽³⁾	9 740	10 015

(1) Annualisiert; Jahresdaten für 2003

(2) Annualisiert; Ergebnis an Einmaleffekt wegen Einführung der "Legal Quote" und Änderung des Umwandlungssatzes (CHF 164 Mio.) angepasst

(3) Vollzeitstellen

Geschäftsverlauf

- **Schweiz – operative Fortschritte in einem herausfordernden Umfeld**
 - Prämienvolumen: plus 3,5%
 - Weitere Steigerung der Profitabilität angestrebt
- **Europäische Kernmärkte – Wachstumschancen genutzt**
 - Frankreich: Prämienvolumen plus 16%
 - Deutschland: Prämienvolumen plus 8%
- **Banca del Gottardo – Fokus auf Profitabilität**
 - Betriebsergebnis plus 11% (CHF 59,6 Mio.)⁽¹⁾
 - Kontrollierte Vermögen (AuC) plus 2% (CHF 39,4 Mrd.)⁽¹⁾

(1) Statutarische Angaben; Betriebsergebnis vor Steuern und Sondererträgen

Agenda

1. Übersicht Rolf Dörig
2. **Ergebnisse** **Bruno Pfister**
3. Ausblick Rolf Dörig

Kennzahlen Erfolgsrechnung

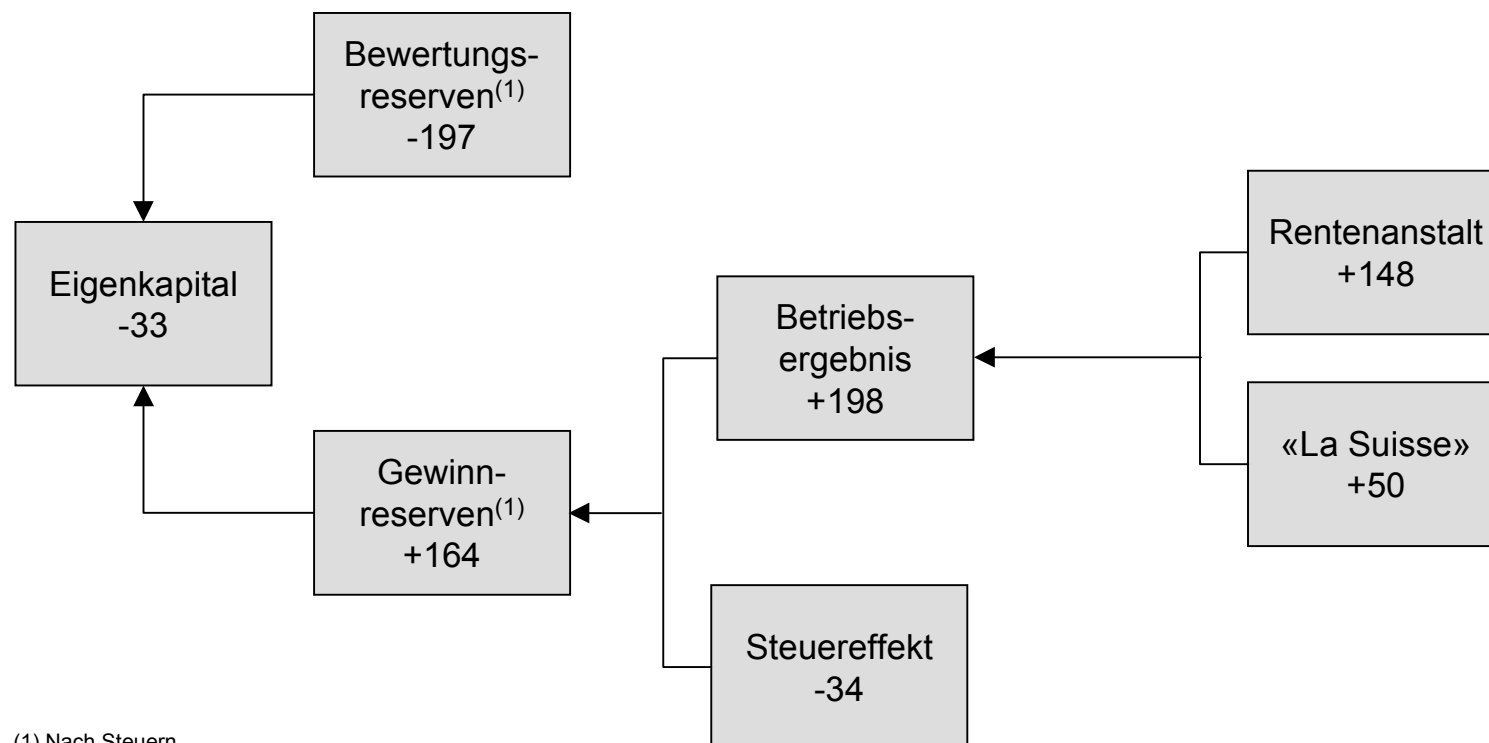
Mio. CHF (Basis: IFRS)

	HJ 2004	HJ 2003	Differenz
Prämien und Beiträge mit Anlagecharakter	11 965	11 836	+1,1%
• <i>Bruttoprämien</i>	9 844	9 943	
• <i>Beiträge mit Anlagecharakter</i>	2 121	1 893	
Finanzergebnis	2 726	2 916	-6,5%
Versicherungsleistungen und Veränderung der technischen Rückstellungen	-9 072	-10 140	-10,5%
Überschuss- und Gewinnanteile	-621	-448	
Betriebsaufwand	-1 294	-1 447	-10,6%
Betriebsergebnis	605	207	
Amortisation Goodwill	-39	-45	
Steuern und Minderheitsanteile	-168	-96	
Nettogewinn	398	66	

Einmaleffekt: "Legal Quote" und Anpassung Umwandlungssatz in der Schweiz

Mio. CHF (Basis: IFRS)

- Unterschiedliche Bewertungen von Anlagen nach IFRS bzw. statutarischer Rechnungslegung erfordern Zuweisung von nicht realisierten Gewinnen/Verlusten an Versicherungsnehmer
- Freisetzung von Rückstellungen durch Herabsetzung des Umwandlungssatzes im Kollektivgeschäft



(1) Nach Steuern

Segmentergebnisse

Mio. CHF (Basis: IFRS)

	HJ 2004	HJ 2003
Leben-Kerngeschäft ⁽¹⁾	327	93
Leben Übrige ⁽¹⁾	140	80
Nicht-Leben	5	17
Private Banking	73	-66 ⁽²⁾
Investment Management	47	60
Sonstige	13	23
Betriebsergebnis	605	207

(1) Inklusive CHF 198 Mio. im 1. HJ 2004 (Kerngeschäft Leben: CHF 148 Mio, Leben Übrige: CHF 50 Mio.) auf Grund der Einführung der "Legal Quote" und Anpassung des Umwandlungssatzes

(2) Inklusive Verlust aus dem Verkauf der STG in Höhe von CHF 105 Mio.

Leben-Kerngeschäft: Betriebsergebnis nach Ländern

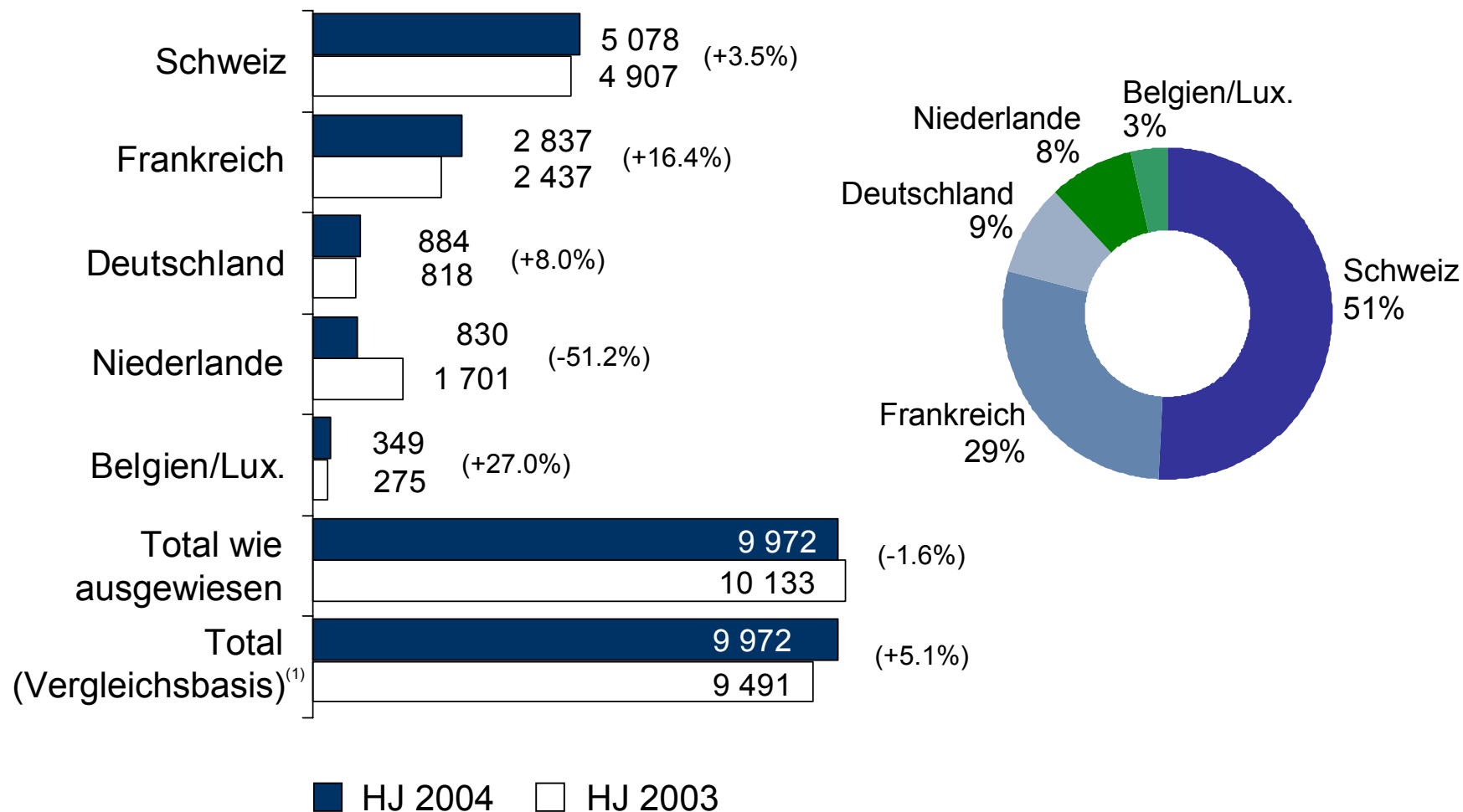
Mio. CHF (Basis: IFRS)

	HJ 2004	HJ 2003
Schweiz ⁽¹⁾	177	-104
Frankreich	28	93
Deutschland	39	58
Niederlande	70	39
Belgien/Luxemburg	13	7
Leben-Kerngeschäft	327	93

(1) Inklusive CHF 148 Mio. im 1. HJ 2004 auf Grund der Einführung der Legal Quote und Änderungen des Umwandlungssatzes

Leben-Kerngeschäft: Prämienentwicklung

Mio. CHF (Basis: IFRS)



(1) HJ 2003 um HBG-Transaktion in den Niederlanden (- CHF 856 Mio.) und Währungseffekte (CHF 214 Mio.) angepasst

Leben-Kerngeschäft: Prämien Schweiz

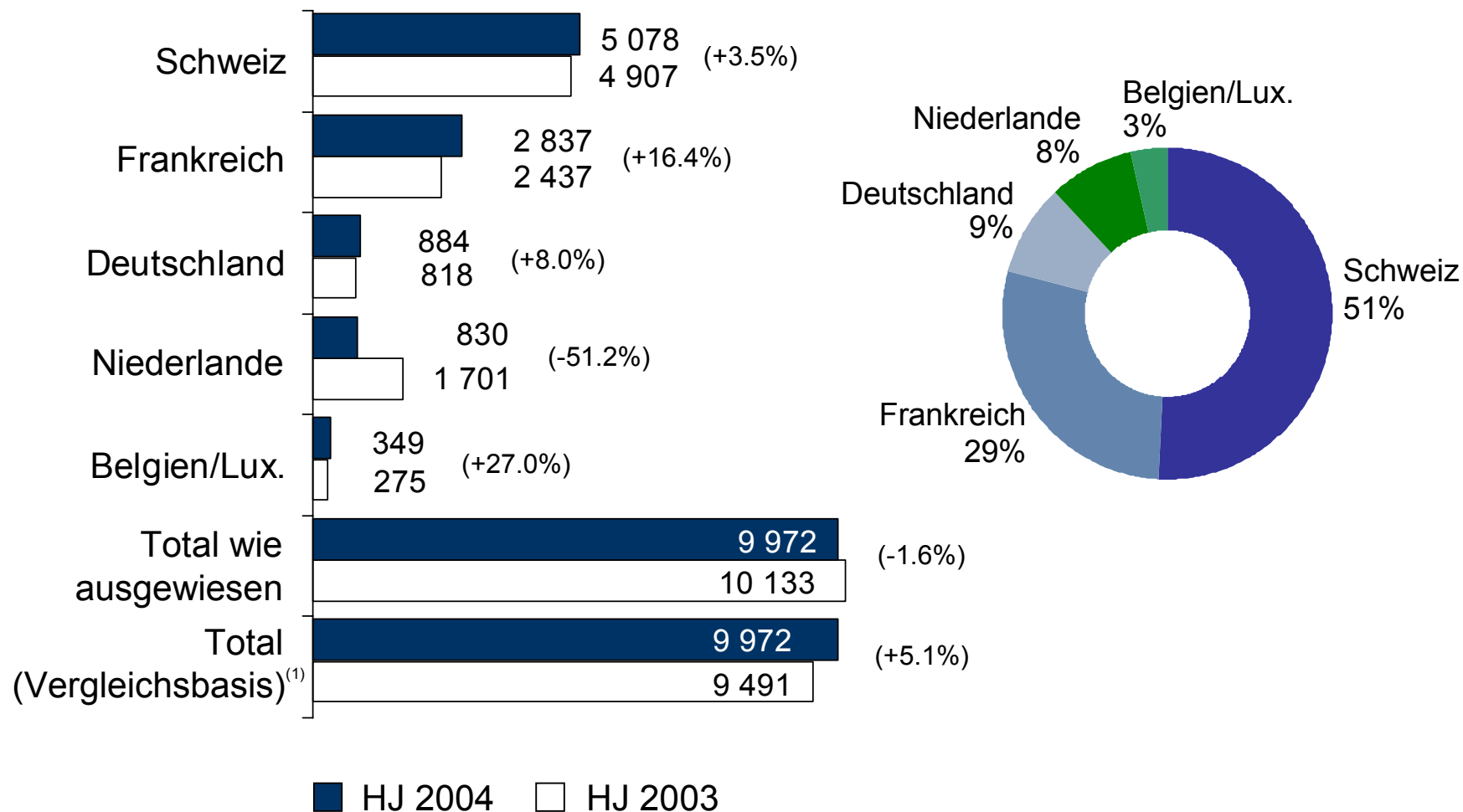
Mio. CHF (Basis: IFRS); ohne La Suisse

	HJ 2004	HJ 2003	Differenz
Total Schweiz⁽¹⁾	5 078	4 907	+3.5%
• Einmalprämien	2 182	2 077	+5.1%
• Periodische Prämien	2 850	2 792	+2.1%
Total Kollektivleben	4 269	4 013	+6.4%
• Einmalprämien	1 901	1 715	+10.8%
• Periodische Prämien	2 368	2 298	+3.0%
Total Einzelleben	763	856	-10.9%
• Einmalprämien	281	362	-22.4%
• Periodische Prämien	482	494	-2.4%

(1) Inklusive übernommene Rückversicherung in HJ 2004 von CHF 46 Mio. und HJ 2003 von CHF 38 Mio.

Leben-Kerngeschäft: Prämienentwicklung

Mio. CHF (Basis: IFRS)



(1) HJ 2003 um HBG-Transaktion in den Niederlanden (- CHF 856 Mio.) und Währungseffekte (CHF 214 Mio.) angepasst

Wichtigste Bilanzpositionen

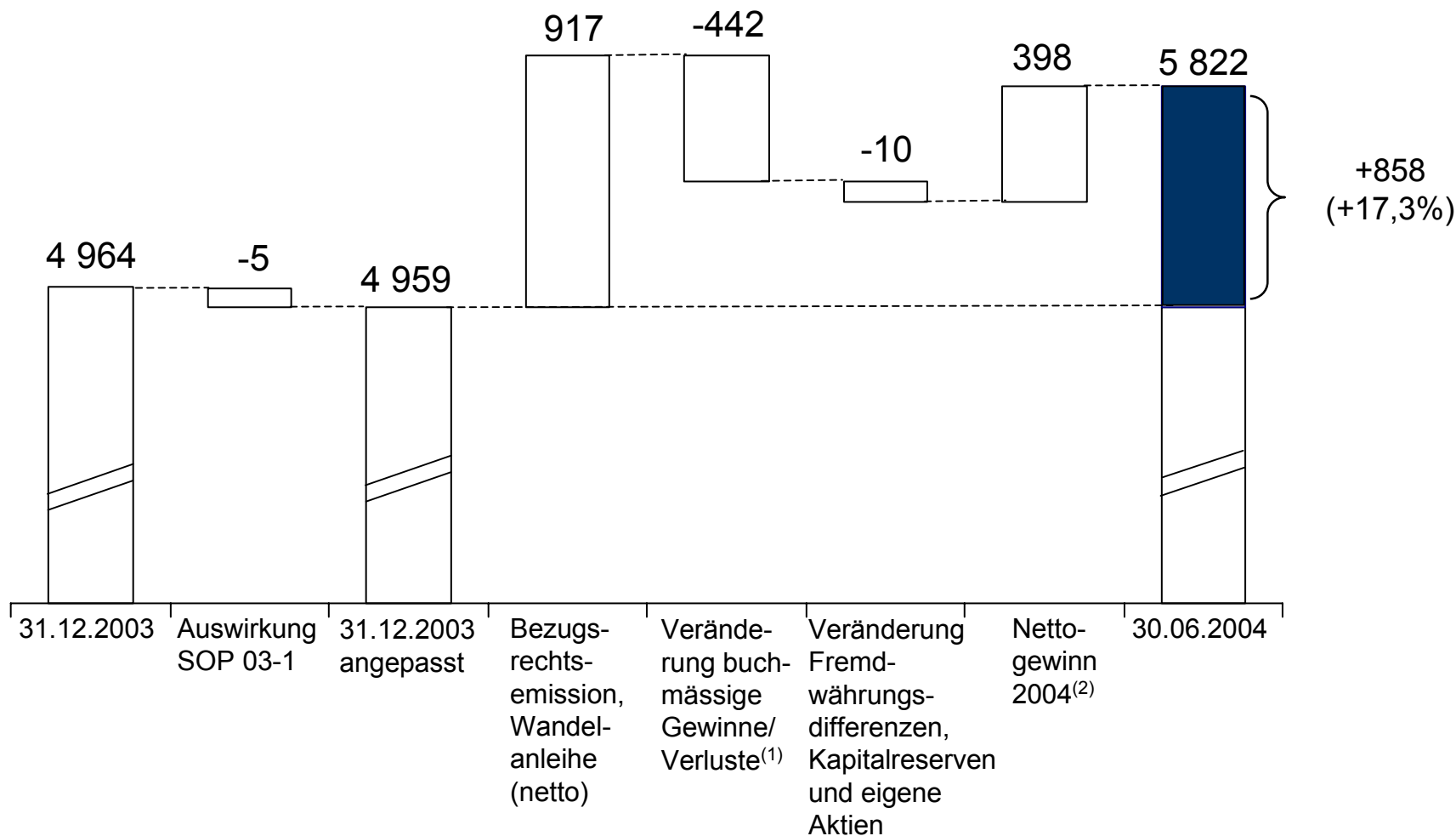
Mio. CHF (Basis: IFRS)

	HJ 2004	GJ 2003	Differenz
Deckungskapital	136 919	136 214	+0,5%
• Versicherungstechnische Rückstellungen	103 588	103 862	
• Beiträge mit Anlagecharakter	25 511	23 678	
• Separate Accounts	7 820	8 674	
Eigenkapital	5 822	4 964	+17,3%
• Eigenkapital ⁽¹⁾	5 677	4 367	
• Neubewertungsreserven	145	597	
Total Passiven	162 729	162 478	
Eigenkapitalbasis	9 474	8 820	+7,4%
• Eigenkapital	5 822	4 964	
• Minderheitsanteile	208	215	
• Hybridkapital und nachrangige Verbindlichkeiten	1 647	1 677	
• Unter Verbindlichkeiten ausgewiesene Positionen mit Eigenkapitalcharakter	1 797	1 964	

(1) Ohne Neubewertungsreserven

Zunahme des Eigenkapitals um 17%

Mio. CHF (Basis: IFRS)

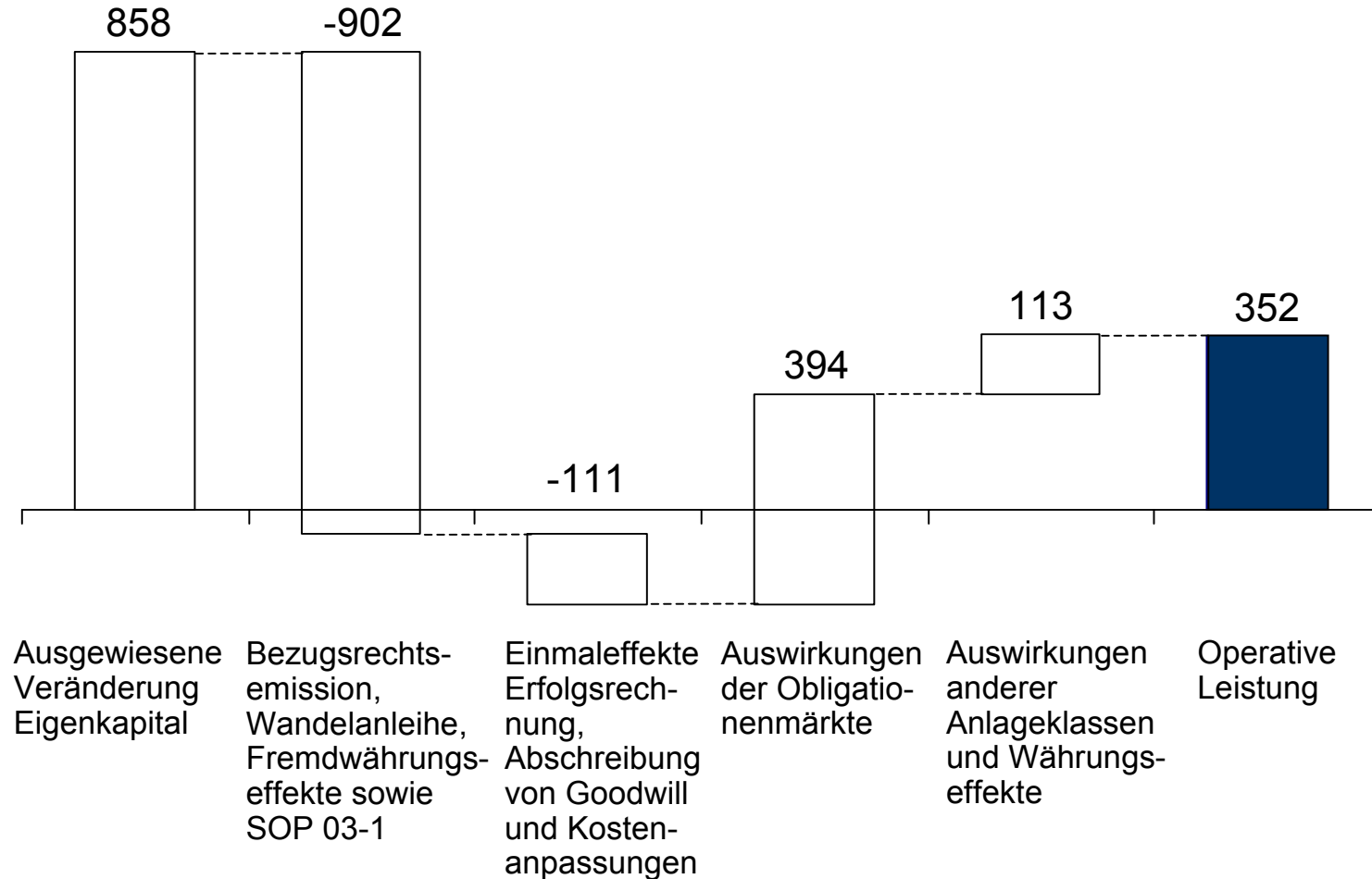


(1) Inkl. Neubewertungsreserven - CHF 197 Mio. (nach Steuern) auf Grund Legal Quote und Änderungen des Umwandlungssatzes im Kollektivgeschäft

(2) Inkl. Gewinnreserven von CHF 164 Mio. (nach Steuern) auf Grund Legal Quote und Änderungen des Umwandlungssatzes im Kollektivgeschäft

Erhöhung des Eigenkapitals durch operative Leistung

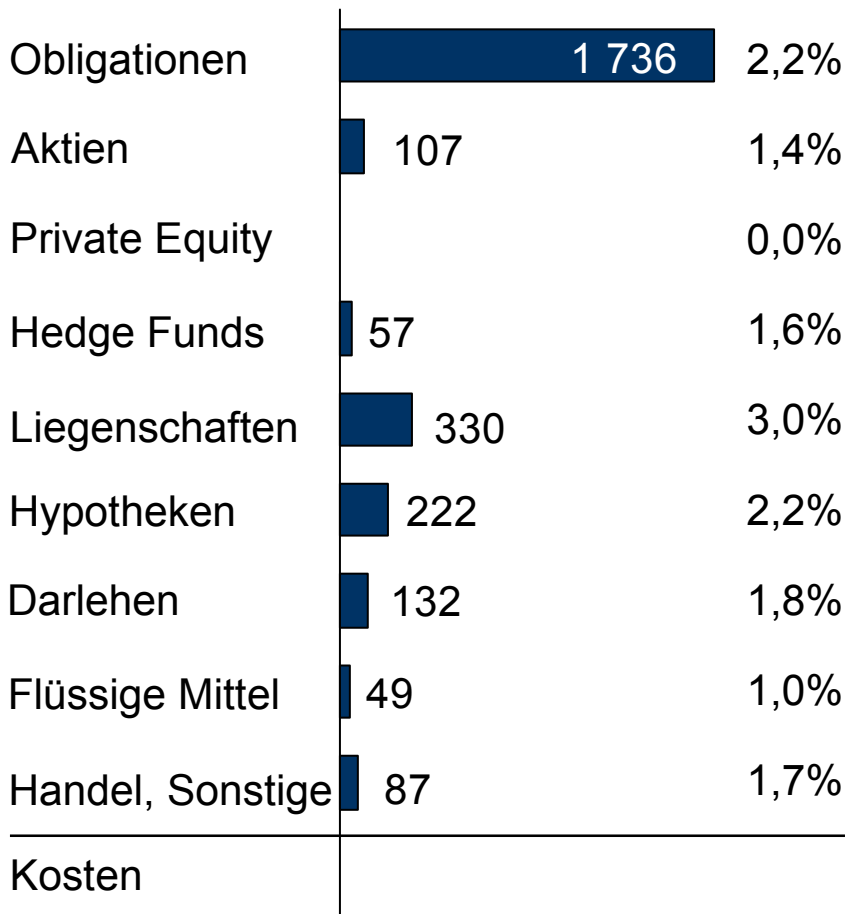
Mio. CHF (Basis: IFRS)



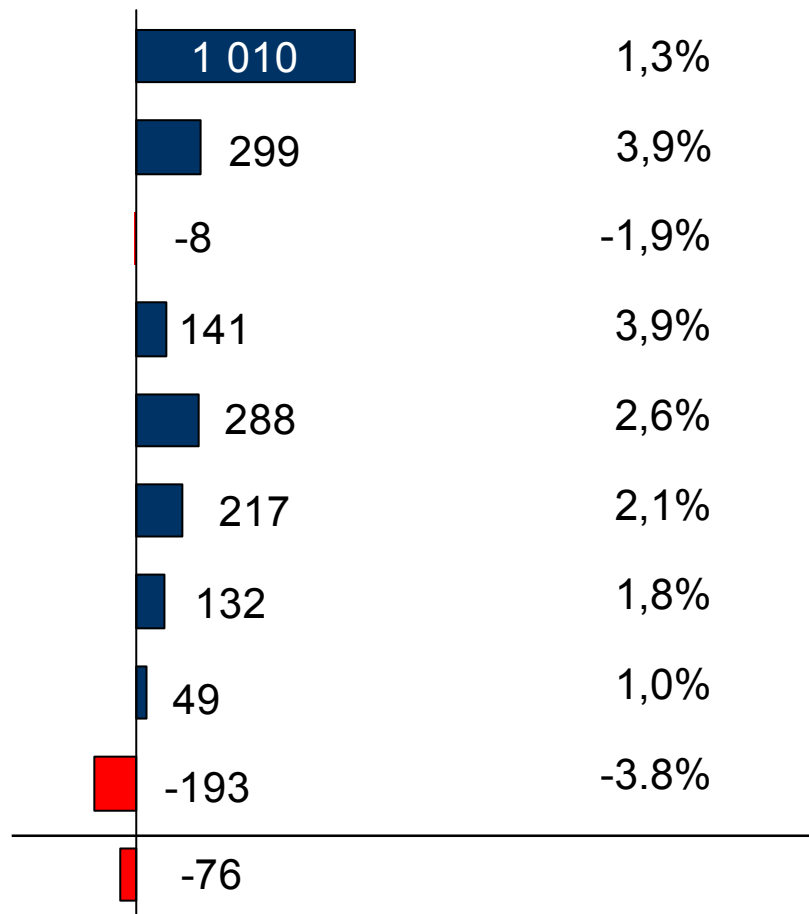
Anlagerendite Versicherungsportfolio

Mio. CHF (Basis: IFRS), nicht annualisiert

Direkte Rendite von 2,1%



Gesamtrendite von 1,5%⁽¹⁾



(1) Ohne Kosten; Gesamtrendite inkl. Kosten: 1,4%

Embedded Value der Swiss Life-Gruppe

Mio. CHF (statutarische Basis)

	HJ 2004	GJ 2003
Embedded Value Rentenanstalt HJ 2004 ⁽¹⁾	6 199	5 832
Anteil Swiss Life Holding	99,83%	99,72%
Swiss Life Holding Anteil am Embedded Value	6 188	5 816
ANAV Swiss Life Holding ⁽²⁾	1 970	1 095
Embedded Value Swiss Life-Gruppe	8 158	6 911
Embedded Value pro Aktie ⁽³⁾	CHF 242	CHF 276
Marge Neugeschäft ⁽⁴⁾	7,4%	6,1%

(1) Inklusive angenommener Legal Quote Effekt im Schweizer Kollektivgeschäft in 2003

(3) Basis: 25 034 041 Aktien (GJ 2003) und 33 775 799 Aktien (HJ 2004)

(2) Eigenkapital Swiss Life Holding abzüglich Buchwert RA/SL

(4) Ohne Swiss Life Assurances et Patrimoine, Erisa und Swiss Life UK

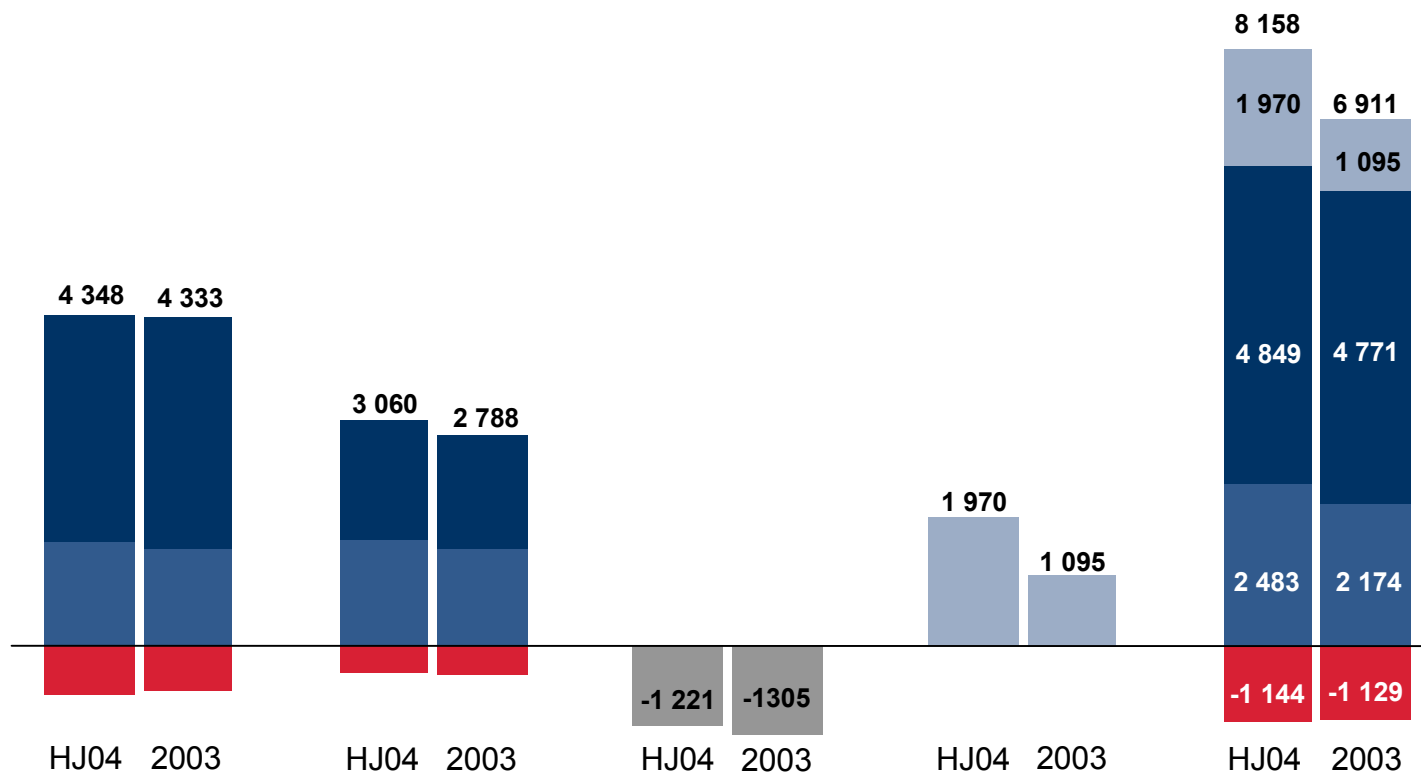
Aufteilung des Embedded Value

Mio. CHF (statutarische Basis); Swiss Life-Gruppe

Schweiz
0,3%

Europa
9,7%

Total
18 %

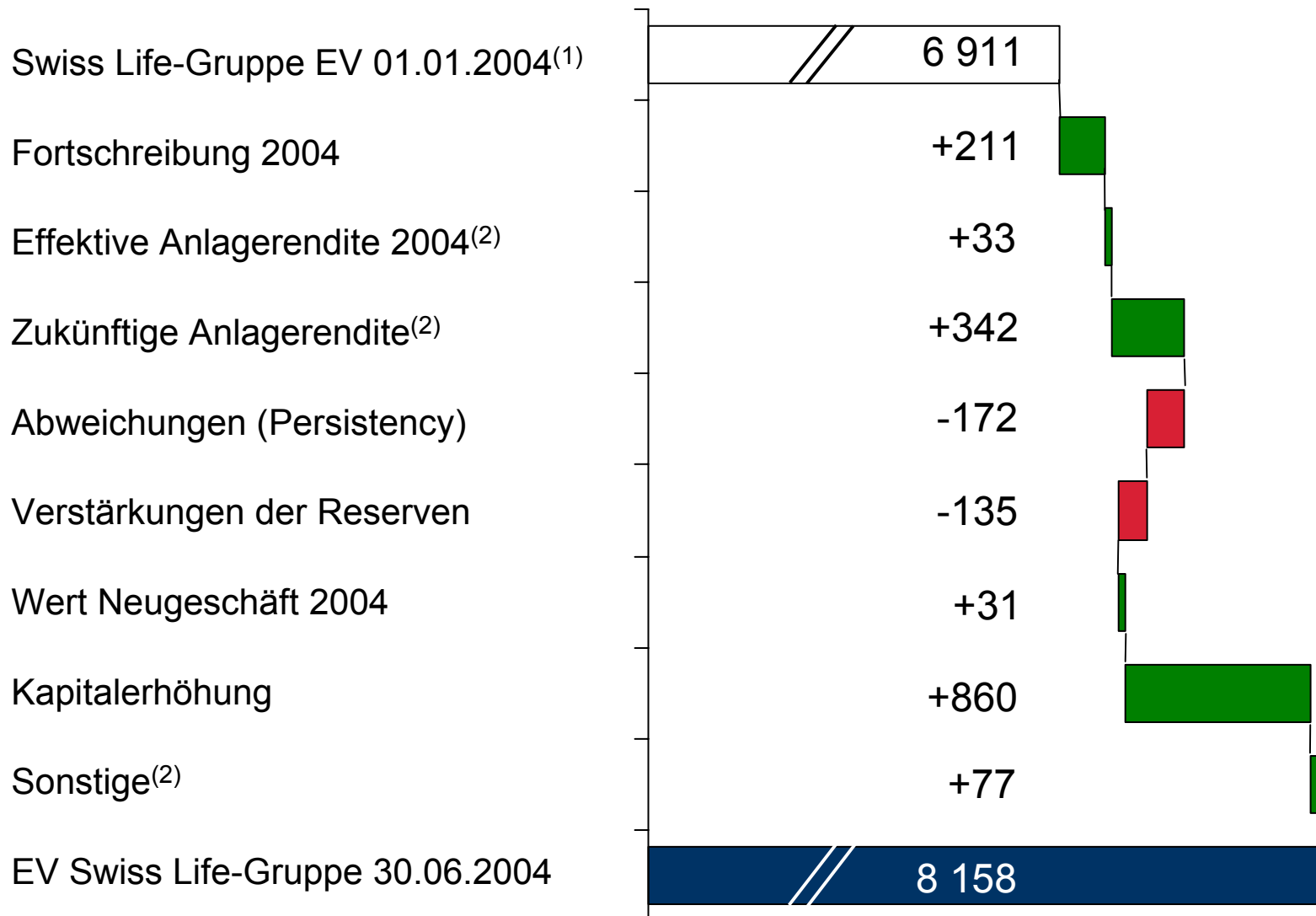


■ PVFP ■ ANAV ■ Lock-in ■ Overhead und Eliminationseffekte ■ Swiss Life Holding

(1) PVFP = Present Value of Future Profits; ANAV = Adjusted Net Asset Value

Embedded Value: Analyse der Änderungen

Mio. CHF (statutarische Basis); Swiss Life-Gruppe



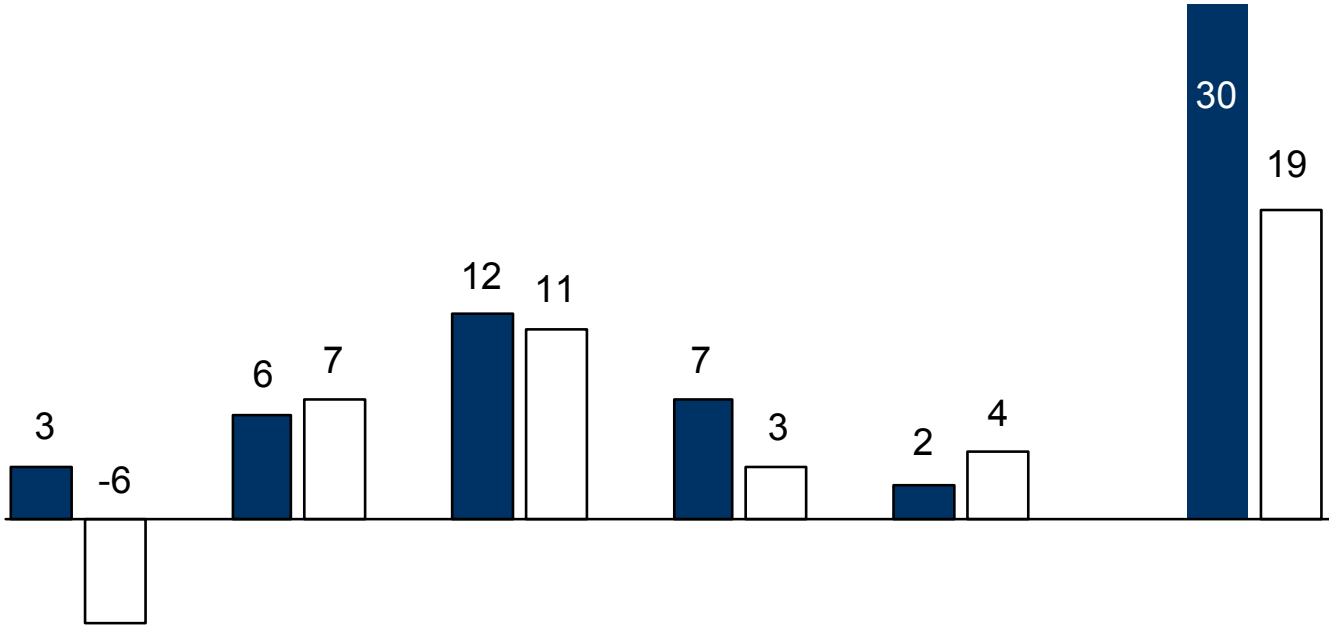
(1) Inklusive angenommener Legal Quote Effekt im Schweizer Kollektivgeschäft in 2003 von CHF 944 Mio.

(2) Abweichung von den Annahmen

Wert Neugeschäft

Mio. CHF (statutarische Basis)

Schweiz⁽¹⁾ Frankreich⁽²⁾ Deutschland Niederlande Belgien⁽³⁾ Summe



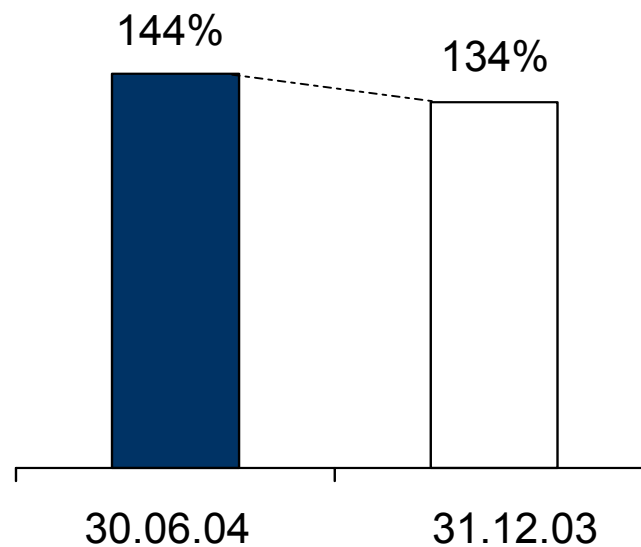
	HJ04		HJ03	
APE ⁽⁴⁾	134	111	50	76
	108	91	101	163
	11	20	403	461

(1) Einschliesslich La Suisse Vie
(3) Ohne Luxemburg

(2) Ohne Swiss Life Assurances et Patrimoine und Erisa
(4) APE = Prämienaufkommen pro Jahr

EU-Gruppensolvabilität

EU-Gruppensolvabilität⁽¹⁾



(1) Einschliesslich Banca del Gottardo; gemäss Methode der schweizerischen Aufsichtsbehörde; gemäss Methode der französischen Aufsichtsbehörde: 142% (30.06.04) and 132% (31.12.03)

Agenda

1. Übersicht Rolf Dörig
2. Ergebnisse Bruno Pfister
3. **Ausblick** **Rolf Dörig**

Das Momentum aufrechterhalten...

- **Schweiz**

- Erfolgreiche Implementierung der neuen BVG-Lösung
- Weitere Produktinnovationen im Einzelleben-Geschäft

- **Europa**

- Wachstumschancen auf Grund der sich ändernden Rahmenbedingungen und Vorsorgesysteme
- Profitabilität weiterhin hohe Priorität

... für nachhaltigen Erfolg

- **Wachstum 1% über dem Marktdurchschnitt**
- **Dividendenausschüttung**
- **Eigenkapitalrendite (ROE) von 10%**



Supplementary information

Supplementary information

1. **Profit and Loss**
2. Balance Sheet
3. Embedded Value
4. Contact details

Foreign exchange rates and interest rates

Foreign exchange rates

	30.06.2004	31.12.03	30.06.03	1.1.-31.12.03	1.1.-30.06.03
EUR	1.524	1.558	1.552	1.521	1.492
GBP	2.272	2.201	2.243	2.198	2.177
USD	1.253	1.236	1.359	1.345	1.352

Interest rates

	30.06.2004	31.12.03	30.06.03
CHF ⁽¹⁾	2.878	2.717	2.432
EUR ⁽¹⁾	4.319	4.290	3.800
USD ⁽¹⁾	4.581	4.246	3.513
GBP ⁽¹⁾	5.099	4.802	4.157

(1) 10-year government bond

Group: Premiums and policyholder deposits (comparable basis)

MCHF (IFRS basis)

	HY 2004	HY 2003	Change
Premiums and PH deposits	11 965	11 836	1.1%
La Suisse (Institution supplétive)	-525	-130	
Netherlands (HBG) ⁽¹⁾		-856	
Swiss Life Spain (divested)		-97	
Currency effect ⁽²⁾		258	
Premiums and PH deposits (comparable basis)	11 440	11 011	+3.9%

(1) Elimination of MEUR 574 single premium

(2) Currency Effect: EUR/CHF MCHF 234, GBP/CHF MCHF 24

Life Core: Premiums and policyholder deposits (comparable basis)



MCHF (IFRS basis)

	HY 2004	HY 2003	Change
Premiums and PH deposits	9 972	10 133	-1.6%
Netherlands (HBG) ⁽¹⁾		-856	
Currency effect ⁽²⁾		214	
Premiums and PH deposits (comparable basis)	9 972	9 491	+5.1%

(1) Elimination of MEUR 574 single premium

(2) Currency effect: EUR/CHF: MCHF 214

Financial result

MCHF (IFRS basis)

	HY 2004	HY 2003	Change
Investment income, net	2 698	2 690	+0.3%
Realised and unrealised gains/losses ⁽¹⁾	183	505	-63.8%
Trading income, net ⁽²⁾	-155	-279	
Financial result	2 726	2 916	-6.5%

(1) Includes foreign currency gains and losses on investments recorded in the income statement

(2) Includes hedges on foreign currencies and equities

Banca del Gottardo: Overview of key financials

MCHF (statutory basis)

	HY 2004	HY 2003	Change
Results from interest activities	74	75	-1.0%
Results from commission and service act.	129	115	+12.1%
Results from trading operations	33	45	-28.0%
Other	4	5	-7.3
Net revenues	240	240	
Personnel expenses	-95	-94	+0.7%
Other operating expenses	-57	-50	+14.4%
Total operating expenses	-152	-144	5.5%
Gross profit	88	96	-8.1%
Depreciation, adj. provisions and losses	-28	-42	-32.8%
Extraordinary result	1	7	
Taxes	-17	-7	
Net profit	44	54	-18.4

Banca del Gottardo: Key ratios

MCHF (statutory basis)

	HY 2004	2003⁽¹⁾	Change
Return on equity	9.4%	9.8%	-40 bps
Cost/income ratio	63.5%	62.7%	+80 bps
Risk-weighted assets	6 604	6 788	-2.7%
Shareholders' equity	928	910	+2.0%
BIS ratio (Tier 1)	13.3%	12.6%	+70 bps
BIS ratio (Tier 2)	14.4%	13.7%	+70 bps
Assets under control	39 367	38 531	+2.2%

(1) as per 31.12.2003

Adjusted operating expenses

MCHF (IFRS basis)

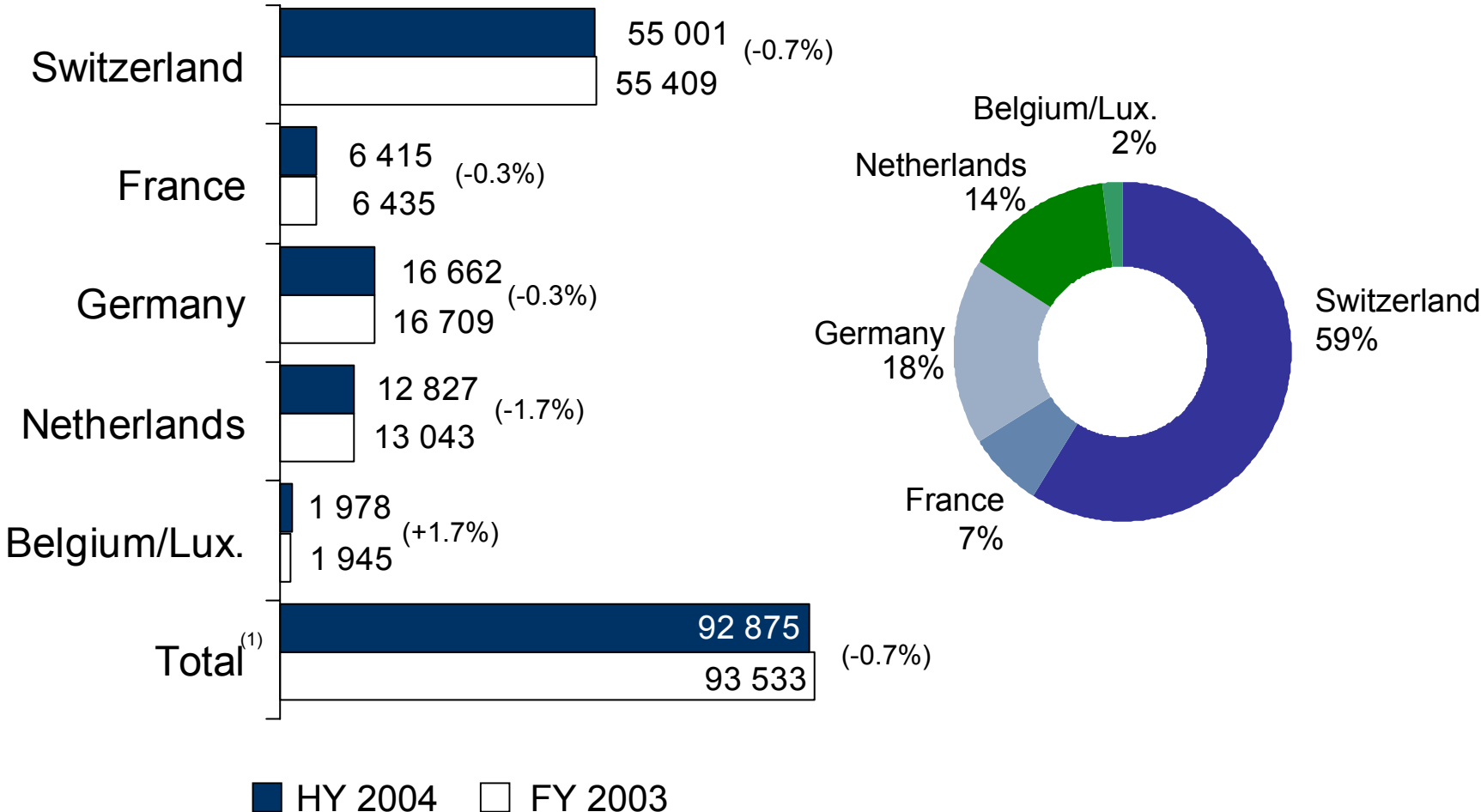
	HY 2004	HY 2003	Change
Operating expenses	1 294	1 447	-10.6%
DAC and commissions	-364	-348	
Loss adjustment expenses	85	83	
Currency effects		22	
Restructuring cost / divestment costs		-9	
Adjustment STG, SL Spain, Oudart		-37	
Change in reserves for employee benefits	5	-16	
Impact of reclassification (France)		-61	
Adjusted operating expenses	1 020	1 081	-5.6%

Supplementary information

1. Profit and Loss
- 2. Balance Sheet**
3. Embedded Value
4. Contact details

Life Core: Technical reserves by core countries

MCHF (IFRS basis)



(1) After intercompany eliminations between Life Core countries of MCHF -8 for 2004, MCHF -8 for 2003

Assets under management

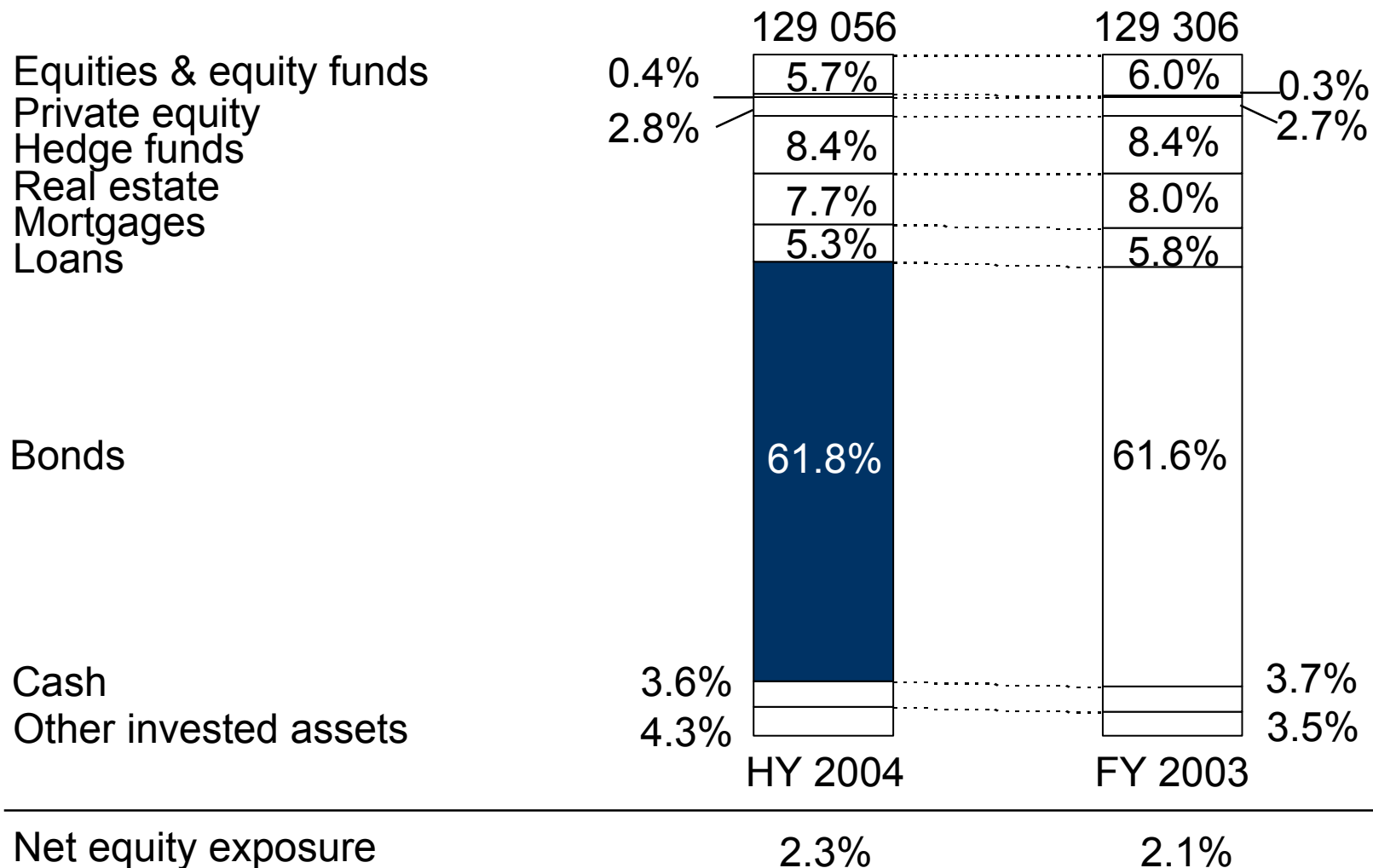
MCHF (IFRS basis)

	HY 2004	FY 2003	Change
Total on-B/S-assets ⁽¹⁾	149 582	149 476	+0.1%
<i>minus</i>			
• Assets of unit-linked business	-2 220	-3 250	-31.7%
• Externally managed alternative investments and other assets	-6 495	-6 312	+2.9%
Total on-B/S-assets managed in-house	140 867	139 914	+0.7%
Third party off-B/S-assets	44 238	44 330	-0.2%
Total assets under management	185 105	184 244	+0.5%

(1) Including fair value adjustments

Asset allocation insurance portfolio

MCHF (IFRS basis)

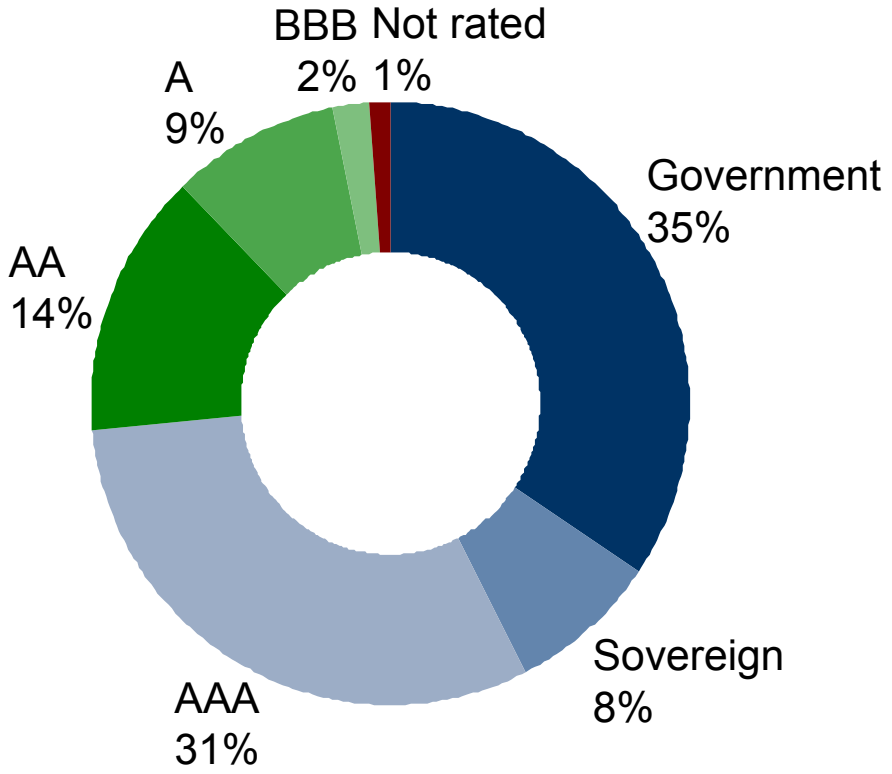


Bond portfolio: ratings

Insurance portfolio (IFRS basis)

Investments: MCHF 79 700

Breakdown by rating

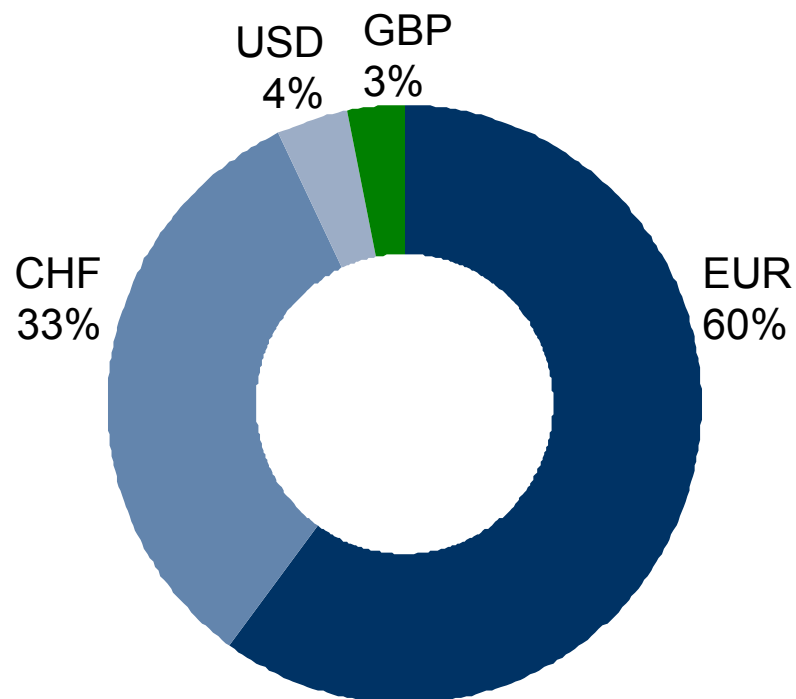


Bond portfolio: currency exposure

Insurance portfolio (IFRS basis)

Investments: MCHF 79 700

Before hedges



Bond portfolio: duration

Group⁽¹⁾

	Market value	Effective duration
CHF	35.4%	7.9
EUR	60.4%	8.1
GBP	0.7%	6.5
USD	3.5%	9.1
Other	0.0%	0.5
Average	100%	8.0

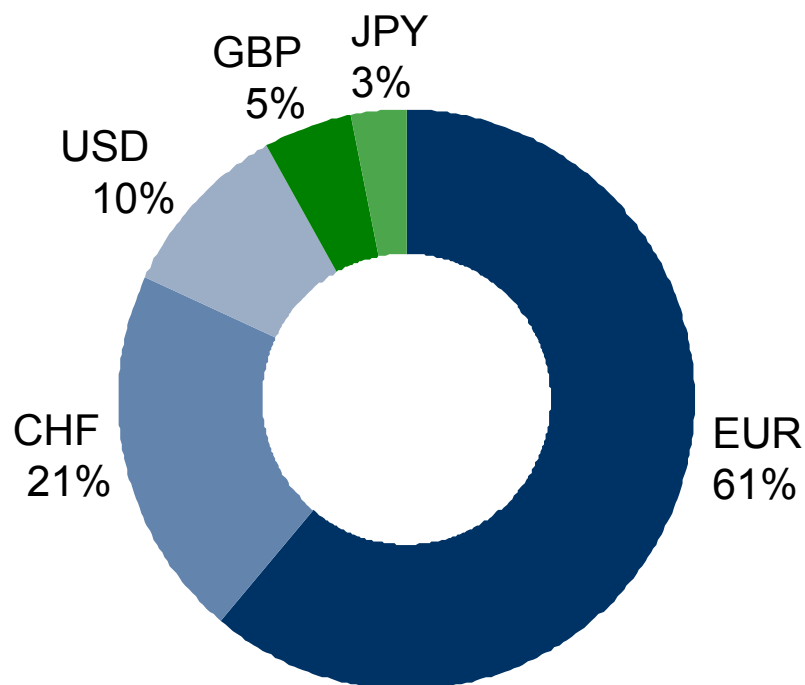
(1) Including SL Zurich, SL Germany, SL France SSV, SL Netherlands, La Suisse Vie, SL Belgium

Equity portfolio: currency exposure

Insurance portfolio (IFRS basis)

Investments: MCHF 7 400

Before hedges

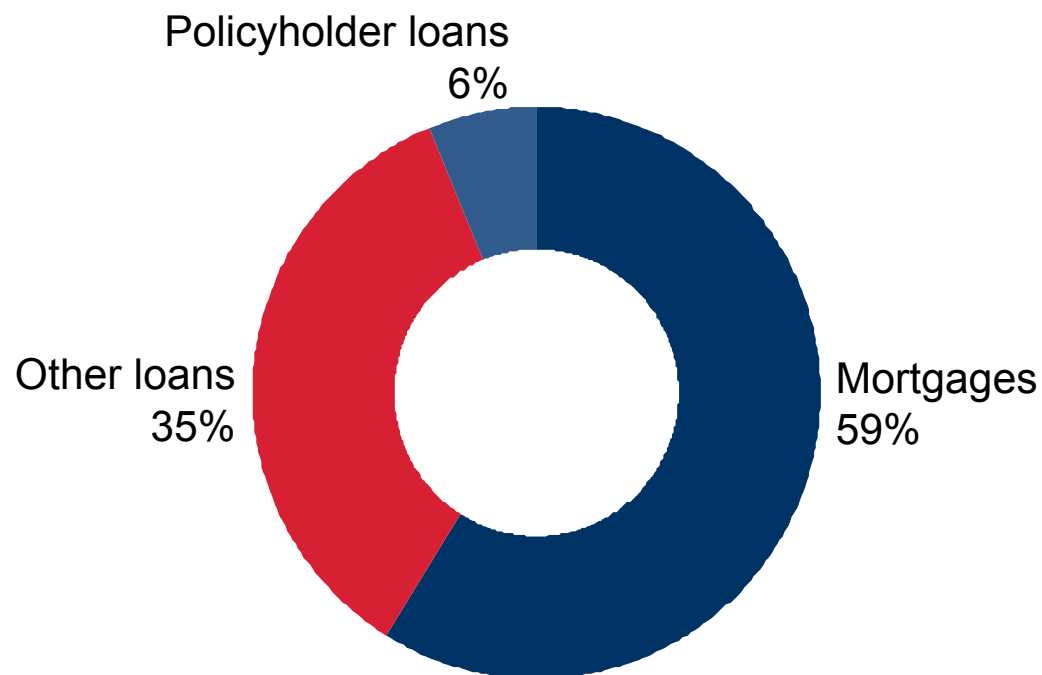


Loan and mortgages portfolio

Insurance portfolio; (IFRS basis)

Investments: MCHF 16 800

Breakdown by type

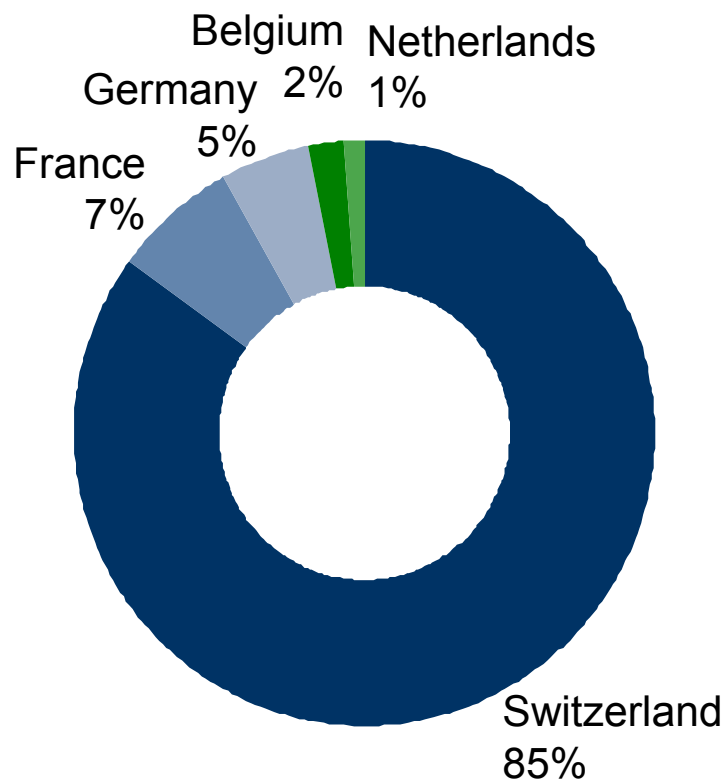


Real estate portfolio

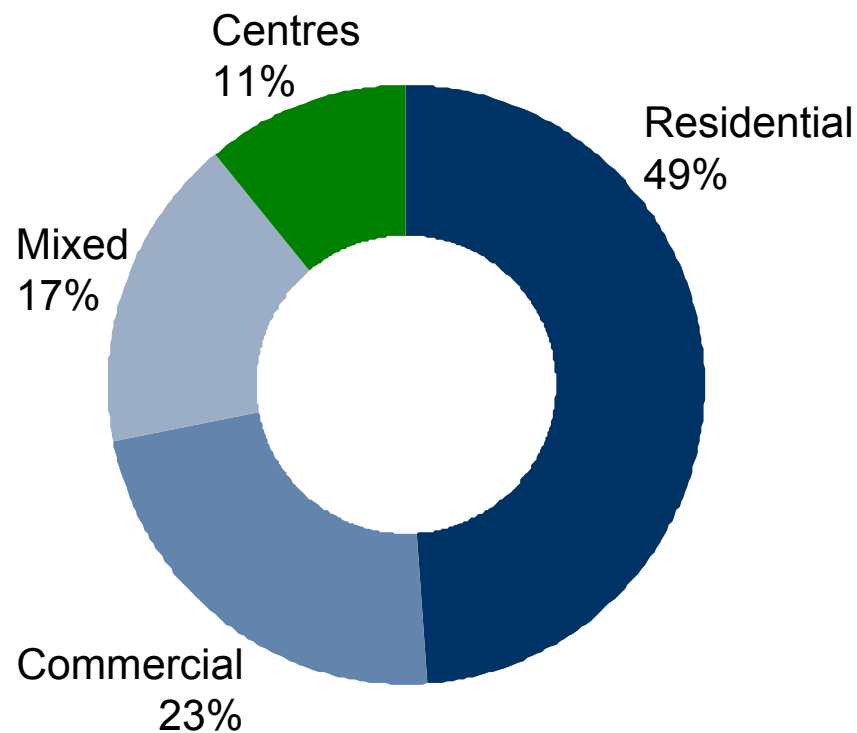
Insurance portfolio, excl. La Suisse; (IFRS basis)

Investments: MCHF 9 900

Breakdown by country



Breakdown by type

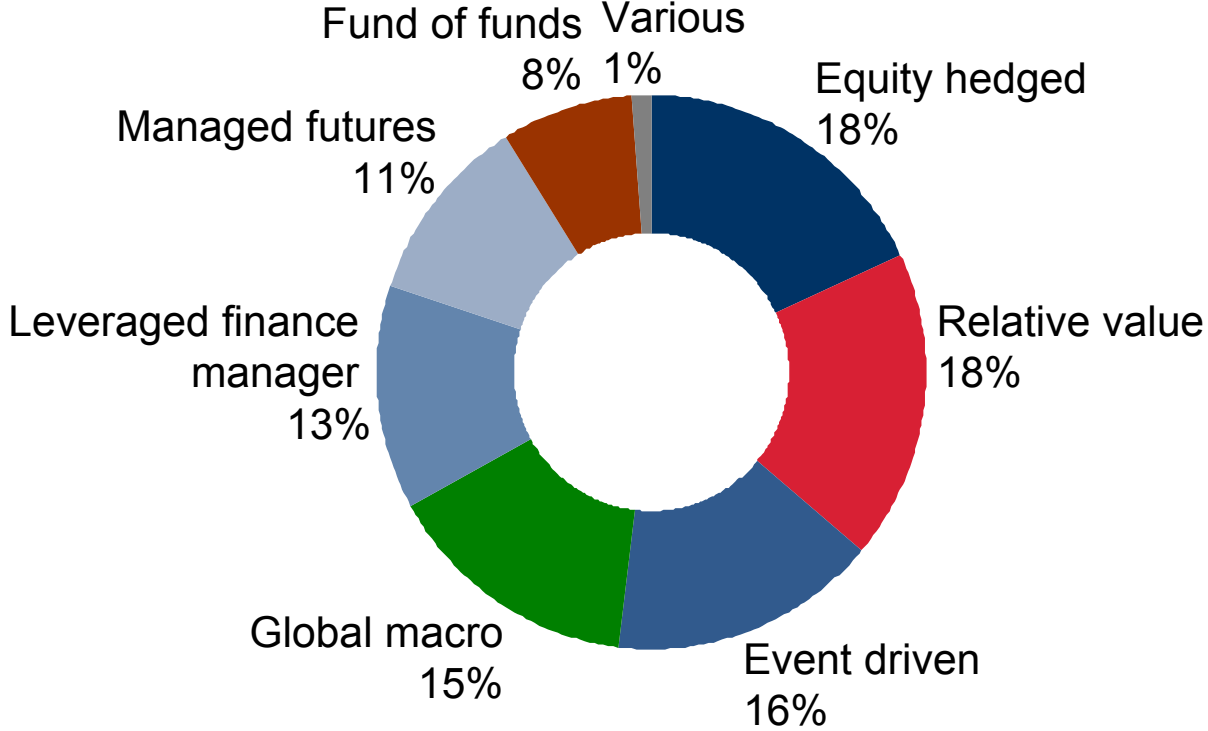


Hedge funds portfolio

Insurance portfolio (IFRS basis)

Investments: MCHF 3 625

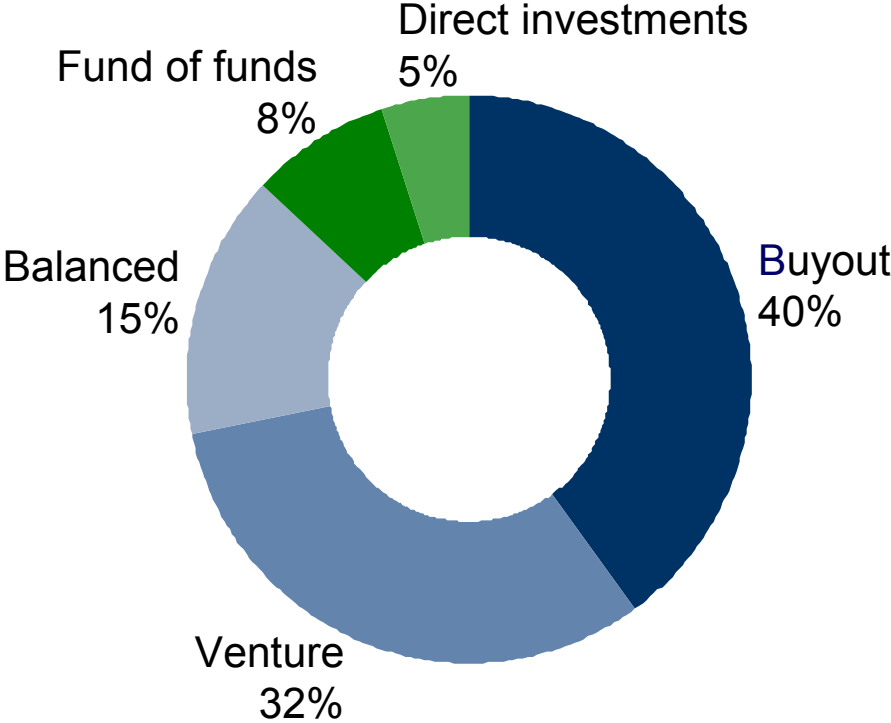
Breakdown by style



Private equity portfolio

Group (not consolidated)⁽¹⁾

Investments: MCHF 450



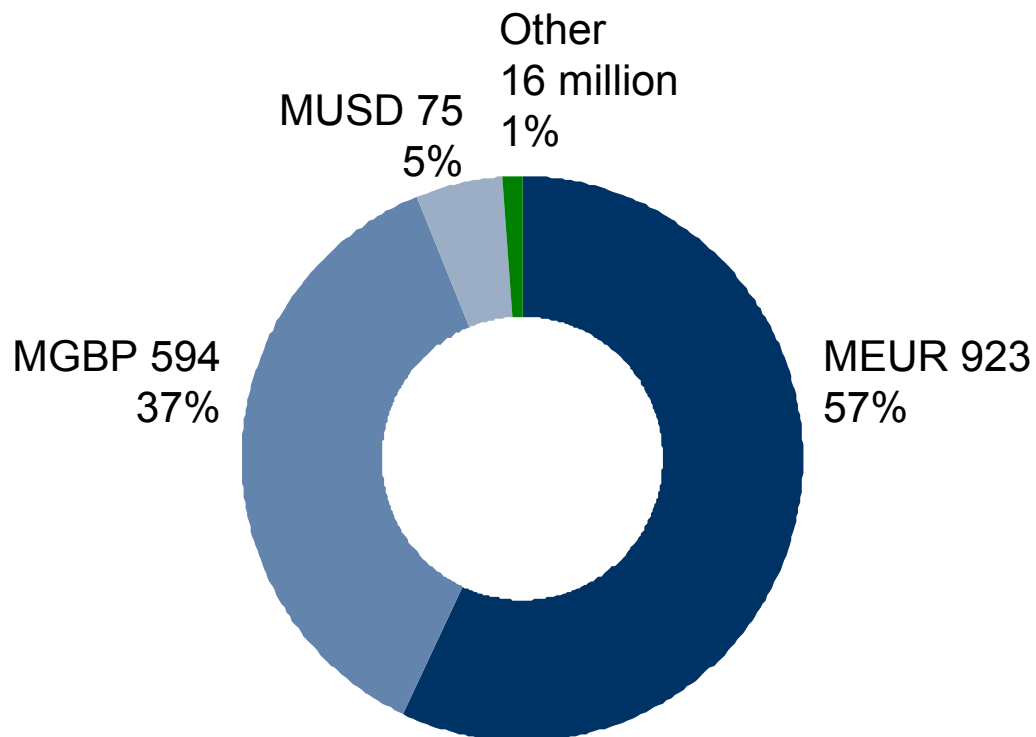
Open commitments: MCHF 380

(1) Including SL Zurich, La Suisse, SL Germany and SL Belgium

Currency exposure

Group (not consolidated)

Net: 1.25% of total insurance portfolio assets

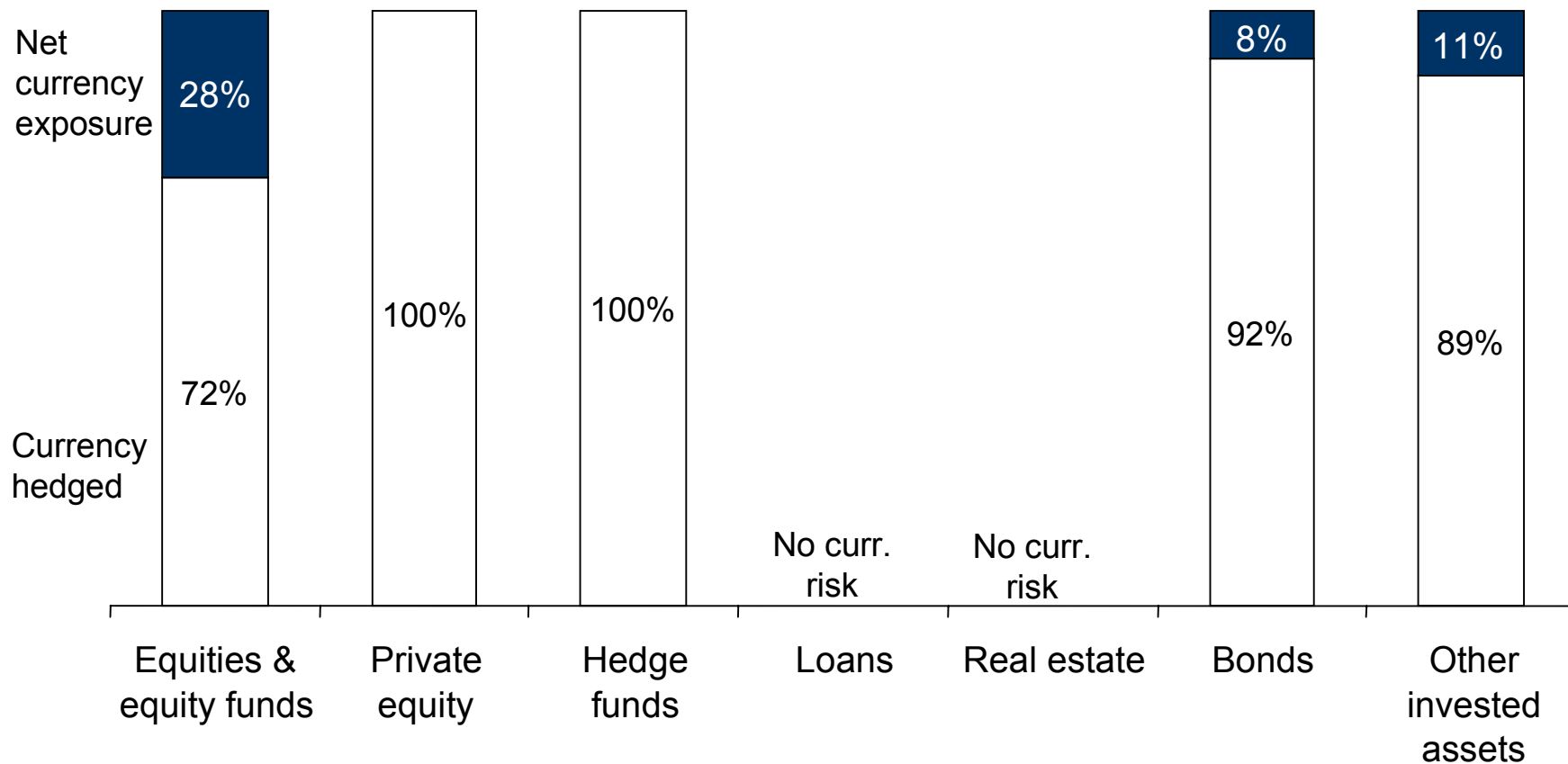


Net currency exposure
Hedged
Gross exposure

MCHF 1 608
MCHF 16 260
MCHF 17 868

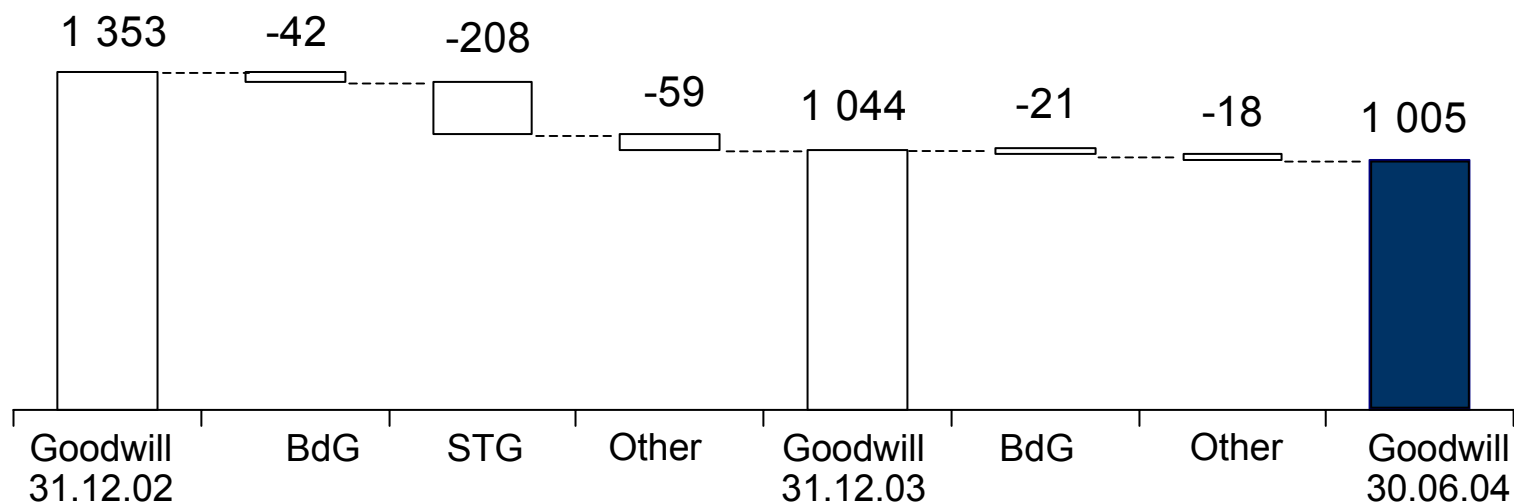
Currency hedging ratios

Group (not consolidated)



Goodwill development

MCHF (IFRS basis)



Goodwill in % of:

SH equity: 32.4%

Core capital: 17.9%

21.0%

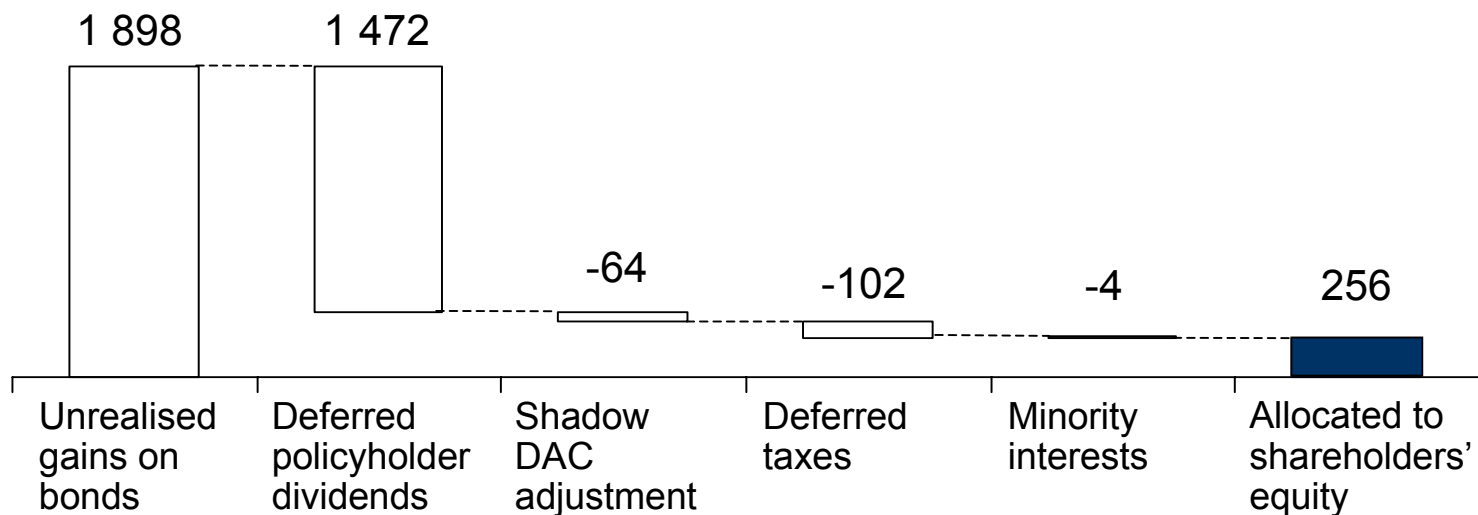
11.8%

17.3%

10.6%

Allocation of unrealised gains on bonds

MCHF (IFRS basis)



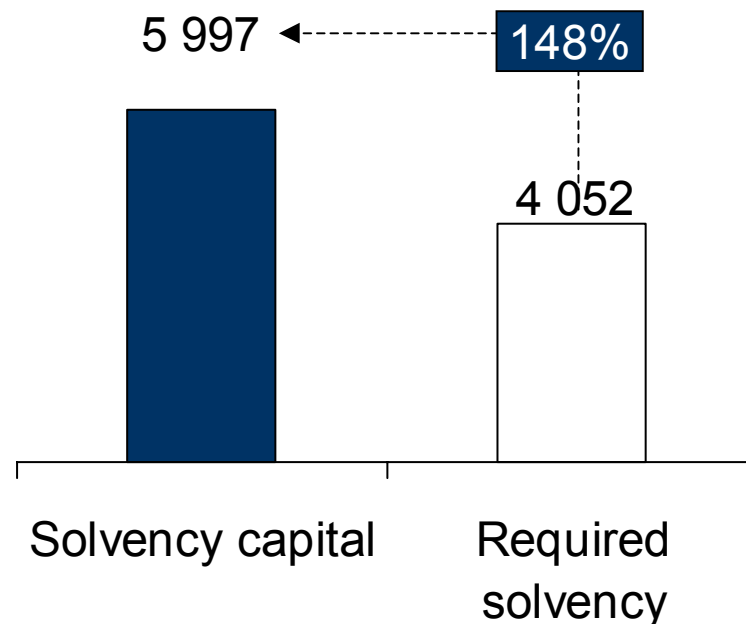
Statutory solvency for Rentenanstalt

MCHF (statutory basis)

Solvency capital

Rentenanstalt stat. equity capital	1 947
<hr/>	
Intangibles	-73
Hybrid capital	1 284
Additional Zillmerisation	+419
Unrealised capital gains	+1 886
Unattributed surplus	+534
<hr/>	
Solvency capital	5 997

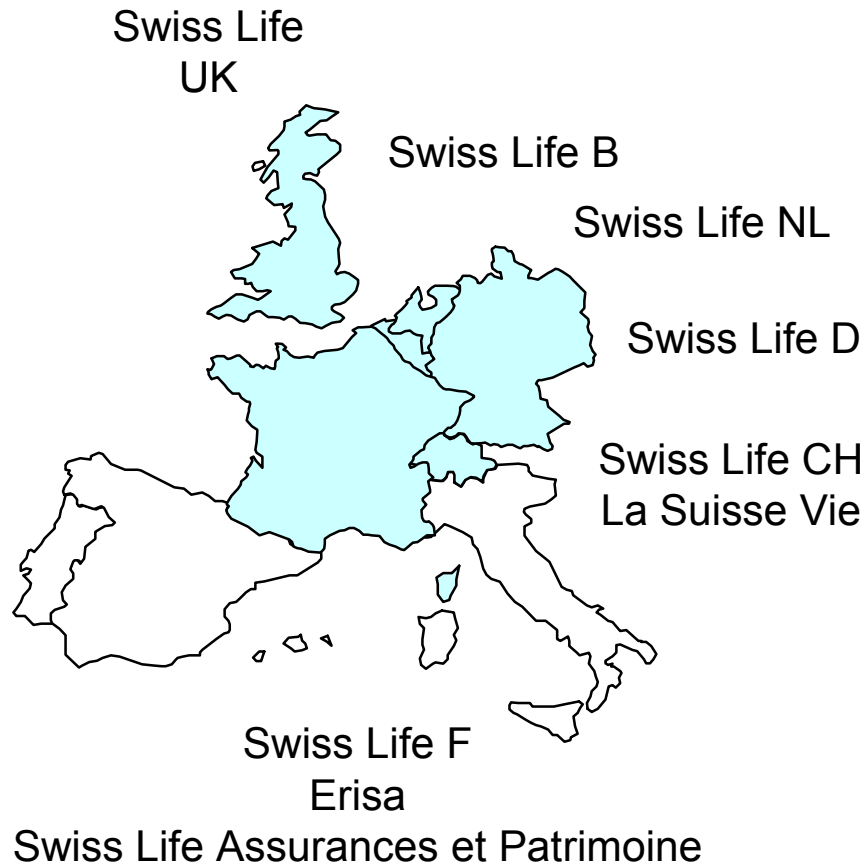
Statutory solvency



Supplementary information

1. Profit and Loss
2. Balance Sheet
- 3. Embedded Value**
4. Contact details

Implementation of embedded value at Swiss Life



- ANAV and PVFP have been calculated for more than 95% of the mathematical reserves
- For other life insurance entities only the NAV has been included
- The banking and non-life insurance businesses have also been included at book values
- Deloitte has reviewed the embedded value calculations

Key assumptions for embedded value calculation

	HY 2004		FY 2003	
	CH	EU	CH	EU
Risk discount rate	7.0%	7.9%	7.0%	7.9%
Equity return	5.0%	6.0%	5.0%	6.0%
Bond return	3.2%	4.7%	3.0%	4.5%
Real estate return	4.2%	5.5%	4.2%	5.1%
Hedge fund return	5.0%	6.0%	5.0%	6.0%
Weighted new money rate	3.6%	4.8%	3.5%	4.6%

- Weighted new money return based on asset allocation
- Long-term bond return from 2009 onwards

CH	3.9%
EU	5.2%
- Long-term weighted new money rate from 2009 onwards

CH	4.1%
EU	5.3%
- No uplift for foreign currency bonds assumed

10-year government bond:

	30.06.2004	31.12.2003
Switzerland (CHF)	2.878%	2.717%
Europe (EUR)	4.319%	4.290%

Breakdown of adjusted net asset value (ANAV)

MCHF (statutory basis); Rentenanstalt

	HY 2004	FY 2003	Change
Statutory equity of Rentenanstalt ⁽¹⁾	1 977	1 919	+3.0%
Unrealised capital gains after tax & policyholder participation	593	508	+16.7%
Statutory book value of life subsidiaries	-768	-834	-7.9%
Net asset value of other units	686	587	16.2%
Adjusted net asset value	2 488	2 180	13.9%

(1) After allocation of profits

Sensitivities of embedded value

MCHF (statutory basis); Swiss Life Group

	Switzerland	Europe	Total
Swiss Life Group EV HY 2004 (base)	4 348	3 061	8 158⁽¹⁾
Δ Risk discount rate -50 bps	+212	+117	+329
Δ Investment returns +50 bps	+343	+328	+671
Δ Investment returns -50 bps	-656	-309	-965
Δ Bond returns +50 bps	+137	+193	+330
Δ Bond returns -50 bps	-224	-181	-405
Δ Property values -10%	-509	-31	-540
Δ Investment margin -10 bps	-403	-112	-515

(1) Including ANAV of Swiss Life Holding, overhead and elimination effects of MCHF -749

Asset allocation by region

Assumptions

	HY 2004		FY 2003	
	CH	EU	CH	EU
Cash and cash equivalents	1%	1%	1%	3%
Bonds and loans	61%	73%	61%	75%
Mortgages	10%	11%	10%	5%
Real estate	14%	4%	14%	3%
Equities	3%	5%	3%	8%
Participations	4%	3%	4%	6%
Alternative investments	7%	3%	7%	0%

Average technical interest rate of 3.15%

In million CHF / EUR / USD / GBP (statutory basis)

Technical interest rate	CHF	EUR	USD	GBP
0% - < 2%	1 653	1 175	2	155
2% - < 3%	25 957	1 316	0	0
3% - < 4%	33 369	13 644	2	83
4% - < 5%	915	15 536	410	627
5% - < 6%	165	353	46	0
6% - < 7.5%	0	34	28	0
Total reserves	62 059	32 058	488	864
Mean technical interest rate	2.79%	3.57%	4.28%	3.79%

Overall: 3.15% (-5 bps)

Cautionary statement regarding forward-looking information



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