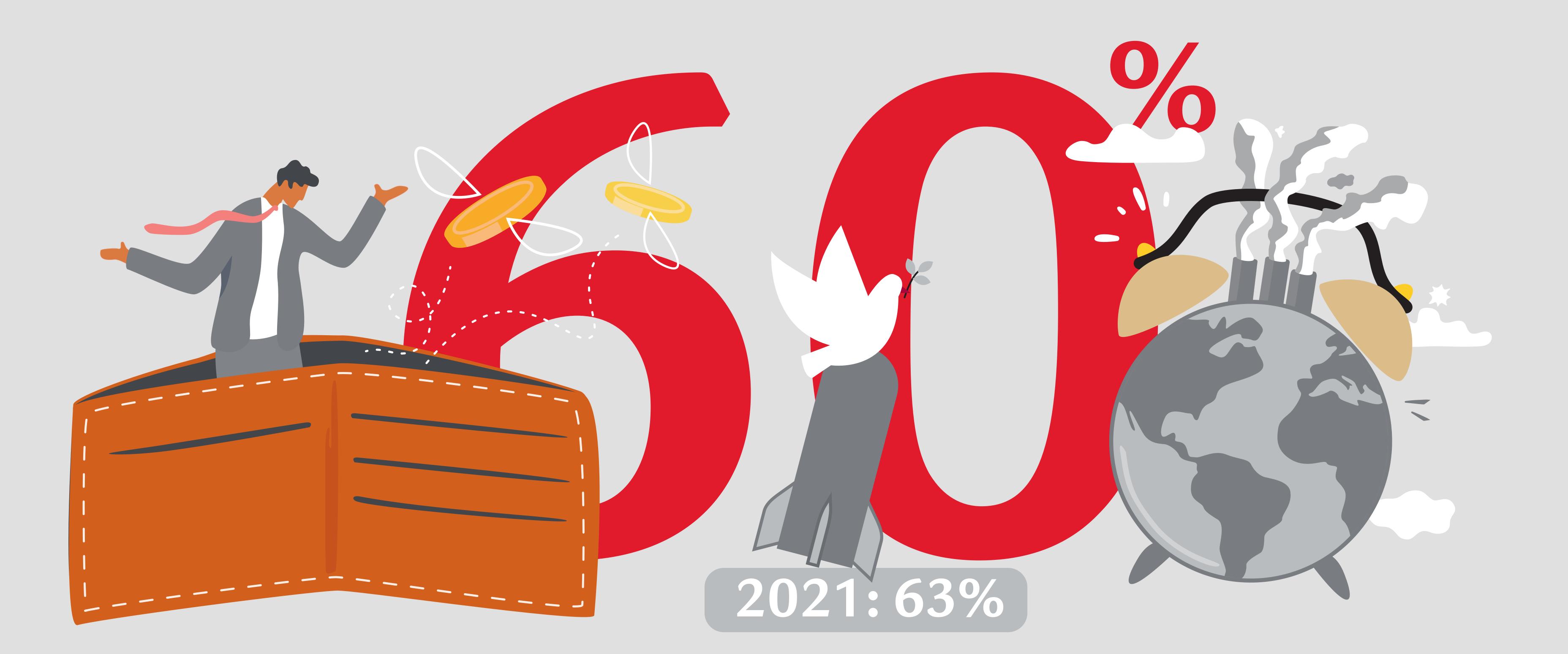
Decreasing self-determination in times of economic uncertainty

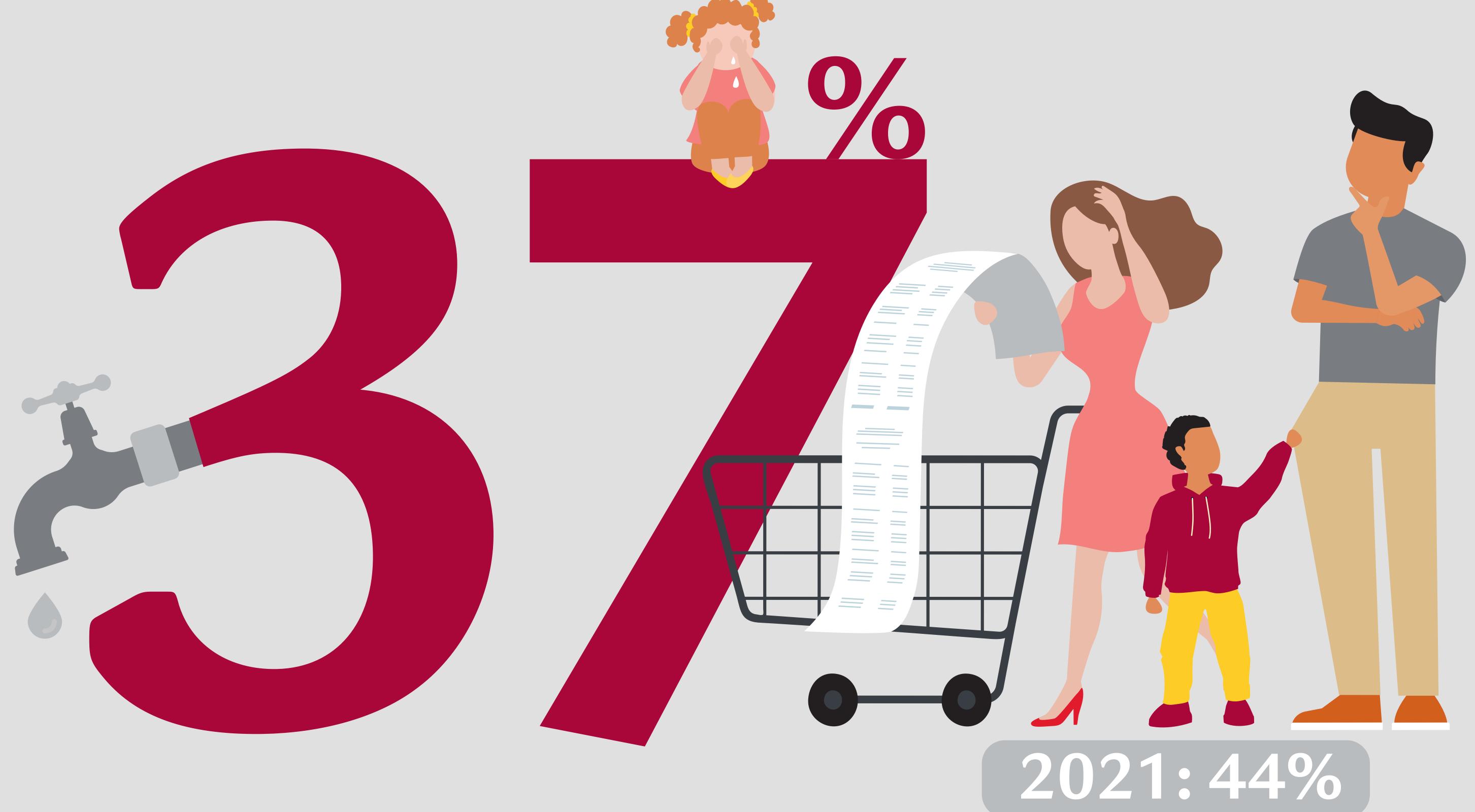
Overall self-determination



60% of people surveyed in Switzerland basically feel self-determined in life.

The Swiss Life self-determination barometer is based on the results of a representative online survey conducted by Swiss Life and Bilendi, in which around 1000 people aged 18 to 79 participated from 28 June to 8 July 2022. The figures are rounded.

Financial self-determination for families with children

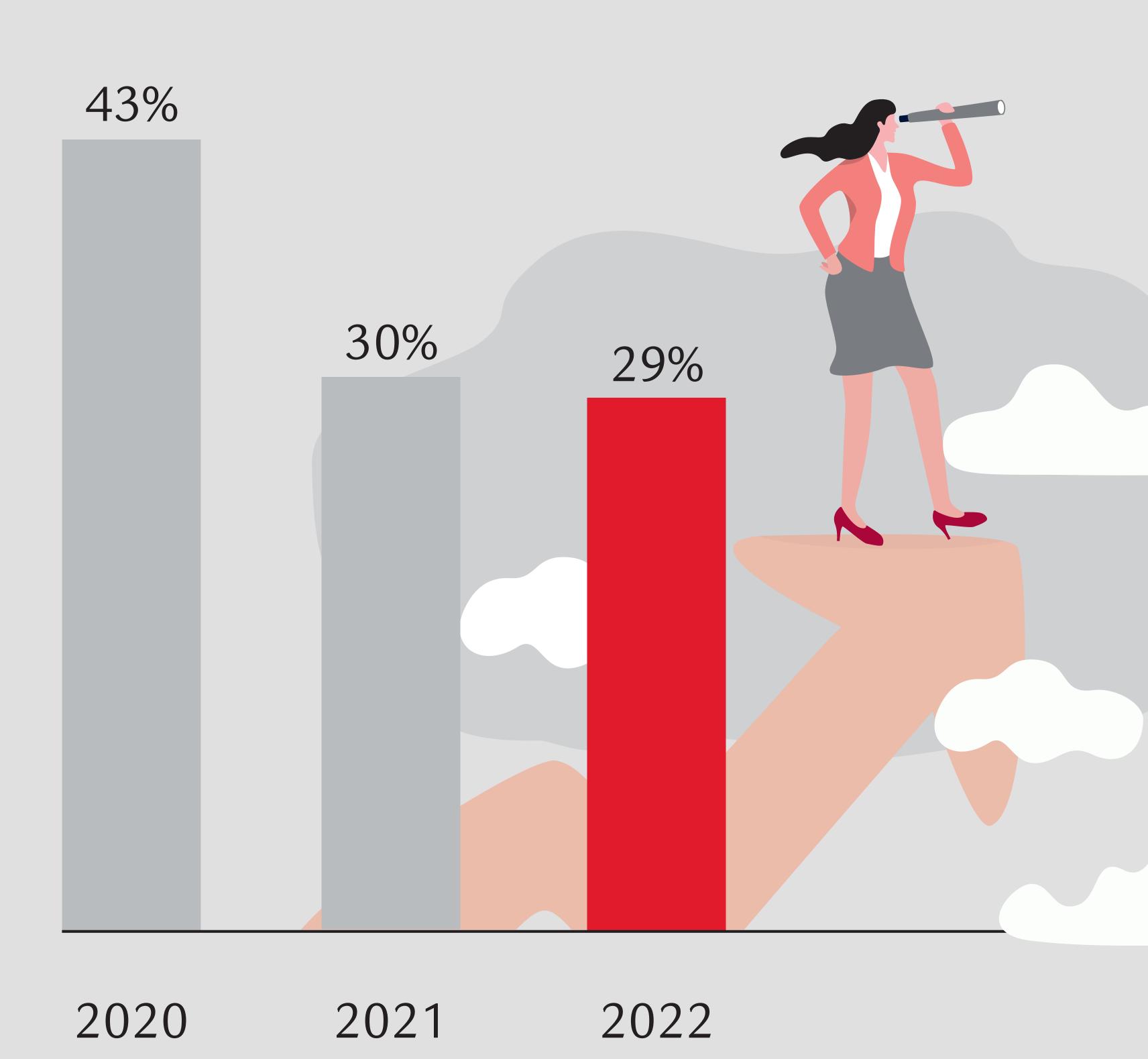


Only 37% of families with children in Switzerland feel financially self-determined. Overall, 45% of those surveyed feel financially self-determined.

The Swiss have little financial confidence

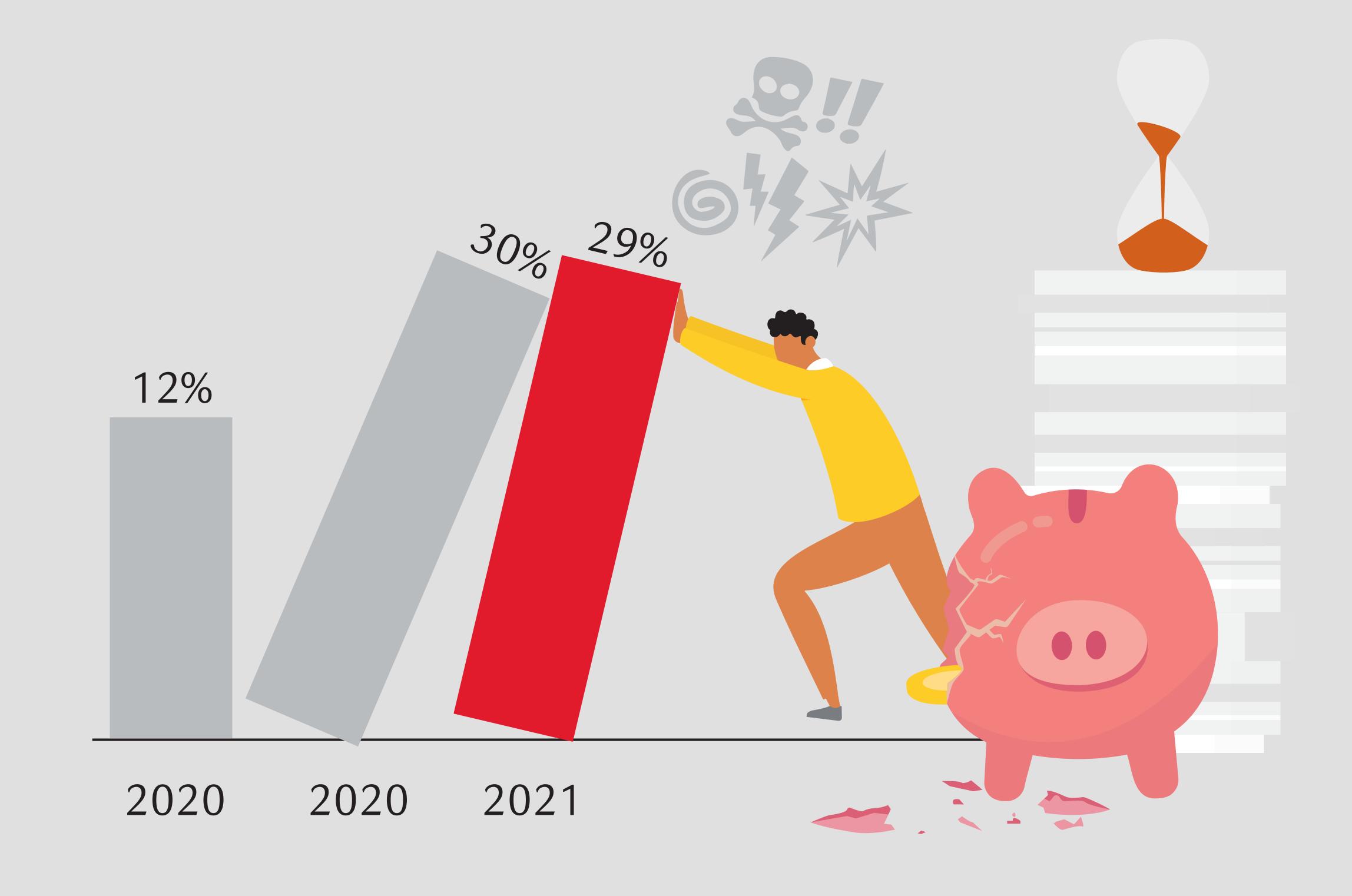
Financial confidence is lacking

Fewer than one in three people surveyed in Switzerland are looking to feel stressed about their the future with unbridled optimism.

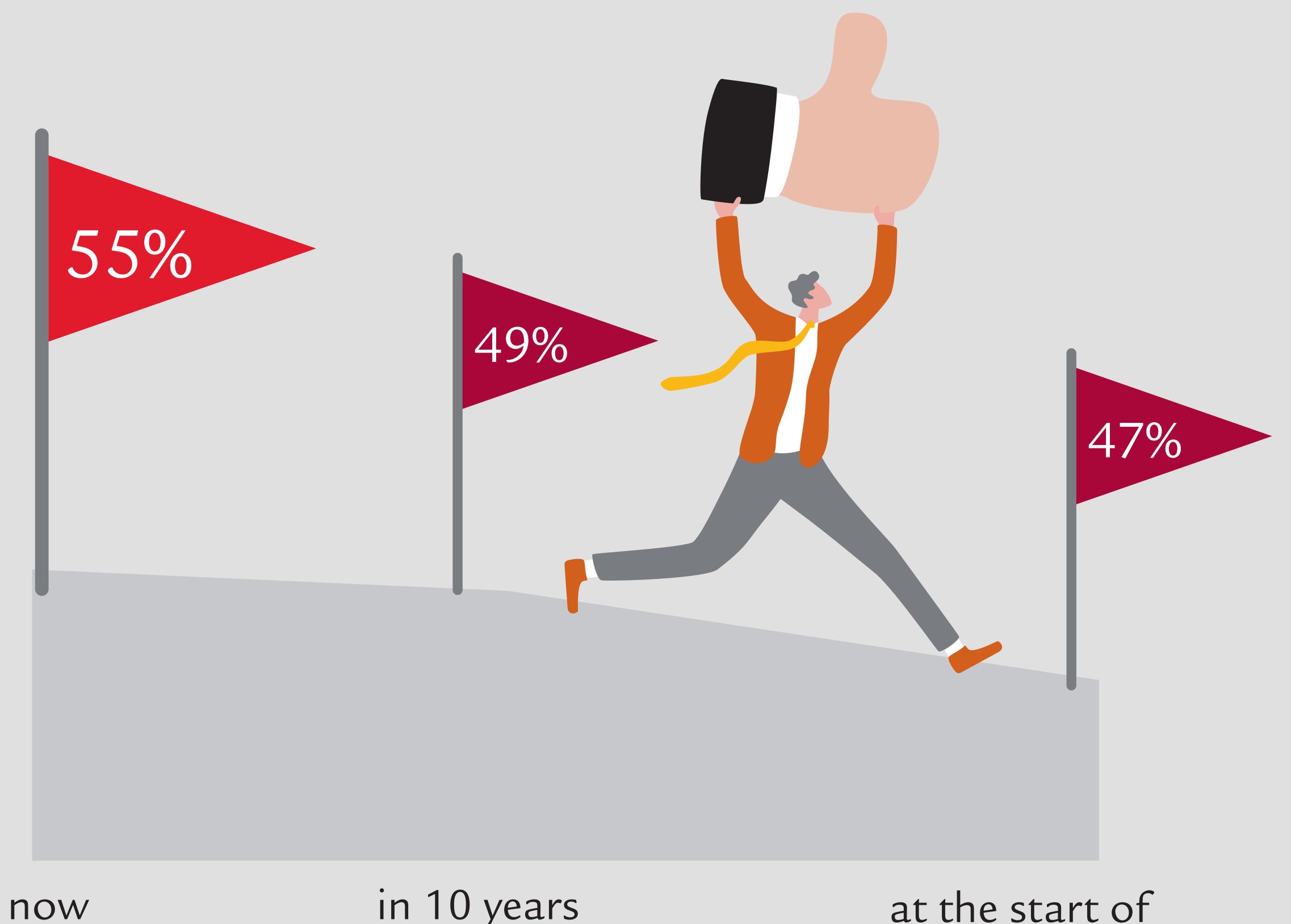


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Almost a third of respondents financial situation.



the future.



50 to 64-year-olds rate their financial situation as growing worse the further they look into

in 10 years

at the start of retirement

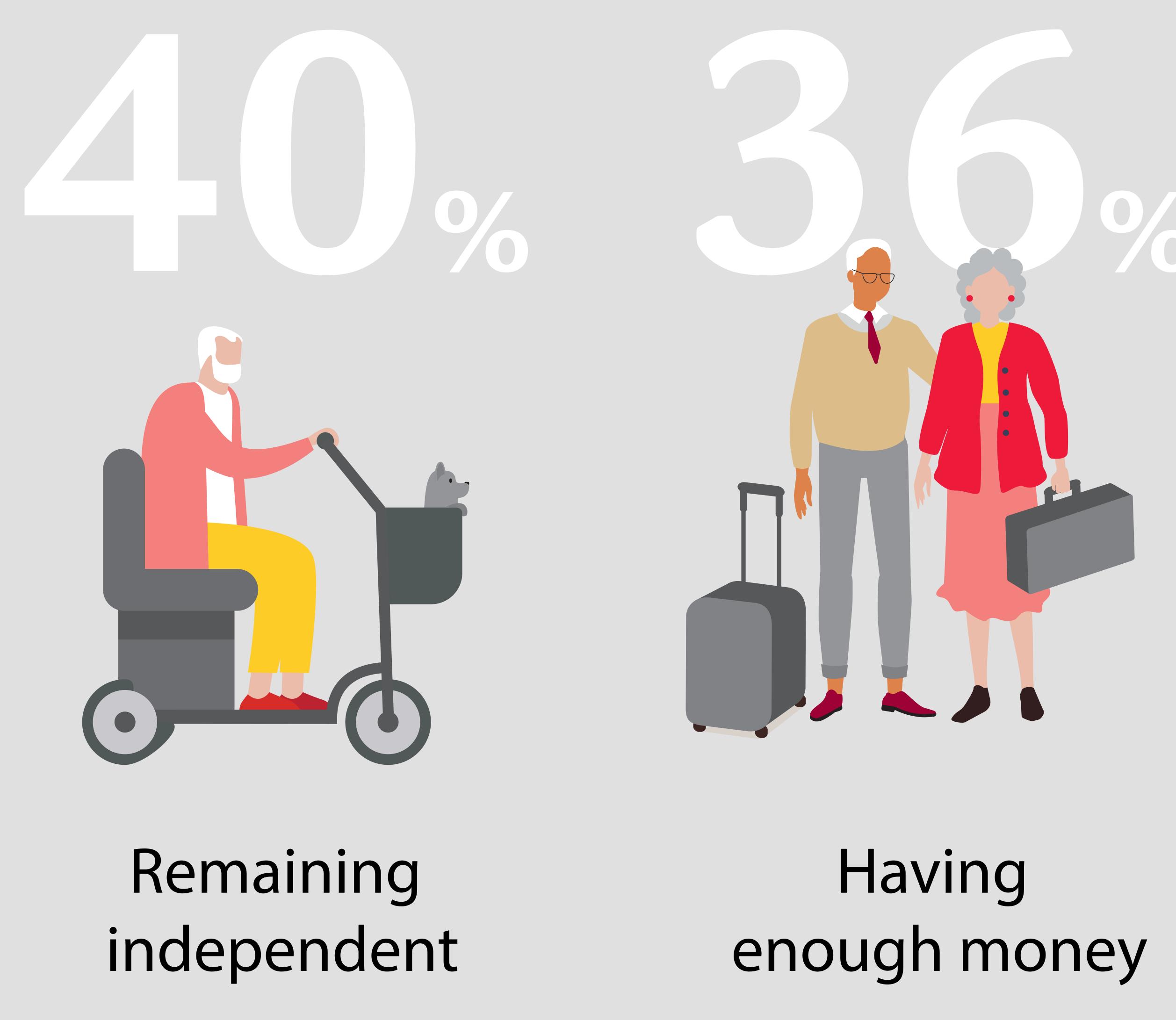
Independence and financial security characterise self-determination

For people in Switzerland, being able to decide in self-determination, remain independent and have enough money are the most important aspects to feeling self-determined.



Being able to decide for oneself

The Swiss Life self-determination barometer is based on the results of a representative online survey conducted by Swiss Life and Bilendi, in which around 1000 people aged 18 to 79 participated from 28 June to 8 July 2022. The figures are rounded.



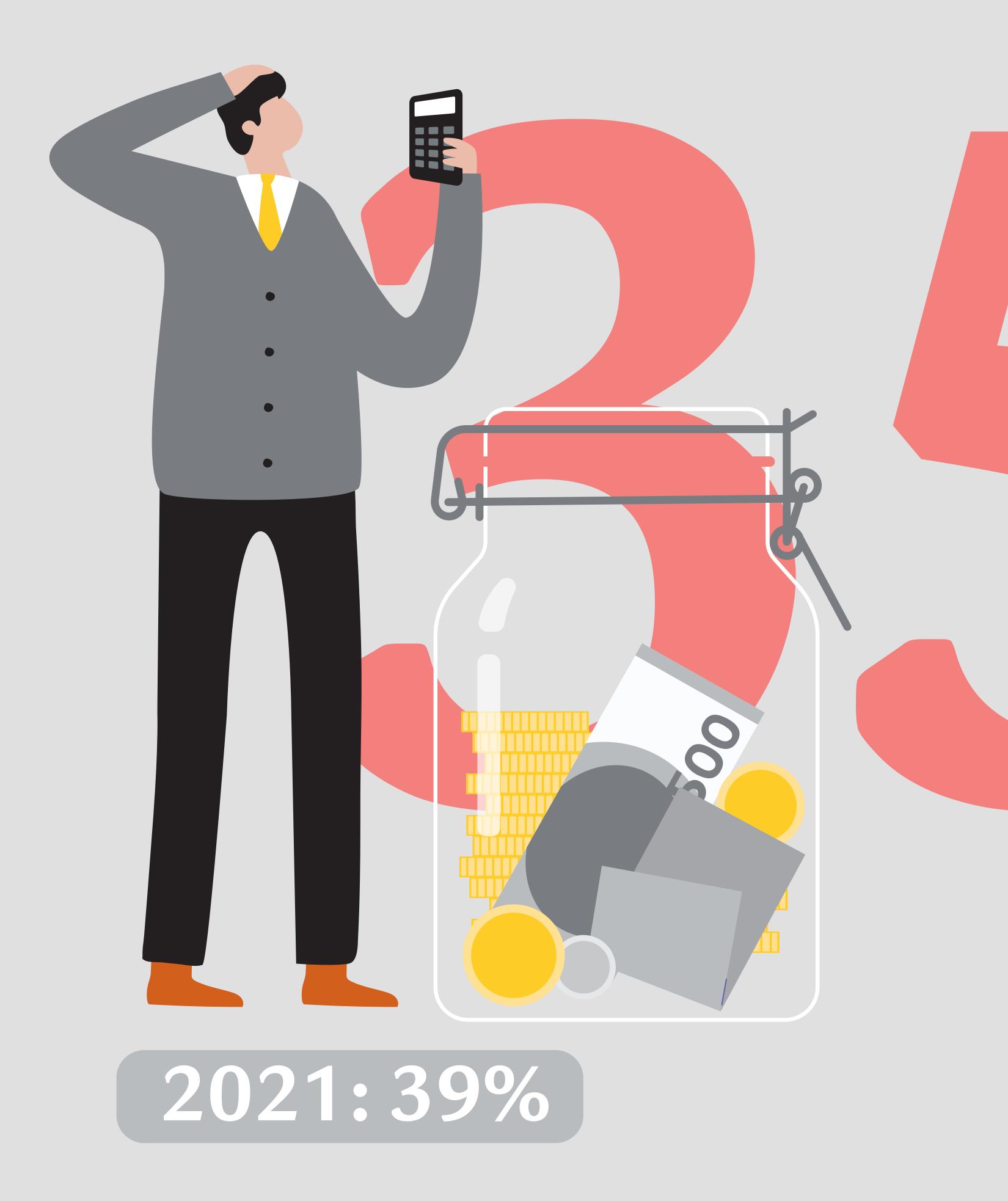


For the Swiss surveyed, fear of a serious illness is the biggest threat to their self-determination.



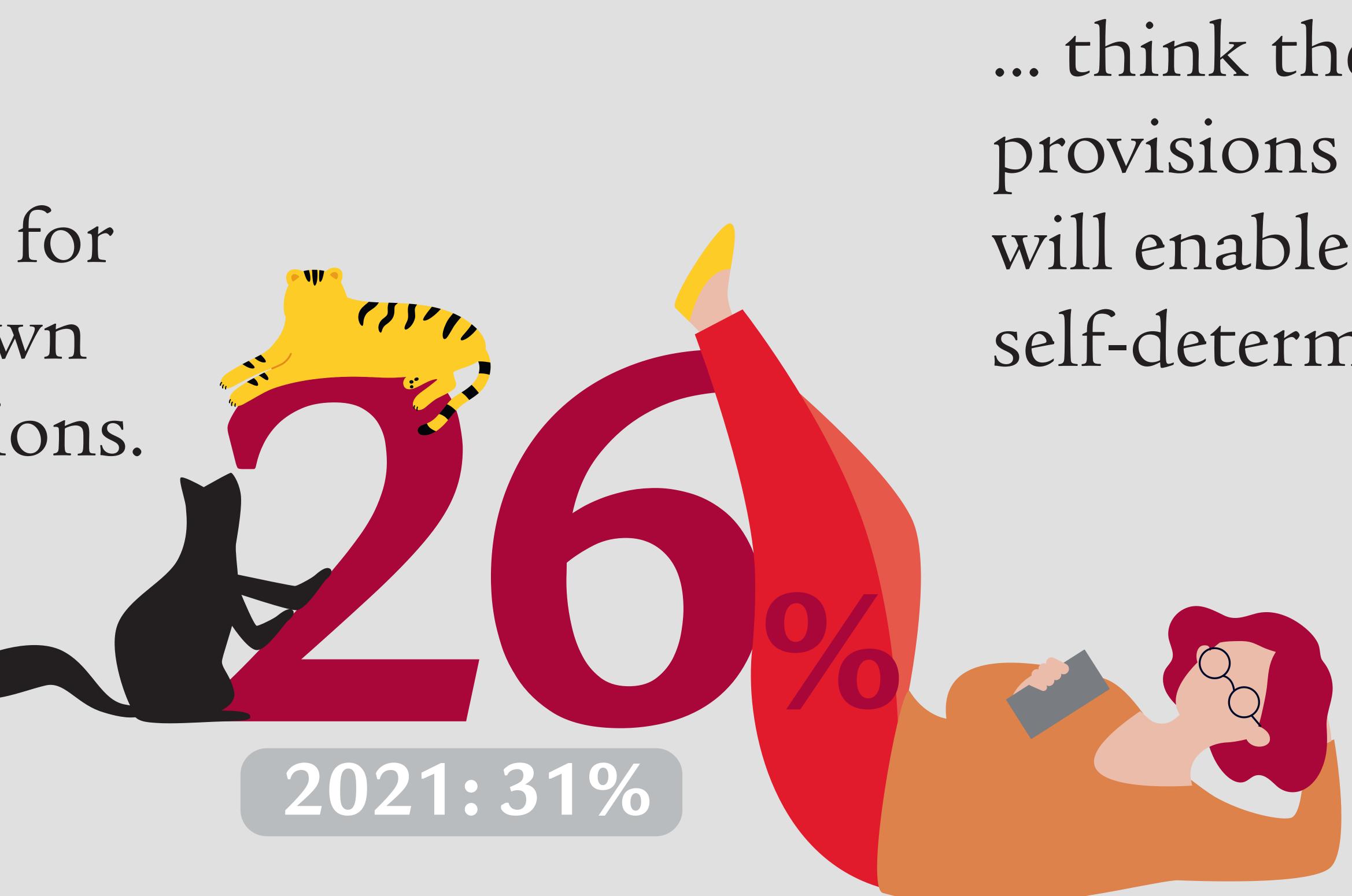
Less personal responsibility and confidence in retirement provisions

Less personal responsibility and decreasing confidence in retirement provisions among 18 to 29-year-olds



... feel responsible for managing their own retirement provisions.

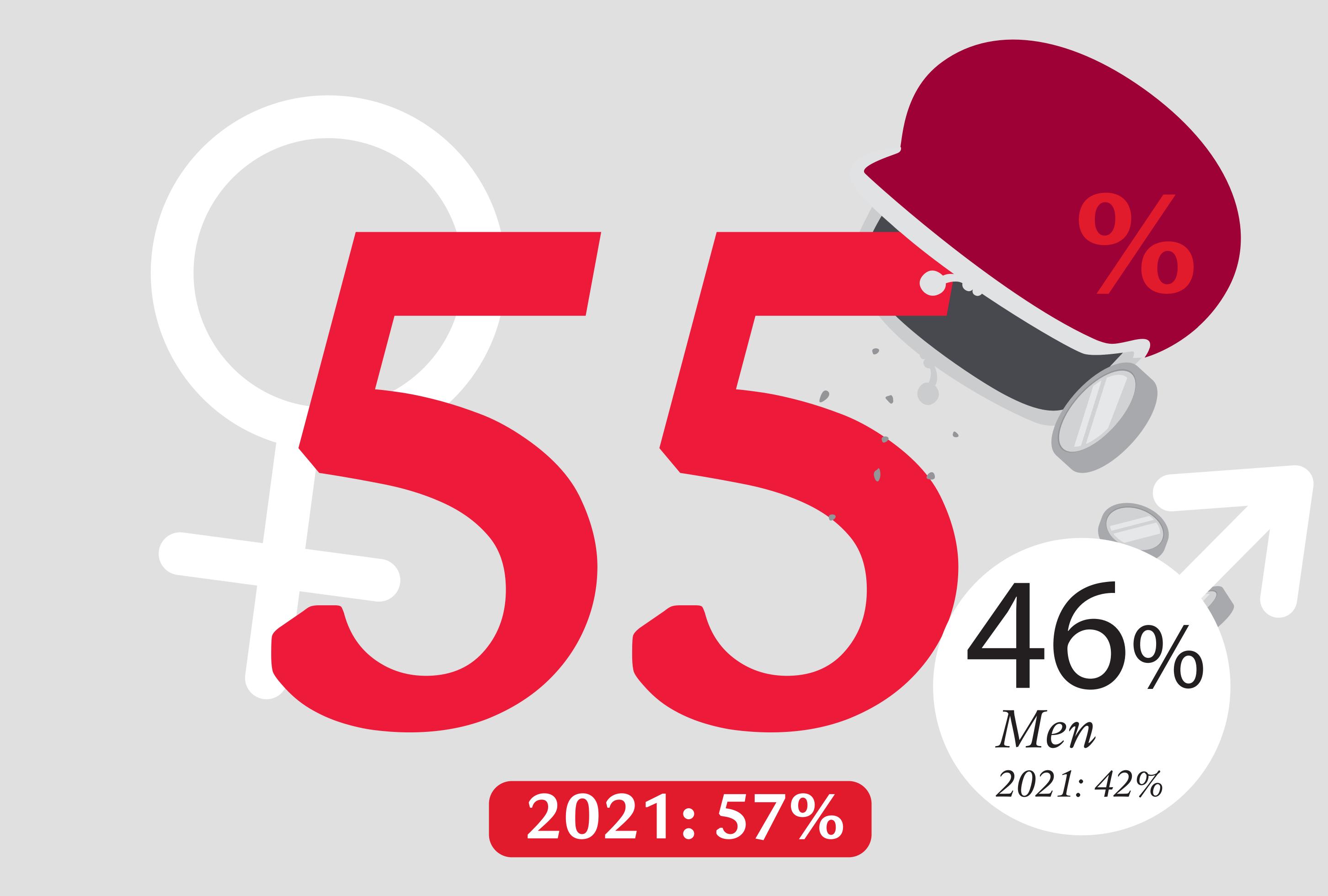




... think their retirement provisions (state and private) will enable them to lead a self-determined life in old age.

... don't think it's worth investing long term due to the prevailing uncertainty.

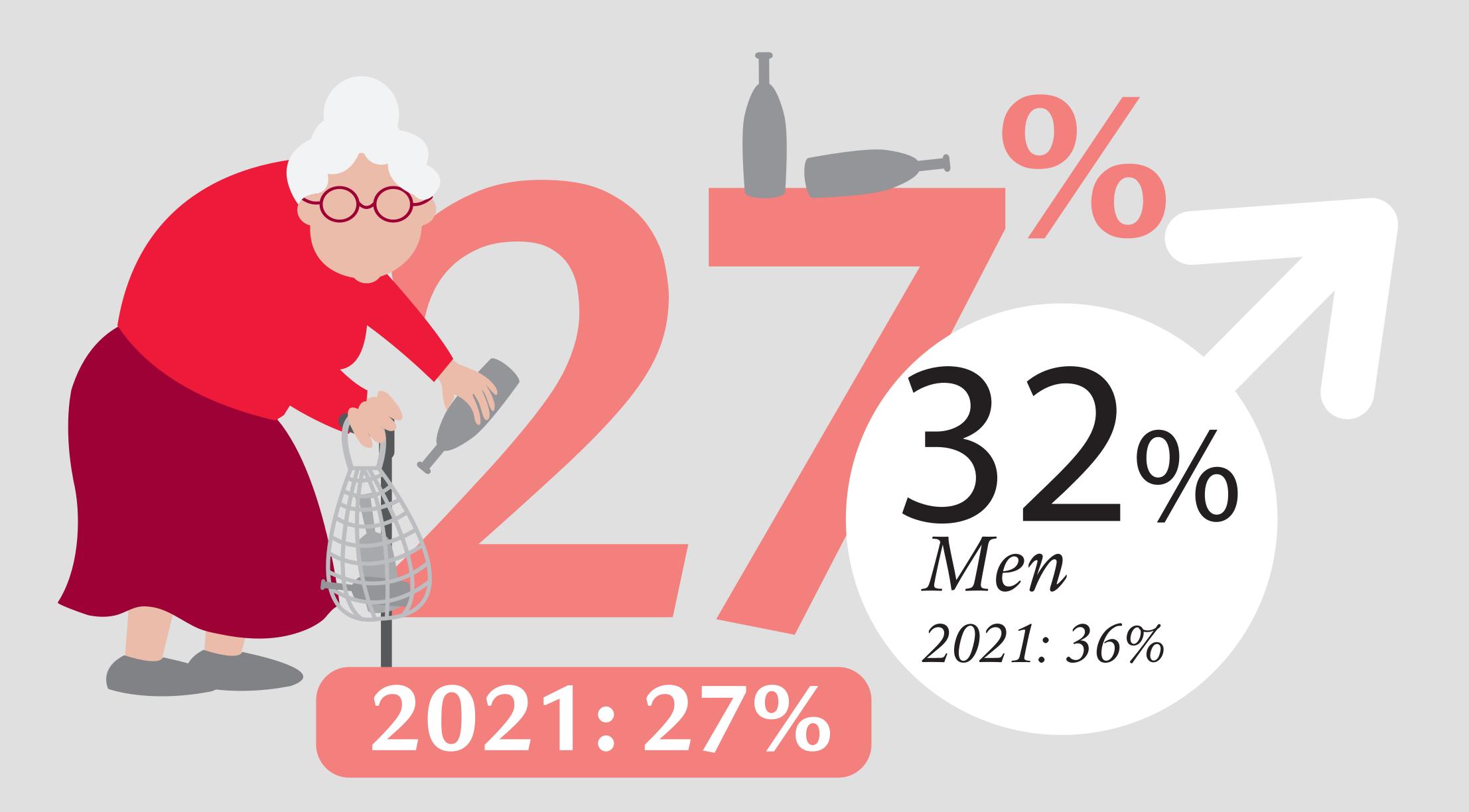
Gender and place of residence play a role in the assessment



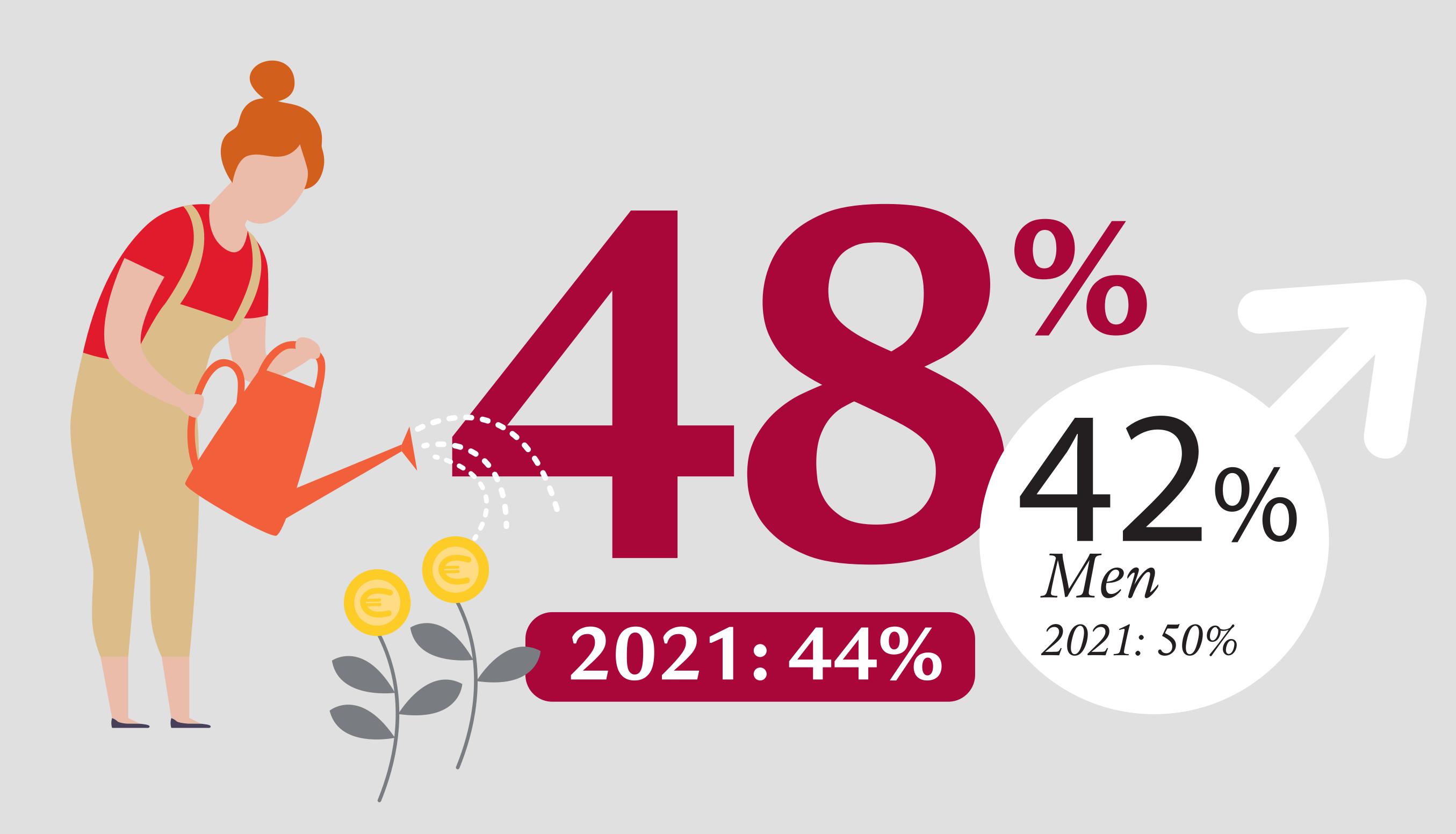
Women are more worried that their financial situation will have a

negative impact on their self-determination.

Women are less confident that their pension provision will enable them to lead a self-determined



life in old age.



Women are more convinced that they will be able to reduce their risk with good future provisions and thus enjoy a carefree life.

The people surveyed in rural areas of Switzerland feel only slightly less self-determined than those in cities.

