

**Absolute capital guarantee,
maximum return**

KeyCapital Blue



SwissLife

5,60 %¹
in 2007



KeyCapital Blue is an investment insurance which combines an attractive total return with capital guarantee. This product profits entirely from the opportunities on the financial markets. But whatever happens, no matter how the markets move, at the maturity of your contract you will always receive at least 100% of your initial investment, less the costs.

Key Capital Blue is extremely suitable for investors who are looking for a high return while not endangering their invested capital.

Security

KeyCapital Blue is a single-premium financed insurance. The acquired reserve (premiums paid, including participations and less the costs) is secured each year. Complete security is guaranteed. The yearly participations are acquired indefinitely and bring in interests in their turn, according to the principle of capitalisation.

High return

The investment policy of **KeyCapital Blue** is fully oriented towards equities. Consequently, a higher return is envisaged which consists entirely of variable participations. Furthermore, you benefit from an absolute capital guarantee on your net investment.

In 2007 **KeyCapital Blue** realised a total return of 5,60 %¹.

Additional protection

You **can also opt for a death cover** additional to the reserve. In case of death your beneficiaries will receive at least **130%** of the paid premiums.

A risk premium will be deducted from the reserve to guarantee this cover.

Your advantages

- **100% capital guarantee** on your investment, less costs.
- **High expected return** thanks to the strategic investment policy.

Further details²

Legal form: **KeyCapital Blue** is a life insurance of the type 'universal life'

Term: No restriction.

Deposits: First: minimum 2 500 €
Next: minimum 1 250 €
Maximum amount per deposit: 100 000 €

Managing costs: Yearly 0,1%, applied and deducted from reserve at expiry date.

Entering costs: None.

Cancelling costs: 1st insurance year: 3% with a minimum of 75 €
2nd insurance year: 2% with a minimum of 75 €
3rd insurance year: 1% with a minimum of 75 €
As of the 4th year: 75 €
Each year, withdrawals are free of charge for an amount of maximum 15% of the reserve, calculated at the day of the withdrawal and taking into account the withdrawals already made during the year.

Taxability: Neither stock tax nor tax of physical delivery are due.
The withholding tax on movable income is not due if one of the following conditions is met:

- a death cover of at least 130% of the paid premiums (tax included) and the insurance holder, the insurant as well as the beneficiary at term are one and the same person;
- the duration of the contract is at least 8 years and 1 month and the benefits are paid after this duration is expired.

An annual tax of 1,1% on insurance operations is due on the premium; this tax is due one time only.

¹ Under reservation of approval by the general assembly. Returns of the past are not a warranty for the future. The participation is function of the economic situation and performances of the insurance company.

² The financial information form is available at www.keytradebank.com.