

# Bâloise **Switch Plan**

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RECOMMENDED BY  
 **etika**  
[www.etika.lu](http://www.etika.lu)

Switch  
to **the first 100%**  
sustainable life insurance policy

# Sustainable investment means addressing the challenges of tomorrow.



Thinking about **sustainable development** is not just a purely ecological concept. It is about contributing to an efficient economy and a caring society.

Today it is possible to combine the way you invest with your concerns for a more sustainable future.

You can choose to invest according to criteria which are no longer just financial but include notions of well-being for the planet and society in the longer term.

Choose **Switch Plan**, a more human, fairer and more respectful investment.

Good for you, good for others and good for the planet.

# Switch Plan



How you decide **to invest** can be a **game changer**

**Switch Plan** is a life insurance policy where the premiums are invested in sustainable collective internal funds specially developed for Bâloise.



**Etika** supported Bâloise Assurances in order to define five **100% responsible** strategies.

**5 strategies** depending on your investor profile.

## Switch Plan characteristics

**A single premium policy**

Single premium **€5,000**

**OR**

**A policy with periodic premiums**

Periodic premiums of €50 minimum



Additional payments from **€500**



Lump sum available at all times



Withdrawal possible from **€750**

## How does your **Switch Plan** life insurance policy work?



**Policyholder =**



the person who takes out the policy and pays the premium.

Life insurance policy for an indefinite period  
Payment of the insurance premium



**Insured =**

the person on whom the risk (e.g. death) is based



**Beneficiaries =**

the person(s) who benefit from the amount of the policy value upon on the death of the insured

### Investment risk exposure

Five investment funds, depending on the **level of risk** you are willing to accept



Conservative



Defensive



Balanced



Dynamic



Aggressive

# Switch Plan advantages



Accessing your assets at all times



Funding your projects (housing, retirement, etc.)



Passing on assets to those close to you



Payments at any time, depending on your needs



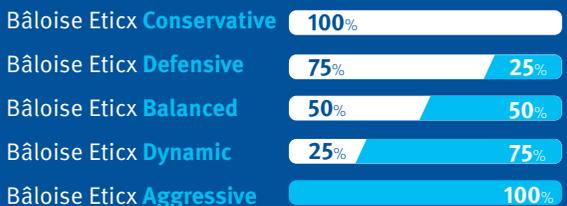
100% responsible investment



Flexible management carried out by professionals

**100% sustainable** funds, created in partnership with etika and adapted to your investor profile

**5 strategies** depending on your investor profile



Bonds / Equities

Bâloise Eticx funds are internal collective insurance funds offered by Bâloise Vie Luxembourg S.A. and managed by Degroof Petercam Asset Management in accordance with ESG (Environmental, Social and Governance) criteria.

# Switch Plan simulated situations



**Daniel** has sold his parents' house which he inherited and has €900,000 available, part of which he wishes to invest in order to bequeath a lump sum to his children. He is keen to invest his money responsibly and to invest in accordance with his values.

**Daniel, 48, decides to take out a Switch Plan life insurance policy with the following characteristics:**



Single premium of **€200,000**



Insured: **Daniel**



**Beneficiaries:** his son Joss and his daughter Catherine, in equal shares

**Daniel fills out a questionnaire to assess his risk tolerance.**

He selects an investment in the **100% sustainable Bâloise Eticx Defensive** Fund.



**Bâloise Eticx Defensive**

**75%** **25%**

Bonds / Equities

His premium is invested in the Bâloise **Bâloise Eticx Defensive** Fund until his death at the age of 78.



Single premium of **€200,000**

No surrender during the term of the policy



The value of **Daniel's** capital depends on the returns from the **Bâloise Eticx Defensive**<sup>1</sup> Fund

When **Daniel** dies, his son and daughter inherit the cash value of the policy in equal shares.

Catherine  Joss  
**50% of the policy value** **50% of the policy value**

<sup>1</sup>To see current yields, contact Bâloise Vie Luxembourg S.A. Past performance is not a guarantee of future performance and does not take account of entry fees and annual management fees.



**Simone** has an annual taxable income of €45,000. She wants to invest a little money each month in order to start building up capital for her pension. She cares about the environment and its impact on the planet.

**Simone, 29, decides to take out a Switch Plan life insurance policy with the following characteristics:**



Monthly periodic premium of **€100**



Insured: **Simone**



**Beneficiary:**  
her husband Christian

**Simone fills out a questionnaire to assess her risk tolerance.** She opts for an investment in the **Bâloise Eticx Dynamic** Fund.



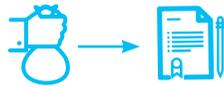
**Bâloise Eticx Dynamic**

25% / 75%

Bonds / Equities



After **10 years**, **Simone** receives an exceptional bonus of **€15,000** and decides to pay **€5,000** into her **Switch Plan** Policy.



Payment of **€5,000**



At **58**, **Simone** decides to **surrender her policy completely** in order to take a trip around the world with her husband.



**Surrender** of the entire value of the policy, **free of charges**.<sup>1</sup>

<sup>1</sup>To see current yields, contact Bâloise Vie Luxembourg S.A. Past performance is not a guarantee of future performance and does not take account of entry fees and annual management fees.



**Etika** - a non-profit association founded in 1996 - aims to promote alternative finance and to reflect on the development of ethical money.

**Etika** entered into a partnership with **Bâloise** Luxembourg in 2020 for a period of three years. It is an integral part of **Bâloise's** overall commitment for greater sustainability on several levels.

**Bâloise** and **etika** work hand in hand based on three important principles. First of all, **etika** acts as an internal consultant to the insurer on its sustainability issues in order to provide areas for improvement, in a more sustainable and responsible way of working. **Etika** brings all its expertise to assist the insurer in this initiative, and on **Bâloise's** move to its new offices in Leudelange.

**Bâloise** employees will also be made more aware of sustainable development through training and conferences conducted by **etika**.

Finally, the association supports **Bâloise** in developing ethical insurance products to meet the needs of new consumer concerns. Thus, **Bâloise** customers will have the choice to invest their money in a new responsible product.

**Etika** awards: Green Finance Award 2011 and 2013, Innovationspreis Oekofoire 2016



**Bâloise Assurances Luxembourg**  
Together, we create sustainable value

[www.switchplan.lu](http://www.switchplan.lu)

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*Bâloise Switch Plan is a life insurance policy which value is linked to the returns of internal collective funds selected in accordance with your risk profile. This policy is only available to Luxembourg residents. It includes entry fees and annual management fees set out in the policy subscription documents. This is non-contractual information of an advertising nature which does not constitute investment advice, nor an investment recommendation, nor a solicitation to buy or sell. The subscriber should consult the current Key Information Document ('KID'), available on request from Bâloise Vie Luxembourg SA. The accuracy, completeness or relevance of the information and analyses provided are not guaranteed. They are prepared on the basis of sources believed to be reliable and may be modified without notice.*