

The Swiss Life Group's 2015 financial year at a glance:

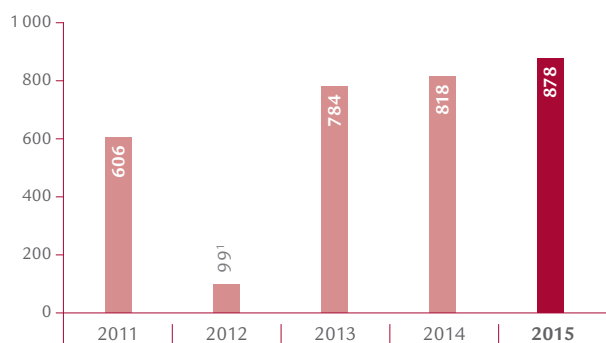
Course of business — In 2015 the Swiss Life Group once again grew its earning power: Net profit rose from CHF 818 million to CHF 878 million (+7%). Adjusted operating income was up 17% at CHF 1.3 billion. All units contributed to this positive development, with premium income up by 5% year-on-year in local currency to CHF 18.9 billion. The Group also saw an increase in its fee business, a central strategic area: Fee and commission income rose by 8% in local currency to CHF 1.3 billion (in CHF -1%). Swiss Life was also able to successfully conclude its “Swiss Life 2015” Group-wide programme during the year under review and meet or exceed all financial objectives. At its Investors' Day in the autumn of 2015, Swiss Life presented its new objectives up to 2018, featuring four strategic thrusts: Quality of earnings and earnings growth; capital, cash and dividends; customer centricity and advice; and operational efficiency.

Markets — The Swiss Life Group operates in Switzerland, Germany and France and has competency centres in Luxembourg, Liechtenstein and Singapore. The Swiss Life Select, Tecis, Horbach, Deutsche Proventus and Chase de Vere advisors use the Best Select approach in various European markets to choose suitable products for customers. Swiss Life Asset Managers affords institutional and private investors in Switzerland, France and Germany access to investment and asset management solutions. Swiss Life provides multinational corporations with employee benefits solutions and high net worth individuals with structured life and pensions products. The two subsidiaries Livit and Corpus Sireo are also part of the Group.

Workforce — Around 7600 employees and approximately 4600 certified financial advisors were working for the Swiss Life Group worldwide at the end of 2015.

Net profit

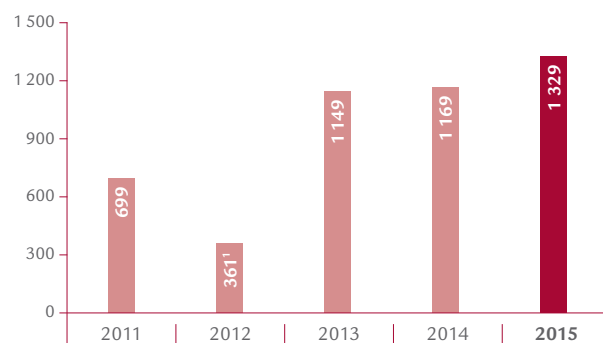
In CHF million



¹ restated

Profit from operations

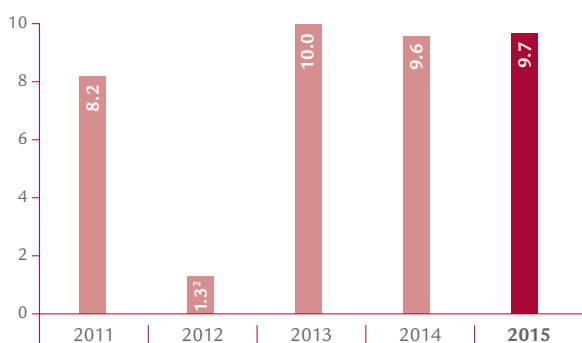
In CHF million



¹ restated

Return on equity¹

In %

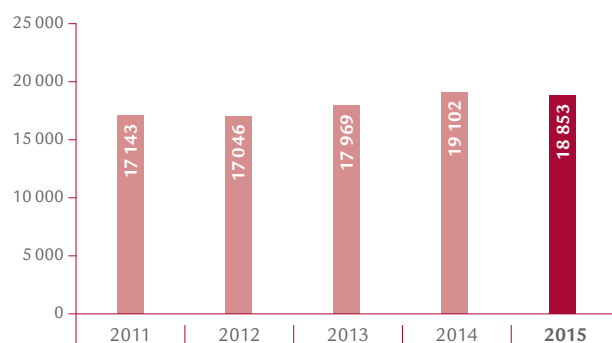


¹ equity excl. unrealised gains/losses on bonds

² restated

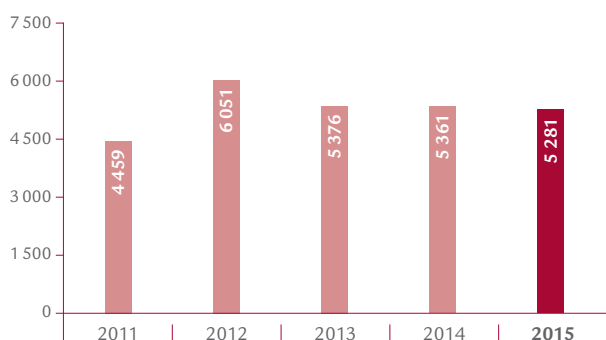
Gross written premiums, policy fees and deposits received

In CHF million



Financial result

In CHF million



Swiss Life employees by country

Total 7595 full-time equivalents as at 31.12.2015

