



Targeted wealth accumulation with financial security

Zurich Life Classic

Endowment insurance policy

An endowment insurance policy plan permits tax-efficient wealth accumulation with the aim of securing your standard of living after retirement or achieving a long-term savings goal. Moreover, it offers financial security for your family or other persons to whom you are particularly close, should you die or become disabled.

Your advantages at a glance

- **Guaranteed interest paid on the savings capital over the entire policy term**
- **Guaranteed benefits on survival and death**
- **Tax advantages**
- **Premium waiver in the event of disability**
- **Option of including a disability pension**
- **Option of including an additional lump-sum death benefit**
- **Inheritance, beneficiary and bankruptcy privileges**

An endowment insurance policy is ideal for you if ...

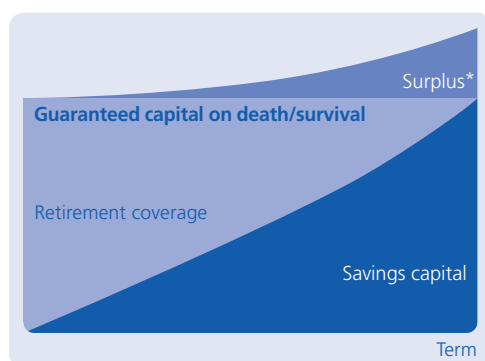
- you want to provide your family or other persons to whom you are particularly close with additional financial security as well as the mandatory retirement coverage.
- you also want to save on taxes.

Targeted wealth accumulation

To ensure that your current standard of living can be maintained after retirement or in order to achieve a long-term savings goal, you need both mandatory retirement coverage (1st and 2nd pillar) and voluntary savings in the form of the 3rd pillar.

With an endowment insurance policy, you can ensure the accumulation of a specific lump sum within the agreed term of the insurance. The savings component of the capital you have accumulated by means of periodic premiums or by making a single premium payment is invested at a fixed interest rate. The insurance benefit agreed in the event of survival is guaranteed. In addition, any surpluses are paid out.*

Financing with periodic premium



Premium waiver in the event of disability

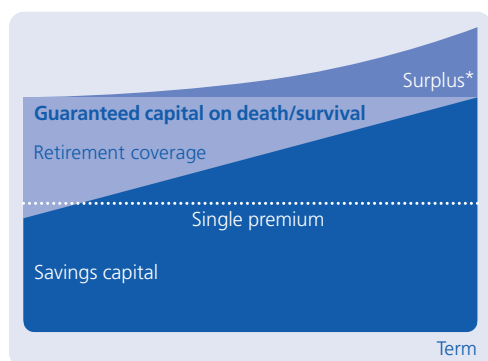
Financial security in the event of death or disability

If the insured person dies, the agreed lump-sum death benefit is paid out to the beneficiary or beneficiaries immediately. In addition to the sum insured, the current balance on the surplus account is paid out.

For contracts based on periodic premium payments, you benefit from a premium waiver in the event of the insured person becoming disabled. In this case, Zurich takes over premium payments following the agreed waiting period – if necessary until the insurance expires.

A disability pension or a further lump-sum death benefit can also be co-insured as an additional option.

Financing with single premium



*The amount of any surplus is dependent on investment returns and risk and cost factors and is determined annually. It therefore cannot be guaranteed. The amounts concerned are credited to the surplus account with interest being paid on them at the current rate.

Maximum contributions Pillar 3a (2011/12)

- With Pillar 2: CHF 6,682
- Without Pillar 2: CHF 33,408

We will be happy to advise you personally and individually. Simply contact your nearest Zurich agency, call us toll-free at 0800 060 160 or get in touch with your broker directly. www.zurich.ch/classic

Tax advantages

An endowment insurance policy enables you to save tax, in the form of either a restricted (3a) or an unrestricted (3b) pension plan.

With a restricted 3a pension plan, you save income and wealth tax, as you can deduct the premiums paid in annually from your income up to the fixed maximum amount. This means that you pay no wealth tax on your endowment insurance policy during the term of the insurance. On payment you benefit from a reduced tax rate.

In the case of unrestricted 3b pension plans, the payment to the policyholder at the end of the term is tax-free under certain circumstances.

Encouragement of home ownership

Savings from a 3a solution can be used before the end of the contract to finance your own home. A mortgage can also be repaid indirectly via a 3a pension solution.

| Conditions | Pillar 3a – restricted pension plan | Pillar 3b – unrestricted pension plan |
|------------------------------------|--|---|
| Financing | single premium or periodic premiums in Swiss francs min. sum insured CHF 10,000 | |
| Interest on savings capital | guaranteed interest over the entire policy term | |
| Age at entry | 18–59 (woman) 18–60 (man) | periodic premiums (PP) 0–70 years of age single premium (SP) 0–75 years of age |
| Term | min. 5 years | min. 5 years |
| Final age | max. until retirement min. 59 (woman)/ 60 (man), max. 64 (woman)/ 65 (man) | PP max. 80 years of age SP max. 100 years of age |
| Pledging | within the provisions of the law on the encouragement of home ownership | possible at any time |
| Policy loans | not possible | possible |
| Surrender | as per applicable legal provisions | possible |
| Beneficiaries | as per applicable legal provisions | free choice |
| Costs | acquisition, risk and administration costs | |