



Insurance that
adapts itself
to changes
in your life

Zurich Life Fund

CapitalFund

CapitalFund is the ideal combination of investment fund savings and insurance coverage. You can save on taxes while saving for the future and at the same time provide financial security for yourself and/or your family should you die or become unable to work.

Your advantages at a glance

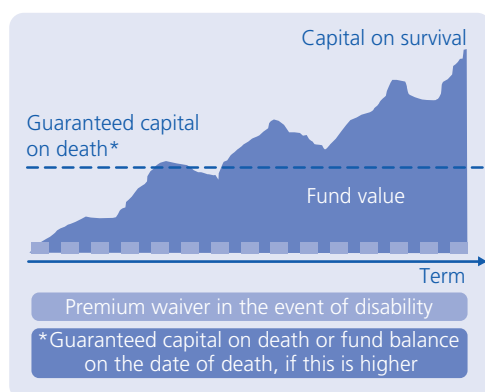
- **Secure your income for your old age**
- **Tax advantages**
- **Financial security in the event of disability or death**
- **Professional, experienced investment partners**
- **Attractive potential for returns**

CapitalFund is ideal for you if ...

- you want to save for your future under Pillar 3 and save on tax at the same time.
- you want to realize a long-term savings goal (such as buying a home).
- you want to insure yourself and/or your family against the financial risks resulting from death or disability.
- you want to benefit from the return opportunities offered by the financial markets.

CapitalFund is ...

a unit-linked life insurance policy allowing you to build up your capital and save on tax at the same time using a restricted or unrestricted retirement plan. The savings component of your premiums is invested in first-class investment funds. CapitalFund can be arranged as a simple savings insurance policy, or may be combined with a guaranteed capital sum on death and a disability pension. You can also opt for a premium waiver in the event of disability: in this case, Zurich would take over your premium payments if you became unable to work.



The special advantages of CapitalFund

Life stage concept

You can flexibly adjust the level of your insurance coverage at any time without the need for another medical examination. You can request an adjustment every three years or upon the occurrence of special events such as marriage, buying your own home or the birth or adoption of a child.

Flexible premium payments

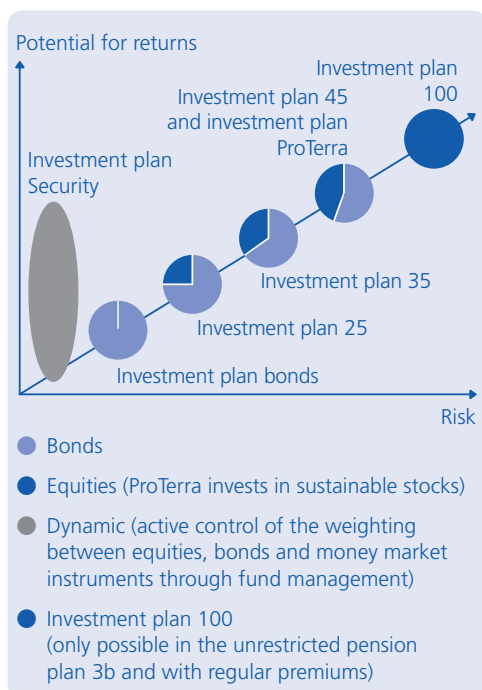
To help you bridge periods of financial difficulty, such as maternity leave or extended training, you can take a temporary break from your Pillar 3a premium payments, while continuing to enjoy the insurance coverage and all the other benefits offered under this product.

Flexible lump-sum withdrawal

On expiry of your policy, you can choose between lump-sum payment, transferal to an account with preferential interest (PaymentAccount), payment in installments (PaymentPlan) or transferal of your fund units to a custody account.

Maximum flexibility with a range of options

- **Premium waiver in the event of disability**
- **Flexible death coverage, you choose the amount**
- **Disability pension**
- **Automatic adjustment of maximum contributions pillar 3a**
- **Interruption of premium payment under pillar 3a**
- **Flexible maturity**



It is possible to switch between the investment plans at any time (1 free switch per year).

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/capitalfundeazy

An attractive fund concept with reliable partners

You can choose from among seven investment plans, each of which offers different return opportunities and levels of risk.

The investment plan **Security** offers you potential for attractive returns while simultaneously protecting your savings premium in the event of market declines.

The investment plan is based on the well-known DWS fund concepts Pension Garant and FlexPension, consisting of various sub-funds with peak-value guarantees.

The investment plan **bonds** as well as the investment plans 25, 35, 45 and 100 all invest in Target Investment Funds, in which your money is invested in accordance with the same set of principles that apply to the assets of major investors. You are also offered a free choice of fund manager and will benefit from considerable cost advantages.

The investment plan **ProTerra** invests up to 55% of its assets in bonds issued by top-rated borrowers, and up to 45% in stocks selected in accordance with strict environmental and social criteria.

For more information about the individual investment plans, please visit www.zurich.ch/capitalfund.

Conditions	Pillar 3a – restricted pension plan	Pillar 3b – unrestricted pension plan
Financing		
Periodic premiums:	at least CHF 1,200/year	at least CHF 1,200/year
Single premium:	at least CHF 10,000	at least CHF 20,000
Age at entry	18–59 (woman) 18–60 (man)	periodic premiums (PP) 13–65 single premium (SP) 13–75
Term	min. 5 years	min. 10 years
Final age	max. until retirement min. 59 (woman)/60 (man) max. 69 (woman)/70 (man)	PP max. 75 SP min. 60, max. 85
Interruption of premium payment	possible for at least 1 and at most 3 years after the first 3 years if the savings capital amounts to CHF 5,000 or more.	not possible
Additional payment	possible up to the maximum amount for pillar 3a, min. CHF 500, max. one annual premium	not possible
Pledging	within the provisions of the law on the encouragement of home ownership	possible at any time
Policy loans	not possible	not possible
Surrender	as per applicable legal provisions	possible
Beneficiaries	as per applicable legal provisions	free choice
Costs	Insurance: acquisition, risk and administration costs Investment: fund costs as per investment plan selected No front-end and back-end load for the investment plan	

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If the details in this factsheet differ from the currently valid Conditions of Insurance, the latter shall take precedence.



Because change happenz®