



Fund-optimized
life insurance
with a guarantee

Zurich Life Fund

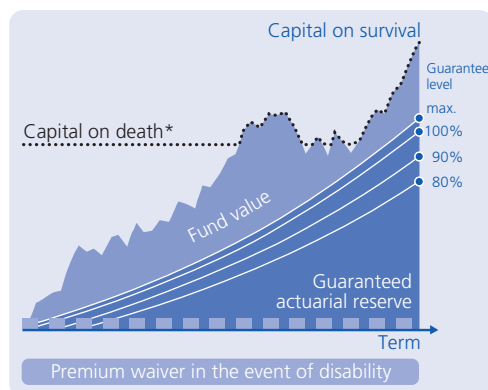
CapitalGarant

CapitalGarant combines the potential for returns offered by funds with the security of conventional life insurance. You can make provisions for your future while benefiting from tax advantages and at the same time give yourself and your family financial security in the event of misfortunes such as death or disability.

Your advantages at a glance

- **Secure your income for your old age**
- **Attractive potential for returns**
- **Tax advantages**
- **Financial security in the event of disability or death**
- **Guarantee level of your choice**
- **Guaranteed cash surrender values**
- **Professional, experienced investment partners**

Example with periodic premium payment



* Optional guaranteed capital on death or fund balance on the date of death, if this is higher.

CapitalGarant is ideal for you if...

- you wish to accumulate wealth in a targeted manner and guaranteed payment in the event of survival is important to you.
- you want to take advantage of attractive potential for returns and also want to save on tax.
- you wish to hedge against financial shortfalls for you and/or your family as a result of death or disability.

Security and returns

CapitalGarant is a combination of a conventional and 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 pension plan.

You enjoy a high level of security and have the option to generate additional returns by investing in first-class investment funds.

As savings insurance, CapitalGarant can be combined with a guaranteed sum paid out upon the death of the insured person, a premium waiver in the event of disability and a disability pension. If the premium waiver is included, Zurich takes over your premium payments in the event of your being unable to work – if necessary until the insurance expires.

The special advantages of CapitalGarant

Guarantee levels

You choose between different guarantee levels: an 80, 90 or 100-percent guarantee for the premiums paid. The «maximum» guarantee level even permits guarantees in excess of 100%. In the event of survival, the guaranteed capital will be paid out in addition to the value of the fund units.

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.

Residential property

Your saved capital can also be used in a restricted pension plan to finance your own home. Thanks to indirect amortization, you can save capital for the repayment of your mortgage, thus allowing you to benefit from attractive tax advantages.

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
- Flexible maturity

Maximum contributions pillar 3a (2011/12)

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

An attractive fund concept

In the case of the restricted pension plan, your savings premiums are paid into the investment plan 45 (with 45% equities), and in the case of the unrestricted pension plan, into the investment plan 100 (with 100% equities).

Both plans 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.

For more information about the two investment plans, please visit www.zurich.ch/capitalgarant.

| 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 |
| 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 | 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 | |

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/capitalgarant

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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®