



Individual  
retirement  
planning  
with Zurich

## Zurich Life Pension

# ImmediatePension

An immediately commencing retirement pension guarantees you additional income throughout your life. This supplement to AHV and pension fund allows you to face the future calmly and without a care.

### An ImmediatePension is ideal for you if...

- you wish to receive a guaranteed regular annuity to cover any extra financial needs.
- you wish to make up for an income shortfall after retirement.

### Your advantages at a glance

- **Income security after you retire**
- **Financial security for your family**
- **Uniform annuity benefits or optionally up to three different annuity levels**
- **Choice of three surplus systems**
- **Tax advantages**

### Full retirement provision

Normal retirement benefits from AHV and pension fund are often not sufficient for you to maintain your usual standard of living after you retire. You can use capital due from the pillar 3a or a capital withdrawal from a pillar 2 pension plan to finance a guaranteed ImmediatePension for the rest of your life. As of the due date, the agreed pensions can be paid out monthly, quarterly, semi-annually or annually, as required.

### The special advantages of the ImmediatePension

#### Premium refund guarantee

You can designate a person to receive any remaining funds (premium refund guarantee) if you die.

#### Pension guarantee period

You can designate a person who, upon your death following the first annuity payment, is to receive the pension until the end of the pension guarantee period.

#### Three surplus systems

Any surpluses are also paid out in addition to your guaranteed annuity.\*\* Zurich offers you three different surplus systems. You determine whether the surpluses are to be invested in a Bonus, Bonus Plus or a Guarantee Plus pension. Information on the surplus systems can be found in the sheet «Surplus systems for the Immediate and SavingsPension».

### Financing with single premium



\* if agreed

\*\* The amount of any surplus is dependent on investment returns as well as on risk and cost factors and is determined annually. It therefore cannot be guaranteed.

### Tax advantages

During the annuity payout period only 40% of your annuity, including the participation in surpluses, is taxed as income at Confederation and canton level. In several cantons, the cash surrender value is no longer taxed as an asset during the term of the annuity.

Conditions	Pillar 3b – unrestricted pension plan
Financing	single premium in Swiss francs
Minimum annuity	CHF 500 per installment
Age at entry	0–90 years
Pledging	possible at any time
Policy loans	not possible
Costs	acquisition, risk and administration costs

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/pension](http://www.zurich.ch/pension)

Zurich Life Insurance Company Ltd  
Thurgauerstrasse 80, 8050 Zurich  
Telephone 0800 060 160, [www.zurich.ch](http://www.zurich.ch)

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



*Because change happenz.*