



Investment in
the future

Zurich Life Fund

Investment plan ProTerra

«The goal of sustainable development is to satisfy the needs of today, without limiting the possibilities of future generations.»

The product

The investment plan ProTerra is one of seven investment strategies available for selection as part of our CapitalFund and CapitalFund eaZy unit-linked life insurance products. The stocks in the equity component are selected in accordance with strict environmental and social criteria. Since the plan also invests in top-rated bonds, the investment plan ProTerra may be used in the context of a Pillar 3a restricted retirement plan.

Your benefits at a glance

- **Ideal combination of fund savings and retirement plan**
- **Participation in the performance of sustainable companies**
- **Bank Sarasin is an acknowledged sustainability specialist**
- **Attractive potential for returns**
- **Switch to other investment plans possible at any time (1 free switch per year)**
- **No front-end and back-end load**

The investment plan ProTerra is an option for you if ...

- you believe that private pension plans, particularly in view of their long-term nature, should be sustainable.
- you want to actively contribute to sustainable development.
- you are convinced that socially responsible and ethically managed companies offer better long-term earnings potential.
- you believe that company valuations are increasingly being influenced by challenges environmentally (climate change, harmful emissions, depletion of natural resources, etc.) and socially (human capital, corporate governance, etc.).

Harmony between returns and the environment

The investment plan ProTerra invests up to 45% in stocks of innovative and forward-looking companies that contribute to environmentally friendly and socially responsible economic development. The sustainable equity investment component of the plan is managed by Bank Sarasin & Co. Ltd., which has had a successful track record in this area since 1989.

The international and interdisciplinary team of asset managers ensures thorough research and comprehensive analysis of more than 2,000 individual equities.

Criteria for selection

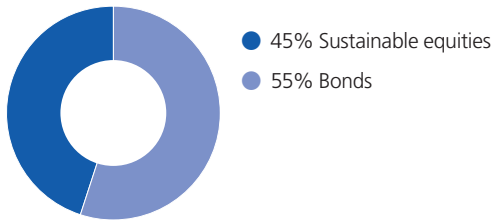
In order to define the investment universe, companies are selected in accordance with strict environmental and social criteria (sustainability filter). Then each individual equity is analyzed with respect to return potential and risks (profitability filter).

This means that you are investing in companies that are committed to environmental/social standards, whilst also operating profitably. Sustainability and return potential are not mutually exclusive!

Stock selection



Asset allocation



Partners



SARASIN



Swisscanto

Deutsche Insurance Asset Management
Deutsche Bank Group



Sustainable equities

With the international equities we select, the focus is on future-oriented segments such as energy and the environment, healthcare, sustainable mobility and consumption, and water. Furthermore, all companies are subject to a rigorous environmental and social rating. Certain activities such as those related to defense, nuclear energy or agrochemicals are generally excluded. With the Swiss equities, importance is placed on environmentally friendly and ecologically efficient management and the proactive shaping of relationships with staff, customers, investors, shareholders and public authorities.

Bonds

The plan invests in Swiss franc-denominated bonds from top-rated issuers. Thus, the investment plan ProTerra complies with the statutory investment rules and can be used in the context of a Pillar 3a restricted retirement plan.

Strong and reliable partners

You profit from the knowledge and experience of highly qualified investment specialists.

Conditions

Utilization	Can be selected as part of the products CapitalFund and CapitalFund eaZy
Recommended term	At least 10 years
Switch (change of investment plan)	1 free switch per year Each additional switch: CHF 200
Costs	No front-end and back-end load The administration costs for the funds included in the investment plan are debited directly from the funds: total 1.0% p.a. Zurich does not charge any additional fees for management of the investment plan.

Investment plan facts

Launch date	10.01.2008
Reference currency	CHF
Composition and ISIN	22% Target Investment Fund Sustainable: CH0038340821 23% Sarasin Sustainable Equity – Switzerland: CH0001630703 55% Target Investment Fund Bonds: CH0038339732
Fund manager equities	Bank Sarasin & Co. Ltd.
Fund manager bonds	Swisscanto Asset Management Ltd. and Deutsche Asset Management Switzerland Ltd.
Management company	Swiss & Global Asset Management Ltd. for the Target Investment Funds Sarasin Investmentfonds Ltd. for Sarasin Sustainable Equity – Switzerland
Performance	Data available at www.zurich.ch/fund

We would be happy to advise you personally and individually. Simply contact your nearest Zurich agency, call us toll-free at 0800 80 80 80 or get in touch with your broker directly.
www.zurich.ch/fund

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