



Meet your savings goal for a child's future

Zurich Life Jeunesse

Fixed-Term Endowment Insurance

Fixed-term endowment insurance with children as beneficiaries saves up a certain sum for a child. It also covers the death or disability of the insured adult. That way, no matter what happens, the savings goal for the child will be met.

Your advantages at a glance

- Targeted wealth accumulation for a child by a particular time
- Guaranteed interest paid on the savings capital over the entire term
- Waiver of premium in the event of the death or disability of the insured adult
- Inheritance, beneficiary and bankruptcy privileges

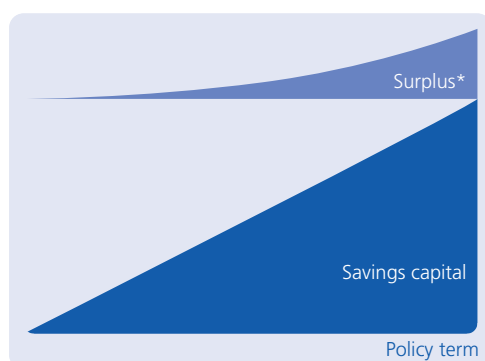
Fixed-term endowment insurance is ideal for you if ...

you are the parent, grandparent or godparent of a child and want to ensure the child will have a certain sum of money at a particular time.

Targeted wealth accumulation

Fixed-term endowment insurance allows you to save up a certain sum of money for a child by a particular time. The future targeted capital is financed with regular premiums. The savings element is invested at a fixed interest rate. The agreed-upon insurance benefit is guaranteed at a particular time. In addition, any surpluses are paid out to the beneficiary.*

Targeted wealth accumulation



Financial security in the event of death or disability

In the event of death or disability of the insured adult, Zurich will pay all remaining premiums. The premium waiver for disability will commence after the contractual waiting period.

In the event of death of the insured child, the premiums paid for the fixed-term cash value life insurance will be paid back without interest, but no more than the sum insured.

Waiver of premium in the event of the death or disability of the insured adult

*The amount of any surpluses is dependent on investment returns as well as on 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.

Conditions	Pillar 3b – unrestricted pension planning
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Financing	periodic premiums in Swiss francs min. sum insured: CHF 10,000
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Interest on savings capital	guaranteed interest over entire policy term
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Age at entry	child insured under policy: 0–20 years insured adult: 0–65 years
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Policy term	minimum term: 5 years maximum term: until insured adult is 75, and child insured under the same policy is 25 years of age
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Pledging	possible at any time
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Policy loans	possible
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Surrender	possible
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Beneficiaries	free choice
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Costs	acquisition, risk and administration costs
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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/jeunesse

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



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