



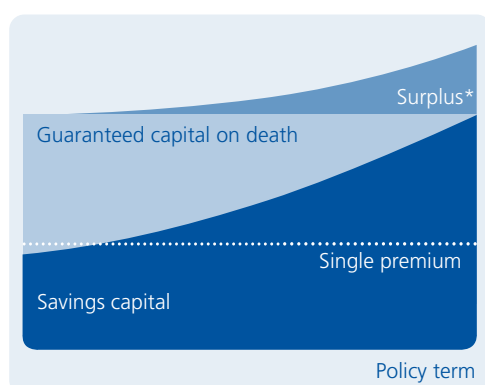
Zurich Life Classic LifeClassic PaymentPlan

The LifeClassic PaymentPlan allows you to secure your future income and financial independence. For instance in the event of early retirement.

Your advantages at a glance

- **Income security over a desired period, for instance in the event of early retirement**
- **Guaranteed interest paid on the savings capital during the consolidation and payment phase (over the entire policy term)**
- **Guaranteed installments during the payment phase**
- **Tax advantages**
- **Financial security for your family in the event of death**

Consolidation phase during the agreed policy term



*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.

LifeClassic PaymentPlan is ideal for you if ...

- you wish to make up for an income shortfall in the event of early retirement or a reduction in the hours worked.
- you wish to cover additional financial requirements upon reaching the regular retirement age.
- you want to provide your family or other persons to whom you are particularly close with additional financial security as well as the mandatory benefit plan.

Targeted wealth accumulation

To ensure that your current standard of living can be maintained, for example following early retirement, you need both mandatory benefit plan (1st and 2nd pillar) and voluntary savings in the form of the 3rd pillar.

With LifeClassic PaymentPlan you can plan wealth accumulation in a targeted manner in the consolidation phase. The savings component of the single premium is invested at a fixed interest rate that is guaranteed for the entire policy term. In addition, all surpluses are credited to the surplus account, with interest being paid on them at the current rate.*

At the end of the consolidation phase, the entire accumulated capital is paid out in installments over a fixed number of years. The installments can be paid out monthly, quarterly, semi-annually or annually, as required.

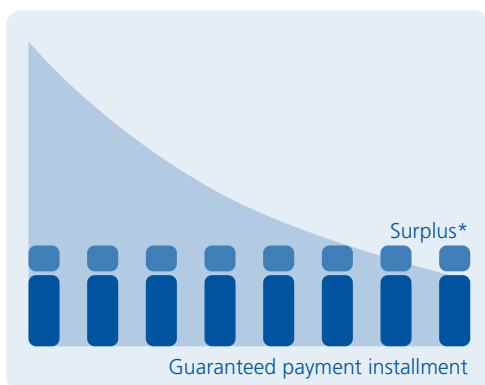
The insurance benefit agreed for the installment payment is guaranteed. In addition, any surpluses are paid out.*

Financial security in the event of death

In the event of death of the insured person, the agreed lump-sum death benefit during the consolidation phase is paid out to the beneficiary/beneficiaries immediately. In addition to the sum insured, the current balance on the surplus account is paid out.

During the payment phase, the heirs can choose between an immediate payoff (discounted value of the outstanding installment payments) and the continued payment of the outstanding installments.

Payment phase during the agreed policy term



Taxation

The cash surrender value is subject to wealth tax both during the consolidation and the payment phase.

Subject to compliance with certain terms, no income tax will be charged at the end of the consolidation phase.

During the payment phase, annual income – i.e. interest income and any participation in surpluses – is subject to income tax along with other income.

Conditions	Pillar 3b – unrestricted pension planning
Financing	single premium in Swiss francs min. sum insured, CHF 10,000
Interest on savings capital	guaranteed interest over the entire policy term
Age at entry	0–75 years
Consolidation phase	min. 5 years / max. 15 years
Payment phase	min. 2 years / max. 20 years (max. final age: 90 years)
Minimum installment	CHF 500 per installment
Pledging	only possible during the consolidation phase
Policy loans	only possible during the consolidation phase
Surrender	possible
Beneficiaries	free choice
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/classic

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



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