



Zurich Life Classic

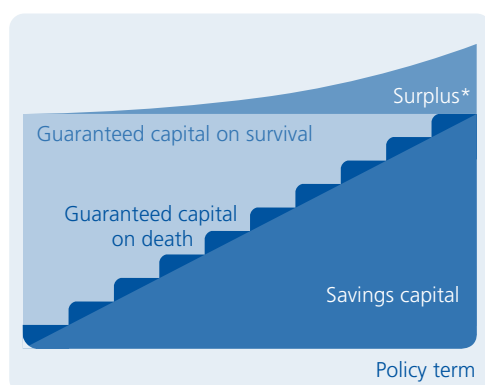
Endowment insurance

Endowment insurance allows you to enjoy tax-efficient wealth accumulation with the aim of achieving a medium to long-term savings goal. In the event of death, savings capital is protected at all times through annually increasing risk coverage.

Your advantages at a glance

- **Guaranteed interest paid on the savings capital over the entire policy term**
- **Tax advantages**
- **Premium waiver in the event of disability**
- **Option of including a disability pension**
- **Inheritance, beneficiary and bankruptcy privileges**

Targeted wealth accumulation



Premium waiver in the event of disability

*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.

Endowment insurance is ideal for you if ...

- you wish to reach a medium to long-term savings goal in a targeted manner.
- you have no major risk coverage requirements.

Targeted wealth accumulation

To ensure that your current standard of living can be maintained even after retirement or in order to achieve a long-term savings goal, you need both a mandatory benefit plan (1st and 2nd pillar) and voluntary savings in the form of the 3rd pillar.

With endowment insurance, you can ensure wealth accumulation in a targeted manner in the medium to long term. The savings component of the periodic premiums is invested at a fixed interest rate. The insurance benefit agreed in the event of survival is guaranteed. In addition, any surpluses are paid out.*

Financial security in the event of death or disability

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

You benefit from a premium waiver in the event of the insured person becoming disabled. In this case, Zurich takes over premium payments following the agreed waiting period – if necessary until the insurance expires.

A disability pension can also be included in the plan as an additional option.

Tax advantages

Payment to the policyholder at the end of the term is tax-free if the coverage includes a premium waiver in the event of disability. During the policy term, the tax value is subject to tax and is treated as an asset.

Conditions	Pillar 3b – unrestricted pension planning
Financing	periodic premiums in Swiss francs min. sum insured CHF 10,000
Interest on savings capital	guaranteed interest over the entire policy term
Age at entry	0–70 years
Policy term	5–50 years
Final age	max. 75 years
Pledging	possible at any time
Policy loans	possible
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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