



Zurich Life Jeunesse

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Life insurance for children that combines disability coverage with freely selectable savings capital.

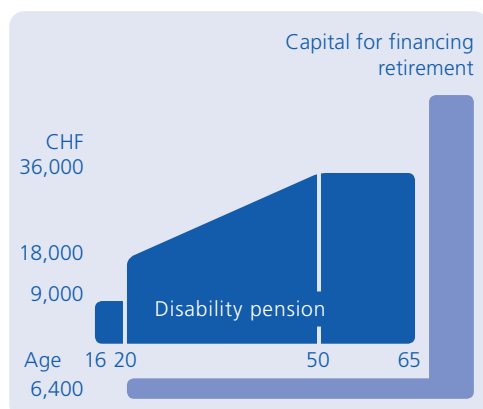
Your benefits at a glance

- **Immediate lump-sum payment if the child becomes disabled before the age of 20**
- **Increasing pension if the child becomes disabled before the age of 20**
- **Premium waiver if the insured adult dies or becomes disabled**
- **Guaranteed interest payments over the entire policy term**
- **Premium payment only until the child turns 20**
- **Option to maintain disability coverage after the contract expires without answering health-related questions**

Financing, e.g. with child allowances

- **Child allowance:** at least CHF 200 per month for each child up to 16 years of age
- **Training allowance:** at least CHF 250 per month for children aged 16 to 25

Life insurance for children



Zurich Jeunesse is ideal for you if ...

- you want to protect your child, grandchild or godchild from the financial consequences of disability;
- you also want to build up capital so the child can make a dream come true when the contract expires or even sooner – such as spending a semester abroad.

Financial security in the event of disability

In Switzerland, children are poorly protected against the long-term consequences of accidents and diseases. Mandatory health insurance only pays for treatment and care. It does not, however, cover consequential costs that may be much more serious (including the loss of future income). Children disabled by an accident or sickness only receive statutory IV disability benefits. This can place an enormous financial burden on parents and adversely affect their life planning (retirement etc.).

Zurich will pay the following benefits if the child becomes disabled:

Disability of insured child before the age of 20

Disability lump-sum: If the child becomes disabled, Zurich will immediately pay a lump-sum of CHF 20,000.

Disability pension: Zurich will pay the following pensions after a contractual waiting period:

From age 16 to 20: CHF 9,000 p.a.

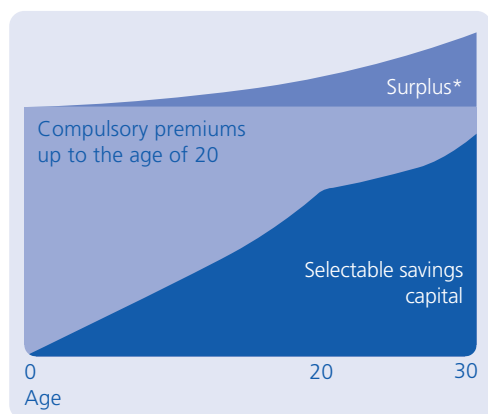
From age 20 to 50: CHF 18,000 p.a., with annual increases of CHF 600

From age 50 to 65: CHF 36,000 p.a.

Premium waiver: In the event of disability, Zurich will take over the premium payments for insurance coverage following the agreed-upon waiting period.

Retirement: Zurich will additionally invest CHF 6,400 in a capital-accumulating insurance policy each year between the ages of 20 and 65. The accumulated capital can be used to pay for an annuity or distributed in a single lump-sum.

Wealth accumulation



Premium waiver in the event of the death or disability of the insured adult

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

Disability of insured child after the age of 20

After the child turns 20, the policy covers an annual disability pension of CHF 12,000, with benefits paid until the age of 65. If the policy expires at the age of 30, disability pension coverage can be renewed. Between 20 and 30 years of age, the pension can be optionally increased to no more than CHF 24,000 p.a. without an assessment of the risks.

Death benefits

In the event of the insured child's death before the agreed-upon insurance term expires, the savings capital will be refunded after deducting unpaid completion costs. In addition, the current balance on the surplus account will be paid out.

Benefits for the insured adult

The insured adult also has premium waiver coverage in the event of death or disability before the maximum age of 65. Zurich will immediately take over premium payments if the adult dies or if the adult becomes disabled after the contractual waiting period. The child's insurance coverage will remain unchanged in this case.

Targeted wealth accumulation

You can also optionally save up capital to help pay for the child's first major expenses such as travel, stays abroad, vocational training or an initial set of home furnishings.

The capital can be saved until the child reaches 20 years of age and then remain invested at attractive terms for another 10 years. At the age of 30, it is paid out in the agreed-upon amount with any surpluses that may have accumulated.*

Conditions	Pillar 3b – unrestricted pension plan
Financing	Periodic premiums in Swiss francs (until the insured child turns 20)
Interest on savings capital	Guaranteed interest over the entire policy term
Age at entry	Insured child: from birth to 15 years
Final age	Insured adult: max. 65 years
Term	Fixed term
Pledging	Possible at any time
Policy loans	Possible
Surrender	Possible
Costs	Acquisition, risk and administration costs

We would 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

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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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